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Financial Communication in Romantic Relationships

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The University of Southern Mississippi

FINANCIAL COMMUNICATION IN ROMANTIC RELATIONSHIPS

by

Joy Nichole Smithson

Abstract of a Dissertation
Submitted to the Graduate School
of The University of Southern Mississippi
in Partial Fulfillment of the Requirements
for the Degree of Doctor of Philosophy

December 2012

ABSTRACT

FINANCIAL COMMUNICATION IN ROMANTIC RELATIONSHIPS

by Joy Nichole Smithson

December 2012

Previous research indicates that financial disagreements are common among romantic couples. However, little theoretical development has been offered to explain such disagreements. This study integrates several areas of research pertinent to financial conflict, and proposes two typologies to explain couples' recurrent arguments over finances. The first typology concerns financial attitudes that work together to create a financial style. The second typology concerns financial power in the relationship, which is comprised of contribution to household funds, dominance in financial decision-making, and keeping money separate from one's partner.

Dyadic data was collected from 80 couples to test the typologies. Analyses revealed that some attitude combinations are less conducive to relational harmony than others, particularly for males. Among all respondents, being romantically involved with a liberal spender increased the perception of financial conflict. Additionally, partners who perceived they had the most financial power in the relationship perceived that conflicts over finances were frequent, irresolvable, and predictable.

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A Dissertation
Submitted to the Graduate School
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in Partial Fulfillment of the Requirements
for the Degree of Doctor of Philosophy

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CHAPTER I

INTRODUCTION

Say you don't need no diamond rings

And I'll be satisfied

Tell me that you want the kind of things

That money just can't buy

I don't care too much for money

Money can't buy me love

—The Beatles

Due to their frequency of contact and close bonds, romantic couples are familiar with conflict (Cahn, 1990; Mortensen, 1991; Roloff & Soule, 2002; Storaasli & Markman, 1990; Wilmot & Hocker, 2011). Fortunately, arguments, when managed properly, do not always damage relationships (Wilmot & Hocker, 2011). In fact, conflicts are necessary at times for relational well-being and occur in both satisfactory and unsatisfactory relationships (Driver, Tabares, Shapiro, Nahm, & Gottman, 2003). The success or failure of a relationship is determined not by the occurrence of conflict, but by how that conflict is managed (Driver et al., 2003; Hendrick, 2004). Conflict is not static, however, and some issues are more difficult to resolve than others. The topic of finances, for instance, certainly causes problems for many couples (Papp, Cummings, & Goeke-Morey, 2009; Storaasli & Markman, 1990).

Commonly reported as the reason for divorce (e.g., Chu, 2006), disagreements over finances are different from arguments concerning other topics. Specifically, compared to other issues, money-related conflicts last longer and often recur despite

couples' attempts to problem solve (Papp et al., 2009). Additionally, couples report that these disagreements are more intense than other arguments and have significant influence on their relationship (Papp et al., 2009). Moreover, husbands and wives report greater sadness, fear, distress, and withdrawal after engaging in conflicts over money; and men experience and demonstrate hostility (Conger et al., 1990; Papp et al., 2009). Thus, financial disagreements can, and sometimes do, negatively impact couples' relationships.

Although financial conflicts are relatively common for romantic partners, "there has been little conceptual development of why this is the case" (Papp et al., 2009, p. 91). Certainly, studies in the communication discipline have investigated finances; however, the literature is scattered in multiple directions and each perspective remains steadfastly focused on its own thread, resulting in a less than comprehensive understanding of the problem. The current project integrates these lines of research and articulates two models to explain interpersonal financial conflict. The following paragraphs introduce the major concepts frequently explored in the literature, which profoundly influenced each model's development.

Three primary variables are commonly associated with finances in communication journals: the influence of financial hardship, financial attitudes, and financial power. Financial hardship, or socioeconomic status, does not fully account for the intensity of financial conflicts because such disagreements occur among couples of all income levels (Papp et al., 2009; Rick, Small, & Finkel, 2009). Another potential explanation for couples' financial conflicts concerns each partner's financial attitude.

A plethora of research suggests that men and women have different financial attitudes (see Christopher, Marek, & Carroll, 2004; Edwards, Allen, & Hayhoe, 2007;

Furnham, 1984; Newcomb & Rabow, 1999; Stinerock, Stern, & Solomon, 1991). One of the first studies to indicate that men and women had different financial orientations was conducted in 1922 by Henry Moore. Determined to prove that males and females were interested in different topics, Moore listened to fragments of conversations as he walked the streets of New York City. Based on his observations, Moore concluded that approximately half of men's conversations centered around money whereas only 3% of women's conversations were focused on finances. The results of more recent studies are less conclusive or dramatic. For example, based on 260 conversations, Bischooping (1993) determined that males and females discussed finances equally. Other studies (e.g., Aries & Johnson, 1983) indicate a lack of gender differences regarding frequency or interest in financial conversations as well. However, when gender differences regarding frequency of financial discussions are observed, one wonders if such disparities are a result of differences in interests or in financial attitudes.

Research on financial attitudes indicates that males and females might approach money in unique ways. Newcomb and Rabow (1999) even suggest that parents influence their children's financial behavior by teaching "different money tracks" (p. 865). Such gender-based tracks may "reflect the pervasive American cultural expectation that men more than women will have to support their families" (Bailey & Lown, 1993, p. 398). These tracks might encourage males and females to think differently about money. For instance, the literature consistently indicates that women are likely to view money more negatively than men (Christopher, Marek, & Carroll, 2004; Furnham, 1984; Newcomb & Rabow, 1999; Prince, 1993; Stinerock et al., 1991) and take less financial risks (Byrnes, Miller, & Schafer, 1999; Olsen & Cox, 2001; Powell & Ansic, 1997). Additionally,

research suggests that women experience some anxiety and frustration regarding finances (Newcomb & Rabow, 1999; Stinerock et al., 1991). As women and men orient differently toward money, their behaviors may reflect attitudinal differences.

One goal of the present study is to determine whether romantic partners' financial attitude similarity/dissimilarity is associated with couples' conflicts over finances.

Whether or not financial attitudes influence romantic partners' communication remains unclear because this research has focused primarily on individuals. Therefore, the role of financial attitudes within the romantic relationship has been neglected. Nevertheless, the financial attitudes literature is informative considering that romantic dyads are comprised of individuals. Thus, the review of literature focuses on financial attitudes and discusses how these studies inform the present investigation.

Money is intrinsically linked to power, the third research area focused on interpersonal finance. Power comes into play particularly when one partner earns more than the other. Specifically, the partner earning the most money usually dictates how and where that money is to be spent (Burns, Burgoyne, & Clarke, 2008; Vogler, Lyolette, & Wiggins, 2008). In fact, Yodanis and Lauer (2007) claimed "the person who is institutionally defined as the breadwinner ultimately has more say in managing financial resources" (p. 1308). Men have traditionally fulfilled the breadwinner role; a trend that has continued despite the balancing of men and women in the workforce because women tend to earn less money than men (Cauchon, 2010; Kenney, 2006). Cultural expectations might place more pressure on males to support their families, reinforcing the role of males as the primary earners (Bailey & Lown, 1993). Further supporting the notion that males are expected to provide for their families, qualitative studies (i.e., Stamp, 1985;

Tichenor, 1999) have indicated that female breadwinners downplay their contribution to the family resources to keep from insulting their partners (Vogler et al., 2008).

Regardless of who earns the most money, some couples have tried to balance earning gaps by pooling money into joint accounts (Kenney, 2006). However, Burgoyne (1990) found that pooling finances did not guarantee equity in the relationship. Even though pooled money removes overt indicators of earnings, the source of the “money may retain a powerful influence upon the minds of both partners, an influence which may not consciously be admitted, yet which may be reflected in the way both partners treat what is in theory a joint resource” (p. 662). Specifically, partners who contribute less financially feel hesitant to spend pooled money (Burgoyne, 1990; Burns et al., 2008). Additionally, lower earners take “responsibility for mundane, day-to-day management” (Burns et al., 2008, p. 490). Canary and Stafford (1992) explain these compensating behaviors (i.e., cautiously spending and taking over financial management) through equity theory. Primarily, these authors explain that couples seek to maintain fairness in their relationships. Therefore, although joint accounts provide partners equal access to the household finances, lower earners cautiously spend joint money and assume management responsibilities to compensate for their lack of financial input.

Although joint money is psychologically tied to the partner who earned it, couples that combine their resources indicate that sharing an account symbolizes commitment to the relationship (Burns et al., 2008). For some couples, sharing money offers a way of “cementing the relationship” (Burns et al., 2008, p. 490). However, these couples might be what Bippus, Boren, and Worsham (2008) label non-exchange oriented couples, meaning that these couples probably do not keep score of which partner owes the other.

In other words, non-exchange oriented individuals are those who are comfortable or unconcerned with inequity in their relationships. Alternatively, exchange oriented individuals are those who are aware of inequity in their relationships and engage in behaviors to restore equity. If an exchange oriented couple pools their money, one partner will feel over-benefited while the other will feel under-benefited. Such perceptions of inequity have been correlated with decreased relational satisfaction and negative conflict tactics (Bippus et al., 2008). Primarily, partners who feel under-benefited report criticizing and feeling anger toward their partners. Such behaviors could lead to a negative or competitive climate within the relationship.

The literature on financial power is unique from research on financial attitudes, as the former examines perceptions of power among romantically involved individuals. In some instances, this research has included both members of the romantic dyad. As power frames much of the existing interpersonal literature on finances, this variable is addressed in the literature review and plays a central role in the present study.

The research reviewed thus far suggests that financial attitudes and perceptions of equity and power in the relationship interact to create an overall climate within the relationship, which could range from very positive to very negative. For those climates that are more negative, conflicts could become more destructive. As stated previously, arguments over finances tend to be recurrent (Papp et al., 2009). These types of conflicts are known as *serial episodes* or *serial arguments* (Bevan, Finan, & Kaminsky, 2008). Serial arguments focus on a specific issue, are not fully resolved and therefore continue to reoccur (Bevan et al., 2008; Malis & Roloff, 2006a). “The nature of serial arguing

inherently implies that individuals have not been able to bring their opinions, values, and behaviors into alignment after a single confrontation” (Johnson & Roloff, 2000a, p. 677).

Some issues are too difficult to resolve in one conflict (Johnson & Roloff, 2000a). In other words, serial arguing is not intrinsically negative. However, serial arguments become problematic when one or both partners perceive that the conflict is irresolvable (Johnson & Roloff, 1998). Partners’ perceptions that a conflict cannot be resolved negatively correlate with their relational satisfaction and commitment (Johnson & Roloff, 1998). Over time, serial arguments may become patterned. For instance, as the frequency of a serial argument increases so does the partners’ belief that they can predict what will be said during an argument (Johnson & Roloff, 2000b). In turn, the more partners believe they can predict the content of an argument, the less likely they view that argument as resolvable (Johnson & Roloff, 1998, 2000a). Therefore, although frequency of serial arguing is not a significant predictor of relational quality (Johnson & Roloff, 1998), over time these arguments may increasingly seem predictable and irresolvable. Eventually, the couple may expand their arguments such that they are less problem focused and more character focused (Roloff & Johnson, 2002). Character focused arguments (e.g., attacking the individual rather than the behavior) may be more hostile and less constructive, which could impact perceptions of resolvability.

The information reviewed in the previous paragraphs demonstrates the multifaceted nature of money within romantic relationships. However, as stated previously, money is frequently explored from a single perspective (i.e., either through an attitude or power lens). Thus, little is understood about the connection(s) between financial attitudes, power, and conflict within romantic relationships. The present study

examines the relationship between these variables by analyzing romantic dyads' responses to a questionnaire.

To summarize, this study responds to Papp and colleagues' (2009) request to advance a theoretical explanation of romantic partners' financial conflicts. Previous studies concerning finances in the communication literature have typically studied financial attitudes or power, but not both within the same study. A comprehensive understanding of interpersonal financial conflict has been limited because these studies never overlap. Using these studies as a foundation for theoretical advancement, the following chapter integrates these research threads. Then, Chapter III proposes two models of interpersonal financial conflict that guide the methodology of the present study, which is presented in Chapter IV.

CHAPTER II

REVIEW OF LITERATURE

This first section of the literature review focuses on financial attitudes. To date, few studies have investigated the role of financial attitudes in the romantic relationship (see Rick, Small, & Finkel, 2009). Therefore, readers will notice that these studies are concerned with individuals' financial attitudes rather than couples' financial attitudes. Nevertheless, the results of these studies are informative and, further, they imply that financial attitudes play a central role in couples' financial conflicts. Based on this research, I argue that romantic partners' disparate financial attitudes could create conflict. Stated differently, each partner's financial attitude could influence the overall climate of financial discussions. As this claim is central to the present study, it will be articulated in greater detail at the end of this section.

An additional aspect of the financial attitudes literature that is apparent concerns the focus on sex differences. The prevalence of literature concerning biological sex and money speaks to scholars' interest in the relationship between these variables as well as the possibility that biological sex can account for the discrepancies in financial approaches. In fact, most articles that discuss financial attitudes explore the role of sex. Therefore, although financial attitudes are of primary interest to the present study, sex differences frame the discussion on financial attitudes for two reasons. First, heterosexual romantic partners might have different financial attitudes, and biological sex could account for some of this variation. Second, even though some of the sex differences are small in magnitude, many of the research findings are consistent across studies, indicating that biological sex plays a significant role in the development of financial

attitudes. Thus, a discussion of financial attitudes necessarily incorporates a discussion of sex differences. Consequently, gender development contextualizes the literature on financial attitudes.

The theoretical explanations for gender differences with respect to money usually center on the socialization of gender stereotyped roles (e.g., Bailey & Lown, 1993; Newcomb & Rabow, 1999). Several theories have been “proposed to explain gender development” (Bussey & Bandura, 1999, p. 676). While most of these theories are complementary (Leaper & Friedman, 2007), each differs with respect to the emphasis placed on psychological, biological, and sociological processes in addition to time parameters associated with gender development (Bussey & Bandura, 1999). One theoretical perspective that adopts a multifaceted and life-course approach to gender development is Bussey and Bandura’s (1999) social cognitive theory.

Social Cognitive Theory Of Gender Development

Social cognitive theory explains gender development through a “model of triadic reciprocal causation” (Bussey & Bandura, 1999, p. 685). This model suggests that personal, behavioral, and environmental factors interact and influence each other to shape gender development. Rather than emphasizing one process over another (e.g., biology over the environment), social cognitive theory argues that the contribution of each factor “depends on the activities, situations, and sociostructural constraints and opportunities” (Bussey & Bandura, 1999, p. 685). Thus, the model of causation fluctuates depending on the circumstances. To summarize, gender development is influenced by multiple factors.

Related to gender development are gender roles, which are behaviors that are prescribed by social norms. Gender roles are acquired through three modes: modeling,

enactive experience, and direct guidance. Regarding modeling, parents, peers, teachers, bosses, and the media all prescribe gender appropriate behaviors. The degree to which individuals learn the intricacies of particular behaviors are influenced by “their perceived efficacy to master the modeled activities, opportunities to put them into practice, and the social reactions they produce” (Bussey & Bandura, 1999, p. 687). Thus, motivation to enact modeled behavior increases as people perceive that they can effectively perform such behavior, and that they will be rewarded for doing so. Enactive experience involves social sanctions associated with gendered behavior. Essentially, individuals learn how to behave by observing others’ reactions to their behavior. For instance, Bussey and Bandura (1999) explained that fathers might react negatively to their sons’ engagement in feminine play. Children use these reactions to guide their behavior. Finally, direct guidance offers verbal instructions concerning behaviors appropriate for each gender. The influence of education is stronger when instructions coincide with modeled behavior. In other words, if “what is being taught is contradicted by what is modeled,” education’s impact is lessened (Bussey & Bandura, 1999, p. 689). Each of these modes influences gender-linked knowledge, behavior, evaluations, and feelings of self-efficacy.

As children learn about the stereotypical behavior associated with each gender, they also become aware of the consequences of deviating from prescribed behavior. This knowledge is gained by discussing appropriate behavior with others, observing others, and via first hand experiences. Therefore, children gain the ability to predict social outcomes associated with behavior. These outcomes reinforce social norms and related sanctions for violating the norms, and consequently establish incentives for adhering to norms. Over time, the social sanctions become internalized such that individuals adopt

personal standards in accordance with the social sanctions. Thus, individuals begin to regulate their own behavior through self-sanctions. Finally, self-efficacy, or the belief that one is capable of attaining goals, plays a large role in the development and regulation of gender-linked behavior. Social cognitive theory hypothesizes that gender stereotyping leads to diminished “judgments of personal efficacy” (Bussey & Bandura, 1999, p. 692). In other words, individuals raised in traditional homes might feel less capable than those raised in egalitarian homes when deviating from stereotypical gendered behavior.

To summarize, social cognitive theory suggests that gender development occurs throughout an individual’s life and is influenced by multiple factors. Specifically, gendered behavior is modeled, experienced, and prescribed. As stated previously, some researchers suggest that financial beliefs and behaviors are gendered. Social cognitive theory of gender development can help explain the observed differences and similarities between men and women regarding attitudes toward money. Put simply, perhaps men and women have different financial attitudes because these attitudes are taught.

The following section reviews the literature on financial attitudes. The results discussed in this section are those most pertinent to the present research. Only the variables directly relevant to this research are included, even if a particular study investigated multiple variables. Additionally, if provided, only those results based on alpha reliabilities of .65 or higher are reviewed. Spector (1992) reported that .70 is the well known rule of thumb to indicate scale reliability; however, exploratory research often fails to achieve this level. Inclusion of findings based on alpha reliabilities of .65 provides the opportunity to include exploratory research without compromising the

integrity of the findings. All relevant information such as means and scale ranges are provided unless that information was not reported in the original studies.

Financial Attitudes

Noting the lack of empirical research concerning “money in the psychological literature,” Yamauchi and Templer (1982, p. 522) suggested that money remained under-investigated because standardized assessments had not been established. Hence, these authors developed the Money Attitude Scale based on three broad categories: financial security, financial saving, and financial power. The authors administered the 62-item Likert-type Money Attitude Scale to 300 respondents with a median age of 32 ($SD = 11.5$). Responses were factor analyzed using a principal component extraction method with varimax rotation. Ultimately, the authors settled on a four factor, 29-item measure ($\alpha = .77$).

The first factor was labeled *Power-Prestige*; items loading on this factor indicated money was used to influence others and to demonstrate power and success. *Retention-Time*, the second factor, indicated engagement in financial planning and preparation for the future. Thus, high scores on this dimension indicated an individual sought financial security. The third factor was labeled *Distrust* and was comprised of items indicating hesitancy to spend money and suspicion regarding the cost of items. The fourth factor, *Anxiety*, included items about respondents’ concerns about having sufficient funds or finding it difficult to avoid purchasing items on sale.

Yamauchi and Templer (1982) administered the Money Attitude Scale along with other established clinical measures to a group of 125 respondents (65 females and 60 males) to validate their scale through correlation. The measures included for instrument

validation were a Machiavellianism scale and an obsession scale. Factors 1 (Power-Prestige), 3 (Distrust), and 4 (Anxiety) positively correlated with Machiavellianism ($r = .44, .30, \text{ and } .25$, respectively). Factors 2 (Retention-Time) and 3 (Distrust) correlated with Obsessionality ($r = .40 \text{ and } .16$, respectively).

The inclusion of clinically oriented scales to validate Yamauchi and Templer's Money Attitude Scale led Furnham (1984) to suggest that the authors "seemed overconcerned with psychopathological correlates of money attitudes rather than on normal social beliefs and attitudes" (p. 502). Furnham (1984), like Yamauchi and Templer, was interested in peoples' financial attitudes; however, he sought the development of a scale that would measure financial attitudes and beliefs of the general population in Britain. Furnham's study explored the relationships between demographic variables, financial socialization, financial attitudes, and financial behaviors. A 60-item Money Beliefs and Behaviour Scale was created to study financial attitudes and behaviors. Two hundred and fifty-six individuals (132 males and 124 females) provided responses for factor analysis of Furnham's scale, which revealed a six-factor solution and accounted for 35% of the variance. Items that loaded on the first factor, labeled *Obsession*, indicated obsession with money; whereas the second factor, labeled *Power*, indicated using money to gain power over others. The third factor, labeled *Retention*, contained items associated with being careful with money. The fourth factor was similar to the third and indicated individuals had a traditional approach to money (e.g., prefer using money over credit cards); therefore, this factor was labeled *Security/Conservative*. The fifth factor, labeled *Inadequacy*, had items associated with "feelings that one has not

got enough money;” whereas the sixth factor referred to feeling adequately rewarded for work and was consequently labeled *Effort/Ability* (Furnham, 1984, p. 505).

Among the variables deemed relevant to this review, one-way analyses of variances revealed significant differences in financial attitudes based on sex, education, and income. Regarding sex of respondents, males reported greater obsession with money (Factor 1, $F = 17.61, p < .001$), whereas females indicated greater concern with financial security (Factor 4, $F = 4.54, p < .05$). Additionally, females reported feeling inadequately compensated for their efforts at work and having little control over their financial situation (Factor 6, $F = 10.19, p < .001$). Concerning level of education and income, less educated and lower income respondents indicated greater obsession with money (Factor 1, $F = 6.16, p < .001$) and using money to wield power (Factor 2, $F = 4.43, p < .001$). Those with higher education were less likely to believe wealth was a function of a person’s effort or ability (Factor 6, $F = 8.55, p < .001$). However, those with higher incomes believed earnings were “due to effort and ability” (Furnham, 1984, p. 505, Factor 6, $F = 3.09, p < .05$).

Additionally, Furnham (1984) examined respondents’ perceptions of money in the past and future relative to their sex, education, and income using one-way analyses of variance. Regarding sex differences, results indicated that men were more likely than women to report that money was important to themselves ($F = 4.57, p < .05$), their mother ($F = 6.02, p < .01$), and their siblings ($F = 4.92, p < .05$) when the respondents were children. Older respondents were less likely than younger respondents to indicate that money was not important to their mothers ($F = 4.55, p < .01$) and fathers ($F = 6.14, p < .01$). Additionally, older respondents reported that they expected their financial

situation to get worse over the course of the next five years ($F = 17.23, p < .001$) and worried about having to sell their house or car ($F = 3.69, p < .05$), being unable to save for old age ($F = 9.21, p < .001$), and being unable to provide everything they had hoped for their family ($F = 4.52, p < .01$). Concerning education, only one significant result was observed. Specifically, those with less education were more likely to indicate they were poor during childhood than those with more education ($F = 4.22, p < .01$).

Both Yamauchi and Templer's and Furnham's studies are relevant to the present research because they set the stage for future investigations concerning financial attitudes. Additionally, Furnham's study raises important questions for consideration when investigating financial attitudes within romantic dyads. Particularly, sex is not the only factor that influences financial attitudes. Age, income, and education are all factors that deserve further consideration. More pointedly, disparities in these variables could impact the romantic dyad's communication about finances.

Bailey and Lown (1993) sought to compare the results of Furnham's Great Britain study on financial attitudes in the past and future to an American sample. Like Furnham, Bailey and Lown used analyses of variance to determine which socio-demographic variables corresponded with financial attitudes in the past and future. Six hundred and one adults (305 males and 296 females) provided responses for analysis. Regarding sex differences, Bailey and Lown found that males were significantly more likely than "females to report that their parents had discussed money with them when they were children" (Bailey & Lown, 1993, p. 395, $F = 17.21, p < .001$). Additionally, males had a higher concern than females that they would be unable to provide their families everything they had hoped for ($F = 9.32, p < .01$). Concerning education, respondents

with more education indicated money was important to their mothers ($F = 5.05, p < .01$); no such trend was observed for respondents with less education. Regarding socioeconomic status, respondents with higher incomes felt that money was important to themselves ($F = 4.34, p < .01$) and their siblings ($F = 6.70, p < .001$). Finally, higher income respondents, compared to middle-income respondents, indicated that when they were children their parents discussed finances with them frequently ($F = 2.95, p < .05$).

Bailey and Lown's results highlight the notion that financial behaviors might be gendered, as discussed previously. Specifically, males might be more accustomed to communicating about finances than women because their parents discussed the topic with them when they were younger. Different comfort levels regarding the discussion of finances could influence the overall climate of financial discussions. Moreover, the results of Bailey and Lown's study suggest that socioeconomic status could interact with these discussion patterns as well.

Stinerock, Stern, and Solomon (1991) explored whether biological sex influenced individuals' decisions to use financial planners. Additionally, the researchers examined the factors that could account for observed sex differences. Respondents were 631 subscribers (371 males and 260 females) to an investment magazine; women were oversampled for this study because approximately 80% of the magazine subscribers were male. Due to the nature of data collection, results of this study are only generalizable to people who use financial planners rather than the general public. Respondents indicated their agreement/disagreement to survey items "on 7-point Likert scales" (Stinerock et al., 1991, p. 173).

A chi-square test revealed that women were more likely than men to use a financial planner ($\chi^2 = 5.71, p = .025$). Analyses of variance revealed that women ($M = 3.49$) were less likely than men ($M = 3.84$) to read financial literature or watch television shows concerning finances ($F = 8.61, p < .01$). However, women were more likely than men to be averse to financial risk ($M = 4.25, 3.56; F = 23.58, p < .001$), feel anxious about finances ($M = 4.21, 4.03; F = 4.67, p < .05$), and desire use of a financial planner ($M = 3.32, 2.90; F = 22.94, p < .001$). While these sex differences are interesting, further inspection of the means reveals differences less than one point apart with some differences less than .5 points apart on a 7-point scale. Thus, the relative importance of these sex differences is questionable.

Although these differences are small, the consistency of observed sex differences indicates that men and women may truly orient differently toward finances. If women are less likely to be financially informed and financially confident, they may be less financially powerful in the relationship. As stated previously, power imbalances could influence financial discussions, as well as relational conflict.

Prince (1993) examined the money styles of males and females through structured interviews with 92 individuals (47 males and 45 females). Eight questions regarding financial risk taking, financial management, financial importance, and financial hunger provided variables for a discriminant function analysis. Scores on each item ranged from one (agree strongly) to five (disagree strongly). The four money styles accurately classified males and females approximately 70% of the time. Males had a function mean of $-.41$, whereas women had a function mean of $.43$. Women were significantly more likely than men to express frustration over having insufficient funds ($M = 3.67, 2.87; disc$

coeff = -0.626) and jealousy toward others who had more money ($M = 2.84, 2.38$, disc coeff = -0.089). Alternatively, men were significantly more likely than women to report being financially risky ($M = 3.32, 2.71$; disc coeff = 0.502) and financially competent ($M = 3.47, 3.11$; disc coeff = 0.215). Both men and women indicated that money symbolized “prestige, power, and success” (Prince, 1993, p. 179). Again, actual differences were quite small.

Prince’s study also has implications for financial power. Although both males and females acknowledge the power and success that money symbolizes, they experience their own relationship with money quite differently. Specifically, women seem financially insecure; those feelings might become magnified in inequitable relationships. Further, such findings might have implications regarding financial conflicts. Particularly, financial conflicts might have less to do with disparate financial priorities, and more to do with each partner’s confidence related to financial issues.

Newcomb and Rabow (1999) compared men’s ($n = 218$) and women’s ($n = 387$) current financial practices, beliefs about money, and parents’ behaviors regarding money. The questionnaire consisted of 200 Likert-type items, each ranging from one (strongly agree) to five (strongly disagree). Concerning gender differences, men were significantly more likely than women to indicate that their parents behaved neurotically (e.g., were secretive) about household money ($r_{pb} = -.14, p < .001$). Further, men were more likely than women to report that their parents emphasized financial responsibility ($r_{pb} = -.10, p < .05$), and expected them to work during school ($r_{pb} = -.13, p < .01$). Additionally, men viewed money positively (e.g., they admired people with money; having money increased their feelings of self-worth; $r_{pb} = -.13, p < .01$), whereas women viewed money

negatively (e.g., they felt threatened by those who earned a lot of money; they felt guilty for earning more money than their parents; $r_{pb} = .10, p < .05$). Women were more likely than men to report confusion and intimidation regarding their own financial management ($r_{pb} = .08, p < .05$). Finally, on average, men were introduced to finances one year earlier than women ($r_{pb} = .16, p < .001$) and received less financial support from their parents than women ($r_{pb} = .13, p < .01$). Regarding financial status, both males ($r = -.20, p < .01$) and females ($r = -.19, p < .001$) of higher socioeconomic status were less likely to have a negative view of money than those of lower socioeconomic status. Compared to women lower in socioeconomic status, women higher in socioeconomic status were less fearful of finances ($r = -.17, p < .001$). Additionally, these women indicated their parents were less likely to emphasize financial responsibility ($r = -.20, p < .001$) or expect them to work during school ($r = -.09, p < .05$).

Newcomb and Rabow's study further highlights the notion that women seem financially insecure compared to men; however, socioeconomic status might mediate this relationship. Additionally, these authors found that parents raise the issue of money with sons before raising this issue with their daughters. Hence, as suggested previously, men might feel more comfortable discussing finances because they are introduced to the issue at an earlier age than women.

Gorman (2000), using nationally pooled data (8,099 women and 7,366 men), proposed a theoretical model concerning the effects of an individual's marital status on the importance of income when evaluating job characteristics. Additionally, she explored the effects of marital status on individuals' satisfaction with their current financial circumstances. Ordinal logistic regression was used to test hypotheses. Results indicated

that married individuals were 1.2 times more likely than single people to rank high income as the most important job characteristic than single persons ($b^* = .186, SE = .046, p < .001$). Additionally, importance of pay was higher among respondents with children than those who were childless ($b^* = .086, SE = .043, p < .05$). No observed gender differences existed for the effect of marriage on pay valence. Therefore, married men were not more likely than married women to place greater importance on income level. This lack of finding slightly contradicts Bailey and Lown's (1993) speculation that men might feel increased pressure to provide for their families. However, Gorman found that married respondents were less satisfied with their current financial situation than those who were single ($b^* = -.412, SE = .047, p < .001$). Additionally, respondents with children were less financially satisfied than childless respondents ($b^* = -.421, SE = .044, p < .001$).

Gorman's study has implications for the present research considering that financial satisfaction appears related to marital and/or parental status. Thus, these variables need to be considered when evaluating conflict patterns and financial discussions. Perhaps individuals who are married or raising children feel more pressure to maintain higher salaries to provide for their loved ones.

Hayhoe, Leach, Turner, Bruin, and Lawrence (2000) studied both the affects of gender and attitudes toward credit on credit card usage and financial management practices. Respondents were 312 college students in their mid-20s. Logistic regression analyses determined that females with high affective attitudes toward credit cards were more likely to purchase clothes with their credit cards ($b^* = .16, p < .001$), whereas males with high affective credit attitudes were more likely to purchase electronics ($b^* = -.38, p$

< .001) and, for those with higher incomes, entertainment ($b^* = -.19, p < .01$). Older ($b^* = .38, p < .001$) and married ($b^* = .22, p < .05$) respondents with high affective credit attitudes purchased travel with their credit cards. There were no observed gender differences regarding financial practices for paying credit card interest, paying only minimum payments, or feeling capable of financial management. However, females were more likely to engage in financial practices such as maintaining a budget ($b^* = .34, p < .001$), keeping receipts ($b^* = .23, p < .05$), planning before spending ($b^* = .18, p < .05$), and saving regularly ($b^* = .15, p < .001$). According to results of model testing, as affective credit attitudes increased for both males ($\beta = .176, p < .05$) and females ($\beta = .133, p < .05$) so did the likelihood that they would carry a balance on at least one credit card. Additionally, carrying a balance (males: $\beta = -.345, p < .05$; females: $\beta = -.359, p < .05$) and financial stress (males: $\beta = -.208, p < .05$; females: $\beta = -.432, p < .05$) decreased as budgeting increased.

Hayhoe et al.'s (2000) study emphasizes how males and females prioritize spending money on different things. These differences could have implications for financial discussions. Further, since the amount of debt contributes to financial stress, this variable deserves consideration when examining conflict management.

Christopher, Marek, and Carroll (2004) examined the relationship between materialism and financial attitudes. Respondents, 204 undergraduates (147 females, 54 males, and 3 who failed to indicate sex) with an average age of 20, completed a Materialism Scale and Furnham's Money Beliefs and Behaviour Scale. Results indicated that materialism was positively correlated with both feeling inadequate with money (e.g., worrying about money, fantasizing about money, $r = .26, p < .01$) and using money as a

self-aggrandizing tool (e.g., feeling superior to those with less money, $r = .43, p < .01$). Alternatively, materialism was negatively correlated with conservative financial approaches (e.g., saving money, $r = -.31, p < .01$). Finally, socioeconomic status was negatively correlated with feeling inadequate toward money ($r = -.32, p < .01$) and positively correlated with using money for self-aggrandizement ($r = .16, p < .05$).

This study also suggests that males and females use money for different reasons. This result has implications for romantic couples. As discussed earlier in the paragraphs related to financial equity, lower earners in the relationship might feel inadequate despite the socioeconomic status of the couple. In other words, lower earners might not just feel guilty for spending pooled money; they might genuinely feel like their financial contributions are inadequate, and therefore feel that their financial views are less valuable than their partners.

Loix, Pepermans, Mentens, Goedee, and Jegers (2005) developed an orientation toward finances scale to study non-specific financial behavior, or “everyday financial matters” (p. 192-193). Several reliability and validity tests resulted in an 8-item measure with two factors. The first factor, financial information, concerned the degree to which individuals actively seek out information and knowledge about finances. The second factor, personal financial planning, concerned planning prior to spending and keeping track of expenditures. Survey items consisted of multiple Likert-type response options ranging from one to five, with higher scores indicating respondents sought financial knowledge and engaged in financial planning.

Responses from 213 employees (132 males and 81 females) at a non-profit organization indicated that individuals oriented toward seeking financial information

reported higher awareness of their personal financial situation ($r = .17, p < .01$) and used multiple sources to save money ($r = .30, p < .001$). Additionally, having an orientation toward financial planning was positively correlated with having more knowledge of one's personal financial situation ($r = .36, p < .001$). Regarding sex differences, females ($M = 2.89$) were less likely than males ($M = 3.09$) to orient toward seeking financial information or planning expenditures ($t_{[210]} = 2.02, p < .05$); however these differences were small. Regarding other variables, income ($r = .12, p < .05$) and education ($r = .35, p < .01$) were positively correlated with financial information seeking. In another study with 105 people (63 males and 42 females), Loix et al. (2005) found that people who were obsessed with money were more likely to be highly oriented toward finances ($r = .39, p < .001$). Finally, budgeting was positively correlated with financial planning ($r = .38, p < .001$); additionally, associating money with achievement ($r = .28, p < .01$) and power ($r = .22, p < .05$) was positively correlated with seeking out financial information.

Loix et al.'s (2005) study suggests that the importance of money influences information seeking and financial planning. Therefore, although an overemphasis on finances (i.e., obsession) could have negative implications for the couple in terms of power dynamics, these couples might have more financial health compared to couples who are lackadaisical regarding finances. Thus, the nature of financial conflicts might be different for couples who are financially oriented compared to those who are not financially oriented.

Norvilitis et al. (2006) studied the relationship between personality, financial attitudes, financial literacy, and credit-card debt among 448 college students (339 females and 109 males). Regarding financial knowledge, respondents completed a 33-item

multiple-choice instrument, with higher scores indicating greater financial literacy. Responses on the financial knowledge test indicated that women ($M = 19.98$, $SD = 4.49$) slightly outperformed men ($M = 18.74$, $SD = 5.75$), although differences were marginal ($t_{[399]} = 2.15$, $p < .05$). Gender differences were not observed for respondents' reported amount of debt. However, attitudes toward credit cards revealed differences. Specifically, respondents with more credit cards ($b = 508.98$, $\beta = .26$, $t = 4.65$, $p < .001$) and respondents who used cards frequently ($b = 39.29$, $\beta = .15$, $t = 2.38$, $p < .05$), reported more debt than those with fewer cards and who used them infrequently. The more credit cards the respondents owned combined with their tendency to use credit cards significantly predicted amount of debt. Additionally, lower financial literacy predicted higher debt ($b = 58.94$, $\beta = .13$, $t = 2.29$, $p < .05$).

McCall and Eckrich (2006) studied sex differences concerning attitudes toward credit card use and debt repayment among 82 college students (41 female and 41 male). Among respondents who had credit cards, women reported having 3 to 5 cards whereas men reported having 1 to 2 cards ($F_{1, 81} = 4.36$, $p < .05$). Additionally, women reported shopping ($M = 5.7$, $SD = 2.4$) more frequently than men ($M = 3.8$, $SD = 1.8$; $F_{[1, 80]} = 17.23$, $p < .05$, scale range = 1-10). Separate regression analyses by sex revealed that, as the number of credit cards one possessed increased, women ($b = 3.16$, $t_{[40]} = 2.08$, $p < .05$) were more likely to pay off balances than men ($b = .232$, $t_{[40]} = 1.49$, $p > .05$). For all respondents, as credit availability increased, so did the frequency of credit card use ($b = .550$, $t_{[50]} = 5.89$, $p < .001$).

Once again, McCall and Eckrich's study suggests that men and women view credit differently, and both prioritize spending money on certain objects. Perhaps such

differences have a negligible impact on romantic relationships; however, such differences might influence the content or subtopics of conflicts regarding finances.

Edwards, Allen, and Hayhoe (2007) investigated sex differences in financial attitudes and financial openness among approximately 1,000 college students. Men scored higher than women on financial obsession ($t = 6.34, p < .001$), power ($t = 5.25, p < .001$), and independence ($t = 6.23, p < .001$). Women indicated greater financial openness ($M = 3.73, SD = .82$, scale range = 1-5) and reported that their parents paid more of their monthly expenses ($M = 56.36, SD = 41.04$) than men ($M = 3.54, SD = .81$, scale range = 1-5; $M = 47.28, SD = 41.51$, respectively). For all respondents, financial openness with their parents was positively correlated with retention (e.g., savings, $r = .19, p < .001$) and negatively correlated with obsession ($r = -.16, p < .001$), power ($r = -.13, p < .001$), and independence ($r = -.09, p < .01$). The authors acknowledged that, for all findings, the magnitude of effect sizes were small.

Edwards et al.'s (2007) study suggests that financial openness is associated with healthy financial practices. These results have implications for the present study. Financial openness is likely associated with collaborative financial decision making. One goal of the present study is to determine whether independent or joint financial decision making is associated with financial conflict.

In summary, the literature suggests different financial attitudes based on sex, education, and socioeconomic status. Regarding sex differences, compared to women, men are introduced to finances at an earlier age (Bailey & Lown, 1993; Newcomb & Rabow, 1999) and indicate greater obsession with money (Edwards et al., 2007; Furnham, 1984). Additionally, men demonstrate greater interest in money (Loix et al.,

2005; Stinerock et al., 1991) as well as greater propensity to engage in financial risk (Prince, 1993) and seek financial independence (Edwards et al., 2007; Prince, 1993). Women, conversely, are more likely to seek financial security, feel inadequately compensated for work, and believe their financial situation is out of their control (Furnham, 1984). Further, women report feeling frustration over insufficient funds and jealousy toward people with more money (Prince, 1993). Women also indicate greater risk aversion (Stinerock et al., 1991), anxiety (Stinerock et al., 1991), confusion (Newcomb & Rabow, 1999), and intimidation (Newcomb & Rabow, 1999) regarding finances. However, women are slightly more open to discussing finances than men (Edwards et al., 2007).

Concerning education, the highly educated indicate a higher financial orientation or interest in finances (Loix et al., 2005). Individuals with less education report greater obsession with money and using money to gain power (Furnham, 1984). Individuals of lower socioeconomic status report similar financial attitudes to those with less education (Furnham, 1984), but additionally report feeling financially inadequate (Christopher et al., 2004). People of higher socioeconomic status are introduced to finances at a younger age (Bailey & Lown, 1993), and are more likely to (1) use money for self-aggrandizement (Christopher et al., 2004), (2) believe money is important (Bailey & Lown, 1993), (3) have positive views of money (Newcomb & Rabow, 1999), (4) have high interest in seeking out financial information (Loix et al., 2005), and (5) plan for expenditures (Loix et al., 2005).

Finally, people with positive attitudes toward credit cards are more likely to use those cards and incur higher balances (Hayhoe et al., 2000; McCall & Eckrich, 2006;

Norvilitis et al., 2006). Those who associate money with achievement and power are more likely to orient toward finances (i.e., seek out financial information and plan expenditures; Loix et al., 2005). However, those who are more financially open are less obsessed with finances or the power that money accords (Edwards et al., 2007).

As the previous review demonstrates, decades of research clearly indicate that individuals adopt different financial attitudes as their sex, education, and socioeconomic status vary. Further, this research suggests that these differences are associated with different approaches to financial communication. Take, for example, the last sentence of the previous paragraph, which states that those individuals who are open to discussing finances are less likely to report being obsessed with money or power. Still, the impact that attitudes have on the communication that takes place within romantic relationships has not been directly investigated. The results of the previous review, however, clearly indicate that individuals' financial attitudes are influenced by various factors.

Considering that romantic couples are comprised of two unique individuals, each partner's financial attitude, in turn, is also likely to be unique. Some partner's might have similar financial attitudes whereas others might have dissimilar financial attitudes.

Therefore, just like geometrical shapes might have points of symmetry and asymmetry, so might romantic partners' attitudes. Romantic partners that are more alike than they are dissimilar are more symmetrical whereas partners that are more dissimilar than alike are more asymmetrical. The likelihood of two partners having exactly the same financial attitudes might be slim; thus, the terms symmetrical and asymmetrical seem fitting since these terms indicate a degree of similarity or dissimilarity. In sum, considering the previous review, it is reasonable to suggest that romantic partners' financial attitudes

could be symmetrical or asymmetrical, and that the symmetry or asymmetry of attitudes could impact the communication climate. Therefore, the first Research Question asks:

RQ1: Are romantic couples' financial attitudes symmetrical or asymmetrical?

Although financial attitudes impact relational conversations, this variable is one among many that is relevant to the problematic nature of finances within romantic relationships. Another variable that has received considerable attention in the literature is power. Therefore, this second section of the literature review focuses on financial power. Based on this research, I argue that each romantic partner's financial power is a product of his or her contribution to household funds, tendency to affiliate or disaffiliate with his or her partner financially, and propensity to dominate or submit to his or her partner when making financial decisions. This assertion is central to the present study and is articulated in greater detail in the next chapter.

Research regarding power in the household often contextualizes relationships through social equity theories (McDonald, 1980; Safilios-Rothschild, 1976). These theories are certainly appropriate for illuminating the complexities that finances bring to intimate relationships. However, an equally appropriate theory for understanding this phenomenon is relational framing theory. Social exchange theories emphasize how individuals in relationships feel over- or under-benefited based on each partner's relative contribution to the relationship. From a financial perspective, the person who contributes more financially has more power. Relational framing theory, however, places less emphasis on partners' financial contributions and more emphasis on the dimensions of power and affiliation within communication. Since the goal of the current study is to understand the communication surrounding finances within romantic relationships,

relational framing theory structures the literature on power. Social exchange theories will help inform the interpretation of results, however, as these theories offer much explanation regarding the power of finances. Relational framing theory, though, undergirds the theoretical foundation of this study.

Relational Framing Theory

Many scholars assert that relationships are defined through communication (Dillard, Solomon, & Samp, 1996). Adopting this assumption, relational framing theory (RFT) explains that people make sense of their relationship by viewing messages through one of two frames: affiliation and dominance (Dillard et al., 1996; Lannutti & Monahan 2002; Solomon & McLaren, 2008). According to Dillard, Solomon, and Palmer (1999), “dominance and affiliation are the two fundamental lines along which human beings relate to one another” (p. 52). Essentially, relational frames guide a person’s attention to specific cues, which help the individual decipher messages and their meanings (Lannutti & Monahan, 2002; Solomon & McLaren, 2008). Thus, these frames provide “the lenses through which social reality is viewed” (Dillard et al., 1996 p. 706).

Affiliation-disaffiliation is the esteem or evaluation that one person has for another, whereas dominance-submissiveness is the extent to which one person tries to control or influence another (Dillard et al., 1996; Solomon & McLaren, 2008). Of course, a message can contain both dominant and affiliative components (Lannutti & Monahan, 2002; Solomon & McLaren, 2008). However, efficient processing is inhibited when both frames are activated (Dillard et al., 1996; Dillard et al., 1999); therefore, “individuals naturally gravitate toward one interpretation or the other” (Dillard et al., 1996, p. 718). The assertion that one frame displaces another is called the differential-salience

hypothesis (Solomon & McLaren, 2008). Whether an individual interprets a particular behavior, or a series of behaviors, as affiliative or dominant depends upon previous interactions and expectations, as well as upon the content of the message and context of the current interaction (Dillard et al., 1996; Solomon & McLaren, 2008). Some situations allow for more straightforward relational inferences (i.e., content of message coincides with the current relational frame), whereas other situations are more ambiguous (Solomon & McLaren, 2008). When interaction cues are ambiguous, “the salient relational frame conveys meaning to the messages” (Solomon & McLaren, 2008, p. 108).

Finally, involvement, or the degree to which individuals are engaged with one another, polarizes salient relational judgments (Dillard et al., 1996; Solomon & McLaren, 2008). Thus, messages may vary in their intensity such that relational cues are “more or less dominant or more or less affiliative, as determined, in part, by degree of involvement” (Dillard et al., 1996, p. 707). Involvement has no relational content. Rather, this construct is a dimension of relational judgment that informs individuals of the intensity of their interaction (Solomon & McLaren, 2008). As RFT theorists explain, distinctions among feelings toward another person, such as between being annoyed with someone and hating someone, are not trivial (Dillard & Solomon, 2005; Solomon & McLaren, 2008). Indeed, communication partners who are more involved will “communicate both more liking for each other and more effort to influence or control each other” (Solomon & McLaren, 2008, p. 105). Hence, “involvement acts as a general intensifier that is relevant to judgments of both dominance and affiliation” (Dillard et al., 1996, p. 707).

To summarize, all content within interpersonal relationships reflects the dimensions of dominance and affiliation (Dillard et al., 1999). Thus, interpersonal interaction “will always be defined in terms of these two dimensions” (Dillard et al., 1999, p. 53). Therefore, social interaction will be viewed through these two lenses, which help interactants interpret messages, especially when those messages are ambiguous (Dillard et al., 1999; Dillard & Solomon, 2005). Ultimately, these frames help interactants respond appropriately to others’ actions. And, as Dillard and colleagues (1999) explain, “because the appropriate response to perceived dominance/submission versus affiliation/conflict are typically quite different, dominance and affiliation frames tend to be mutually inhibitory” (p. 53). Finally, involvement can modify the relational frames such that they are more or less intense.

As stated previously, money and power are intrinsically linked. Relational framing theory can contextualize the communication that takes place when couples discuss finances. Perhaps conflicts over finances are problematic for couples because these interactions are viewed through the dominance/submissive frame. Another explanation might be that partners use money to communicate messages of affiliation/disaffiliation to one another. The following section reviews the literature on money and power in relationships. The same criterion that was described previously applies to this section of the literature review. Specifically, those variables directly relevant to the present study are included in this review, and when information regarding alpha reliabilities is provided, only results based on alpha reliabilities of .65 or higher are included. Information such as means and scale ranges are provided unless the original authors neglected to report that data.

Power and Money in Relationships

Early research concerning power in romantic relationships focused primarily on decision-making (Davis, 1976; McDonald, 1980). A theme throughout this line of research is the control of resources, one of which is money. In 1983, Jan Pahl argued in her essay

that in societies in which money is a source of power, and income and wealth are central expressions of advantage, the relative economic positions of husband and wife must be reflected in their relationship. Conversely, it is likely that the balance of power between husband and wife will be reflected in their control over economic resources. (p. 238)

In other words, partners' system of allocating money indicates who has the most power in the relationship.

One of the first studies to explore the exchange of finances between romantic partners was conducted by Pahl (1980) when she was investigating the problems faced by battered women seeking refuge at a shelter. Through interviews concerning the difficulties encountered by these women, Pahl discovered that 80% of her interviewees reported that finances created problems in their marriage. Financial issues were not the focus of Pahl's study; however, since money seemed a central aspect of marital problems, Pahl conducted a second study that focused on finances within the marriage. Twenty-five battered women staying at a refuge in southeast England were interviewed about their financial situation with their spouse. Sixty-percent of the women interviewed "said that disputes over money had been among their marital problems" (Pahl, 1980, p. 324).

Pahl suggests that money creates problems for married couples, in part, because of the way that money is distributed between couples. Using the information garnered from the interviews, Pahl outlines a typology of allocation systems that are most commonly used in romantic relationships, each of which reveal unique power structures in the relationship. The whole wage system involves one partner taking over the management of the family's income. Pahl argues "that managing the family's income should be seen as one of the chores of the household, rather than a significant source of power for the spouse whose job it is to manage it" (Pahl, 1980, p. 319). The second form of allocation is the allowance system. With this system, one partner gives the other an allowance for household expenditures and keeps the remainder for other expenses. This system is typical when only one partner is earning an income. Fifty-two percent of Pahl's interviewees indicated they received an allowance, and 20% of the women indicated that they received no money at all from their husbands. Finally, the pooling system is most "characteristic of couples where both husband and wife are earning," and involves the sharing of income (Pahl, 1980, p. 322). Only 8% of the couples in this study used a pooling system. In 1983, Pahl added a fourth typology, the independent management system, which is a variation of the pooling system. Couples who use the independent management system might pool some of their money for household expenses, and then have a separate account that their partner does not have access to. The typology was revised again in 1989 to reflect the control of income (Pahl, 1989). Ultimately, however, Pahl suggested that different allocation systems correlate with the total amount of income available to the family.

Although Pahl's research was conducted on an unrepresentative group (i.e., battered women), her study influenced a plethora of investigations regarding allocation systems among couples. Additionally, the research that succeeds Pahl's work continues to focus on the dynamics of power that money both creates and reinforces in relationships. Consequently, much of the research frames the role of finances in the household as a source of power that creates "tensions and inequalities within marriage" (Pahl, 1980, p. 335).

Stamp (1985) investigated 18 families where the wife was the major earner to determine if Pahl's claim "that the balance of power between husband and wife will be reflected in their control over economic resources" was supported (Pahl, 1983, p. 238). Stamp's results contrasted with Pahl's (1980) findings. Specifically, none of the couples in Stamp's study used an allowance system. However, 11% pooled their money, and 33% used an independent management system. Finally, the remainder of the couples used a whole wage system, and in many of these instances (i.e., 44%) the women took over the management of the money. Stamp concluded that breadwinning wives had more financial power in their relationships compared to wives who were not breadwinners; however, she acknowledged that "these people were quite conscious of the power of the social precept that the man ought to be the principal, if not the only, breadwinner" and that although "there is a pattern of the balance of power shifting towards the wife," this shift is "not too far" (Stamp, 1985, p. 554). For example, wives leaned toward more egalitarian management systems, and disliked the idea of providing an allowance to their husbands.

Stamp's study demonstrates that financial power shifts depending on which partner is the breadwinner. Specifically, whether male or female, the breadwinner has the

upper-hand in the relationship in terms of decision-making related to finances.

Additionally, the results of her study indicate that women with traditional viewpoints will downplay their powerful position by equalizing access to earned income.

Rather than looking solely at the power accorded to the breadwinner, Burgoyne (1990) studied the factors that influenced which partner had access and control over household money. She argued that inequality could exist even among couples who pooled their money because “the existence of a shared bank account does not necessarily signify that there is sharing” (Burgoyne, 1990, p. 637). Thus, through structured interviews, Burgoyne studied married couples’ perceptions of money within the romantic relationship. Respondents were 13 married women, aged 30 – 50, who had been absent from the workforce for a period of time while childrearing. Additionally, nine of the women’s husbands were interviewed separately. Interviews were then transcribed and content analyzed to generate themes of financial control and ownership.

Results indicated that the majority of couples ($n = 10$) described their financial arrangement as a joint system. However, Burgoyne deduced from the interviews that these descriptions failed to match the reality of each partners’ access to the shared money. For example, one couple had a joint account, but the wife had a tendency of asking the husband before using the money for personal spending. Thus, rather than taking couples’ descriptions of their financial arrangement at face value, Burgoyne used partners’ descriptions of financial control to determine the couples’ system of financial allocation. The most common allocation was a pooled management system that the husband controlled ($n = 5$), followed by a husband-controlled allowance system ($n = 3$), wife-controlled pooling system ($n = 2$), independent management system ($n = 2$), and

jointly-controlled pooling system ($n = 1$). Consistent with Stamp's (1985) results, Burgoyne (1990) found that most couples' management system changed over time as the major earner in the family fluctuated. Specifically, the breadwinner typically had the most control over the finances. However, in some instances ($n = 2$), couples changed management systems because one partner managed finances poorly (i.e., accumulated debt). Finally, several couples ($n = 3$) maintained a stable management system that reflected their ideologies about marriage (e.g., traditional or egalitarian). Burgoyne concluded that even when couples pool their income, the primary earner typically controls the money. Consequently, financial arrangements might indicate equality in the marriage (i.e., joint accounts indicate equal access to money), when in fact these arrangements simply conceal overt disparities while reifying inequality in subtle ways (i.e., as in the case of the wife who feels guilty for spending money and asks permission to do so).

Burgoyne's (1990) study reveals that even couples who describe their management system as joint have inequalities operating within the relationship. Hence, couples may appear to have equal access to money on the surface; however, closer inspection of the management systems reveal that power is accorded to breadwinners despite their attempts to negate this power. Essentially, unless partners are earning equal amounts, one partner will feel more entitled to joint money while the other feels less entitled, even if these feelings are unconscious (Burgoyne, 1990; Schwartz, Patterson, & Steen, 1995).

Singh and Lindsay (1996) conducted two studies that were similar to Burgoyne's research. The first study involved interviews with married couples ($n = 16$), the majority

of which were 35 to 54 years old, whereas the second study involved interviews with childless cohabiting couples ($n = 15$) in their 20s. Examination of interview data revealed that money within marital relationships was unique from money within cohabiting relationships.

The authors describe marriage money as “private to the couple,” meaning that money stays between the spouses and is not distributed to children, parents, friends, or other relatives and acquaintances (Singh & Lindsay, 1996, p. 59). Additionally, the authors describe marriage money as “joint, cooperative, and nebulous” (Singh & Lindsay, 1996, p. 60). Money is joint in the sense that couples pool their money for joint use. In contrast to Burgoyne’s analysis, Singh and Lindsay (1996) discovered that pooling actually “works by denying shares, by making the individual collective” (p. 60). For these couples, pooled money symbolized trust in the relationship, which was associated with decreased tracking of the “source, share, access or control” (p. 60).

Alternatively, cohabiting money, even when pooled, was tracked to determine which partner paid for a particular expense, and monitored to ensure that partners were not in debt to one another. For cohabiting couples, pooled money was not used for equal access to funds, but for purposes of paying expenses. Thus, the authors referred to cohabiting couples’ pooled money as purposive pooling rather than joint pooling because the money was pooled only for the purposes of paying expenses. Hence, cohabitation money, even when pooled, was separate.

The authors stated that issues of equality, power, and control were rarely brought up in the interviews. In fact, the researchers stated, “secular rituals [such as pooling] also block other possible meanings of money” (Singh & Lindsay, 1996, p. 68). Therefore, the

interviewees did not discuss the elements of power that are so frequently attributed to money. Whether couples actually feel imbalances in equality, power, or control is unclear. However, based on Singh and Lindsay's study, it is clear that couples who view their relationship as a permanent commitment are more inclined to view money as joint, whereas couples who view their relationship as temporary are more inclined to keep tabs on the flow of money. From a relational framing perspective, interpreting the allocation of money in marital and cohabiting relationships as more and less affiliative, respectively, would be appropriate. In other words, cohabiting couples seem more likely to disaffiliate through money whereas marital couples use money to affiliate with one another.

Following Stamp's lead, Tichenor (1999) studied power dynamics among couples in which the wives, compared to their husbands, either earned more money, or held higher-status-jobs. Thirty couples provided responses to interview questions. For 22 of these couples, the wives earned more money (i.e., earned 50% or more money) or had higher status jobs; consequently, the author called these couples status-reversal couples. The eight remaining couples had equal status/income, or the husband earned more money/had higher status job, and the author called the couples in this group conventional couples. The sample was primarily Caucasian and affluent.

Consistent with Stamp's (1985) results, Tichenor (1999) noted that wives in the status-reversal group downplayed their power in the relationship. Some of the women explained that they felt guilty for not contributing to the family in the way that traditional/conventional wives contributed. When asked about the link between money and power, several of the status-reversal wives felt uncomfortable with assuming more power in the relationship. In these instances, the wives explained that all money was

shared. One wife explained that she avoided discussing the disparities in financial contributions because “that’s just a taboo thing” and because she did not want others to perceive her as a “bitch” (as cited in Tichenor, 1999, p. 645). Additionally, none of the status-reversal wives had separate accounts from which they could use money for personal spending; however, at least one of the status-reversal husbands had an account of his own that his wife did not know about. In other cases, status-reversal husbands would “take money from their wives’ wallets or add money to the check they [wrote] for groceries and pocket the cash” unbeknownst to their wives (Tichenor, 1999, p. 644).

Finally, Tichenor (1999) reported that

25% of both status-reversal and conventional husbands reserved the right to ‘put their feet down’ over something they just couldn’t live with. These husbands also exerted their will over decisions when they felt they had more expertise, for example when purchasing homes or cars. (p. 646)

Thus, in at least 25% of the relationships where women earned more money, their husbands ultimately had the financial decision making power.

Tichenor (1999) concludes that status-reversal wives downplay their power and “adopt strategies that make it appear that their husbands are in control” (p. 649). Because the status-reversal wives did not assume greater power, Tichenor (1999) argued that “the assumptions of resource and exchange theory, as they relate to marital power, continue to be challenged by the findings presented here. Variations in occupational status and income appear to have relatively little impact on marital power” (p. 648). According to Tichenor, power comes from being male.

This study raises important questions about the applicability of social exchange theories to explain money as a source of power in the romantic relationship. Clearly, the higher earner does not always have greater power in decision-making or financial management. However, to reduce the complexities of power in the relationship to an issue of gender is too simplistic. Perhaps other influences are operating within the relationship that shape dimensions of power. Specifically, whether partners have egalitarian or traditional views on relationships should impact whether the couple expects one or both partners to exercise power.

Kenney (2006) used data from a “national birth cohort study of parents and their children” to investigate financial patterns among heterosexual couples with at least one child (p. 362). Married ($n = 1103$) and cohabiting ($n = 926$) couples in the U.S. provided responses to questions about their romantic relationships and financial practices. Results indicated that financial practices among couples varied by race, socioeconomic status, and family structure.

Regarding race, Caucasians are significantly more likely to use equally-controlled pooling systems (34%) than are African Americans (15%) and Puerto Ricans (10%). Alternatively, independent management systems that were controlled by women were more common among African Americans (35%) than Puerto Ricans (14%), Caucasians (10%), Mexicans (9%), and Asians (8%). Concerning socioeconomic status, having a higher income increases the odds across all races that couples will use independent management systems controlled by men (odds ratio = 1.06). Regarding family structure, cohabiting increases the odds that couples will use equally-controlled independent management systems (odds ratio = 3.34 if male is biological parent of child; odds ratio =

5.72 if male is not biological parent of child) or woman-controlled independent management systems (odds ratio = 3.80 if male is biological parent of child; odds ratio = 6.18 if male is not biological parent of child).

Additional variables that impact the allocation of money are the relative financial contributions from each partner, females' attitudes toward gendered roles, and relationship quality. Concerning partners' financial contributions, the chances increase that a couple will use male-controlled pooling when the male is the sole financial provider (odds ratio = 1.87). However, as the female begins contributing more financially, the odds that the couple will use independent management systems increase. For instance, when women earn between 1% and 40% of household income compared to when women earn between 41% and 60% of household income, odds increase that the couple will use male-controlled independent management systems (odds ratio = 1.99). Alternatively, the couple is more likely to use female-controlled independent management systems if the female is earning 61% to 100% of household income (odds ratio = 2.00). In a similar study, Yodanis and Lauer (2007) observed similar trends and stated, "our results show that relative resource contribution by spouses is an important predictor of the level of equality in management strategies. Overall, when couples earn equal amounts, they are more likely to manage their pooled income jointly" (p. 1320).

Regarding attitudes toward gender roles, when the female has traditional attitudes (i.e., that males should make household decisions), chances are higher that the couple will use male-controlled pooling (odds ratio = 1.55). Yodanis and Lauer's (2007) study also corroborated this finding, and they reported that "in contexts where breadwinning is institutionalized as relatively equal, couples are more likely to use shared management

strategies. This effect holds regardless of the relative resource contribution of spouses” (p. 1321). Finally, concerning relationship quality, “an increase of one unit in the index of the man’s fairness, support, and understanding is associated with substantially lower odds that the couple will use any of the other management systems relative to equally controlled pooling” (Yodanis & Lauer, 2007, p. 375).

Kenney’s (2006) analysis is relevant to the present study because additional variables (i.e., relationship quality and gender attitudes) are considered when explaining allocation systems. Prior to Kenney’s research, authors could only suggest reasons that couples managed their money in particular ways. Thus, this study offers empirical support for claims made previously in this area of research. Specifically, although inferences about causality cannot be drawn from her data, the fact that there is an association between healthy relationship behaviors (e.g., fairness) and financial arrangements indicates that allocation systems are indeed linked to power.

The research reviewed to this point focused on well-established couples (i.e., married or long-term cohabiting). Respondents did not easily recall the various reasons that particular choices were made regarding financial arrangements. Burgoyne, Clarke, Reibstein, and Edmunds (2006), therefore, investigated how 42 heterosexual couples chose to adopt particular systems of money management as they made the transition into marriage. Engaged and recently married couples in South England provided responses to interview questions. Most of the couples were living together ($n = 34$), childless ($n = 39$), and between 20 and 30 years old.

Results indicated that couples used independent management systems most frequently ($n = 20$), followed by partial pooling ($n = 15$), and female-managed total

pooling ($n = 7$). Couples offered a variety of reasons for choosing to manage their money in particular ways. In some instances, partners wanted to maintain autonomy to spend personal money as they saw fit. Thus, these partners might pool some money for bills, but maintain separate accounts for personal spending. In other cases, the couples had separate accounts simply because they had been living together for a short period of time and were in the process of opening a joint account. Finally, many of the couples that pooled their money used this method to increase fairness in the relationship.

Additional analyses of interview responses revealed various themes of ownership over money, which corresponded with management styles. One theme of ownership was called separate versus collective ownership. For these couples ($n = 20$), money was viewed as one's own. Although the partners might contribute to a joint account, money still belonged to each partner. Distinguishing ownership helped these couples maintain autonomy and relational harmony. More precisely, partners could spend money on items that were important to them without having to consult one another, which the partners viewed as a way of maintaining privacy, fairness, and identity. Additionally, couples indicated that this arrangement reduced arguments because neither partner owed the other. However, several women who viewed money this way reported concern over future access to funds if the couple had children. Essentially, these women recognized the inequality that would occur once they stopped earning individual money.

A second theme indicated that some partners viewed finances as collectively owned ($n = 11$). These couples prioritized "being honest and open about money" through sharing (Burgoyne, Clarke, Reibstein, & Edmunds, 2006, p. 633). However, partners adopting this view of money still doled out personal spending money that could be used

at each individual's discretion. The key difference between couples with the collective ownership view compared to the separate versus collective view was that the former group "believed that the property should belong equally to both partners with no sense of indebtedness to the one who had contributed more" (Burgoyne, Clarke, Reibstein, & Edmunds, 2006, p. 633).

Finally, some couples were undecided about their view of money ($n = 10$). These couples seemed to struggle between the two views of money previously described. In one sense, money was viewed as collectively owned, but partners would revert to viewing money as individually owned at times. For example, one male confided to the interviewer that he sometimes spent money without telling his partner, and that he often had the power to make overall financial decisions even though he sought a more egalitarian approach toward finances.

Couples that held a separate versus collective view of money ($N = 20$) did not pool all of their money. These couples were equally likely to pool some of their funds ($n = 10$) or have independently managed accounts ($n = 10$). Alternatively, couples who viewed money as collectively owned ($N = 11$) tended to pool their funds ($n = 5$) rather than use partial pooling ($n = 3$) or independent management ($n = 3$). Finally, couples that were undecided ($N = 10$) were inclined to use independent management systems ($n = 7$) rather than pooling ($n = 1$) or partial pooling ($n = 2$).

Burgoyne et al.'s (2006) study is significant because it explains the reasoning behind couples' financial management systems. Additionally, couples' responses indicate that how one perceives ownership complicates fairness in the relationship. Some couples think sharing everything is fair and equalizes the relationship. Alternatively, others think

that sharing everything reduces autonomy and creates indebtedness as one partner earns more money than the other. Burgoyne and colleagues did not suggest that couples who view money as collectively owned engaged in more discussion about finances; however, one description of these couples indicated that the sharing of financial resources required more forethought compared to those who viewed money as independently owned:

When all the money belongs to both partners, then the couple has to decide about PSM [Personal Spending Money]. A key difference between the couples in this category and the other two was that they tended to negotiate an *agreed* sum strictly for PSM. Typically this was done by defining all income in the first place as joint and then allocating a small sum for PSM. Donna, for example, said that she and Mark had decided to have the same amount of ‘pocket-money’ to be transferred to their own PSM accounts after the rest of their income was pooled. Why did they not just agree to use the joint account for PSM and everything else? Donna and others rejected this because it would mean having to keep a close eye on what each partner was spending to avoid draining the joint account.

(Burgoyne, Clarke, Reibstein, & Edmunds, 2006, p. 634, emphasis original)

As Burgoyne and colleagues (2006) stated, couples who adopt the viewpoint that money is shared must negotiate how money will be divided among each partner. Alternatively, couples who view money as separately owned do not have to agree to how, or if, money will be spent. Couples who share money completely might have enhanced problem-solving skills due to negotiating the use of money, which would impact conflict patterns regarding finances.

Finally, Burgoyne et al.'s (2006) study illustrates how partners communicate through the distribution and sharing of money. As stated previously, messages are viewed through frames of affiliation and dominance; further, level of involvement indicates the intensity of the message. When partners share money, they are sending messages of affiliation and dominance. For example, couples that view money as separately owned tend to keep money, or at least some of it, in separate accounts and describe earned money as *my own*. In contrast, couples that view money as collectively owned are more inclined to pool money and less inclined to track which partner owes the other. The former couple is establishing more boundaries (i.e., low affiliation), whereas the latter couple is establishing fewer boundaries (i.e., high affiliation). Figure 1 illustrates the allocation systems along the affiliation continuum.



Figure 1. Illustration of financial allocation systems in the household and level of affiliation with romantic partner. The top of the continuum plots the level of affiliation with one's romantic partner (low to high). The bottom of the continuum plots the financial allocation systems in the household (separately owned vs. collectively owned).

Couples that viewed money as separately owned emphasized being concerned with avoiding indebtedness to one another. These couples are exchange oriented, which means partners “‘keep score’ and want to repay their partners for positive or negative actions within the relationship” (Bippus et al., 2008, p. 228). Individuals might be concerned about giving more to the relationship than they are receiving or they might be concerned about receiving more than they are giving. The first concern is referred to as an underbenefitted exchange orientation (UEO), whereas the second concern is referred

to as an overbenefitted exchange orientation (OEO; Bippus et al., 2008). Bippus et al. (2008) investigated the relationship between these exchange orientations and conflict and satisfaction patterns among 466 individuals (175 men, 291 women) who had been romantically involved for approximately one year.

Results indicated that UEO was positively related to criticism ($r[441] = .37, p < .001, r^2 = .14$), anger ($r[437] = .28, p < .001, r^2 = .08$), avoidance ($r[439] = .22, p < .001, r^2 = .05$), and denial ($r[442] = .20, p < .001, r^2 = .04$). This exchange orientation was negatively associated with integration tactics ($r[435] = -.11, p < .03, r^2 = .01$), which is considered the most healthy conflict resolution strategy. Additionally, UEO was inversely related to relationship satisfaction ($b = -.23, SE = .06, \beta = -.19, p < .001$), and each of the conflict variables mediated this relationship such that the effects of UEO were reduced when conflict tactics were included in the model. In contrast, OEO was negatively associated with unhealthy conflict tactics such as avoidance ($r[444] = -.17, p < .001, r^2 = .03$), anger ($r[443] = -.12, p < .05, r^2 = .01$), and denial ($r[447] = -.16, p < .001, r^2 = .03$), and positively related to integration ($r[440] = .25, p < .001, r^2 = .06$). This exchange orientation was not associated with relationship satisfaction.

Bippus and colleagues' (2008) study bridges the literature on financial management and conflict patterns. Previously, the relationship between allocation systems and views of ownership was discussed. Relational partners who fret over indebtedness meet the description of people who are exchange oriented. The results of Bippus et al.'s study suggest that couples who view money as separately owned, and are therefore exchange oriented, are more likely to engage in unhealthy conflict tactics. Alternatively, couples who view money as collectively owned, and therefore are not

attentive to costs/benefits in the relationship, are more likely to manage conflict in healthier ways. Essentially, couples who communicate greater affiliation through their allocation of finances have healthier conflict tactics.

In summary, the literature on financial power has focused on allocation systems in the household, and has emphasized how power becomes reified through these systems. Early research indicated that the breadwinner had more power in the relationship regarding financial concerns (e.g., Burgoyne, 1990; Pahl, 1980; Stamp, 1985). However, Stamp (1985) and Tichenor (1999) discovered that female breadwinners were not necessarily accorded more power simply because they contributed substantially to household income. These findings reduce the explanatory power of social exchange theories regarding financial power. Recent research conducted by Kenney (2006) and Yodanis and Lauer (2007) revealed that attitudes toward gender roles were more important than partners' relative financial contributions when predicting whether couples would share access to money. More specifically, couples with traditional views were less likely to share resources than couples with egalitarian views.

However, Burgoyne's (1990) qualitative study revealed that inequalities could exist even among couples that pool their financial resources. Additionally, she found that partners who earn equal amounts of money are less likely to worry about indebtedness in the relationship. The issue of indebtedness occurred once again in Burgoyne et al.'s (2006) study when the researchers found that allocation systems varied depending upon couples' view of money. Couples who viewed money as separately owned were less likely to pool money, and were more likely to have an exchange orientation. Alternatively, couples that viewed money as collectively owned were more likely to pool

money, and less likely to have an exchange orientation. Hence, couples seem to communicate their affiliation and dominance needs through their money.

In a somewhat similar vein, Singh and Lindsay (1996) reported that married couples, compared to cohabiting couples, were more likely to pool their money and that doing so symbolized trust in the relationship. Alternatively, cohabiting couples were more likely to keep separate accounts. When these couples pooled money, they were more likely to keep tabs on indebtedness. Kenney (2006) found similar results regarding cohabiting couples.

Finally, research indicates that exchange oriented couples, or those who keep tabs on indebtedness in the relationship, are less likely to manage conflict constructively compared to couples who are not exchange oriented. Such research is corroborated in the financial literature considering that exchange oriented couples in Burgoyne et al.'s (2006) study claimed that keeping separate accounts helped avoid conflict. Communication scholars (e.g., Wilmot & Hocker, 2011), however, recognize that conflict avoidance can have deleterious affects on relationship functioning. On the other hand, non-exchange oriented couples might have enhanced problem solving skills since sharing money requires couples to negotiate the allocation of money.

As the review on power and money demonstrates, power in the relationship cannot be reduced to gender or breadwinning roles. Rather, financial power is equally shared when couples have egalitarian views on gender, whereas power is unevenly distributed when couples adhere to traditional views. Finally, partners' views of money are associated with allocation systems in the household. Research indicates that couples use money to both affiliate/disaffiliate with, and dominate/appease, one another. Partners

who view money as collectively owned discuss finances as *ours*, whereas couples who view money as separately owned discuss finances as individually possessed. Thus, one group shares resources and uses this sharing to establish trust and connection, and the other group uses money to maintain autonomy and individual identity.

Serial Conflicts

As indicated previously, the way that couples view their money (i.e., separate or collective) is connected to conflict patterns. Interpersonal conflict occurs when partners have incompatible goals (Canary, Cunningham, & Cody, 1988; Wilmot & Hocker, 2011). Numerous studies have been conducted on conflict in the context of romantic relationships, and various researchers acknowledge that money creates conflict for many couples (e.g., Conger et al., 1990). Recent research suggests that financial arguments are difficult for relational partners to resolve (Papp et al., 2009). Conflicts that focus on the same issue and are recurrent are known as *serial arguments* (Bevan et al., 2008). The following paragraphs provide a detailed review of the literature concerning serial arguments within romantic relationships and identify gaps in this research. The previously described criterion for the inclusion of literature applies to this section as well. Following the review of literature, research questions are proposed and, finally, methodology is suggested to address these questions.

Trapp and Hoff (1985) offered the first description of serial arguments when they discovered through interviews that peoples' descriptions of their conflicts were not of "a single conversational event" (p. 2). Rather, the majority of interviewees viewed their arguments "as a serial episode that occurs and recurs in their everyday lives" (Trapp & Hoff, 1985, p. 2). Since previous researchers treated conflict as a single event, Trapp and

Hoff (1985) proposed a model of serial argumentation to understand “the larger picture of argument in face-to-face interaction” (p. 3). The model consists of one antecedent condition, two primary processes, two secondary processes, and two consequent conditions.

As described by Wilmot and Hocker (2011), a necessary condition for an argument involves perceptions of incompatible goals. Accordingly, Trapp and Hoff (1985) identified perceptions of incompatibility as an antecedent condition for serial argumentation. Once a person perceives incompatibility, he or she may decide to confront the other person about the discrepancy. The decision to confront the other person about an issue is one of the primary processes of serial arguing. The second primary process involves the argument itself. During the argument, parties typically engage in reasoning in hopes of attaining agreement and, ultimately, resolution. However, “if reasoning is unsuccessful, arguers move into the secondary processes of the enactment of their argument” (Trapp & Hoff, 1985, p. 7).

The secondary processes include heating up and simmering down. Arguments, if the issue or the relationship are important enough, may heat up as conflicting parties experience frustration during their attempts to reach agreement and move from conflicts over a particular topic to deeper issues, such as the relationship or the process of arguing (Trapp & Hoff, 1985; Wilmot & Hocker, 2011). After the argument heats up, partners may end the discussion without resolution or enter the next secondary process of simmering down before approaching the issue again. According to Trapp and Hoff (1985), conflicting parties will enter a cooling off period before approaching the topic again “when the issue and the relationship are more important than the frustration

involved in arguing” (p. 8). Therefore, when the issue or relationship are important enough, conflicting parties will cycle back through the primary process of argumentation after simmering down. Although arguers may engage in multiple cycles of argumentation, eventually they will end discussions out of frustration or successfully resolve the conflict through capitulation (accommodation), compromise, or consensus (collaboration).

Johnson and Roloff (1998) sought to determine the antecedents and consequences of perceived resolvability within serial arguments based on Trapp and Hoff’s (1985) model. The authors predicted that partners’ beliefs that they were making progress toward conflict resolution would be a better predictor of relational quality than the frequency of serial arguing in the relationship. Additionally, the authors proposed antecedent conditions, primary and secondary processes, and consequences that impact perceptions of perceived resolvability.

Respondents were undergraduates (27 men, 52 women) reporting on a present or past relationship in which they had engaged in conflicts over the same topic two or more times. Likert-type scales, ranging from one to seven unless otherwise noted, assessed relational quality (8 point Likert-scale), perceived resolvability, as well as initiation, predictability, and frequency of arguments. Further, respondents described the nature of the problem that was causing serial arguing. All scales and inter-coder agreement reached adequate reliability coefficients. Hypotheses were tested via correlations, *t*-tests, and regression analyses.

Relational quality (i.e., commitment, $r = .51, p < .001$, and satisfaction, $r = .43, p < .01$) was positively correlated with perceived resolvability, which was more important

to relational quality than frequency of arguments (commitment, $r = -.02, p > .05$; satisfaction, $r = -.17, p > .05$). Conflicts involving counter-complaining ($r = -.23, p < .05$), mulling ($r = -.25, p < .05$), partner initiated demand/withdraw patterns ($r = -.22, p < .05$), and negative violations ($t_{[74]} = 2.35, r^2 = .07, p < .05$) were associated with decreased perceptions of resolvability. Additionally, respondents who could predict arguments ($r = -.25, p < .05$), had high amounts of disagreements ($r = -.29, p < .05$), and withdrew from their partners after conflicts ($r = -.29, p < .01$) perceived arguments as less resolvable than respondents who did not report such factors. However, neither the amount of time between the offense and the confrontation ($r = -.12, p > .05$) nor the amount of planning prior to the confrontation ($r = .08, p > .05$) was correlated with perceptions of resolvability.

Partners that could predict an oncoming argument from situational cues were slightly less optimistic about resolvability ($t_{[73]} = 2.22, r^2 = .06, p < .05$) than partners predicting arguments based on their partners' mood ($t_{[73]} = -1.62, r^2 = .04, p > .05$). Additionally, when arguments were more likely to follow a script (i.e., predictable pattern), respondents increasingly indicated the argument was irresolvable ($r = -.27, p < .01$). Concerning conflict patterns, constructive communication was positively associated with perceptions of resolvability ($r = .33, p < .05$) and predicted resolvability better than other conflict patterns ($\beta = .31, p < .01$).

Although Johnson and Roloff's (1998) study illuminated the role of argument cues, conflict characteristics, and resolvability within serial conflicts, partners' roles in these conflicts remain uninvestigated. Hence, in a follow-up study, Johnson and Roloff (2000b) examined the influence of argumentative roles on perceived resolvability and

relational harm. The authors claimed that conflict initiators and resisters might experience serial arguments differently. Initiators are partners who confront their significant other about an objectional action in hopes of changing the others' behavior. Resisters are the targets of, and respondents to, the complaint.

Initiators and resisters experience arguments differently because their roles are disparate and conflicting in the initial argumentative episode. Initiators may feel that a problem needs to be addressed and likely wait until the problem reaches a critical point before confronting their partner about the issue. These individuals probably feel justified in raising the issue and may even assume that their relationship will benefit by discussing the problem. Alternatively, resisters may be unaware that a problem has been brewing and are likely to be caught off-guard when confronted about the problem. Further, initiators report rehearsing the interactions prior to the confrontation. In contrast, due to their unawareness of the problem, resisters may need to think about the issue before considering altering their behavior(s).

In subsequent arguments, when the resistor has failed to change and the issue is therefore brought up again, the initiator may not view unresolved arguments as failures but as persistent attempts within a larger strategy of changing their partner's behavior. Thus, the initiator probably believes repeated confrontations will eventually result in a change, consequently positively impacting the overall quality of the relationship. Alternatively, resisters might see the continuous attempts by the initiator as unwelcome and annoying. The fact that the resistor has yet to change his or her behavior should signal that repeated attempts to confront the argument were ineffective and should cease. If the initiator continues to pursue the issue, the resistor may begin questioning the

significance of the relationship. To summarize, Johnson and Roloff (2000b) proposed that initiators and resisters would have different perceptions of the same argument.

The respondents in this 2000 study were the same as those from Johnson and Roloff's 1998 study. All scale items ranged from one to seven. Results indicated that initiators ($M = 5.73$, $SD = 1.37$) indeed perceived the problem was more urgent than resisters ($M = 3.88$, $SD = 2.18$), and this perception contributed to the initiation of the first argument ($t_{[77]} = 4.64$, $r^2 = .22$, $p < .001$). Further, initiators ($M = 4.50$, $SD = 1.89$) planned their communication significantly more than did resisters ($M = 3.32$, $SD = 1.94$; $t_{[77]} = 2.67$, $r^2 = .08$, $p < .01$). Both initiators and resisters agreed that their arguments were not resolved after the initial argument (i.e., 76% of respondents reported the issue had not been resolved).

The frequency of an argumentative episode significantly and positively predicted perceptions that a conflict was expected ($\beta = .26$, $p < .05$); however, argumentative role failed to return significant results ($\beta = -.09$, $p > .05$). For resisters, there was a negative relationship between the number of arguments and the perceived resolvability of an argument (slope = $-.05$, $p < .05$). Although findings were not significant, there was an opposite trend among initiators (slope = $.03$, $p > .05$). Additionally, for resisters, there was a positive relationship among the number of arguments and the perception that the relationship was being harmed (slope = $.03$, $p < .05$). Alternatively, a negative relationship between these variables existed among initiators, but the results were not significant (slope = $-.02$, $p > .05$).

Ultimately, "resisters appear to have a more negative view of serial arguments than do initiators" (Johnson & Roloff, 2000b, p. 13). However, Johnson and Roloff

(2000b) suggested that, over time, initiators may “come to view a serial argument in a manner similar to resisters” (p. 12). The more frequently couples report engaging in arguments, the more they perceive they can predict the content of those conflicts. This predictable pattern might lead both initiators and resisters to feel that they are locked in a futile sequence of conflict where neither party is willing to change.

Since serial arguments by definition are unresolved, Johnson and Roloff (2000a) sought to determine how romantic partners coped with these recurrent arguments. Thus, in a separate examination of the same data, Johnson and Roloff (2000a) explored the features of serial arguments as well as coping strategies employed by conflicting partners during these episodes. Respondents described what was said during serial arguments; these responses were coded to determine whether (1) content was repeated, (2) hostility was present, and (3) relationally confirming statements were expressed. Additionally, respondents indicated on a Likert-type scale the extent to which they used coping strategies such as optimistic comparisons (i.e., favorably comparing the current relationship to its past or to other relationships), ignoring problems, or delaying the resolution of problems.

Results of a multivariate analysis indicated that respondents who thought their arguments were repetitive were no more likely than respondents without repetitive arguments to believe arguments were irresolvable or that arguments were causing relational harm. However, the use of hostility during serial arguments was significantly related to perceptions of relational harm ($F_{[2, 73]} = 5.36, p < .05, \eta^2 = .07$). On the other hand, when respondents indicated that relationally confirming behavior (e.g., explicitly expressing affection or commitment to the relationship) was used during arguments they

were less likely to believe conflicts were irresolvable ($F[2, 73] = 6.74, p < .05, \eta^2 = .08$) or that they were causing significant relational harm ($F[2, 73] = 7.18, p < .01, \eta^2 = .09$). In a multiple regression analysis including the three argumentative features, only the presence of relationally confirming behavior was a significant predictor of perceived resolvability (positive; $\beta = .24, p < .05$) and relational harm (negative; $\beta = -.23, p < .05$).

Regarding the use of coping strategies during serial conflicts, engaging in optimistic comparisons correlates positively with perceptions of resolvability ($r = .33, p < .01$) and negatively with perceptions of relational harm ($r = -.53, p < .001$). Selectively ignoring problems did not correlate with perceptions of resolvability ($r = -.13, p > .05$). However, this coping strategy positively correlated with the belief that serial arguments were causing relational damage ($r = .23, p < .05$). Respondents who felt they were unable to resolve the problem and therefore delayed problem-resolution strategies were significantly more likely to indicate that serial arguments were irresolvable ($r = -.24, p < .05$) and that they were causing relational harm ($r = .27, p < .01$). In a multiple regression analysis including all of the coping strategies, only the use of optimistic comparisons significantly predicted perceptions of resolvability (positively; $\beta = .29, p < .01$) and relational harm (negatively; $\beta = -.50, p < .001$).

Concerning relational harm, one pattern of conflict that has consistently predicted relational termination is demand/withdraw (Gottman & Levenson, 2002). To see how this pattern evolves in recurrent arguments, Malis and Roloff (2006a) examined the relationship between demand/withdraw patterns in serial arguments and respondents' well-being. The authors posed two research questions regarding the relationship between demand/withdraw patterns and stress. Specifically, the first research question asked how

self-demand/partner-withdraw related to stress and stress-related problems whereas the second research question asked how partner-demand/self-withdraw related to stress and stress-related problems. Respondents were 219 undergraduate students (82 men and 137 women) who were instructed to think of a past or present romantic relationship while completing questionnaires for hierarchical regression analyses.

Correlations indicated that respondents who reported the presence of a self-demand/partner withdraw pattern in the initial conflict were significantly more likely to state that this pattern was typical of their conflicts than respondents who did not report this pattern in the initial conflict ($r = .74, p < .001$). Moreover, respondents who were thinking of a relationship that had terminated ($M = 3.10, SD = 1.61$) were more likely to indicate that such a pattern was typical of their conflicts than respondents who were thinking of a current relationship ($M = 2.68, SD = 1.48; t_{[216]} = 2.01, r^2 = .02, p < .05$; scale range = 1-9). Importantly, perceived resolvability was negatively correlated with typical self-demand/partner-withdraw patterns ($r = -.25, p < .001$). Additionally, typical self-demand/partner-withdraw ($r = .21, p < .01$) and partner-demand/self-withdraw ($r = .14, p < .05$) patterns were positively correlated with the number of reported conflicts.

Results of hierarchical regression analyses indicated that when respondents perceived a problem to be resolvable, they reported feeling less stress ($\beta = -.23, t_{[205]} = -2.98, p < .01$), thought avoidance ($\beta = -.16, t_{[199]} = 2.20, p < .05$), and hyperarousal ($\beta = -.23, t_{[205]} = -3.13, p < .01$). Additionally, non-initiators of the conflict reported fewer intrusive thoughts ($\beta = -.25, t_{[205]} = -3.66, p < .001$) and hyperarousal ($\beta = -.17, t_{[205]} = -2.50, p < .05$) following the conflict than initiators. Finally, both self-demand/partner-withdraw and partner-demand/self-withdraw patterns were negatively associated with

personal well-being. Specifically, “the self-demand/partner-withdraw pattern is positively related to experiencing intrusive thoughts and feelings about the episode [$\beta = .23$, $t_{[205]} = 3.10$, $p < .01$], attempts to avoid such thoughts and feelings [$\beta = .18$, $t_{[205]} = 2.43$, $p < .05$], a hyperaroused state [$\beta = .19$, $t_{[205]} = 2.45$, $p < .05$], and disruption of everyday activities due to their physical health [$\beta = .25$, $t_{[205]} = 3.18$, $p < .01$]” (Malis & Roloff, 2006a, p. 212). The partner-demand/self-withdraw pattern “is more strongly related to stress [$\beta = .19$, $t_{[205]} = 2.48$, $p < .05$] than is the self-demand/partner-withdraw [$\beta = .13$, $t_{[205]} = 1.71$, $p > .05$] and is equally predictive of attempts to avoid thinking about the event [$\beta = .23$, $t_{[205]} = 3.13$, $p < .01$]” even though this pattern is less strongly associated with other negative reactions (Malis & Roloff, 2006a, p. 212).

In another analysis of the same data, Malis and Roloff (2006b) examined the relationship between coping strategies, characteristics of serial arguments, and stress. The authors operationalized coping strategies as Johnson and Roloff did in their 2000 study (i.e., selective ignoring, resignation, and optimistic comparisons). The characteristics of serial arguments were duration (amount of time the serial argument had been occurring), persistence (how many occasions the serial argument took place), and resolvability (whether respondents thought the argument would eventually end). The authors hypothesized that stress and related problems (e.g., sleep deprivation) would associate positively with the duration and persistence of a serial argument, but negatively with the perceived resolvability of the conflict. Additionally, they proposed that stress and related problems would associate positively with selective ignoring and resignation strategies, but negatively with making optimistic comparisons.

Some of the independent variables were related and, consequently, were statistically controlled via hierarchical regression analyses during hypothesis testing. Specifically, respondents who completed questionnaires while thinking of a terminated relationship ($M = 3.04$, $SD = .15$), compared to respondents thinking of an intact relationship ($M = 4.94$, $SD = .14$), were significantly less likely to make optimistic comparisons ($t_{[216]} = -9.47$, $R^2 = .29$, $p < .001$; scale range = 1-7) and to believe arguments were resolvable (broken up: $M = 2.81$, $SD = 1.54$; intact: $M = 4.21$, $SD = 1.66$; $t_{[214]} = 3.69$, $R^2 = .16$, $p < .001$; scale range = 1-7). Additionally, women ($M = 10.25$, $SD = 11.90$) were more likely than men ($M = 7.14$, $SD = 8.37$) to perceive their arguments as longer lasting ($t_{[204]} = 2.03$, $R^2 = .20$, $p < .05$; responses were converted into months). Contrary to predictions, results of the hierarchical regression indicated that duration and persistence of a serial argument were unrelated to stress and stress related problems. Thus, once again, perceived resolvability is more important than frequency of conflicts. In fact, the only characteristic of serial arguments related to stress was perceived resolvability. Specifically, the more a respondent thought her serial conflict would eventually be resolved, the less likely she was to experience stress ($\beta = -.17$, $t_{[183]} = -2.07$, $p < .05$) and hyperarousal ($\beta = -.22$, $t_{[183]} = 3.06$, $p < .001$).

Two of the three coping strategies were related to stress and related problems; however, some findings contradicted expectations. Particularly, selective ignoring was negatively associated with intrusive thoughts ($\beta = -.26$, $t_{[183]} = 3.42$, $p < .001$), sleep deprivation ($\beta = -.20$, $t_{[179]} = 2.39$, $p < .05$), and hyperarousal ($\beta = -.25$, $t_{[183]} = 3.21$, $p < .001$). The authors determined, via post hoc analyses, that resignation and selective ignoring were positively related and therefore suggested that resignation may have

suppressed the effects of selective ignoring. Thus, the researchers explained, some individuals who engage in selective ignoring have also adopted a resigned stance toward their recurring conflict. Alternatively, as predicted, resignation was positively associated with increased stress ($\beta = .39$, $t_{[183]} = 4.89$, $p < .001$), intrusive thoughts ($\beta = .50$, $t_{[183]} = 6.44$, $p < .001$), hyperarousal ($\beta = .49$, $t_{[183]} = 6.33$, $p < .001$), sleep deprivation ($\beta = .30$, $t_{[179]} = 3.47$, $p < .001$), and anxiety ($\beta = .24$, $t_{[177]} = 2.83$, $p < .01$). Thus, “there was clear evidence that resignation was [a] dysfunctional” coping strategy (Malis & Roloff, 2006b, p. 58). Ultimately, the data indicated stress and its related problems are less likely when romantic partners perceive ongoing conflicts as resolvable and more likely when they take a resigned stance toward the conflict.

Although research on serial arguments have only recently begun, results consistently indicated that perceived resolvability played a large role in these conflict episodes. One gap that literature in this area had yet to fill concerned the various reasons that people engage in recurrent arguments; thus, Bevan, Hale, and Williams (2004) conducted a qualitative investigation to determine partners’ goals in serial arguments. In their first round of data collection, Bevan et al. collected responses from 110 undergraduate students regarding the goals romantic partners might have for engaging in serial arguments. From this list, another group of students ($N = 214$) sorted the goals into themes and labeled them. Based on these labeled themes, qualitative and quantitative analyses indicated that ten goal clusters adequately represented the set of goals that were generated in the first part of the study.

The most prevalent objective in a serial argument was reaching a mutual understanding/resolution. According to Bevan et al. (2004), examples of this goal include

“to see things from another perspective, to understand the other side of the argument, and to solve the problem” (p. 33). A second goal involved fighting for the sake of fighting. In other words, sometimes partners may engage in “conflict as an end unto itself” (Bevan et al., 2004, p. 36). Obviously, this goal is negative and is likely associated with deleterious relational outcomes. A third goal, which could be either positive or negative, is relational progression/continuation. The researchers described this goal as one pertaining to “the future direction of the relationship” (Bevan et al., 2004, p. 37). Thus, decisions from serial arguments could result in relationship maintenance, termination, or escalation. The fourth notable goal was dominance/control, which “involves one’s need to be competitive and to show dominance or authority over one’s dating partner” (Bevan et al., 2004, p. 37). Finally, other goals, which were less prevalent, included expressing one’s emotions, winning arguments at all costs, benefitting/defending one’s self in an argument, hurting one’s partner, and changing one’s partner.

In a follow-up study, Bevan et al. (2007) examined the relationship between serial argumentation goals, perceived resolvability, and conflict tactics (i.e., integrative, distributive, and avoidant). The authors truncated four of the previously mentioned argumentative goals (i.e., derogate partner, win at all costs, fighting to fight, and self/personal benefit) into one goal to create a more parsimonious categorization of goals. Goals were expected to correlate with conflict tactics based on the valence of goals suggested by Bevan and colleagues (2004).

Respondents were 176 heterosexual undergraduate students (110 females, 66 males) reporting on a current ($n = 122$) or former ($n = 54$) dating relationship while considering their own serial argument goals ($n = 80$) or their partners’ serial argument

goals ($n = 97$). Regarding resolvability and argument goals, results of correlation analyses indicated that perceived resolvability was positively related to positive expressiveness ($r = .16, p < .05$) and mutual understanding ($r = .13, p < .05$), but negatively related to dominating/controlling one's partner ($r = -.34, p < .001$), changing one's partner ($r = -.26, p < .001$), and hurting one's partner/benefitting one's self ($r = -.22, p < .01$). Changing ($\beta = -.18, t = -2.32, p < .05$) and controlling ($\beta = -.26, t = -2.83, p < .01$) one's partner were the strongest negative predictors of perceived resolvability; the more an individual wanted to change or control her partner, the less resolvable conflicts were perceived to be.

Concerning conflict tactics and argumentative goals, integrative communication was positively related to positive expressiveness ($r = .37, p < .001$) and mutual understanding ($r = .25, p < .001$), but negatively related to dominating/controlling one's partner ($r = -.24, p < .001$), changing one's partner ($r = -.19, p < .01$), and hurting one's partner/benefitting one's self ($r = -.25, p < .001$). Positive expressiveness was the strongest predictor of respondents' use of integrative conflict strategies ($\beta = .29, t = 3.50, p < .01$). Distributive communication was positively related to negative expressiveness ($r = .28, p < .001$), dominating/controlling one's partner ($r = .55, p < .001$), changing one's partner ($r = .31, p < .001$), hurting one's partner/benefitting one's self ($r = .46, p < .001$), and, contrary to the authors' prediction, relationship progression/continuation ($r = .21, p < .01$). This conflict tactic was negatively related to positive expressiveness ($r = -.31, p < .001$) and mutual understanding ($r = -.24, p < .001$). The strongest predictors of whether an individual would employ distributive conflict tactics were goals concerning controlling ($\beta = .33, t = 4.08, p < .001$) and hurting one's partner ($\beta = .18, t = 2.06, p <$

.05; positive predictors) and positive expressiveness ($\beta = -.22, t = -3.01, p < .01$; negative predictor). Communication avoidance was positively associated with negative expressiveness ($r = .13, p < .05$), dominating/controlling one's partner ($r = .27, p < .001$), and hurting one's partner/benefitting one's self ($r = .23, p < .01$). Both constructive (i.e., positive expressiveness; $\beta = .22, t = 2.42, p < .05$) and destructive behaviors (i.e., dominating; $\beta = .23, t = 2.40, p < .05$) positively predicted the use of avoidant conflict tactics. The authors concluded that avoidance, like selective ignoring in Malis and Roloff's (2006b) study, was not always negative. Indeed, this tactic may act as a coping strategy.

In a later study, Bevan, Finan, and Kaminsky (2008) sought to theoretically explicate the relationship between serial argument goals, conflict tactics used during these arguments, and perceived resolvability. Although Trapp and Hoff (1985) previously outlined the potential processes of serial arguing, "their proposed model was not formally tested" (Bevan et al., 2008, p. 601). Further, the inclusion of additional variables (e.g., conflict tactics) would illuminate other aspects of processes within serial arguing. Additionally, the role of perceived resolvability in the context of serial arguments, although important, is unclear. Consequently, Bevan et al. (2008) proposed and tested "an updated model of the serial argument process" (p. 608).

College students and community members ($N = 191$) provided responses to a series of scales that assessed peoples' goals when engaging in serial arguments as well as conflict tactics, perceived resolvability, rumination over the argument, and motivation to achieve goals. Two models were tested via AMOS 7.0. The first model concerned positive goals (i.e., reaching mutual understanding and positive expressiveness), which

positively predicted the use of integrative conflict tactics ($b^* = .36, p < .05$ and $b^* = .26, p < .05$, respectively). In turn, integrative conflict tactics negatively predicted the use of distributive communication during arguments ($b^* = -.22, p < .05$) and positively predicted respondents' perceptions that serial argument episodes were resolvable ($b^* = .19, p < .05$). Both integrative and distributive conflict tactics positively predicted respondents' tendencies to ruminate over the events of the conflict ($b^* = .31, p < .05$ and $b^* = .31, p < .05$, respectively), which positively predicted respondents' motivation to achieve argumentative goals ($b^* = .28, p < .05$).

The second model tested negative argumentative goals (e.g., hurting one's partner). Path analyses indicated that two negative goals, hurting ($b^* = .33, p < .05$) and changing one's partner ($b^* = .25, p < .05$), positively predicted the use of distributive conflict tactics. Moreover, hurting one's partner negatively predicted the use of integrative conflict tactics ($b^* = -.31, p < .05$). The remaining negative goals, dominating one's partner ($b^* = .11, p > .05$) and expressing negative feelings ($b^* = .12, p > .05$), were positively associated with the use of distributive conflict tactics; however, these paths were not significant. Although negatively associated, the path between distributive and integrative conflict tactics was not significant ($b^* = -.11, p > .05$), suggesting "that individuals may employ other conflict tactics after distributive communication in serial argument episodes where negative goals are primary" (Bevan et al., 2008, p. 618). As in the model for positive argumentative goals, there was a significant and positive path between integrative conflict tactics and perceived resolvability ($b^* = .19, p < .05$). Finally, like the first model, the model for negative serial argumentative goals indicated that both integrative ($b^* = .32, p < .05$) and distributive ($b^* = .31, p < .05$) conflict tactics

positively predicted rumination, which in turn positively predicted motivation to achieve goals ($b^* = .28, p < .05$).

Interestingly, the paths from perceived resolvability to integrative and distributive conflict tactics were not significant, indicating that the role of this variable in serial arguments “appears to be upon one’s use of constructive communication in serial argument episodes” (Bevan et al., 2008, p. 618). Hence, perceived resolvability serves best as an outcome variable. However, resolvability did not predict the other outcome variables (i.e., rumination or motivation to achieve goals); therefore, the position of perceived resolvability within serial arguments warrants further investigation. Regarding the positive relationship between integrative tactics and rumination, the authors explained that rumination is not always negative. For instance, rumination “include[s] a controllable, deliberative component that can aid in adapting to the situation or solving the problem” (Bevan et al., 2008, p. 619).

To summarize the literature thus far, perceptions of resolvability are significantly related to relational (Johnson & Roloff, 1998) and individual (Malis & Roloff, 2006a) well-being. Moreover, beliefs that an argument can be resolved are more important to relational and individual health than the duration or persistence of serial arguments (Johnson & Roloff, 1998; Malis & Roloff, 2006b). Perceptions of resolvability are influenced by several factors. First, constructive communication significantly predicts perceptions of resolvability (Johnson & Roloff, 2000a). Indeed, relationally confirming behaviors had the greatest influence on perceived resolvability even when other factors, such as hostility, were included in regression analyses (Johnson & Roloff, 2000a).

Second, the more frequently partners argue, the more predictable their arguments become (Johnson & Roloff, 2000b). In turn, correlation analyses indicated that as arguments become increasingly predictable and script-like, perceptions of resolvability decrease (Johnson & Roloff, 1998). But, a multivariate analysis of variance failed to return significant results regarding predictability in argumentative patterns and perceptions of resolvability, thus future research needs to further investigate this relationship (Johnson & Roloff, 2000a).

Third, partners' argumentative role influences their perceptions of serial arguments. For instance, the frequency of arguments seems to be more detrimental for resisters than for initiators of arguments (Johnson & Roloff, 2000b). However, initiators are more likely to feel preoccupied after conflicts if they are demanding of their partners and their partners withdraw in response to demands (Malis & Roloff, 2006a). Thus, although partners' role in the conflict affects their experience of the phenomenon, so does the extent to which partners' place demands on their significant other or withdraw from them.

Fourth, perceptions of resolvability are associated with partners' goals in serial arguments as well as their tactics during conflict (Bevan et al., 2007; Bevan et al., 2008). Particularly, partners who used integrative conflict tactics and engaged in conflict to reach mutual understanding or to express positive emotions were more likely to believe their arguments were resolvable (Bevan et al., 2007). Alternatively, people engaging in conflicts because they hoped to change or control their partner were less likely to believe arguments would be resolved (Bevan et al., 2007).

Although scholars' understanding of serial arguments is significantly greater today than it was several years ago, these arguments deserve further investigation. For instance, researchers are still learning about the characteristics of serial arguments, such as the various tactics that are used in these episodes as well as how these tactics are related to the goals of the arguers. Thus, the literature on serial arguments suggests numerous avenues for future research. However, regarding the present study, the interest in serial arguing is limited to those conflicts directly related to finances within the romantic relationship. Therefore, this review of serial conflicts should be considered in conjunction with the literature on financial attitudes and power. Keeping this caveat in mind, the next paragraph introduces the research questions relevant to serial conflicts.

Recently, Papp, Cummings, and Goeke-Morey (2009) reported that arguments over finances were recurrent. However, whether the attributes of serial arguments (i.e., perceptions of resolvability, predictability, and frequency) were present during couples' financial arguments was not investigated in Papp et al.'s study. Therefore, the second Research Question asks:

RQ2: Which elements of serial arguments are included in couples' perceptions of their serial financial conflicts?

Previously in this paper, I suggested that partners' financial attitudes could be symmetrical or asymmetrical, and that such convergence or divergence could impact the climate surrounding financial discussions. Therefore, the third Research Question asks:

RQ3: Are couples' financial attitudes related to serial financial conflict?

Finally, as stated previously, the role of each partner in the conflict (i.e., initiator or resistor) and particular cues (i.e., situational factors) impact the partners' perceptions

of conflict resolvability and predictability. Although these particular variables are not directly applicable to the present study, role and cues are relevant to the previously discussed power dimensions (i.e., affiliation or disaffiliation). The indirect connection between these concepts suggests a gap in the research, and thus leads to the following Research Question:

RQ4: Is power in the relationship related to serial financial conflict?

To summarize the information provided up to this point, I offer a brief synopsis of the literature review. In the introduction, I acknowledged the scarcity of research integrating financial attitudes, power, and conflict. Thus, this paper reviewed these research areas to illuminate the multifaceted nature of money in the relationship. The first section of the literature reviewed for this study addressed financial attitudes. At the conclusion of that section, I suggested that relational partners' financial attitudes could be symmetrical or asymmetrical. The second section of the literature review focused on power and money. The research in this area suggests that disparities in partners' earnings can lead to power imbalances; however, traditional/egalitarian views are most relevant to power in the relationship. Finally, literature on serial arguments was reviewed.

Although this review summarized the various research areas regarding money in the romantic relationship, it raised questions concerning how attitudes, power, and conflict interact when couples discuss finances. This project is an attempt to discover this interaction. Before introducing the methodology, however, two theoretical conceptualizations are proposed. First, a typology for financial attitudes is presented. Second, a typology for power distributions within the household is described. These typologies are based on my interpretation of the literature on financial attitudes and

power, and they guide my approach to the present study. Specifically, these typologies provide operational definitions for the attitude and power variables included in this study. In turn, these definitions provide a framework for scale development. The following chapter introduces the typologies. Then, Chapter IV discusses the methodology and addresses how these typologies were measured.

CHAPTER III

THEORETICAL FRAMEWORK

The first section of this chapter proposes a framework for financial attitudes. The second section of this chapter proposes a framework for financial power in romantic relationships. These frameworks guide the methodology of the present study.

Proposed Typology of Financial Attitudes

Currently, little consistency exists among researchers regarding the study of financial attitudes. A review of the literature reveals that there are almost as many scales to measure attitudes as there are publications on the topic. For example, some studies focus on obsession with finances (e.g., Furnham, 1984; Newcomb & Rabow, 1999), while others focus on risk taking (e.g., Stinerock et al., 1991). Therefore, the research on financial attitudes lacks a consistent investigation of any one construct in great detail. Additionally, financial attitudes have been treated as unitary constructs, resulting in an oversimplification of financial attitudes. A more comprehensive understanding of attitudes is attainable when the constructs are approached from a multifaceted perspective.

Due to the lack of consistency concerning which attitudes are investigated, as well as how to treat the constructs, a typology of financial attitudes is proposed. The proposed typology combines previously identified financial attitudes that tend to recur in the literature. Specifically, two financial attitudes consistently appear in some fashion in many of the financial attitudes research: (1) whether finances are important or unimportant to an individual and (2) whether an individual has a conservative or liberal approach to spending money. These two attitudes, which are described in the subsequent

paragraphs, are used to form a typology of attitudes for purposes of the present study. A figure is provided that illustrates the conceptualization of the typology, followed by a description of four financial characteristics that emerge when the two attitudes (i.e., importance of money and approaches to money) are combined.

Importance of Finances

Regardless of the terminology used to describe the particular attitudes throughout the literature, a common theme across studies suggests that scholars are interested in whether or not an individual believes money is a priority. As formerly stated, previous research has maintained a unitary focus on attitudes. Yet, varying degrees exist to which an individual might value the role of money in his or her life. For example, for one individual, money might symbolize success and, consequently, be very significant to that individual. Alternatively, money might be of concern to someone only to the extent that it provides basic needs. Thus, the importance of money is characterized by a dialectical tension or contradiction. According to relational dialectics theory, “a contradiction is conceived as a pair of functional opposites that are interdependent with one another at the same time that they negate one another” (Bridge & Baxter, 1992, p. 202). This contradiction suggests that the importance of finances could be plotted along a continuum to represent the interdependent poles. The dialectical tension would plot obsession on one end of the continuum, and feeling care-free or nonchalant about money along the other end of the continuum. Gathering data about both polarities provides information not only about obsession with money, but also about indifference toward money (Baxter, 1988). Studying both poles of a contradiction offers a more robust understanding of the construct (Baxter, 1988). Therefore, both poles of this dialectical tension are relevant to

the present study. A description of these interdependent poles is provided in the following paragraphs.

Obsessed. Individuals who think of money as an indicator of their intelligence or status will fall along the obsession side of the continuum. These individuals will think about money frequently, and use money as a tool for evaluating themselves and others.

Care-free. The characteristics of care-free individuals will contrast with the characteristics of financially obsessed individuals. Care-free people will not use money as a measuring stick for evaluating themselves or others.

Approach to the Use of Money

Another theme in the literature concerns how individuals approach their saving and spending. Some individuals might take financial risks, or spend money on lavish gifts for themselves or loved ones. Alternatively, other individuals might have a more frugal approach to spending, and prioritize having a hefty savings account over expensive items. These two approaches are interdependent, but reciprocally negate one another, suggesting that these contradictions could be mapped along a continuum (Baxter, 1988). The two poles of this dialectical tension are described in the following paragraphs.

Liberal. Individuals who fall along the liberal end of the continuum will not concern themselves with saving for rainy days. Purchases will be made rashly rather than being planned in advance. These individuals will likely buy things that they do not necessarily need.

Conservative. Individuals who fall along the conservative end of the continuum will prioritize saving over spending money. These people will know how much money

they have in their accounts, and will plan their expenditures. Rarely will these individuals purchase items that are unnecessary.

Financial Attitude

The preceding paragraphs conceptualized the importance of money and the approaches to money as two bipolar pairs that meet the conditions of both interdependence and negation. One goal of the present study is to identify how these two bipolar pairs intersect to create a unique attitude typology. For instance, an individual could be both obsessed with money and conservative in her spending. Alternatively, a person might be both obsessed and liberal. Therefore, a framework for understanding financial attitudes is proposed that combines these two dialectical tensions to form a grid. Such a grid plots the importance-of-money-dialectic on one axis, and then plots the approach-to-money-dialectic on the perpendicular axis, creating four quadrants. Each quadrant represents a composite financial attitude that combines aspects of individuals' approach to money and the degree to which those individuals place value on money. This grid is depicted in Figure 2, and each of the attitudes represented in the quadrants are discussed in the following paragraphs. These labels are offered as descriptions, and therefore are not intended to provide an evaluation of the attitudes.

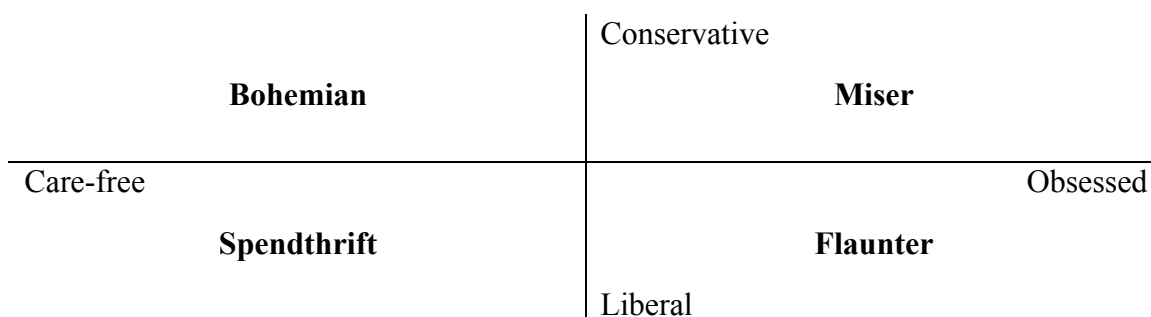


Figure 2. Illustration of financial attitude typology.

Flaunter. The characteristics of a flaunter include the attributes of those who are both obsessed and liberal with money. For these individuals, money will be used to wield power over others and to demonstrate success. These individuals will flaunt their money because it is an indicator of their accomplishments, and because they are not concerned with being conservative in their spending.

Another way to conceptualize a flaunter can be expressed through a risk aversion framework. A flaunter would view the reward for spending money as greater than the value of money being saved (see Luce & Raiffa, 1985). For example, spending one dollar is more pleasurable than the value of retaining that dollar.

Spendthrift. A spendthrift attitude is characterized by being both care-free and liberal with money. Spendthrift individuals do not view money as an indicator of status or intelligence; they are concerned neither with saving money, nor with evaluating their self-worth based on their earnings. These individuals will often be generous spenders.

From an economic perspective, spendthrift individuals would perceive that money only has value when exchanged for beneficial goods or services. Money is viewed primarily through the good that it can do. For instance, interest in a savings account would not be seen as a good in and of itself; rather, accumulated interest would be positive for the spendthrift individual because the funds could be of more benefit to the individual and others.

Miser. A miser attitude is characterized by being both obsessed and conservative with money. Although money is important to misers, they are not interested in flaunting their cash. Rather, misers save their earnings and pay close attention to their spending.

In risk terms, money is seen as inherently good. Unlike the flaunter, the miser would view spending one dollar as more painful than the spending power of that dollar is pleasurable (see Luce & Raiffa, 1985). For a miser, a penny saved is more than a penny earned.

Bohemian. A bohemian attitude is characterized by being both care-free and conservative with money. Bohemian individuals are cautious with their spending, but money is not very important to them. Therefore, frugality is important to bohemians, but these individuals are not likely to spend time worrying or thinking about money.

Bohemians, similar to misers, view not having to spend money as positive. However, spending money is not intrinsically bad. For instance, a bohemian would not be upset about spending money for a bicycle if that meant she did not have to spend money on gas, car insurance, and upkeep of a vehicle.

Proposed Typology of Power Distribution

The research concerning financial power indicates that power in the relationship is a function of three variables: (1) monetary contributions, (2) views about ownership of money, and (3) attitudes toward gender roles. To date, scholarship on financial power has yet to investigate how all three of these variables combine specifically. Thus, the relative impact of these three variables in determining financial power remains obscure. A more comprehensive understanding of financial power in romantic relationships could be garnered by assessing each of these constructs. Therefore, the succeeding paragraphs describe the elements of financial power in romantic relationships.

Ownership of Money

Partners in romantic relationships frequently share things with one another (e.g., possessions such as items in a home). Money is something that a couple can decide to share by having a joint checking/savings account or a cookie jar to toss change. Alternatively, couples might keep their money separate by maintaining individual accounts. How couples share or divide their money is an indication of their views about ownership of money (Burgoyne et al., 2006). There are varying degrees to which an individual might view financial ownership. For example, some people hold the belief that money belongs to the original earner. Alternatively, others might believe that all finances should be shared, regardless of who originally earned the cash. Thus, individuals' views of financial ownership could be plotted along a continuum with finances being separately owned on one end of the continuum, and collective ownership along the other end of the continuum. The extreme ends of the continuum are described in the following paragraphs.

Separately owned. Individuals with a separately owned perspective of money, as described previously, view money as belonging to the original earner. Money that is exchanged, or shared, in the relationship is borrowed money that must be repaid or earned through housework or some other contribution. According to Burgoyne and colleagues (2006), maintaining ownership of money helps these individuals uphold autonomy and fairness in their relationships.

Collectively owned. Individuals with a collectively owned perspective of money view money in the relationship as equally owned, regardless of who originally earned the cash. Money is naturally shared and exchanged among partners without being monitored

for indebtedness. According to Burgoyne et al. (2006), individuals with a collectively owned perspective of money prioritize openness and honesty, and the sharing of money symbolizes these behaviors.

Financial Contribution

The financial contribution of each partner also influences the distribution of power in the relationship. Previous research has indicated that the higher earner, or the breadwinner, has more power in the relationship (e.g., Burgoyne, 1990; Stamp, 1985). Recent research has suggested that attitudes toward gender roles are more important than partners' financial contributions; however, there is reason to believe that financial contributions are worthy of investigation because feelings of indebtedness are more common when partners earn unequal amounts of money. Dual earner relationships are more common now compared to twenty years ago; therefore, some relationships will be characterized by equality in earnings. However, although the earning gap between men and women has reduced significantly in the past ten years, women continue to earn less than men (Cauchon, 2010). Additionally, partners might have different job skills or experiences that would impact earning prowess, which would ultimately create disparities in income. Thus, some couples' relationships could be characterized as one where each partner contributes equally to the household funds while other couples' relationships could be characterized as one where partners' financial contributions are unequal. Partners' financial contributions could be plotted along a continuum with breadwinning on one end of the continuum, and lower earning along the other end of the continuum. The extreme ends of the continuum are described in the following paragraphs.

Breadwinner. The partner who earns the most money in the relationship is the breadwinner. The concept of breadwinning is subjective. In other words, some individuals might consider themselves the breadwinner in the relationship if they earn more than their partner, even if the disparity in earnings is as small as \$500 per year. Other individuals might see this difference as too minimal to classify as breadwinning. Hence, although the breadwinner earns the most money in the relationship, this classification is subjective to the individuals in the relationship.

Lower earner. The partner who earns the lesser money in the relationship is the lower earner. This concept is also subjective. In other words, some individuals might consider themselves the lower-earner in the relationship if they earn less than their partner, even if the disparity in earnings is small. Other individuals may see such a difference as unimportant. Hence, although the lower-earner contributes less financially than the breadwinner, this classification is subjective to the individuals in the relationship.

Dominance vs. Submissiveness

The literature on financial power suggests that attitudes toward gender play a central role in determining who makes financial decisions in romantic relationships. In fact, studies demonstrate that traditional attitudes toward gender roles increase the chances that the male in the relationship will control household funds (i.e., Burgoyne, Reibstein, Edmunds, & Dolman, 2007; Kenney, 2006; Yodanis & Lauer, 2007). Gender ideology is typically categorized as traditional or egalitarian, where traditional views prioritize male decision-making and unequal distribution of household labor (see Tichenor, 1999). Alternatively, egalitarian views are characterized by collaborative

decision making and companionate, rather than dominant/submissive relationships. In the present study, rather than referring to these disparate ideologies as *traditional* and *egalitarian*, the terms dominance and submissiveness will be used. These terms are preferable because they reflect the notion that both males and females can behave in a dominant/submissive manner. Further, the terms traditional and egalitarian have a potential bias in which relationships that are egalitarian might be considered better than relationships that are characterized as traditional.

There are varying degrees to which an individual might dominate or submit to his or her partner when making financial decisions. Thus, individuals' dominance/submissiveness could be plotted along a continuum with dominance on one end of the continuum, and submissiveness along the other end of the continuum. The extreme ends of the continuum are described in the following paragraphs.

Dominance. Individuals who try to influence their partners' financial decisions or who want to control household funds will fall along the dominant side of the continuum. Dominant approaches to financial management indicate a lack of compromise or collaboration when making financial decisions.

Submissiveness. Individuals who try to satisfy their partners' financial needs at the expense of their own desires will fall along the submissiveness side of the continuum. The characteristics of submissive individuals include complying with their partners' demands and giving up control of financial decision making.

Financial Power Distribution

The preceding paragraphs conceptualized the perceptions of financial ownership, financial contribution, and financial control each as bipolar pairs that meet the conditions

of both interdependence and negation. One goal of the present study is to identify how these three bipolar pairs overlap to create a unique power distribution. The proposed distribution of power is outlined in Table 1. This table is intended to depict how power is created and maintained in the relationship and, therefore, is not intended to provide an evaluation of financial power. In other words, I am not arguing that financial power is good or bad.

There are various ways in which power can be distributed in the relationship. For instance, an individual could view finances as separately owned, be the breadwinner in the relationship, and adopt a submissive approach to financial control. Alternatively, a person might view finances as separately owned, be the lower-earner in the relationship, and have a dominant approach to financial control. Of course, these examples are not the only power combinations that are possible. Therefore, a comprehensive framework for understanding financial power is proposed that combines these variables. Determining exactly how each of the power combinations operate to create a unique power distribution will prove difficult until sufficient data is gathered and analyzed. However, there are two combinations seemingly predisposed for creating unequal power distributions in the relationship. These combinations are discussed in the following paragraphs.

Table 1

Theoretical Power Distribution

Ownership	Contribution	Control	Power
Separate/ Collective	Breadwinner/ Lower Earner	Dominant/ Submissive	Very High/High/Low/ Very Low
Separate	Breadwinner	Dominant	Very High
Separate	Breadwinner	Submissive	High
Separate	Lower Earner	Dominant	High
Collective	Breadwinner	Dominant	High
Separate	Lower Earner	Submissive	Low
Collective	Breadwinner	Submissive	Low
Collective	Lower Earner	Dominant	Low
Collective	Lower Earner	Submissive	Very Low

Very high power distribution. The individual in the relationship who earns the most money, views money as separately owned, and has a dominant approach to finances will have the highest power in the relationship. Not only do these individuals earn more money (or at least perceive that they earn significantly more money) in the relationship, they also believe they have more rights to their money than their partner. As previously described, perceptions of financial ownership influence allocation systems (Burgoyne et al., 2006). Specifically, people who view money as separately owned are less likely to pool money with their partners. Thus, higher earners with separately owned financial views are not only more likely to perceive that they have more access to finances, they are in fact more likely to have greater access to these finances. Consequently, these individuals will have more financial autonomy in the relationship, and therefore more

power. Further, having a dominant approach to finances suggests that these individuals are less likely to make concessions for their partner when making financial decisions. Therefore, individuals with this combination of power are more likely to have greater access to funds than their partners and are also more likely to take control of financial decision making.

Very low power distribution. Lower-earners with collectively owned perceptions of finances who submit to their partners will have the least amount of power in the relationship. Not only do these individuals earn less money (or at least perceive that they earn significantly less money) in the relationship, they also believe they have fewer rights to their partner's money relative to their partner. As previously described, perceptions of financial ownership influence allocation systems (Burgoyne et al., 2006). Specifically, people who view money as separately owned are less likely to pool money with their partners. Thus, lower earners with separately owned financial views are not only more likely to perceive that they have less access to finances, they are in fact less likely to have access to these finances. Consequently, these individuals will have less financial autonomy in the relationship, and consequently less power. Additionally, since these individuals adopt a submissive approach to financial decision making, they are less likely to assert themselves when they disagree with their partner's approach to finances. Therefore, individuals with this combination of power are less likely to have access to funds than their partners and are also less likely to take control of financial decision making.

This paragraph concludes Chapter III. To summarize, the review of literature discussed financial attitudes, power, and conflict. Additionally, four Research Questions were introduced:

RQ1: Are romantic couples' financial attitudes symmetrical or asymmetrical?

RQ2: Which elements of serial arguments are included in couples' perceptions of their serial financial conflicts?

RQ3: Are couples' financial attitudes related to serial financial conflict?

RQ4: Is power in the relationship related to serial financial conflict?

To best address these questions, two theoretical conceptualizations were proposed that were based on the financial attitudes and power literature. First, a typology for financial attitudes was presented. Second, a typology for power distributions within the household was described. These typologies provided operational definitions for the attitude and power variables included in this study. The following chapter describes the methodology of the present study. Then, Chapter V provides the results of the findings and Chapter VI offers a discussion of the results.

CHAPTER IV

METHODOLOGY

As stated previously, the goal of the present study was to examine the relationship between financial attitudes, power, and conflict among romantic couples. Four Research Questions were introduced in the review of literature, which were addressed by analyzing romantic dyads' responses to a survey comprised of six scales. This chapter describes the process of scale development as well as the respondents, procedures, and analyses.

To begin, the chapter first provides a detailed description of the questionnaire used in the present study, as this seems natural since the previous chapter discussed the attitude and power typologies. Therefore, the following paragraphs describe the development and assumptions of the questionnaire. Additionally, the data is described and pilot data regarding each scale's validity and reliability are provided.

Questionnaire

Six scales were created for the present study. The following paragraphs provide an explanation regarding the development of each of the measures, the data, scoring, and assumptions, as well as the preliminary results of factor and reliability estimates for each scale. In addition to these descriptions, the questionnaire with all scale items is provided in Appendix A.

Financial Attitude Scales

As described in the financial attitude typology, respondents' financial attitude is determined by combining their scores from the importance-of-finances continuum with their scores on the approach-to-money continuum. Therefore, two scales were created for the purposes of measuring respondents' financial attitude. The first scale measured

respondents' perceptions of the importance of finances (Appendix A, Section I) and the second scale measured respondents' perceptions of their approach to using money (Appendix A, Section II). Details of each scale's development are provided in the following paragraphs.

The researcher reviewed the content of extant financial attitude scales to aid item generation for the financial attitude typology measure. This approach to scale development was suggested by Spector (1992) as a useful starting point when writing scale items. Scholars such as Furnham (1984) and Edwards et al. (2007) used this method of item generation successfully for investigations on financial attitudes. Scale development progressed as follows. First, the operational definitions for the extreme ends of the importance-of-finances continuum were written, and these definitions provided the framework to begin item development. Second, items from previous scales were reviewed for their ability to reflect the latent variable. Items that were deemed appropriate for measuring either an obsessed or a care-free attitude were noted. Third, additional items were generated to reflect the latent variable. Finally, items were modified into a forced choice format (see Appendix A, Section I).

This format was adopted for several reasons. First, forced choice options have demonstrated an ability to quell respondents' tendency to answer items in a socially desirable manner (Spector, 1992). Second, the proposed typology of attitudes describes these attitudes as bipolar. Since the items that reflect an obsessed attitude directly oppose the items that reflect a care-free attitude, creating two separate scales to assess each construct resulted in redundancies in the item stems. Such repetition could lead to respondent fatigue or frustration. A forced choice format eliminates repetitious items by

combining the response options so that respondents can compare the options and select the response that most accurately reflects their financial attitude. Third, this format is conducive for ipsative scoring, which is useful for comparing a respondent's score on one scale within a survey relative to another scale within the same survey (Cohen & Swerdlik, 2005). Fourth, the forced choice design was preferred due to the brevity created by the combined response options. Assuming equal reliability, shorter scales are preferable over longer scales "because they place less of a burden on respondents" (DeVellis, 2003, p. 97). This process of scale development was replicated for creating items, and ultimately the instrument, that measured the approaches-to-money continuum (see Appendix A, Section II).

For both scales, respondents were given the following instructions:

In this section, we will ask you to finish several statements in the way that best reflects how you think or feel about money. For each statement, circle the letter next to the response that is MOST LIKE YOU. Circle only one answer. Record your first thought. (Appendix A)

The importance of finances scale consisted of 11 incomplete statements. This number of items was determined after selecting those statements that seemed most appropriate to tap the construct of interest and eliminating those statements that were redundant. Care was taken to ensure that sufficient items were generated to measure the construct, but to simultaneously consider the overall length of the total questionnaire to avoid taxing respondents. These considerations are paramount for scale development, according to Spector (1992). For each statement, a pair of responses was presented that completed the

sentence. Respondents selected the one response that best reflected their financial attitude for each of the 11 items.

The approach to the use of money scale consisted of 11 incomplete statements. This number was chosen because of the reasons described in the previous paragraph. Additionally, the number of items on this scale needed to reflect the number of items on the importance of finances scale to maintain consistency between the measurement of the attitude typology and the conceptualization of the attitude typology. The design of this scale mirrors the format of the measurement just described. Respondents' answers for each scale were used to generate a financial attitude score.

Data description. Section I of Appendix A was used to assess the importance of money. As described formerly, respondents were presented a forced-choice scale that required them to select the statement that best reflected their perceptions. Each statement was associated with either the letter *a* or the letter *b*. Scores were generated for each response such that responses associated with letter *a* were coded as 0 and responses associated with the letter *b* were coded as 1. All items were combined to form a summated rating scale. The lowest possible score was zero, indicating an extremely low perception of importance. The maximum score was 11, indicating the respondents' perception that money is very important. Each respondent's total score was used to determine where he or she was positioned on the importance-of-finances continuum.

Section II of Appendix A was used to assess respondents' perceptions of their approach to money. The same format and coding that was used for Section I was used in this section. All items were combined to form a summated rating scale. The lowest possible score was zero, indicating an extremely liberal approach to money. The

maximum score was 11, indicating an extremely conservative approach to money. Each respondent's overall score determined his or her position on the approach-to-money continuum.

The position on the importance-of-finances and approaches-to-money continua was ultimately used to establish each respondent's financial attitude (i.e., bohemian, flaunter, spendthrift, or miser). Additionally, the intensity of the preference was calculated such that extreme values on either continuum indicate higher intensity for a particular attitude. Moderate scores (i.e., scores between four and seven) on both continua indicate an indifferent financial attitude. Conceptually, on the attitude typology grid, the further someone is from the intersection, the greater their tendency for the specific attitude in which they fall. See Figure 3 for an illustration of the scoring. For example, a respondent with an importance-of-finances score of 11 and an approach-to-money score of two would have an intensely flaunter attitude. A person with an importance-of-finances score of nine and an approach-to-money score of seven would have a moderately miser attitude. A person with a score of five on each continuum would have an indifferent financial attitude, and should approach finances flexibly.

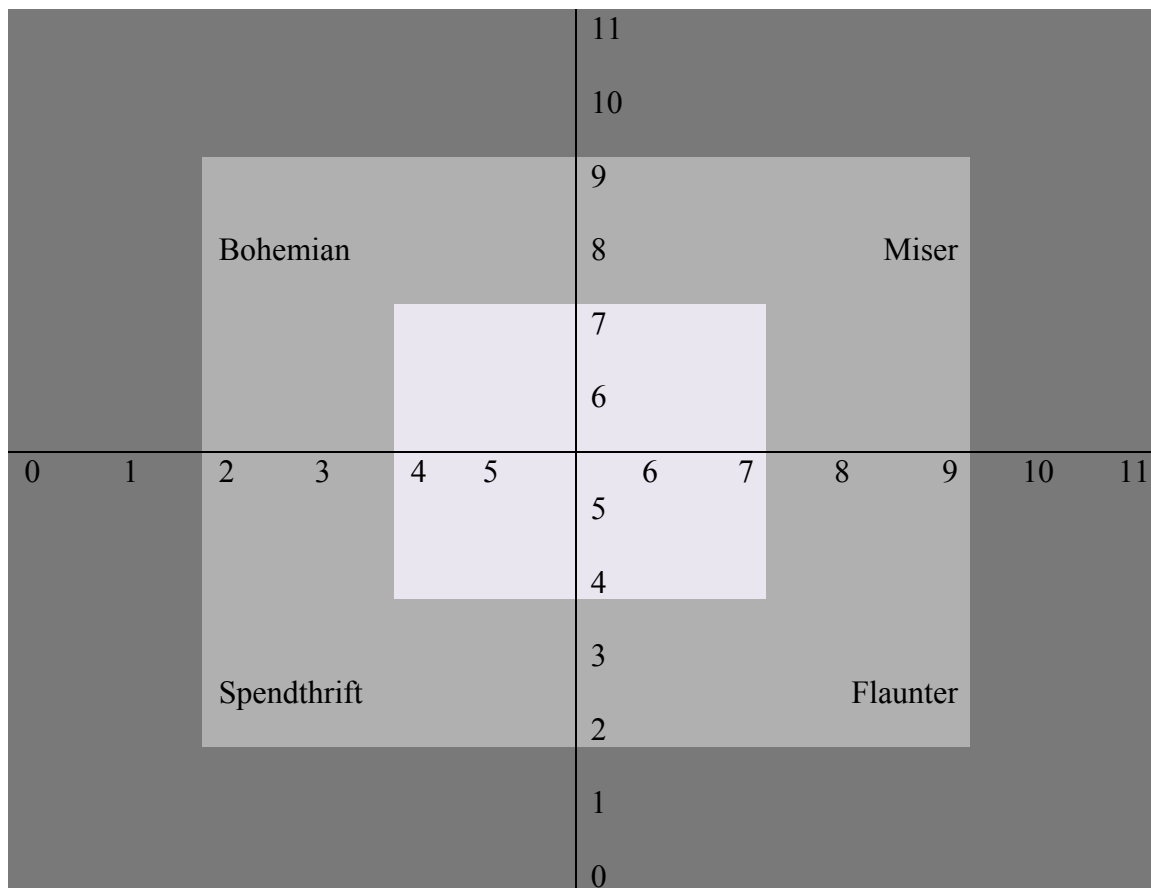


Figure 3. Illustration of scoring procedure for financial attitude typology. The horizontal axis plots the importance-of-finances continuum and the vertical axis plots the approach-to-money continuum. The area surrounding the intersection, or the light grey area, indicates a low intensity financial attitude, consistent with indifference. The area that is shaded medium grey depicts moderate intensity financial attitudes. Finally, the area that is shaded dark grey depicts high intensity financial attitudes.

Validity and reliability testing. This section describes the method used to assess reliability and validity of the two financial attitude subscales. First, however, the process of establishing face validity for all scales included in the questionnaire is described. Pilot tests were conducted to estimate the validity and reliability of all of the measures included in the questionnaire. To estimate validity, 10 individuals provided responses to the questionnaire in a “think aloud” interview setting (Cohen & Swerdlik, 2005, p. 224). Together, the researcher and the respondents walked through each section of the survey

to ensure that survey instructions and scale items made sense. In addition to completing the survey, respondents were asked the following question for each scale: “what do you think I am trying to measure with this scale?” Responses to this question were used to determine whether individuals perceived that the items for each scale measured the constructs they were intended to measure (i.e., face validity). The feedback offered by the respondents provided the basis for making modifications to the measurements’ instructions and items. For instance, the original instructions asked respondents to “work quickly.” However, two individuals who participated in the first pilot test indicated that this instruction made them feel rushed. Consequently, this instruction was omitted from the final version of the survey. Once all modifications were implemented, the second pilot test was conducted to estimate the reliability and factor structure of each scale.

Factor and reliability estimates of the importance of money scale. Regarding the importance of money scale, an exploratory factor analysis using a principal components extraction method was conducted on the final version of the 11-item scale ($N = 23$). The analysis was conducted with a fixed factor extraction set to one since the scale was comprised of items that were assumed to assess one construct and therefore load on a single factor (DeVellis, 2003). Bartlett’s test of sphericity was significant ($p < .001$), suggesting sufficient correlation among the items to proceed with the analysis. The one-factor solution accounted for 35% of the total variance (eigenvalue = 3.83) and factor loadings were deemed acceptable (each greater than .30). Reliability analysis of the final items indicated adequate scale reliability ($\alpha = .80$).

Factor and reliability estimates of the approach to the use of money scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 11-item approach to the use of money scale ($N = 20$). Since the scale was intended to assess one construct and therefore load on a single factor, the analysis was conducted with a fixed factor extraction set to one. Bartlett's test of sphericity was significant ($p < .001$), suggesting sufficient correlation among the variables to proceed with the analysis. The one-factor solution accounted for 40% of the total variance (eigenvalue = 4.44) and factor loadings were deemed acceptable (each greater than .30). Reliability analysis of the approach to the use of money items indicated adequate scale reliability ($\alpha = .84$).

Assumptions. A general assumption is that individuals have particular financial attitudes. The literature on financial attitudes supports this assumption (see Furnham, 1984), and further indicates that these attitudes influence communicative behaviors (e.g., Edwards et al., 2007). A second and related assumption is that individuals will provide both honest and accurate information regarding their perceptions of their financial attitudes, which can be assessed via self-report measures. This assumption has been supported by research conducted in persuasion (see O'Keefe, 2002). Such instruments are frequently used to measure attitudes in the social sciences (Spector, 1992).

Financial Power Scales

As described in the proposed typology of financial power, research concerning financial authority indicates that influence in the relationship is a function of respondents' (1) views about ownership of money, (2) dominance/submissiveness, and (3) monetary contributions. Therefore, three scales were created for the purposes of measuring

respondents' financial power. The first scale measured respondents' views concerning ownership of money, the second scale measured respondents' perceptions of their dominance/submissiveness when making financial decisions, and the third scale measured respondents' financial contributions. The following paragraphs describe the details of each scale's development.

The two quantitative studies concerning financial power used data gleaned from national surveys, and those scales were unavailable for review. Consequently, the researcher relied on the extant qualitative studies regarding financial power to aid scale development. Scale development progressed as follows. First, the operational definitions for the extreme ends of each power continuum were written and these definitions provided the framework to begin item development. Second, themes that emerged from previous studies' interview data were reviewed to assist item generation. Third, scales that were used in the relational framing theory literature provided a basis for item generation regarding the dominance/submissiveness scale. Finally, items were modified into a forced choice format for the reasons described previously (see the section on financial attitude scale development).

The numbers of items generated to reflect each construct were determined after considering the pool of all available items and selecting those that were most appropriate and sufficient to measure the construct of interest without placing an undue burden on respondents. For all three scales, respondents were given the same instructions as the financial attitude scale.

The financial ownership scale consisted of five incomplete statements. For each statement, a pair of responses was presented that completed the sentence. Respondents

selected the one response that best reflected their financial power for each of the five items. The dominance/submissiveness scale consisted of six incomplete statements. The design of this scale mirrors the format of the measurement just described. Finally, the financial contribution scale consisted of two incomplete statements. The design of this scale was also a forced choice format; however, instead of being presented with a pair of responses to complete the sentence, respondents were given three response options to select from. This format was necessary to reflect the possibility that romantic partners' could contribute equally, either in practice or in perception, to the household funds. Respondents' answers for each scale were summed to create a total score (ranging from 0 to 13) that was used in the analysis to address the research question relevant to power.

Data description. Section III of Appendix A was used to assess respondents' perceptions of financial ownership. The formatting and coding of this scale reflect those of the scales previously described. All items were combined to form a summated rating scale. The lowest possible score was zero, indicating affiliation, or the desire to pool money. The maximum score was five, indicating disaffiliation, or the desire to keep money separate.

Section IV of Appendix A was used to assess respondents' perceptions of their dominance/submissiveness toward their partner when discussing finances. The formatting and coding mirror the scales described formerly. All items were combined to form a summated rating scale. The lowest possible score was zero, indicating the respondent has a submissive orientation toward his or her partner when discussing finances. The maximum score was six, indicating the respondent has a dominant orientation toward his or her partner when discussing finances.

Section V of Appendix A was used to assess respondents' perceptions of their financial contribution to the relationship. Consistent with the other scales, respondents were presented a forced-choice scale that required them to select the statement that best reflected their perceptions. For this scale, however, each statement was associated with either the letter *a*, the letter *b*, or the letter *c*. Scores were generated for each response such that responses associated with letter *a* were coded as 0; responses associated with the letter *b* were coded as 1; and responses associated with the letter *c* were coded as 2. All items were combined to form a summated rating scale. The lowest possible score was zero, indicating the respondent perceives that he or she contributes fewer funds to the household. The maximum score was four, indicating the respondent believes that he or she contributes comparatively more money. As stated previously, respondents' scores on the three power subscales were summed. The lowest possible score was zero, indicating low financial power. The maximum possible score was 15, indicating high financial power.

Validity and reliability testing. This section describes the reliability and validity estimates for each of the financial power subscales (i.e., financial ownership, financial dominance/submissiveness, and financial contribution).

Factor and reliability estimates of the financial ownership scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 5-item financial ownership scale ($N = 19$). One of the items had zero variance, however, which prevented an analysis of all the items. Thus, the item with zero variance was omitted and the factor analysis was conducted with four items. Since the scale was intended to assess one construct and therefore load on a single factor, the

analysis was conducted with a fixed factor extraction set to one. The one-factor solution accounted for 67% of the total variance (eigenvalue = 2.68) and factor loadings were deemed high (each greater than .60). Reliability analysis of the financial conflict frequency scale indicated adequate reliability ($\alpha = .78$).

Factor and reliability estimates of the financial dominance/submissiveness scale.

An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 6-item financial dominance/submissiveness scale ($N = 102$). Since the scale was intended to assess one construct and therefore load on a single factor, the analysis was conducted with a fixed factor extraction set to one. Bartlett's test of sphericity was significant ($p < .001$), suggesting sufficient correlation among the variables to proceed with the analysis. The one-factor solution accounted for 41% of the total variance (eigenvalue = 2.44) and factor loadings were deemed high (each greater than .50). Reliability analysis of the financial dominance/submissiveness items indicated adequate scale reliability ($\alpha = .71$).

Factor and reliability estimates of the financial contribution scale. An

exploratory factor analysis using a principal components extraction method was conducted on the final version of the 2-item financial contribution scale ($N = 106$). Since the scale was intended to assess one construct and therefore load on a single factor, the analysis was conducted with a fixed factor extraction set to one. Bartlett's test of sphericity was significant ($p < .001$), suggesting sufficient correlation among the variables to proceed with the analysis. The one-factor solution accounted for 89% of the total variance (eigenvalue = 1.79) and factor loadings were quite high (each greater than

.90). Reliability analysis of the financial contribution items indicated adequate scale reliability ($\alpha = .71$).

Assumptions. Power is assumed to play a role in financial discussions and decisions. This assumption is based on the plethora of literature focused on the power underlying financial decision making (see Ashby & Burgoyne, 2008; Tichenor, 1999). Although research in this area relies primarily on qualitative methods, an assumption is made that individuals' perceptions of the power distribution in their relationship can be assessed via self-report measures. Research in persuasion supports this assumption (see O'Keefe, 2002). Further, perceptions are frequently assessed with quantitative measures (Spector, 1992).

Serial Conflict Scales

Johnson and Roloff's (2000a, 2000b) serial arguing questionnaire was modified for use in the present study. The original survey was used to assess serial arguments concerning any topic; therefore, the questionnaire asked about respondents' serial arguments in general or about their most recent serial argument. To determine whether the elements of serial conflicts are perceived when couples argue over finances, the instructions were amended to ask specifically about financial arguments. Additionally, the measurement items were modified from Likert-type options to a forced-choice format to maintain consistency across the survey.

The literature on serial conflict discusses several elements to these arguments that impact the actors engaged in the confrontation: frequency, predictability, and resolvability. Therefore, the serial arguing scale contained items that addressed these

elements of serial conflicts. For this section of the survey, respondents were given the following instructions:

This section asks you about how you communicate when you and your partner are involved in multiple arguments about money over time. For each statement, circle the letter next to the response that is MOST LIKE YOU. Circle only one answer.

Record your first thought. (Appendix A)

Nine incomplete statements were used to assess respondents' serial arguing. For each statement, a pair of responses was presented that completed the sentence. Respondents selected the one response that best reflected their perceptions for each of the nine items. Respondents' perceptions of the frequency of arguments over money was addressed with three incomplete statements; perceived resolvability of conflicts over money was addressed with three incomplete statements; and the predictability of arguments over money consisted of three incomplete statements. Respondents' answers for each scale were used in the analyses to address the second research question, and a serial financial conflict total score was used to address the third and fourth Research Questions.

Data description. Section VI of Appendix A was used to assess whether the respondents perceive the elements of serial arguing when engaging in conflicts over money. As described formerly, respondents were presented a forced-choice scale that required them to select the statement that best reflected their perceptions. Each statement was associated with either the letter *a* or the letter *b*. Scores were generated for each response such that responses associated with letter *a* were coded as 0 and responses associated with the letter *b* were coded as 1.

To address the second Research Question, each subscale (i.e., frequency, predictability, and resolvability) was individually summed and used as a unique variable in a descriptive analysis. Regarding the third and fourth Research Questions, all items were combined to form a summated financial power score for each partner. The lowest possible score was zero, indicating an absence of the negative elements of serial arguing (i.e., irresolvable, predictable, and frequent arguments). The maximum score was nine, indicating the presence of the negative elements of serial arguing.

Validity and reliability testing. This section describes the reliability and validity estimates for each of the serial financial conflict subscales (i.e., frequency, perceived resolvability, and predictability).

Factor and reliability estimates of the frequency subscale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 3-item frequency of serial financial conflict scale ($N = 107$). Since the scale was intended to assess one construct and therefore load on a single factor, the analysis was conducted with a fixed factor extraction set to one. Bartlett's test of sphericity was significant ($p < .001$), suggesting sufficient correlation among the variables to proceed with the analysis. The one-factor solution accounted for 88% of the total variance (eigenvalue = 2.65) and factor loadings were quite high (each greater than .90). Reliability analysis of the frequency of conflict items indicated adequate scale reliability ($\alpha = .93$).

Factor and reliability estimates of the perceived resolvability subscale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 3-item perceived resolvability scale ($N = 20$). Since

the scale was intended to assess one construct and therefore load on a single factor, the analysis was conducted with a fixed factor extraction set to one. Bartlett's test of sphericity was significant ($p < .001$), suggesting sufficient correlation among the variables to proceed with the analysis. The one-factor solution accounted for 75% of the total variance (eigenvalue = 2.25) and factor loadings were deemed acceptable (each greater than .74). Reliability analysis of the financial contribution items indicated adequate scale reliability ($\alpha = .82$).

Factor and reliability estimates of the predictability subscale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 3-item financial conflict predictability scale ($N=107$). Since the scale was intended to assess one construct and therefore load on a single factor, the analysis was conducted with a fixed factor extraction set to one. Bartlett's test of sphericity was significant ($p < .001$), suggesting sufficient correlation among the variables to proceed with the analysis. The one-factor solution accounted for 63% of the total variance (eigenvalue = 1.90) and factor loadings were deemed acceptable (each greater than .75). Reliability analysis of the financial conflict predictability items indicated adequate scale reliability ($\alpha = .71$).

Assumptions. The assumption is made that couples argue over finances and that these arguments are likely to be recurrent or serial. This assumption is based on previous literature (see Papp et al., 2009). Additionally, an assumption is made that individuals' perceptions of conflict in their relationship can be assessed via self-report measures. Research in persuasion supports this assumption (see O'Keefe, 2002). Further, perceptions are frequently assessed with quantitative measures (Spector, 1992).

Finally, Section VII of Appendix A sought demographic information from respondents. This section was placed at the end of the survey because questions about respondents' age, sex, and education are typically least interesting for participants (Dillman, 2000). This information was used to provide normative data, which is useful for interpreting the meaning of scores and providing "some frame of reference" when comparing an individual or a couple to the rest of the individuals or couples in the data set (Spector, 1992, p. 67).

To determine the interrelationships between conflict and the proposed typologies of financial attitudes and power distributions, a research project was conducted. The measures previously described were combined into a survey and administered to respondents online. Self-report measures have been used successfully in previous research on romantic couples, and this type of data collection has proven successful within the literature concerning finances as well (Hendrick, 1988). The following paragraphs provide a description of the present study. Specifically, the following section describes the study respondents, assumptions, procedure, factor and reliability estimates, the variables in the study, and the analyses.

Main Study

Procedure

A snowball method was used to recruit couples for participation in this study (Frey, Botan, & Kreps, 2000). Specifically, students in the Communication Studies department at The University of Southern Mississippi were asked to recruit friends and relatives who they believed met the criteria for participation. A couple met the criteria to participate if (1) the couple considered the relationship romantic and (2) the relationship

had been established for at least two years; additionally, (3) the couple resided in the same residence at the time of the study and (4) had been doing so for at least one year. The criteria for inclusion in this study were established because they ensure that couples have had ample time to discuss finances and make financial decisions. These discussions and decisions are less likely to happen in burgeoning relationships or less established relationships (Blumstein & Schwartz, 1983; Singh & Lindsay, 1996). Couples that expressed interest in participating in the study were given a unique code and a link to the online survey. Completed surveys were then paired using the unique code that was provided to each couple in the recruitment email. This method of recruiting romantic dyads for interpersonal communication research was successfully employed in a previous study (see Young, 2010). For example, Young (2010) described this method of recruiting participants in her dissertation that examined romantic partners and their health behaviors.

Respondents

Approximately 330 codes were distributed to individuals for recruitment. One hundred and twenty-eight of the 330 codes were observed in the data file (response rate of 39%). However, 45 of the 128 surveys could not be matched because only one partner provided responses (note: the response rate for females was significantly higher compared to males). Therefore, a total of 83 romantically involved dyads were matched in the data file (response rate of 25%). In other words, 166 individuals provided complete responses to all survey items. However, three couples (six individuals) were in a same-sex relationship and, therefore, were excluded from analyses because such dyads are indistinguishable (i.e., a systematic procedure for ordering the scores for data analysis

does not exist; Kenny, Kashy, & Cook, 2006). Therefore, 80 heterosexual couples' responses were used to conduct data analyses.

Although a larger sample size would be ideal to ensure sufficient power, “the minimal n for sufficient (80%) power to detect a small effect size is 783 dyads” (Kenny et al., 2006, p. 49). However, such a large sample is unnecessary in this study, as scale reliabilities were generally quite high (for discussion of the effect of reliability on power see DeVellis, 2003). Additionally, “enrolling large numbers of dyads into a study can be difficult” (Kenny et al., 2006, p. 49). Further, top tier journals publish research involving an average (i.e., median in this case) of 101 dyads, according to Kenny and colleagues (2006). Moreover, Kenny et al. (2006) “estimate the typical sample size [for dyadic data] as being 80 dyads” (p. 49). Therefore, 80 couples should meet the precedent established by reputable communication journals, and is well within the range of typical studies involving dyads.

On average, respondents were 35 years old (median = 32, SD = 12.26, range 19 – 76). Each partner reported the length of his or her relationship, and discrepancies between partners were reconciled by averaging the couple's relationship length. Couples reported an average relationship length of 9 years and 5 months (median = 6 years, 4 months; SD = 9 years, 3 months; range = less than one year to 46 years). Sixty-five percent of the couples in the study were married, 22.5% were engaged, and 12.5% were living together but neither engaged nor married. Slightly more than half of the respondents had children (56%).

The majority of respondents identified as Caucasian (77.5%), followed by respondents who identified as African American (10.6%), Hispanic/Latino/a (6.9%),

Asian or Pacific Islander (3.1%), American Indian (1.3%), and mixed ethnicity (.6%). Twenty percent of respondents were only high school graduates, but the majority of respondents had a post-high school education (33% were college graduates, 30% had earned or were currently attaining postgraduate degrees, and 17% had trade or vocational degrees). Respondents' income ranged from \$2,000 to \$500,000 annually, with an average annual income of \$85,000 (median = \$75,000, $SD = \$66,000$).

Assumptions

Several assumptions were made about the respondents in this study. First, an underlying assumption was that respondents provided accurate responses on the survey items. Therefore, answers should reflect individuals' true perceptions rather than answers they thought would be socially desirable. Second, it was assumed that respondents completed all survey items while thinking of their behavior in their current romantic relationship. Third, it was presumed that couples had in fact discussed finances. These assumptions seem logical and are supported by research conducted previously in this area (see Tichenor, 1999).

Factor and Reliability Estimates of Scales in Main Study Sample

Importance of money scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of this 11-item measure ($N = 160$). The analysis was conducted with a fixed factor extraction set to one since the scale was comprised of items that were assumed to assess one construct and therefore load on a single factor (DeVellis, 2003). The one-factor solution accounted for 34% of the total variance (eigenvalue = 3.79) and factor loadings were deemed

acceptable (each greater than .40; see Table 2). Reliability analysis of the final items indicated adequate scale reliability ($\alpha = .81$).

Table 2

Factor Loadings for Financial Importance Scale Items

Item	Loading
Importance 1	.61
Importance 2	.56
Importance 3	.41
Importance 4	.72
Importance 5	.58
Importance 6	.70
Importance 7	.58
Importance 8	.51
Importance 9	.61
Importance 10	.47
Importance 11	.65

Approach to the use of money scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 11-item approach to the use of money scale ($N = 160$). The one-factor solution accounted for 44% of the total variance (eigenvalue = 4.82) and factor loadings were deemed acceptable (each greater than .50; see Table 3). Reliability analysis of the approach to the use of money items indicated adequate scale reliability ($\alpha = .87$).

Table 3

Factor Loadings for Financial Approach Scale Items

Item	Loading
Approach 1	.71
Approach 2	.74
Approach 3	.54
Approach 4	.67
Approach 5	.59
Approach 6	.60
Approach 7	.70
Approach 8	.76
Approach 9	.52
Approach 10	.61
Approach 11	.79

Financial ownership scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 5-item financial ownership scale ($N = 160$). The one-factor solution accounted for 61% of the total variance (eigenvalue = 3.03) and factor loadings were deemed acceptable (each greater than .70; see Table 4). Reliability analysis of the financial ownership items indicated adequate scale reliability ($\alpha = .83$).

Table 4

Factor Loadings for Financial Ownership Scale Items

Item	Loading
Affiliation 1	.76
Affiliation 2	.76
Affiliation 3	.82
Affiliation 4	.77
Affiliation 5	.78

Financial dominance/submissiveness scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 6-item financial dominance/submissiveness scale ($N = 159$). The one-factor solution accounted for 54% of the total variance (eigenvalue = 3.26) and factor loadings were deemed acceptable (each greater than .60; see Table 5). Reliability analysis of the dominance/submissiveness items indicated adequate scale reliability ($\alpha = .83$).

Table 5

Factor Loadings for Financial Dominance/Submission Scale Items

Item	Loading
Dominance/Submission 1	.74
Dominance/Submission 2	.67
Dominance/Submission 3	.78
Dominance/Submission 4	.70
Dominance/Submission 5	.78
Dominance/Submission 6	.76

Financial contribution scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 2-item financial contribution scale ($N = 160$). The one-factor solution accounted for 90% of the total variance (eigenvalue = 1.80) and factor loadings were deemed acceptable (each greater than .90; see Table 6). Reliability analysis of the items indicated adequate scale reliability ($\alpha = .88$).

Table 6

Factor Loadings for Financial Contribution Scale Items

Item	Loading
Contribution 1	.95
Contribution 2	.95

Frequency of conflict scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 3-item frequency of serial financial conflict scale ($N = 160$). The one-factor solution accounted for 74% of the total variance (eigenvalue = 2.23) and factor loadings were deemed acceptable (each greater than .70; see Table 7). Reliability analysis of the items indicated adequate scale reliability ($\alpha = .82$).

Table 7

Factor Loadings for Frequency of Serial Financial Conflict Scale Items

Item	Loading
Frequency 1	.91
Frequency 2	.91
Frequency 3	.75

Perceived resolvability of conflict scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 3-item perceived resolvability of serial financial conflict scale ($N = 160$). The one-factor solution accounted for 53% of the total variance (eigenvalue = 1.58) and factor loadings were deemed acceptable (each greater than .60; see Table 8). Reliability analysis of the items indicated inadequate scale reliability ($\alpha = .54$). However, given the high factor loadings, and that alpha would decrease if any of the items were removed, a reasonable conclusion is that (for this scale) alpha is being attenuated by the small number of items (in other words, alpha should not be the sole determinant of reliability). Low alpha with high loadings suggests that the items were homogenous, even if internal consistency of responses was lacking, and the intercorrelations suggest that this scale is useful (Schmitt, 1996).

Table 8

Factor Loadings for Resolvability of Serial Financial Conflict Scale Items

Item	Loading
Resolvability 1	.67
Resolvability 2	.73
Resolvability 3	.77

Predictability of conflict scale. An exploratory factor analysis using a principal components extraction method was conducted on the final version of the 3-item predictability of serial financial conflict scale ($N = 160$). The one-factor solution accounted for 53% of the total variance (eigenvalue = 1.60) and factor loadings were deemed acceptable (each greater than .60; see Table 9). Reliability analysis of the items

indicated inadequate scale reliability ($\alpha = .56$). However, given the high factor loadings, and that alpha would decrease if any of the items were removed, this low alpha level can be attributed to the small number of items in the scale, just as was true for the previous scale. As previously stated, the high loadings indicate that the items were homogenous despite the low alpha.

Table 9

Factor Loadings for Predictability of Serial Financial Conflict Scale Items

Item	Loading
Predictability 1	.67
Predictability 2	.80
Predictability 3	.71

Serial financial conflict. An exploratory factor analysis using a principal components extraction method was conducted on the combined 9-items comprising the serial financial conflict scale, as respondents total conflict was used to address research questions three and four ($N = 160$). The three-factor solution accounted for 62% of the total variance. The items comprising each sub-scale loaded appropriately on their respective factors with the exception of one of the resolvability items. This item loaded on the first factor, indicating this item was associated with frequency of serial financial conflict. This loading is not especially surprising, however, given that Roloff and colleagues (e.g., Johnson & Roloff, 2008; Malis & Roloff, 2006a) suggest that frequency and resolvability are interrelated. Further, Spector (1992) cautioned researchers when testing multidimensional scales that “failure to find that the factor structure exactly fits subscales is quite common. One must consider the extent to which the factor structure

deviates, and if it suggests that the subscales are seriously in error” (Spector, 1992, p. 56). Given this advice, the researcher relied on two factors when progressing with the study: (1) the comments offered by the validity testing respondents, who all indicated that the item in question was designed to measure resolvability of conflict and that this item matched the other two resolvability items, and (2) that the factor loadings and alphas for the subscale items in the pilot test were adequate. Refer to Table 10 to see the factor loadings. Reliability analysis of the items indicated adequate scale reliability ($\alpha = .65$). This alpha has previously been deemed acceptable for exploratory research (see Nunnally, 1978).

Table 10

Factor Loadings for Total Serial Financial Conflict Scale Items

Item	Factor: Frequency	Factor: Predictability	Factor: Resolvability
Frequency 1	.86		
Frequency 2	.88		
Frequency 3	.77		
Predictability 1		.65	
Predictability 2		.81	
Predictability 3		.71	
Resolvability 1	.54		
Resolvability 2			.83
Resolvability 3			.68

Normality

Each independent variable’s normality was examined since the statistical assumption of normality underlies many statistical analyses (Meyers, Gamst, & Guarino, 2006). The assumption of normality can be tested graphically, with a histogram or normal

probability plot, and statistically, by computing a pseudo z-score. This score is computed by dividing the statistic (i.e., skew or kurtosis) by its standard error. The criterion for evaluating pseudo z-scores is 2.58 (Field, 2009). However, critics of this approach argue that such formal inferences are problematic because these equations contain N , which increases the likelihood for normality violations even when there are slight deviations (Meyers et al., 2006). Therefore, evaluations of normality should consider both statistical and graphical inferences. Keeping this information in mind, the pseudo z-score was calculated for each of the independent variables. The statistical inference for one of the variables (i.e., financial approach) indicated a negatively skewed distribution, meaning that the sample leaned toward a conservative approach to spending. However, examination of the normal Q-Q plot suggested that the data were normally distributed (i.e., the data points followed the diagonal line; Meyers et al., 2006). Consequently, no transformations were performed and all analyses were conducted on the original data points with their original distributions.

Order Effects

Due to the nature of the questionnaire, there was some concern that the order in which the scales were presented would influence participants' responses. In other words, would the same or different effects be observed in prediction of serial financial conflict if the conflict items were asked first or last? Therefore, to diminish the influence of order effects, the serial financial conflict items were randomized such that half of the sample completed the conflict items first and half of the sample completed the conflict items last. Additionally, the order in which each individual conflict item was presented was randomized.

Chi-square tests of independence were performed to examine possible confounds between participants' responses to the conflict items and order effects. The relationship between frequency of serial financial conflict and scale order was not significant, $\chi^2 (3, N = 160) = 3.19, p = .364$. The relationship between perceived resolvability of serial financial conflict and scale order was not significant, $\chi^2 (3, N = 160) = .90, p = .827$. The relationship between predictability of serial financial conflict and scale order was not significant, $\chi^2 (3, N = 160) = 3.60, p = .309$. Finally, the relationship between the sum of respondents' serial financial conflict and scale order was not significant, $\chi^2 (8, N = 160) = 6.14, p = .631$. Respondents who completed the conflict scale first had comparable conflict scores to respondents who completed the conflict scale last.

Variables Included in the Present Study

There are several variables of interest in the present study. The following paragraphs provide a description of the variables and how they were used in the present investigation.

Financial attitude. Respondents' financial attitudes were operationalized using two scales that were created for the present study. The first scale measured the importance of finances, and the second scale measured a respondents' approach to using money. Importance and approach have been operationalized in a myriad of ways, and most commonly they are treated as one-dimensional constructs (for example, see Furnham, 1984). The present study, however, treated these variables as multidimensional constructs that interact to create a financial style. Each construct, importance and approach, is characterized by two contradictions that are interdependent.

Importance of money. Readers will recall that the importance of money was described previously as whether or not an individual believes money is a priority. One can visualize this variable as if it were plotted along a continuum, with obsession with money on one end and feeling nonchalant or care-free about money on the other. People who are obsessed with money will frequently think about money and use money to evaluate their own and others' success. Alternatively, people who are care-free about money will not use money as a measuring stick and will not place high importance on money.

To measure these constructs, 11 incomplete sentences were created, which respondents completed by selecting the option/phrase that most reflected their belief or behavior (see Appendix A, Section I). Each statement was associated with either the letter *a* or the letter *b*. Scores were generated for each response such that responses associated with letter *a* were coded as 0 (care-free) and responses associated with the letter *b* (obsessed) were coded as 1. All 11 items from the importance of money scale were combined to form a summated rating scale. The lowest possible score was zero, indicating an extremely low perception of importance or a care-free view of money. The maximum score was 11, indicating the respondents' perception that money is very important or an obsession with money. Each respondent's total score was used to determine where he or she was positioned on the importance-of-finances continuum.

Approach to the use of money. Readers will recall that the approach to the use of money was described previously as whether or not an individual spends his or her money freely or prioritizes saving money. This variable can also be plotted along a continuum, with saving money on one end and spending money on the other. People who are

conservative with money will rarely spend money on wants (versus needs) and will typically plan purchases in advance. Alternatively, people who are liberal spenders will make spontaneous purchases, and not concern themselves with saving money.

To measure these constructs, 11 incomplete sentences were constructed, which respondents completed by selecting the option/phrase that most reflected their belief or behavior (see Appendix A, Section II). Each statement was associated with either the letter *a* or the letter *b*. Scores were generated for each response such that responses associated with letter *a* were coded as 0 (liberal) and responses associated with the letter *b* (conservative) were coded as 1. All 11 items from the approach to the use of money scale were combined to form a summated rating scale. The lowest possible score was zero, indicating an extremely liberal approach to money. The maximum score was 11, indicating an extremely conservative approach to money. Each respondent's total score was used to determine where he or she was positioned on the approach-to-money continuum.

Respondents' scores on both the importance-of-finances continua and the approach-to-money continua were plotted to determine their financial attitude (see Section I of Appendix B to see how attitude scores were computed). As previously described in the attitude typology, there are four different financial attitudes: bohemian, flaunter, spendthrift, and miser. Bohemians are unconcerned with money (i.e., care-free) and typically save rather than spend (i.e., conservative approach). Flaunters view money as important (i.e., obsessed) and spend money to demonstrate their success (i.e., liberal approach). Spendthrift individuals place low importance on money (i.e., care-free) but are generous spenders (i.e., liberal approach). Finally, misers view money as important (i.e.,

obsessed), but prioritize saving (i.e., conservative approach). Couples' attitude combinations were used as independent variables to address the third Research Question.

Financial attitude symmetry. Symmetry refers to the extent that partner's financial attitudes are similar. Variables related to financial attitude symmetry included distance, intensity, and parallelism. These three variables were computed using partners' scores on the importance-of-money continuum and approach-to-money continuum.

Distance. Distance refers to the physical length between partners' coordinates on the attitude typology graph. Distance is computed by summing partners' absolute difference on the importance-of-money axis and their absolute difference on the approach-to-money axis (see Section II of Appendix B to see how distance was computed). Distance scores have a potential range of zero to 22, with zero indicating that partners scored exactly the same as each other on both the importance-of-money scale and the approach-to-money scale (i.e., attitudes are similar) and 22 indicating completely opposite scores on both continuums (i.e., attitudes are dissimilar).

Intensity. Intensity refers to the degree that respondents prefer a particular attitude. Extreme values on both the approach and the importance continuum indicate higher intensity for a particular attitude. Moderate scores (i.e., scores between four and seven) on both continua indicate an indifferent financial attitude. Conceptually, on the attitude typology grid, the further someone is from the intersection, the stronger their preference is for the specific style in which they fall. Intensity was calculated by computing respondents' distance from the intersection such that scores greater than three and less than eight on each axis were considered low intensity because these coordinates approach the intersection. Scores plotted midway between the intersection and the

outskirts of the graph were considered moderate intensity. Finally, scores plotted on the extremes of the graph (i.e., between 0 and 1 or 10 and 11 on a particular continuum) were considered high intensity because respondents would have answered mostly *a* or mostly *b* on one of the scales, indicating a strong preference on that particular dimension. Section III of Appendix B provides the syntax for calculating respondents' intensity scores. Intensity scores ranged from one to three, with higher scores indicating higher intensity for a particular attitude.

Parallelism. Parallelism refers to whether or not partners' responses fell in the same quadrant. Partners whose responses were plotted in the same quadrant have more similar attitudes relative to partners whose responses were plotted in different quadrants. Likewise, partners with responses plotted in adjacent quadrants have more similar financial attitudes compared to partners with responses in opposite quadrants. Thus, parallelism compares an individual's coordinates on the attitude typology with his or her partner's coordinates. Parallelism was recorded using one of three scores: 0, .5, and 1. Zero would indicate that partners were asymmetrical on both continua, and therefore have financial attitudes that fall in opposite quadrants (e.g., one Miser partner and one Spendthrift partner). The parallel score of .5 would reflect that partners were parallel on one dimension (e.g., importance-of-money), but not parallel on the other dimension (e.g., approach-to-money continua). In other words, a score of .5 would indicate that partners had moderately asymmetrical or symmetrical financial styles (e.g., one Bohemian partner and one Miserly partner). Finally, a score of one would indicate that partner's scores fell in the same quadrant, and therefore have completely symmetrical financial styles (e.g., both partners Bohemian). Thus, a score of one reflects that partners were parallel on both

continuums. Section IV of Appendix B provides the syntax for calculating couples' parallelism scores.

Distance, intensity, and parallelism each offer ways of measuring couples' financial attitude symmetry. Financial attitude symmetry is relevant to research questions one and three. Therefore, couples' distance, intensity, and parallelism scores were described for the first research question and served as independent variables in the analyses for the third research question.

Serial financial conflict. Serial financial conflict included three elements: frequency of financial conflict, predictability of financial conflict, and resolvability of financial conflict. Frequency of financial conflict concerns an individual's perception that conflicts over finances occur with some regularity. Predictability of financial conflicts concerns the degree to which an individual believes that she can predict the content of a financial argument (i.e., the words that will be exchanged) or the occurrence of a financial argument. Resolvability of financial conflict refers to whether or not an individual believes that his financial arguments with his partner will someday be resolved (i.e., he will stop arguing with his partner about money).

These three variables were measured using modified items from Michael Roloff's serial conflict studies (e.g., Johnson & Roloff, 1998) to assess frequency of financial conflicts (3 items), perceived resolvability of financial conflicts (3 items), and predictability of financial conflicts (3 items). Thus, nine items measured respondents' serial financial conflicts. To maintain consistency across measurements, the nine items were presented as incomplete statements that respondents were asked to complete by selecting the option/phrase that most reflected their belief or behavior.

Each statement was associated with either the letter *a* or the letter *b*. Scores were generated for each response such that responses associated with letter *a* were coded as 0 and responses associated with the letter *b* were coded as 1. All nine items from the three subscales were combined to form a summated rating scale. The lowest possible score was zero, indicating an extremely low perception of serial financial conflict. The maximum score was nine, indicating the respondents' perception that conflicts over money are frequent, irresolvable, and predictable. These items are included in Section VI of Appendix A. Each element was used as a separate variable (e.g., frequency) to address the second, third, and fourth research questions. Additionally, each partner's total serial financial conflict score served as the dependent variable to address the third and fourth Research Questions.

Financial power. Respondents' financial power was operationalized using three scales that measured financial affiliation/disaffiliation (e.g., sharing money vs. keeping money separate), financial dominance/submissiveness (e.g., trying to influence the partner's decision or giving in to one's partner when making financial decisions), and financial contribution to household funds.

Financial affiliation/disaffiliation, as described in the financial power typology, refers to individuals' use of money to affiliate or disaffiliate with their partners by combining their finances or keeping them separate. The financial ownership scale consisted of five incomplete statements. For each statement, a pair of responses was presented that completed the sentence. Respondents selected the one response that best reflected their financial affiliation or disaffiliation for each of the five items. The formatting and coding of this scale reflect those of the scales previously described.

Specifically, each statement was associated with either the letter *a* or the letter *b*. Scores were generated for each response such that responses associated with letter *a* were coded as 0 and responses associated with the letter *b* were coded as 1. All items were combined to form a summated rating scale. The lowest possible score was zero, indicating affiliation, or the desire to pool money. The maximum score was five, indicating disaffiliation, or the desire to keep money separate. The financial affiliation/disaffiliation items are provided in Section III of Appendix A.

Financial dominance/submissiveness refers to individuals' tendency to dominate or submit to their partner when making financial decisions in the relationship. The financial dominance/submissiveness scale consisted of six incomplete statements. The formatting and coding mirror the scales described formerly. For each statement, a pair of responses was presented that completed the sentence. Respondents selected the one response that best reflected their financial dominance or submissiveness for each of the six items. Each statement was associated with either the letter *a* or the letter *b*. Scores were generated for each response such that responses associated with letter *a* were coded as 0 and responses associated with the letter *b* were coded as 1. All items were combined to form a summated rating scale. The lowest possible score was zero, indicating the respondent has a submissive orientation toward his or her partner when discussing finances. The maximum score was six, indicating the respondent has a dominant orientation toward his or her partner when discussing finances. The financial dominance/submissiveness items are included in Section IV of Appendix A.

Financial contribution refers to whether an individual is the breadwinner, a lower-earner, or equal earner in the relationship. The financial contribution scale consisted of

two incomplete statements. For each statement, a pair of responses was presented that completed the sentence. Respondents selected the one response that best reflected their financial contribution for each of the items. Each statement was associated with the letter *a*, the letter *b*, or the letter *c*. Scores were generated for each response such that responses associated with letter *a* were coded as 0, responses associated with the letter *b* were coded as 1, and responses associated with the letter *c* were coded as 2. All items were combined to form a summated rating scale. The lowest possible score was zero, indicating the respondent perceives that he or she contributes fewer funds to the household. The maximum score was four, indicating the respondent believes that he or she contributes comparatively more money. The financial contribution items are provided in Section V of Appendix A.

Individuals' responses to questions regarding their financial affiliation/disaffiliation, financial dominance/submissiveness, and financial contribution to household funds were used to determine their financial power. Each partner's level of power in the relationship was established by summing respondents' scores on all three power subscales. The lowest possible score was zero, indicating low financial power. The maximum possible score was 15, indicating high financial power. Respondents' financial power will be used to address the fourth Research Question.

Data Analysis

RQ1: Are romantic couples' financial attitudes symmetrical or asymmetrical? As described previously, each respondent's financial attitude was computed by examining his or her scores on both the importance-of-finances continua and the attitude-toward-money continua (see Appendix A, Sections I and II). For instance, assume a respondent

selected option *b* on five items from the importance-of-finances scale. Further, assume this same respondent selected option *b* on eight of the items from the approach-to-money scale. If these responses were plotted on Figure 4, the individual would land in the fourth quadrant, or in terms of the attitude typology the Bohemian quadrant.

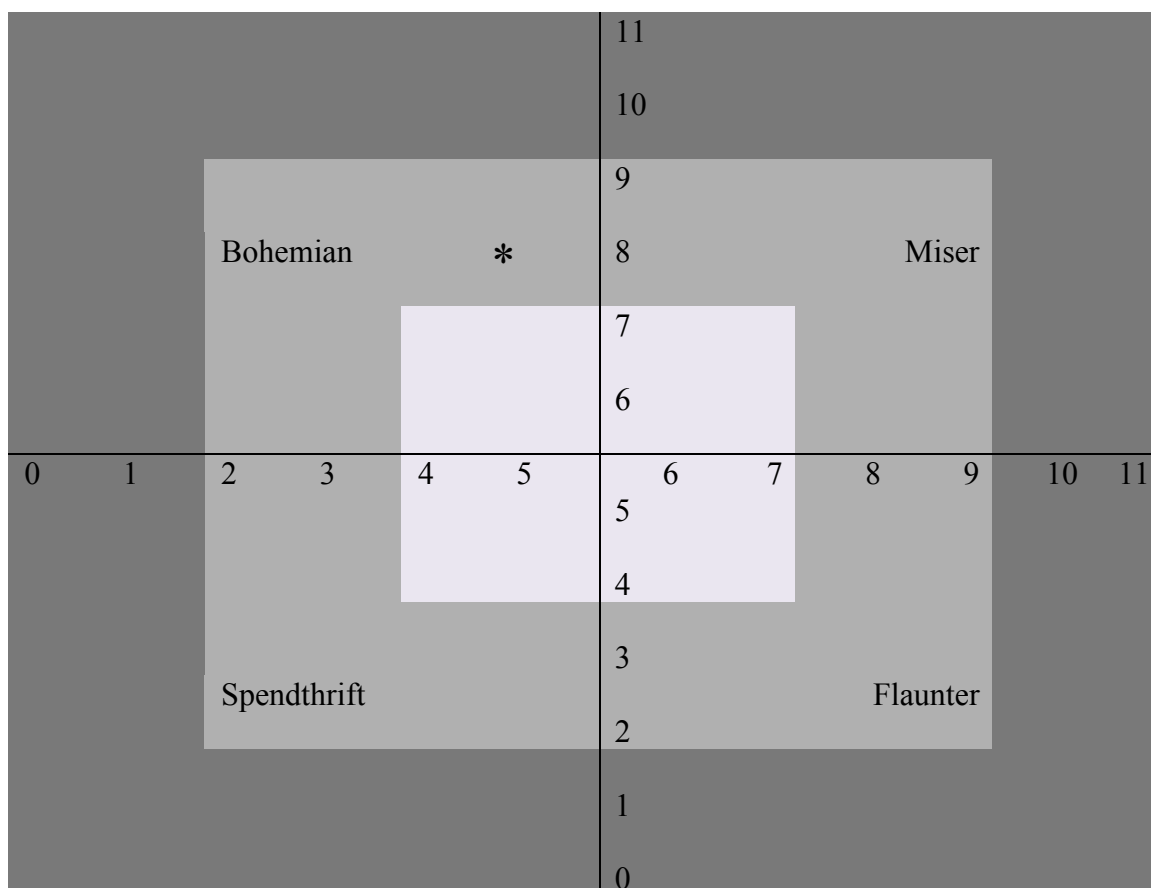


Figure 4. Illustration of scoring procedure for financial attitude symmetry. The horizontal axis plots the importance-of-finances continuum and the vertical axis plots the approach-to-money continuum. The asterisk indicates the attitude style of a respondent who selected option *b* five times on the importance-of-finances scale and option *b* eight times on the approach-to-money scale.

Couples' attitude symmetry was calculated using each partner's scoring information on the two continuums. Specifically, readers will recall that three factors were considered when determining partners' financial attitude symmetry: distance,

intensity, and parallelism. Descriptive statistics were used to determine the frequency of symmetrical versus asymmetrical observations.

RQ2: Which elements of serial arguments are included in couples' perceptions of their serial financial conflicts? Section VI of Appendix A measures serial financial conflicts. Descriptive statistics were used to determine the degree to which respondents perceive that their serial conflicts over money are frequent, irresolvable, and/or predictable.

RQ3: Are couples' financial attitudes related to serial financial conflict? Sections I and II of Appendix A measure financial attitudes (importance of finances and approach to the use of money) and Section VI of Appendix A measures serial financial conflicts. Four separate analyses were conducted to address this Research Question.

First, a 3 (parallelism) X 4 (financial attitude style) factorial analysis of variance (ANOVA) was conducted to evaluate the effects of financial attitudes on respondents' perceptions of serial financial conflict (power, large effect = .94; Faul, Erdfelder, Lang, & Buchner, 2007). Second, a 4 (females' financial attitude style) X 4 (males' financial attitude style) multivariate analysis of variance (MANOVA) was performed to determine whether specific attitude combinations effected respondents' perceptions of serial financial conflict (power, large effect = .99; Faul et al., 2007). Factorial ANOVAs and MANOVAs are appropriate analytical tools when respondents' scores on multiple variables are of interest, when the independent variables (i.e., factors) have two or more levels, and when the dependent variable is continuous (Green & Salkind, 2005).

Third, the third Research Question was analyzed using the Actor-Partner Interdependence Model (APIM, Kenny et al., 2006; power, large effect = .99; Faul et al.,

2007). This model permits the examination of partners' mutual influence on outcome variables. In other words, both interpersonal and intrapersonal effects can be investigated with APIM. Interpersonal effects, or partner effects, occur when one partner's scores on the independent variable influence the other partner's score on the dependent variable; Intrapersonal effects, or actor effects, occur when an individual's score on the independent variable influences her own scores on the dependent variable. Thus, APIM controls for the nonindependence between romantic partners, or the fact that the scores of members of a dyad "are more similar to (or different from) one another than are two scores from two people who are not members of the same dyad" (Kenny et al., 2006, p. 4). Regarding the present study, one partner's financial style (i.e., approach or importance) might influence both his own and his partner's perception of serial arguing. Hence, APIM was the preferred analytical tool regarding this research question. This model has been used successfully for studying dyadic relationships, particularly romantic couples (Kenny et al., 2006). For example, Barelds and Barelds-Dijkstra (2010) used APIM to study the influence of romantic partners' sense of humor on relationship quality.

One benefit of APIM is that the relationships between variables can be treated equally across distinguishable dyadic members (i.e., constrained) or examined separately by the distinguishing variable (i.e., unconstrained). In other words, APIM allows researchers to test actor and partner effects across all respondents or to test effects for respondents separately by the distinguishing variable (i.e., sex). Additionally, these effects are tested while controlling for one another.

Finally, significant APIM results were followed up with a multivariate analysis of variance to determine precisely how actors' and/or partners' financial approach or

financial importance affected specific elements of serial financial conflicts (e.g., predictability). The purpose of this follow-up analysis was to provide a more nuanced understanding of couples' serial financial conflicts (power, large effect = .93; Faul et al., 2007).

RQ4: Is power in the relationship related to serial financial conflict? Sections III, IV, and V of Appendix A measure financial power and Section VI measures serial financial conflict. The fourth Research Question was analyzed using the Actor-Partner Interdependence Model (APIM, Kenny et al., 2006) for the reasons described previously (see data analysis for Research Question three; power, large effect = .99; Faul et al., 2007). As with the third Research Question, significant results were followed up with multivariate analyses of variance to gain a more nuanced understanding of the effects of power on respondents' perceptions of serial financial conflict (power, large effect = .86; Faul et al., 2007).

This paragraph concludes Chapter IV. In summary, four Research Questions were introduced in the review of literature, and two financial typologies were described in the third chapter. Chapter IV presented the methodology of the present study. Data collection and analyses were explained and justified. The following chapter provides the results of the analyses, and the results are discussed in Chapter VI.

CHAPTER V

RESULTS

The goal of this study was to examine the relationship between financial attitudes, power, and conflict among romantic couples. Four Research Questions were introduced in the review of literature, which were addressed by analyzing romantic dyads' responses to a survey comprised of six scales. This chapter describes the results of the analyses for each of the four Research Questions. All analyses were conducted using PASW Statistics version 18.

RQ1: Are romantic couples' financial attitudes symmetrical or asymmetrical?

Descriptive statistics were used to determine whether couples' financial attitudes were symmetrical or asymmetrical. First, frequency analyses describing which financial attitudes were most common are presented. Then, descriptive statistics are reported for the parallel and distance variables separately to address the first Research Question.

Sixty-six respondents had Bohemian financial attitudes (41%). Among Bohemian individuals, 37 attitudes were high intensity (56%), 25 were low intensity (38%), and four were low intensity (6%). Forty-six individuals had Miser financial attitudes (29%). Among Miser individuals, 23 attitudes were high intensity (50%), 14 were moderate intensity (30%), and nine were low intensity (20%). Thirty-two individuals had Spendthrift financial attitudes (20%). Among Spendthrift individuals, 19 attitudes were high intensity (60%), 10 were moderate intensity (31%), and three were low intensity (9%). Sixteen individuals had a Flaunter financial attitude (10%). Among Flaunter individuals, nine attitudes were high intensity (56%), one was moderate intensity (6%),

and six were low intensity (38%). See Figure 5 for an illustration of the total number of respondents in each category.

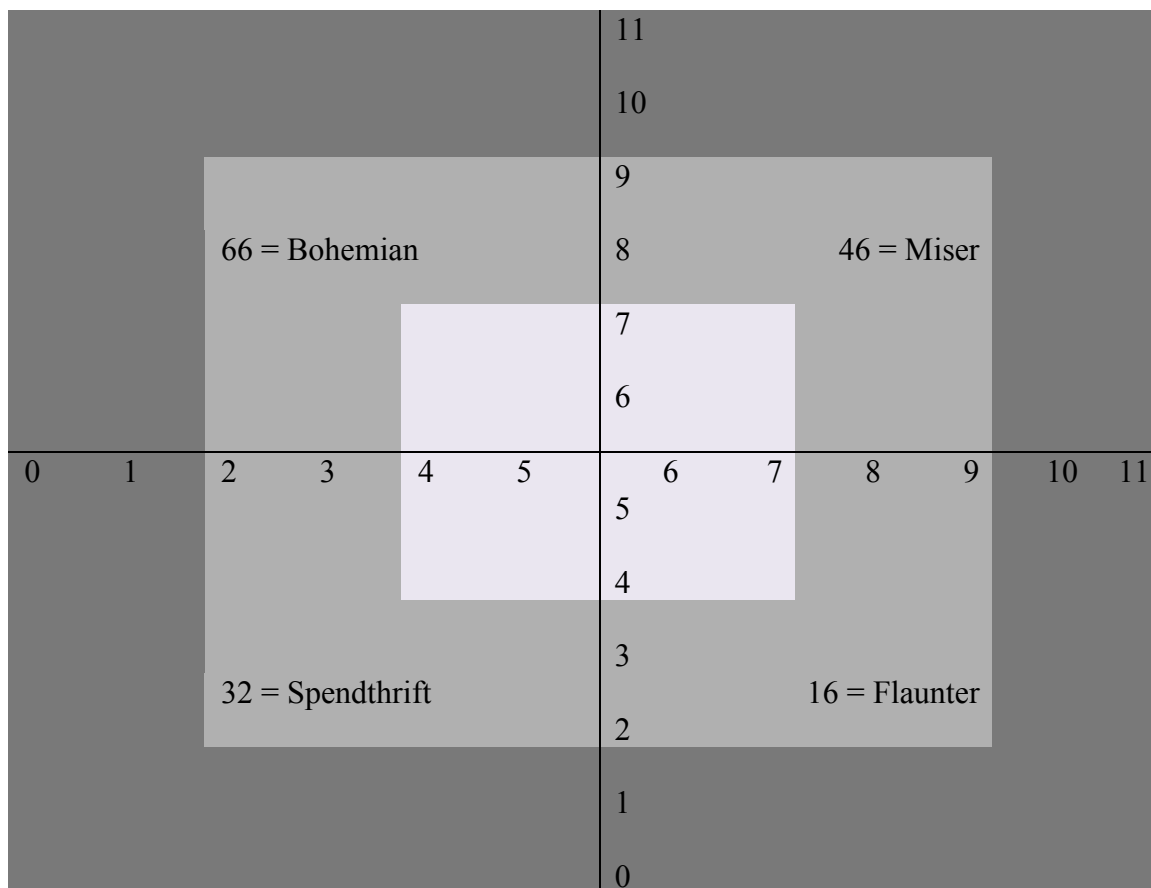


Figure 5. Illustration of total number of respondents in each financial attitude. The horizontal axis plots the importance-of-finances continuum and the vertical axis plots the approach-to-money continuum. The numbers reflect the respondents in the sample who fell into the particular quadrant.

Before addressing the symmetry of couples' financial attitudes, an obvious question is whether observed differences are a result of overarching sex effects. Therefore, a multivariate analysis of variance (MANOVA) was conducted to evaluate whether financial attitudes and intensity levels differed by sex. The results indicated that no significant difference exists between males and females in terms of both financial attitudes ($F[1, 158] = .76, p = .384$) and intensity of attitudes ($F[1, 158] = 3.11, p = .080$).

These results indicate that males and females have similar financial attitudes and similar levels of intensity in attitudes. Frequencies and percentages of male and female respondents' financial attitudes and intensity of attitudes are provided in Table 11.

Table 11

Contrast of Males' and Females' Financial Attitude Styles Organized by Intensity

Attitude and Intensity	Males		Females		Total Sample	
	Freq	%	Freq	%	Freq	%
Bohemian	30	37.5	36	45	66	41
High Intensity	18	22.5	19	23.8	37	23
Moderate Intensity	11	14	14	17.5	25	15
Low Intensity	1	1	3	3.8	4	3
Flaunter	10	12.5	6	7.5	16	10
High Intensity	6	7.5	3	3.8	9	5.6
Moderate Intensity	1	1	0	0	1	.6
Low Intensity	3	4	3	3.8	6	3.8
Spendthrift	16	20	16	20	32	20
High Intensity	11	13.8	8	10	19	12
Moderate Intensity	3	3.8	7	9	10	6
Low Intensity	2	2.5	1	1	3	2
Miser	24	30	22	27.5	46	29
High Intensity	14	17.5	9	11	23	14
Moderate Intensity	8	10	6	7.5	14	9
Low Intensity	2	2.5	7	9	9	6

Regarding the symmetry of couples' attitudes, descriptive statistics were performed on the parallel and distance variables. Recall that parallel scores are 0, .5, and 1, with 0 indicating that partners' scores were in opposite quadrants, .5 indicating partners' scores were in adjacent quadrants, and 1 indicating partners' scores were in the

same quadrant. Distance scores range from 0 to 22, with higher numbers indicating greater distance between scores, and therefore more asymmetrical attitudes.

Table 12 provides a summary of the means and standard deviations for couples' scores on the parallel and distance variables. The majority of couples had the same financial attitude (i.e., their scores were plotted in the same quadrant). Specifically, 41 couples had a parallel score of one (51%). Thirty couples' attitudes were in adjacent quadrants, and therefore had a parallel score of .5 (38%). Finally, nine couples had attitudes in opposing quadrants (11%). Table 13 summarizes the frequencies and percentages of couples' scores on the parallel variable.

Table 12

Summary of Means and Standard Deviations for Couples' Scores on the Parallel and Distance Variables

Variable	<i>M</i>	<i>SD</i>	Range
Parallel	.70	.34	0-1
Distance	5.08	3.99	0-21

Table 13

Summary of Frequencies and Percentages for Couples' Scores on the Parallel Variable

Parallel Score	Level of Parallelism	Frequency	Percentage
0	Opposite Quadrants	9	11
.5	Adjacent Quadrants	30	38
1	Same Quadrant	41	51

The majority of couples (i.e., 65%) had distance scores less than or equal to five. Further, 91% of couples had distance scores less than or equal to ten. Thus, the distribution of couples' distance scores was positively skewed, indicating that the

majority of couples in the sample had similar financial attitudes. The median distance score was 4.0. Table 14 summarizes the frequencies and percentages of couples' distance scores.

Table 14

Summary of Frequencies and Percentages for Couples' Scores on the Distance Variable

Distance Score	Frequency	Percentage
0	6	7.5
1	7	8.8
2	9	11.3
3	10	12.5
4	10	12.5
5	10	12.5
6	4	5
7	7	8.8
8	5	6.3
9	3	3.8
10	2	2.5
11	1	1.3
12	2	2.5
13	0	0
14	1	1.3
15	1	1.3
16	1	1.3
17	0	0
18	0	0
19	0	0
20	0	0
21	1	1.3

RQ2: Which elements of serial arguments are included in couples' perceptions of their serial financial conflicts? Descriptive statistics were used to determine the degree to which respondents perceive that their serial conflicts over money are frequent, irresolvable, and/or predictable. Results indicated that respondents perceived that their serial financial conflicts were infrequent (76%) and resolvable (80%), but predictable (52%). Across the entire sample, serial financial conflicts were uncommon ($M = 2.94$, scale range = 0 – 9). Table 15 summarizes the means and standard deviations for respondents' serial financial conflict scores.

Table 15

Summary of Means and Standard Deviations for Individuals' Serial Financial Conflict Scores

Conflict Element	<i>M</i>	<i>SD</i>	Range
Frequency	0.45	0.92	0 – 3
Predictability	2.23	0.95	0 – 3
Resolvability	0.26	0.61	0 – 3
Total Conflict	2.94	1.69	0 – 9

A multivariate analysis of variance (MANOVA) was conducted to determine whether males and females had different scores on the serial financial conflict scale. Results indicated that males' scores on frequency of serial financial conflict ($M = .46$, $SE = .10$) were not significantly different from females' scores ($M = .44$, $SE = .10$; $F[1, 158] = .03$, $p = .864$); males' scores on the predictability of serial financial conflict ($M = 2.23$, $SE = .11$) were not significantly different than females' scores ($M = 2.24$, $SE = .11$; $F[1, 158] = .07$, $p = .796$); males' scores on resolvability of serial financial conflict ($M = .28$, $SE = .07$) were not significantly different than females' scores ($M = .25$, $SE = .07$; $F[1,$

158] = .007, $p = .934$); and, males' scores on the summed serial conflict scale ($M = 2.96$, $SE = .19$) were not significantly different than females' scores ($M = 2.93$, $SE = .19$; $F[1, 158] = .02$, $p = .889$). These results indicate that males and females have similar perceptions regarding the frequency, resolvability, and predictability of their serial financial conflicts.

RQ3: Are couples' financial attitudes related to serial financial conflict? Four analyses were performed to address the third Research Question. First, a 3 X 4 factorial ANOVA was performed with parallelism and financial attitude style serving as the two independent variables and serial financial conflict serving as the dependent variable. Parallelism failed to return a significant main effect, indicating that partners with financial attitudes in opposite quadrants ($M = 2.65$, $SE = .39$), adjacent quadrants ($M = 3.19$, $SE = .22$), and the same quadrant ($M = 2.97$, $SE = .33$) were not significantly different in their perceptions of serial financial conflict, $F(2, 148) = .74$, $p = .478$. The main effect for financial attitude style also returned non-significant results, indicating that Bohemians ($M = 2.84$, $SE = .31$), Flaunters ($M = 2.73$, $SE = .51$), Spendthrifts ($M = 2.96$, $SE = .33$), and Misers ($M = 3.22$, $SE = .30$) had similar perceptions of serial financial conflict, $F(3, 148) = .35$, $p = .790$. Finally, although close, the interaction between parallelism and financial attitude style was non-significant, $F(6, 148) = 2.044$, $p = .063$.

Although the respondents' financial attitude style failed to return significant results in the factorial ANOVA, of particular interest to the present investigation was whether particular financial attitude combinations created problems for romantic couples. Therefore, a 4 (females' financial attitude style) X 4 (males' financial attitude style) multivariate analysis of variance (MANOVA) was performed on females' and males'

perceptions of serial financial conflict to gain a more nuanced understanding of how attitudes might predict respondents' perception of serial financial conflict.

Results of the multivariate test were only significant when using the most powerful statistic, Roy's largest root. For the purposes of theory development, however, the results of the between-subjects effects were examined. The tests of between-subjects effects indicated that neither females' financial attitude style [$F(3, 64) = .94, p = .427$] nor males' financial attitude style [$F(3, 64) = 1.33, p = .273$] predicted females' perceptions of serial financial conflict. In other words, Bohemian, Flaunter, Spendthrift, and Miser females' perceptions that conflict is frequent, irresolvable, and predictable are similar whether their partners are Bohemian, Flaunter, Spendthrift, or Miser.

Comparatively, males' perceptions that financial conflicts were frequent, irresolvable, and predictable were effected by their own financial attitude [$F(3, 64) = 2.84, p = .045, \text{partial } \eta^2 = .117$], but not their partners' financial attitude [$F(3, 64) = 1.92, p = .134$]. Results of planned contrasts (Deviation comparisons) indicated that Spendthrift males' perceptions of serial financial conflicts ($M = 4.62, SE = .55$) were significantly different from Bohemians ($M = 2.62, SE = .51$), Flaunters ($M = 2.98, SE = .59$), and Misers ($M = 2.92, SE = .39$), $p = .006$. More precisely, Spendthrift males have a higher perception of serial financial conflict compared to males with Bohemian, Flaunter, and Miser financial attitudes.

Finally, there was not a significant female-attitude by male-attitude interaction effect on females' serial financial conflict [$F(9, 64) = 1.49, p = .788$]. As Figure 6 illustrates, females' mean serial conflict scores have little variation regardless of the male and female attitude combinations.

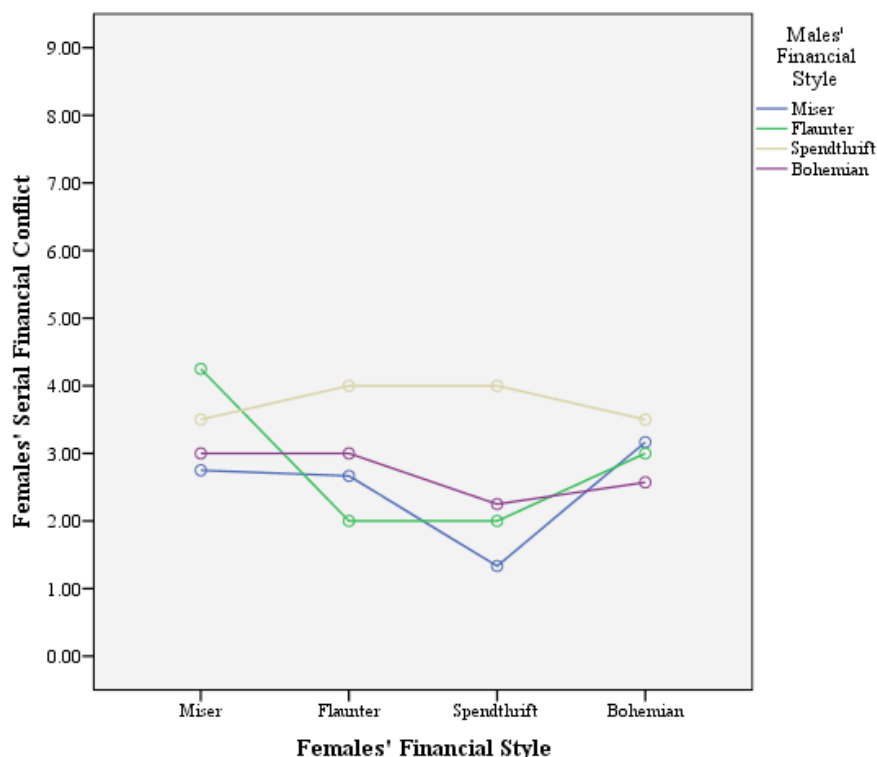


Figure 6. Illustration of females' perceptions of serial financial conflicts by females' and males' financial attitude styles. The female by male financial attitude interaction effect for females' perceived level of serial financial conflict in the relationship (range 0 – 9) is plotted. Females' financial attitudes are labeled on the x-axis. Females' conflict is plotted by males' attitudes, which are represented by different lines (the key is provided in the upper right corner of the figure). As an example, to locate Spendthrift females' perception of serial financial conflict when romantically involved with male Misers, locate "Spendthrift" on the x-axis and find the wide-dashed grey data plot. The graph indicates that when Spendthrift females are in a relationship with Miser males, females' mean serial financial conflict is < 2 on a 9-point scale.

However, there was a significant interaction effect on males' serial financial conflict [$F(9, 64) = 2.54, p = .015, \text{partial } \eta^2 = .263$]. Planned contrasts indicated that two different attitude combinations had a significant effect on males' perceptions of serial financial conflict. Specifically, when male Flaunters are involved with female Misers, males' perceptions of serial financial conflict are higher relative to male Flaunters involved with females who have any of the other three financial attitudes, $t = 2.304, p = .024, \text{partial } \eta^2 = .263$. Additionally, when Spendthrift males are involved with female

Flaunters, males' perceptions of serial financial conflict are higher relative to Spendthrift males involved with females who have any of the other three financial attitudes, $t = 2.304, p = .024, \text{partial } \eta^2 = .263$. Figure 7 provides a graphical depiction of males' serial financial conflict by females' and males' financial attitudes.

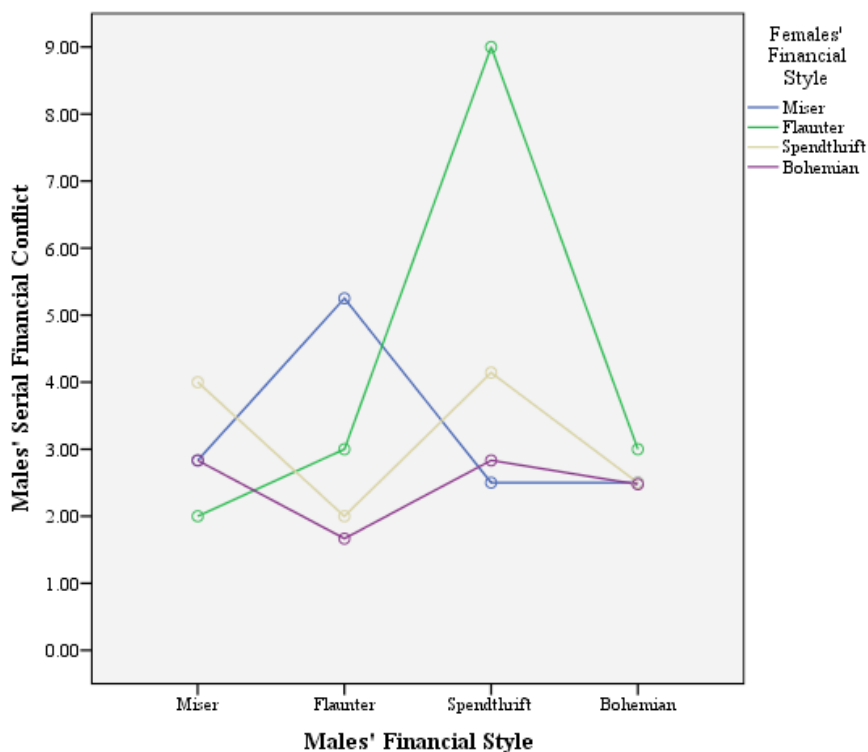


Figure 7. Illustration of males' perceptions of serial financial conflicts by females' and males' financial attitude styles. The female by male financial attitude interaction effect for males' perceived level of serial financial conflict in the relationship (range 0 – 9) is plotted. Males' financial attitudes are labeled on the x-axis. Males' conflict is plotted by females' attitudes, which are represented by different lines (the key is provided in the upper right corner of the figure). As an example, to locate Spendthrift males' perception of serial financial conflict when romantically involved with female Flaunters, locate "Spendthrift" on the x-axis and find the wide-dashed black data plot. The graph indicates that when Spendthrift males are in a relationship with Flaunter females, males' mean serial financial conflict = 9 on a 9-point scale.

The results of the significant interaction effect on males' serial financial conflict should be interpreted with caution. The significant findings were based on very small cell sizes. Namely, there were only four couples in which males had Flaunter attitudes and

females had Miser attitudes, and only one couple had a Spendthrift male and Flaunter female. Unequal cell sizes present multiple statistical complications when interpreting the *F*-ratio (Field, 2009). Therefore, the significant interaction effect of partner-attitude combinations on males' perceptions of serial financial conflict should be evaluated with this caveat in mind.

Finally, multilevel modeling (i.e., hierarchical linear modeling; HLM), a tool for testing the Actor-Partner Interaction Model, was used to address whether couples' financial attitudes predicted perceptions of serial financial conflict. Specifically, both the actor and partner effects of financial approach and financial importance were entered as predictor variables in the analysis. Results of the constrained model suggest that self-reports of financial approach was not a significant predictor of actors' perceptions of serial financial conflict, $b = -.02$, $t(141.9) = .49$, $p > .05$; however, financial approaches reported by respondents' partners significantly predicted respondents' perceptions of serial financial conflict, $b = -.13$, $t(132.1) = 3.15$, $p = .001$, indicating that individuals involved with partners who have a more conservative approach to spending had a lower perception of serial financial conflict. More precisely, this coefficient estimates that with each 1-unit increase in approach (i.e., as approach becomes more conservative/less liberal), the likelihood of perceived serial financial conflict decreased by .13 on a 9-point scale. In other words, spending is associated with conflict such that every one-unit change in approach results in a .13 change in conflict. Additionally, an actor effect was observed for the importance of finances on serial financial conflict. Specifically, actors' reports of obsession with money were positively associated with actors' perceptions of serial financial conflict, $b = .08$, $t(148.0) = 1.78$, $p = .039$. Thus, across the entire sample,

a 1-unit increase in an individual's importance of money results in a .08 increase in that individual's perception of serial financial conflict on a 9-point scale.

Regarding the partner effects for the independent variable financial approach on perceptions of serial financial conflict, results of the unconstrained model indicate that both males', $b = -.13$, $t(75.0) = 1.91$, $p = .031$, and females' perceptions of serial financial conflict were predicted by their partners' financial approach, $b = -.12$, $t(75.0) = 2.43$, $p = .009$. Figure 8 provides a graphical depiction of this partner effect for both males' and females' perceptions of serial financial conflict. Although no interaction effect between partners' financial approach and sex was observed, the graph indicates that males' and females' perceptions of serial financial conflict peak at different levels of partners' financial approach. Specifically, males perceive the most serial financial conflict when their partners are liberal spenders, and this perception dips when their partners' financial approach is mid-range. Females' perceptions of serial financial conflict peaks, however, when their partners' financial approach is mid-range, and the perception of conflict is lowest when their partners' financial approach is on the extreme ends (i.e., very liberal or very conservative).

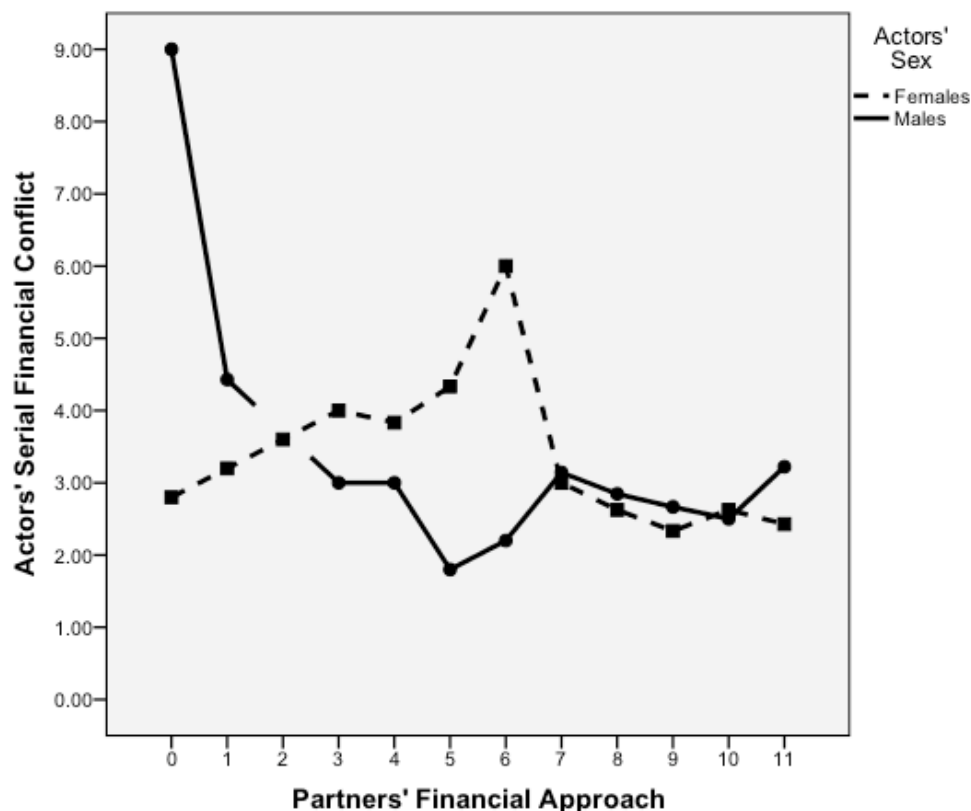


Figure 8. Illustration of males' and females' perceptions of serial financial conflict by partner's financial approach. The effect of partners' financial approach on both males' and females' perception of serial financial conflict (range 0 – 9) is plotted. Partners' financial approach (0 = liberal spending, 11 = conservative spending) is labeled on the x-axis. Actors' conflict is plotted by partners' approach. As an example, to see how female respondents' perception of serial financial conflict fluctuates depending on their partners' financial approach, look at the dashed line. Females' perception of serial financial conflict peaks when their partners' financial approach is six on an 11-point scale.

Another difference worth mentioning regarding this partner effect is that the elements of serial financial conflict (i.e., frequency, resolvability, and predictability) that are perceived are unique for males and females. More precisely, results of a multivariate analysis of variance indicate that a male's partner's financial approach predicts his perception that conflicts are irresolvable [$F(10, 69) = 2.87, p = .005, \text{partial } \eta^2 = .293$], but not frequent or predictable. Alternatively, a female's partner's financial approach

predicts her perception that conflicts are frequent [$F(11, 68) = 2.16, p = .027$, partial $\eta^2 = .259$], but not irresolvable or predictable.

RQ4: Is power in the relationship related to serial financial conflict? The Actor-Partner Interaction Model was used to address the fourth Research Question. Specifically, multilevel modeling (i.e., hierarchical linear modeling; HLM) was used to address whether actors' and/or partners' financial power predicted respondents' perceptions of serial financial conflict. Both the actor and partner effects of financial power were entered as predictor variables in the analysis. Results of the constrained model suggest that self-reports of financial power significantly predicted respondents' perceptions of serial financial conflict, $b = .14, t(101.0) = 3.03, p = .002$, indicating that individuals' own perceptions of financial power predicted their own perceptions of serial financial conflict. More precisely, a 1-unit increase in financial power increased the likelihood that respondents perceived financial conflicts to be frequent, irresolvable, and predictable by .14 on a 9-point scale. Significant partner effects were not found, $b = .01, t(103.7) = .18, p > .05$.

Results of the unconstrained model provide a more nuanced understanding of this actor effect for both males and females. The financial power actor effect was significant for both males, $b = .12, t(76.0) = 1.77, p = .04$, and females, $b = .16, t(76.0) = 3.04, p = .002$. As can be seen in Figure 9, both males and females show a general trend of increased perceptions of serial financial conflict as their financial power increases. However, males' perceptions of serial financial conflict show a trough effect as financial power reaches 11 on a 15-point scale, and increases again as financial power approaches 15; at this same level, women's perceptions of serial financial conflict reach a peak.

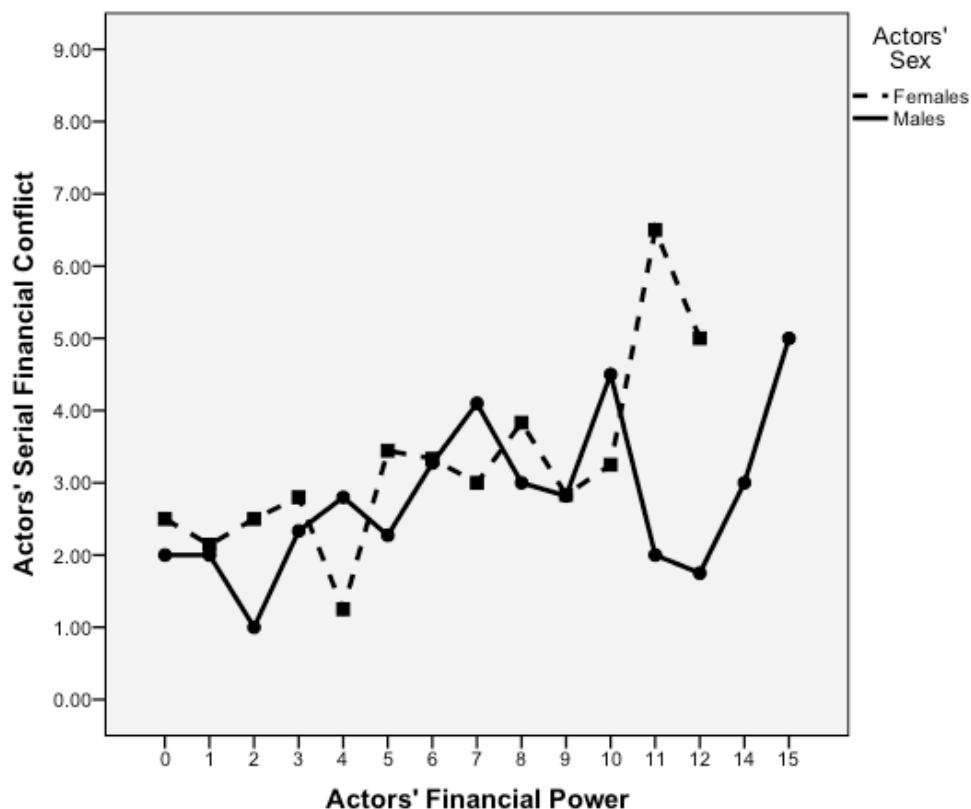


Figure 9. Illustration of males' and females' perceptions of serial financial conflict by actors' financial power. The effect of actors' financial power on both males' and females' perceptions of serial financial conflict (range 0 – 9) is plotted. Actors' financial power (0 = powerless, 15 = powerful) is labeled on the x-axis. Actors' conflict is plotted by actors' financial power. As an example, to see how female respondents' perceptions of serial financial conflict fluctuate depending on their own financial power, look for the dashed line. Females' perceptions of serial financial conflict show a general trend of increased perception of conflict as financial power increases, and peak when their own financial power is 11 on a 15-point scale.

Follow-up multivariate analyses of variance were conducted to determine whether actors' financial power effected actors' perceptions of frequency, resolvability, or predictability of serial financial conflicts. For males, no significant differences between the three conflict elements emerged. Thus, males' financial power predicted their perceptions of serial financial conflict on a macro level. Significant differences between

the serial financial conflict elements were observed for females, however. Specifically, significant main effects were observed for females' perceptions of financial power and their own perceptions of frequency of financial conflicts [$F(12, 66) = 2.50, p = .009$, partial $\eta^2 = .312$], as well as their perceptions that financial conflicts were irresolvable [$F(12, 66) = 2.35, p = .014$, partial $\eta^2 = .300$]; no significant effects were observed for predictability of financial conflicts. A more precise understanding of this difference is garnered when the elements of power (i.e., contribution to household funds, preferences for affiliation/disaffiliation, and dominance) are compared to the elements of serial financial conflict. Multivariate analyses of variance indicated a significant main effect for females' disaffiliation on perceptions of resolvability of serial financial conflict [$F(5, 38) = 5.22, p = .001$, partial $\eta^2 = .407$], and a significant main effect for females' financial contribution on perceptions of frequency of financial conflict [$F(4, 38) = 3.98, p = .009$, partial $\eta^2 = .295$]. Specifically, females who disaffiliate from their partners (i.e., desire to keep their money separate) perceive that financial conflict is less resolvable than females who desire to financially affiliate with their partners. Additionally, females who contribute more to household funds perceive that financial conflict is more frequent compared to females who contribute less than or equal to their partners.

CHAPTER VI

DISCUSSION

The current investigation was conducted to fill gaps in existing literature regarding conflicts over finances in romantic relationships. Previous research has indicated that financial conflicts commonly occur, result in negative emotions for both romantic partners, and are unique from conflicts over other topics (e.g., on average, the duration of financial conflicts is longer relative to other conflicts; Papp et al., 2009). Although multiple studies have examined individuals' financial attitudes, none have explored the role of financial attitudes in romantic relationships. Financial power has been investigated using dyadic data, but not in conjunction with conflict. The present study was predicated on the assumption that financial attitudes and financial power were related to or affected financial conflicts in romantic relationships.

The Research Questions asked in this study concerned the influence or association of couples' financial attitudes and financial power on partners' perceptions of serial financial conflict. Previous literature on financial attitudes has conceptualized attitudes as unidimensional constructs (e.g., Bailey & Lown, 1993; Christopher et al., 2004; Edwards et al., 2007). This study, however, characterized financial attitudes as conceptual differentials or contradictions, and introduced a financial attitude typology that mapped the importance of money and the approach to the use of money along two perpendicular continuums. The typology resulted in four distinct financial attitude styles (i.e., Bohemian, Flaunter, Spendthrift, and Miser). Regarding financial power, previous literature focused primarily on the breadwinner (e.g., Burgoyne, 1990; Pahl, 1980) or systems of allocation (e.g., Kenney, 2006; Singh & Lindsay, 1996). More recent research

indicates that financial ownership and decision-making influence financial power as well (e.g., Burgoyne et al., 2006). Thus, in this study, power was considered a function of a partner's financial contribution to household funds, a partner's view of ownership over money, and a partner's dominance/submissiveness when making financial decisions. This chapter summarizes and discusses the results of the present study, considers the practical and theoretical contributions of the study, and explores the limitations and directions for future research.

RQ1: Are romantic couples' financial attitudes symmetrical or asymmetrical?

The first Research Question asked whether romantic couples' financial attitudes were symmetrical or asymmetrical. The results of this study suggest that the old adage "birds of a feather flock together" rings true. Just over half of the couples in this study had the same financial attitude; only nine couples had financial attitudes that were completely asymmetrical (i.e., in opposite quadrants of the attitude typology). Further, on average, partners were only five data-points away from their significant other on the financial attitude graph. In other words, when considered spatially, the distance between partners' scores was minimal. This finding is consistent with research demonstrating that personality similarity is associated with attraction (e.g., Byrne, Griffitt, & Stefaniak, 1967; Klohnen & Luo, 2003). Perhaps partners discuss finances more than what is suggested in previous literature (e.g., Singh & Lindsay, 1996) and assess their financial compatibility just like they assess other personality characteristics. Or, if partners refrain from financial discussions, perhaps they seek out indicators of financial similarity by observing each other's financial behaviors (e.g., how frequently the other person shops or how much money the partner spends on eating out).

Another potential explanation for the high rate of financial similarity observed in this study could be offered by the convergence hypothesis, which suggests that relational partners become more similar over time (see Melamed, 1994). Perhaps such high incidences of partner similarity were observed in this study because respondents were in long-term relationships. Two regression analyses were performed to determine whether the duration of couples' relationships were associated with partners' financial attitude similarity. The data reasonably support that distance between the couple in financial attitude was negatively associated with the number of years partners had been in a relationship, $R^2 = .023$, $F(1, 158) = 3.73$, $p = .055$ ($\beta = -.152$). Thus, as the number of years together increased, the distance between partners' plots on the attitude typology decreased. The relationship between parallelism and relationship duration was non-significant, $R^2 = .005$, $F(1, 158) = .717$, $p = .398$ ($\beta = .067$).

RQ2: Which elements of serial arguments are included in couples' perceptions of their serial financial conflicts? The second Research Question asked which elements of serial arguments were included in couples' perceptions of their serial financial conflicts. The findings of this study contradict previous studies that suggest conflicts over finances are frequent and/or irresolvable (see Papp et al., 2009; Shackelford & Buss, 1997; Zagorsky, 2003). Specifically, results of this study indicated that partners perceived that their disagreements over finances were infrequent and resolvable. However, partners reported that their financial arguments were predictable.

Several scenarios could account for this finding being inconsistent with previous research. First, perhaps arguments over finances are actually becoming less common. For instance, national health statistics indicate that women and men are postponing marriage

until they are a little older compared to years past (Copen, Daniels, Vespa, & Mosher, 2012). Given this trend, perhaps partners are also becoming more selective in who they marry. In turn, partners might be more compatible and, consequently, experience less financial conflict. Second, the possibility exists that the current sample was composed of partners who were relatively open to discussing finances. This openness might be associated with more agreeableness and, therefore, less frequent or irresolvable conflicts. Future research is needed to support this speculation, however. The assumption that respondents in this study might be more open to discussing finances is predicated on the fact that respondents were willing to answer questions about a typically taboo or otherwise personal topic (namely, money). Finally, selective attrition might account for the low occurrence of conflict reported in this study. Selective attrition refers to a couple's tendency to separate or divorce when arguments are frequent (Hatch & Bulcroft, 2004). Perhaps partners who argue over finances frequently were underrepresented in this study because couples who are unable to resolve conflicts eventually terminate the relationship. For instance, Malis and Roloff (2006a) found that respondents thinking of a terminated relationship reported more demand/withdraw conflict than respondents thinking of a current relationship. However, to date, scholars have not examined the specific causes of serial conflict. Bevan's (2010) study on serial argument goals offers a step in this direction, but additional research in this area is warranted. Research on terminated relationships might prove useful for understanding the causes of serial financial conflicts.

The finding that financial arguments were infrequent and resolvable but predictable poses a problem for the theory of serial conflicts. Specifically, Johnson and

Roloff (2000b) reported that there was a correlation between frequency of conflict and predictability. In turn, the authors stated that perceptions of resolvability decreased as predictability of conflicts increased. These connections are not supported by the research findings of the present study. Johnson and Roloff explained that frequent conflicts become patterned, and therefore are predictable. Over time, predictable conflicts result in the feeling that the conflicts are irresolvable because neither partner is able to break out of the conflict pattern. This interpretation seems valid and makes sense intuitively. The possibility of predictable arguments that are infrequent and resolvable is not inconceivable, however. Consider, for example, two partners who know each other well. Such partners are likely in tune with one another's personality characteristics, as well as the emotional or behavioral triggers that are likely to incite anger or frustration. A plausible scenario like this lends itself to the possibility that the partners could recognize that a financial conflict is about to occur (i.e., they can predict the onset of the conflict) and one or both partners could then refrain from engaging in the conflict. The partners might agree to disagree or simply avoid the conflict altogether given that the content of the argument is familiar. Regardless, the connection between frequency, predictability, and resolvability of conflicts warrants further investigation.

Results of the second Research Question hint at a larger issue surrounding financial conflicts. Given that money is such an integral part of society, the potential for financial conflicts might be omnipresent for most couples. In effect, money is likely a topic that couples have to continually revisit (e.g., buying groceries and paying utility bills are recurring expenses). Further, because each partner has his or her own unique financial style, the potential exists for financial conflict among any couple.

As the introductory material discussed, however, the occurrence of conflict is less detrimental than how conflict is handled (Driver et al., 2003; Gottman, 1993). This fact and the research findings of the present study suggest that scholars should consider more than just the frequency of financial disagreements when studying romantic couples' conflicts. Additional consideration should be given to the particular triggers that spur financial conflict as well as partners' perceptions of predictability and resolvability of those conflicts. Additionally, it would be helpful to explore the relationship between partners' satisfaction in and commitment to their romantic relationship with the elements of serial financial conflict. Perhaps predictability of financial conflicts is unrelated to satisfaction and commitment; knowing these relationships would be beneficial for romantic partners and relationship counselors.

RQ3: Are couples' financial attitudes related to serial financial conflict? The third Research Question asked whether couples' financial attitudes were related to serial financial conflict. The present study is the first to examine both partners' financial attitudes, and the results indicate that partners' financial attitudes predict their perceptions of serial financial conflict. For purposes of theory development, four separate analyses were performed to test the relationship between these variables.

The first analysis revealed that parallelism does not affect financial conflict. Readers will recall that parallelism is one way of measuring the symmetry of romantic partners' financial attitudes. Attitudes that fall in the same quadrant on the financial attitude typology are considered parallel, or completely symmetrical (e.g., both partners falling into the Flaunter quadrant). Partners with financial attitudes in opposite quadrants are completely asymmetrical (e.g., one Miser partner and one Spendthrift partner). Thus,

this finding indicates that partners with the exact same financial attitude will argue as frequently or infrequently as partners with completely asymmetrical financial attitudes. Therefore, results of this study suggest that when it comes to frequency, predictability, or resolvability of financial conflicts, the parallelism of partners' financial attitudes is inconsequential.

Findings from the third Research Question also revealed that, across the entire sample, the perception of serial financial conflicts was the same regardless of an individual's financial attitude. Stated differently, Bohemian individuals are no more or less likely to perceive that their financial conflicts are frequent, irresolvable, or predictable than Spendthrift individuals or people with any other financial attitude. Hence, having a particular financial attitude will not result in having more or less frequent, irresolvable, or predictable financial conflicts. Simply stated, a person could have any financial attitude and share the same perception of her serial financial conflicts as her coworker with a completely different financial attitude. Additionally, the interaction between parallelism and financial attitude does not predict partners' perceptions of serial financial conflicts. This finding suggests that the perception of serial financial conflict does not differ across the four financial attitudes even when considering if partners' financial attitudes are, or are not, parallel. Therefore, Misers need not worry about trying to become romantically involved with their financial twin nor their financial opposite, and the same scenario applies to people with other financial attitudes as well.

On the other hand, differences emerge once an individual's biological sex enters the equation. Specifically, the second analysis was performed to examine the differences in males and females' perceptions of serial financial conflict based on their own and their

partners' financial attitude separately. Females' financial attitudes predicted neither their own nor their partners' perceptions of serial financial conflict. Males' financial attitudes, however, predicted their own but not their partners' perceptions of serial financial conflict. Particularly, males with Spendthrift financial attitudes had higher serial financial conflict scores compared to males with any of the other financial attitudes. This finding indicates that Spendthrift males, regardless of their partners' financial attitude, perceive more frequent, irresolvable, and predictable financial conflicts than males with other financial attitudes. Perhaps Spendthrift males feel guilty about spending money, and in turn have a higher perception of serial financial conflict. Burgoyne (1990) found that men reported feeling guilty about extravagant spending. Spendthrift men who feel pressured to fulfill the traditional breadwinning role (see Bailey & Lown, 1993) might feel especially guilty and perceive more financial conflict than what actually exists.

Results of the interaction between males' and females' financial attitudes on partners' perceptions of serial financial conflict revealed that certain attitude pairings are less ideal than others. This effect was not observed for females' perceptions of serial financial conflict. Males' perceptions of conflict differed, however, depending on their own and their partners' financial attitude combination. Two attitude combinations exist that result in negative outcomes (i.e., the perception of more conflict) for males: (1) Spendthrift males with Flaunter females and (2) Flaunter males with Miser females.

In the first scenario, both partners share liberal spending attitudes. Perhaps this match is a recipe for disaster because money is managed poorly. Especially considering that both of these partners enjoy spending, conflict might arise if there is insufficient money to satisfy the spending needs or desires of each partner. On the other hand, these

partners differ with respect to the importance that they place on money. Although Spendthrift individuals spend money freely, they do not gauge their worth through money. In contrast, Flaunters use money as an evaluation tool and often spend to demonstrate their own superiority and worth. Perhaps males perceive more conflict with this particular attitude combination because each partner's spending priorities differ. For example, the Spendthrift male might acquiesce to his partner's spending decisions because those purchases are purposeful (i.e., purchases are like trophies), at least to the partner who is a Flaunter, and yielding might actually temporarily reduce conflict. Although the Spendthrift yields, he likely feels some resentment since he is unable to satisfy his desire to spend money. If the Spendthrift decides to resist spending money on trophies to satisfy his partner's need to flaunt, he likely perceives conflict as his partner disagrees with the decision to spend money indiscriminately.

In the second scenario, male Flaunters paired with female Misers might lead to perceptions of more conflict for males because the male prioritizes spending while the female prioritizes saving. Further, each partner places high importance on money. Because money is important to both partners but the priorities of saving/spending are in different directions, these partners have incompatible goals. This incompatibility clearly creates problems for males. Perhaps males in this situation feel like they have less authority or input regarding financial decisions, which "is important because expenditure decisions have been found to be one of the main sources of conflict and disagreement between couples" (Vogler et al., 2008, p. 118). Or, if male Flaunters exercise spending authority they might recognize that they are violating their partners' expectations, which could lead to the perception of conflict. Given that the Flaunter uses money to

demonstrate status, the amount of money needed to satisfy this desire is probably considerable. Expensive purchases would quickly deplete the savings account that is so precious to the female Miser, leading to conflict over savings versus debt. As stated previously, these interaction effects should be interpreted with caution. The interpretations and explanations offered for these findings are suppositions and additional research is required to delineate cause and effect.

The third analysis was conducted using the Actor-Partner Interaction Model (APIM, Kenny et al., 2006). Results of the APIM indicate that, across the entire sample, individuals' perceptions of serial financial conflict were associated with their partners' financial approach. Specifically, perceptions of serial financial conflict decrease as one's partner's financial approach becomes more conservative. In other words, as one's partner saves money, one's own perception of financial conflict decreases. The model was modified to separate the results by biological sex and no interaction effects were observed. However, slight differences between males and females are observed when the relationships between the variables are plotted. For instance, males' perceptions of serial financial conflict are highest when their female partners spend money and lowest when their female partners spend and save equally. In contrast, females' perceptions of serial financial conflict are highest when their male partners spend and save equally and lowest when their male partners are on either extreme of the saving-spending continuum. Sex differences are even more nuanced, and statistically significant, when the elements of serial financial conflict are teased out. Specifically, the fourth analysis (MANOVA) revealed that males perceive that financial conflicts are irresolvable when their female

partners spend freely, whereas females perceive that financial conflicts are frequent when their male partners save and spend equally.

The finding that males perceive their conflicts to be irresolvable when their partners spend money is relatively straightforward. The finding that females perceive frequent conflict when their partners have an indifferent financial approach is more difficult to explain. Perhaps women find it difficult to know what to expect from their partners when males have an indifferent spending approach. When a female expects her partner to spend money, he saves money or vice versa, which makes planning and budgeting difficult. In other words, having a partner with an indifferent financial approach might create uncertainty in the relationship and in turn lead to the perception of more frequent conflict for females. This interpretation is speculative, and needs further investigation.

Another APIM result was that perceptions of serial financial conflict increase as one's own obsession with money increases (i.e., when money is important to oneself). A likely explanation for this relationship is that people who are obsessed with money probably desire to have control over money. Having complete control over the household funds is probably difficult when romantically involved; thus, the obsessed partner must relinquish some financial control to ensure harmony in the relationship or else feel guilty for dominating. Such a situation is less than ideal, given that the financially obsessed individual probably feels anxiety and frustration if he or she relinquishes financial control or guilt if he or she maintains control. This quagmire could lead to the perception of more conflict as the individual struggles with the lesser of two evils.

RQ4: Is power in the relationship related to serial financial conflict? The fourth Research Question asked whether there was an association between financial power and serial financial conflict. This question was also addressed using the APIM and follow-up multivariate analyses of variance tests. Results of the APIM indicate that, across the entire sample, individuals' perceptions of serial financial conflict were positively associated with their own financial power. Thus, as one's own financial power increased so did her or his overall score on the serial financial conflict scale, indicating that she or he perceived some or all of the negative elements of serial financial conflict. When the model was modified to distinguish outcomes by sex, results indicated that both males and females perceived more conflict as their own financial power increased. However, males' perceptions of financial conflict decreased when females' perceptions of conflict peaked.

A follow-up multivariate analysis was conducted to determine specifically which elements of serial financial conflict were associated with financial power. No significant differences were observed among males. Stated differently, increases in financial power did not predict one particular conflict element (e.g., frequency). Therefore, males' perceptions of serial financial conflict increased across the board as their financial power increased. Differences were observed among females, however. Specifically, females who desire to keep their funds separate from their partners' funds are more likely to perceive that conflict is irresolvable compared to females who desire to share their funds with their partners. Additionally, females who perceive that their financial contribution to household funds is more substantial than their partners' contributions are more likely to perceive that financial conflicts are frequent compared to females who perceive that their financial contributions are less than or equal to their partners' contributions.

Multiple factors influence a partner's financial power, a point that is illustrated clearly by the results of this study. Thus, scholars must look beyond breadwinning as the primary indicator of financial authority as research in this area continues. At the very least, power is gained or lost by sharing financial resources, making financial decisions, and contributing funds to the household. Further, some of these elements are more problematic than others in creating the perception of financial conflict for romantic partners, and for females in particular. However, the results for males suggest that all three of the power elements examined in this study work in tandem to predict their perception of financial conflict. Hence, not only should these three factors be considered when studying power but they should also be examined both separately and together to garner the most complete picture of how financial power functions in the romantic relationship.

A noteworthy finding is that having less financial power in the relationship relative to one's romantic partner is inconsequential in creating the perception of conflict for either partner. Much of the research on financial power, however, suggests that having less authority to make financial decisions and having less monetary resources than one's partner creates inequality and relationship problems (e.g., Pahl, 1983). Readers get the impression that women are unfairly disadvantaged when financial inequality is present in the relationship. Fairness aside, results of the present study indicate that being romantically involved with a partner who is more financially powerful than oneself does not lead to increased conflict. In fact, having more financial power is more problematic than having less power. This finding suggests that not all forms of inequity are unfavorable.

As stated previously, equity theory suggests inequity comes in various forms. A person could be overbenefited, which occurs when his “ratio of rewards to costs is higher,” or underbenefited, which occurs when his “ratio of costs to rewards is higher” (Stafford & Canary, 2006, p. 229). Individuals who are overbenefited are less likely to experience relationship angst compared to individuals in equitable and/or underbenefited relationships. For example, Stafford and Canary (2006) actually found that women’s relationship satisfaction was positively correlated with overbenefitedness, which was contrary to their predictions. However, both women’s and men’s relationship satisfaction was negatively related to underbenefitedness. These findings are relevant to the present study because an individual who earns the most money in the relationship and makes most of the financial decisions probably feels underbenefited. This person likely perceives that he or she is putting more into the relationship than what he or she is receiving in return. Consequently, the underbenefited partner feels angry and critical toward her or his partner (Bippus et al., 2008) and perceives the elements of serial financial conflict. In effect, inequity in the relationship, and being underbenefited in particular, creates an unfavorable climate in the relationship.

Relational framing theory explains the findings of Research Question four as well. As relational framing theory explains, individuals view their relationship through either an affiliative or dominant frame. Partners with less power share their resources and collaborate or submit when making financial decisions, which is a more affiliative approach to the relationship. Hence, the findings of the present study suggest that less powerful partners view their relationship through an affiliative frame; having this view of the relationship seems to reduce the perception of serial financial conflict. Conversely,

partners with more power, and who view the relationship through a dominant lens, perceive the elements of serial financial conflict. In other words, the elements of serial financial conflict are more likely to be perceived when an individual views her romantic relationships through a dominant lens compared to an affiliative lens.

The finding that males' perceptions of conflict increase as their financial power increases contradicts what might be expected given the traditional model of male breadwinning. Having a male serve as the head of the household is not unusual, and this scenario was typical in the not so distant past. Thus, the finding that this role is associated with conflict is striking considering the history of traditional household decision-making. Perhaps, however, this result is a sign of the times. Today, partners might expect joint decision-making as couples move away from traditional models into more egalitarian relationships. Financially powerful males might struggle as they seek a balance between the traditional expectation of being the primary provider (see Bailey & Lown, 1993) and the contemporary expectation that relationships should be balanced. Or, it could be that males' perceptions of conflict increase as their power increases because they desire a more balanced relationship (i.e., the results of Bailey & Lown's 1993 study are outdated). An alternative explanation could be that males are trying to maintain their powerful position and they have a perception that their power is threatened, thus creating the perception of financial conflict.

Previous studies of female breadwinners found that these women downplayed their financial power in the relationship (e.g., Stamp, 1985; Tichenor, 1999). Results of this study indicate that these women have good reason to downplay their financial power; namely, increased financial power predicts increased financial conflict. Perhaps these

women feel underbenefited, as discussed before, and this creates the perception of conflict. Financially powerful women might feel particularly underbenefited if they are also contributing to the relationship in conventional ways (e.g., caring for children, cleaning, cooking). The pressure to *do it all* could lead to increased anger and, therefore, perceptions of conflict. Or, as Stamp (1985) and Tichenor (1999) explained, these women might feel guilty or odd about their powerful position despite the modern move toward egalitarianism. Alternatively, Schwartz et al. (1995) suggest the following explanation regarding the dissatisfaction associated with a female's financial power:

If she desires to have an ambitious partner, and research indicates women do, she may find her partner lacking if her own success makes him seem less of a success by comparison. Both husbands and male cohabitators who are less ambitious tend to have more short-lived relationships. (p. 270)

The most apparent implication of this result is that romantic partners should strive for balance in their financial power. Otherwise, the individual with the most power, regardless of biological sex, will perceive the elements of serial financial conflict. Thus, romantic partners should consider sharing financial resources (i.e., partners should pool their money), sharing financial decision-making, and striving for equal contributions to household resources.

Contributions

The results of the present study offer considerable contributions to the theory and practice of communication. This study offers one of the first attempts to propose a theory to explain financial conflicts among romantic partners. Bridging the research on financial attitudes, financial power, and financial conflict allowed the development of the financial

attitude and financial power typologies. These two typologies provide a means of explaining, predicting, and controlling financial conflict, among other variables (e.g., commitment, satisfaction, topic avoidance). Thus, these typologies serve as tools that can be used to guide future research, enhance financial conversations among romantic partners, and improve financial decision-making.

Using these tools, for instance, researchers can pinpoint factors that create financial conflict for both individuals and relational partners. Results of this study illustrate distinctions between the effects of financial attitudes and financial power on both individual and interpersonal perceptions of financial conflict. For example, both females and males' financial power predicts their own perceptions of financial conflict. This effect is not observed, however, for respondents' partners. In contrast, individuals' spending preferences clearly impact their partners' perception of conflict. These distinctions are valuable because an individual's perceptions and experiences of conflict might be quite different from his or her partner's perceptions and experiences. Further, an individual's behaviors might affect his or her partner's perceptions of conflict without either partner's awareness. Hence, the attitude and power typologies provide useful tools for practitioners working with romantic couples experiencing financial conflict. Counselors could use the typologies to determine the factors that create the most problems for partners and identify ways to troubleshoot those issues with the couple.

Another practical implication of this study is that individual preferences for financial issues can be readily identified. Individuals and practitioners could use the attitude or power measures to gain a clearer understanding of individual preferences for saving/spending money, sharing money with one's partner and the like. Gaining

knowledge of their own financial preferences would be helpful for individuals who are single or dating as they determine their compatibility with potential partners. At the very least, this knowledge could alert individuals to possible problems or serve as a conversation piece for burgeoning relational partners. This data could serve parents well, also. Parents that are beginning to provide financial instruction to their children could observe and discuss financial attitudes and, in turn, influence children's preferences for communicating about finances and making sound financial decisions.

The results of this study also suggest that financial attitudes are more complex than previously thought. Past studies conceptualized financial attitudes as unidimensional constructs. Building upon this framework, the typology developed in this study provides a more complete interpretation of financial attitudes. The measure seems to be working well, and indicates that financial attitudes are more intricate than what has been gleaned from measuring one aspect of attitudes (e.g., obsession).

Additionally, this study is the first to compare romantic partners' financial attitudes and is also the first to investigate the effects of financial attitudes on financial conflict. Hence, this study provides answers to questions previously overlooked. For instance, this project provides insight into the types of attitudes that are likely to be associated with perceptions of serial financial conflict. Prior to this study, the connection between financial attitudes and financial conflict was ignored. Thus, this study links variables that were previously unassociated, and results indicate that these connections are not superfluous. As an example, consider the fact that, prior to this study, no empirical evidence existed to indicate that Spendthrift males were more likely to perceive serial financial conflict relative to Bohemian, Flaunter, and Miser males. Further,

particular patterns of financial conflict can now be identified based on partners' financial attitudes (i.e., evidence exists to suggest that partners can remain compatible even when they have different financial attitudes; more important is the particular type of attitude combinations partners have). Thus, we now know that asymmetry is less important than the type of asymmetry. Therefore, this study substantially advances our understanding of romantic partners' financial conflict.

Limitations and Opportunities for Future Research

Like all research, the current project has limitations. Several of these limitations suggest opportunities for future research. First, some financial attitudes were observed more frequently than others. Specifically, only 10% of respondents (i.e., 16 individuals) were Flaunters. The disparate number of observations does not necessarily indicate a lack of validity of the financial attitude scale, however. Perhaps few Flaunters were represented in this study due their age.

This explanation is reasonable, given that other dimensions of personality and attitudes vary among groups. For example, the validity of the Revised NEO Personality Inventory ("The Big 5") has been demonstrated across multiple cultures and in various studies for many years; however, age differences have been observed among the personality traits (McCrae et al., 2004). Namely, Neuroticism, Extraversion, and Openness decline while Agreeableness and Conscientiousness increase among adolescents as they transition into adulthood. The desire to show off, a tendency that might be associated with Flaunter financial attitudes, likely decreases as individuals get older, much like egocentrism decreases after adolescence (Vartanian & Powlishta, 2001). Perhaps financial attitudes are similar to other personality traits that develop and vary

over the course of one's life. These possibilities suggest opportunities for future research in this area. Thus, future work would be well served by longitudinal and cross-sectional studies.

A second limitation concerns the reliability of the serial financial conflict scale. Cronbach's alphas for the predictability and resolvability sub-scales were less than optimal. Although the overall scale reliability was acceptable at .65, the alpha would ideally have been closer to .70 or higher. However, as stated previously, the low alphas were likely a result of the low number of items, as the inter-item correlations indicated that items were sufficiently related. Additional research with other conflict scales and a revised serial financial conflict scale would prove beneficial.

Finally, the format of the scale items frustrated some respondents, as indicated in their feedback at the end of the survey. One respondent stated, "life isn't so black-and-white." This formatting was most appropriate for the theory and methodology of the present study; however, much information can be gleaned from interviews, observations, and open-ended surveys. Multiple investigations of various styles are needed to gain the most comprehensive understanding of financial attitudes, financial power, and financial conflict in the romantic relationship.

Some additional avenues for future research are worth mentioning. Data from divorced couples would offer a wealth of information regarding the particular financial topics that most strain relationships, as well as additional insight on financial attitudes that are less compatible than others. The area of selective attrition, discussed previously, would also be worthy of further investigation. Researchers should consider studying whether financial attitude similarity predicts relationship duration or satisfaction.

Additionally, future researchers should continue to treat financial attitudes as complex constructs and discontinue the use of unidimensional measures of financial attitudes.

Previous research (e.g., Prince, 1993) indicates that confidence with finances is associated with spending patterns and seeking financial assistance. Perhaps this variable is connected to financial conflicts as well; thus, this area deserves further exploration. As discussed in the review of literature, the variables sex, education, and socioeconomic status are related to, or effect, financial attitudes. Future research should study the relationship between these variables and the financial styles examined in this study. Moreover, how these variables effect or relate to serial financial conflicts is worthy of investigation. Additionally, exploring the role of budgeting in reducing or exacerbating financial conflicts would be useful for practitioners and couples. Couples who budget and, therefore, plan their expenditures, might experience less financial conflict because financial expectations are known. In other words, budgeting might temper the effect of financial attitudes on financial conflict. Understanding the relationship between these variables could lead to developing best practices for reducing the frequency or intensity of financial conflicts.

Finally, the connection between financial attitudes and financial power should be explored. For example, it would be worthwhile to know whether individuals with particular financial styles are more or less likely to assume a dominant role when making financial decisions. Understanding the connection between these variables would provide additional insight into partners' serial financial conflicts and how they could be avoided or constructively resolved.

Conclusion

Previous research on financial conflict in romantic relationships has focused primarily on three separate threads of literature. Rarely has work in the separate threads been cross-referenced. The present study offered new depth to this line of research by integrating the research findings of these studies and identifying novel approaches to the study of financial attitudes, financial power, and financial conflict using dyadic data. Two theoretical models were proposed to explain financial conflict: a financial attitude typology and a financial power typology. The findings suggest that partners can have disparate financial attitudes and have few financial disagreements. However, some attitude combinations are more likely to create the perception of conflict, especially among males. Additionally, individuals' spending behaviors predict their partners' perceptions of financial conflict. Regarding financial power, those partners with more financial power are more likely to perceive the elements of serial financial conflict. Thus, partners should strive to decrease financial power differences. This study provides insight into the factors that lead to financial conflict and advances the conceptualization of financial attitudes. Although future research concerning financial conflict is essential, this study offers a valuable enhancement to our understanding of romantic partners' financial conflicts.

APPENDIX A

FINANCIAL COMMUNICATION SURVEY

Preliminary Instructions:

The following questionnaire is designed to reveal couples' financial communication patterns about money. Your responses will be used to better understand couples' financial communication. The questionnaire should take about 10 minutes to complete. In order to comply with the requirements for behavioral research, the person completing the survey must also review the attached Informed Consent Form. The responses to this survey will only be presented in aggregate form, without identification of individuals.

Section One:

In this section, we will ask you to finish several statements in the way that best reflects how you think or feel about money. For each statement, circle the letter next to the response that is MOST LIKE YOU. Circle only one answer. Record your first thought.

Importance of Finances

1. Money is:
 - a. Not important to me.
 - b. Important to me.

2. When I have less money than other people:
 - a. I don't care.
 - b. I feel inferior to them.

3. When I have more money than others:
 - a. I don't care.
 - b. I feel superior to them.

4. Having a lot of money is:
 - a. Not a goal of mine
 - b. A goal of mine

5. When it comes to money, I'd say that I prefer:
 - a. To have enough for my needs.
 - b. To have more money than what I need.

6. When considering how I see myself:
 - a. Having money is un-important.
 - b. Having money is important.

7. Compared to other people:
 - a. Money doesn't seem to be more important to me.
 - b. Money seems to be more important to me.

8. When considering my career choice, it is more important that I:
 - a. Find my job interesting.
 - b. Earn a lot of money.
9. I would prefer to earn:
 - a. The same amount of money that most people earn.
 - b. More money than what most people earn.
10. When people believe that I have a lot of money:
 - a. I don't care what others think.
 - b. I feel good about myself.
11. Having money:
 - a. Does not affect me.
 - b. Makes me feel good about myself.

Section Two:

In this section, we will ask you to finish several statements in the way that best reflects how you think or feel about money. For each statement, circle the letter next to the response that is MOST LIKE YOU. Circle only one answer. Record your first thought.

Approach to the Use of Money

1. Overall, I'd say that I prefer to:
 - a. Spend money.
 - b. Save money.
2. When making purchases, I generally:
 - a. Make spontaneous purchases.
 - b. Plan purchases in advance.
3. Money is made for:
 - a. Spending.
 - b. Saving.
4. When it comes to saving money, I'd say that I:
 - a. Rarely put money aside for savings.
 - b. Often put money aside for savings.
5. When it comes to spending money, I'd say that I:
 - a. Rarely stick to a budget.
 - b. Often stick to a budget.
6. In general, I'd say that using money wisely is:
 - a. Rarely important to me.
 - b. Often important to me.

7. If I have \$100 in my bank account:
 - a. I have \$100 to spend.
 - b. I better save that money.
8. My friends would describe me as a:
 - a. Spender.
 - b. Saver.
9. If I were to receive a monetary gift and my bills for the month had already been paid, I would:
 - a. Buy myself a treat.
 - b. Spend the money on bills.
10. When thinking about budgets, I feel:
 - a. Overly limited.
 - b. Secure knowing how money will be spent.
11. When it comes to money, typically I:
 - a. Spend freely.
 - b. Am frugal.

Section Three:

In this section, we will ask you to finish several statements in the way that best reflects how you think or feel about money. For each statement, circle the letter next to the response that is MOST LIKE YOU. Circle only one answer. Record your first thought.

Affiliation/Disaffiliation (Ownership)

1. When I think about money that I earn, I'd say that I prefer to:
 - a. Combine my money with my partner.
 - b. Keep my money separate from my partner's money.
2. When spending a large amount of money on items, I prefer to:
 - a. Consult my partner before making the purchase.
 - b. Make the purchase without consulting my partner.
3. When thinking about money that I earn, I think the money is:
 - a. Both mine and my partner's to share.
 - b. My own to do with as I please.
4. When thinking about my money, it is important to me that I:
 - a. Share my money with my partner.
 - b. Keep that money for myself.

5. When I think about money earned by my partner, I'd say that I prefer to:
 - a. Combine his/her money with my money.
 - b. Keep my partner's money separate from my money.

Section Four:

In this section, we will ask you to finish several statements in the way that best reflects how you and your partner approach financial discussions. For each statement, circle the letter next to the response that is MOST LIKE YOU. Circle only one answer. Record your first thought.

Dominance/Submissiveness

1. When discussing finances with my partner, I generally:
 - a. Give in to my partner's wishes/suggestions about how to spend money.
 - b. Find myself persuading my partner about how to spend money.
2. When making financial decisions with my partner, I generally:
 - a. Try to satisfy my partner's needs.
 - b. Try to influence my partner.
3. When considering our household finances, I generally:
 - a. Yield to my partner/allow my partner to make most decisions.
 - b. Control financial decisions.
4. When discussing finances with my partner, I generally perceive that:
 - a. My partner is probably correct when we disagree.
 - b. My ideas are correct, even if my partner disagrees.
5. When discussing finances with my partner, I am most likely to:
 - a. Follow my partner's lead.
 - b. Lead the decision-making process.
6. When discussing finances with my partner, I generally:
 - a. Want to give up control of our money.
 - b. Want to control our money.

Section Five:

In this section, we will ask you to finish several statements in the way that best reflects how much you contribute to household funds. For each statement, circle the letter next to the response that is MOST LIKE YOU. Circle only one answer. Record your first thought.

Financial Contribution

1. When it comes to earning money, I'd say that:
 - a. My partner earns more money than I earn.
 - b. My partner and I earn the same amount of money.
 - c. I earn more money than my partner earns.

2. When considering who contributes the most to household funds, I'd say that:
 - a. My partner contributes more money to the household funds than I contribute.
 - b. My partner and I contribute equally to household funds.
 - c. I contribute more money to the household funds than my partner contributes.

Section Six:

Serial Arguing

This section asks you about how you communicate when you and your partner are involved in multiple arguments about money over time. For each statement, circle the letter next to the response that is MOST LIKE YOU. Circle only one answer. Record your first thought.

1. When considering how often my partner and I argue about money, I'd say that we:
 - a. Rarely argue about money.
 - b. Often argue about money.

2. When thinking about arguments over finances, I feel like this issue:
 - a. Will someday be resolved.
 - b. Will never be resolved.

3. When considering how frequently my partner and I argue over money, I'd say we:
 - a. Almost never argue over money.
 - b. Frequently argue over money.

4. When thinking about our arguments over finances, I think that:
 - a. My partner and I will eventually reach an agreement.
 - b. My partner and I will never come to an agreement.

5. When thinking about our arguments over finances, I'd say that generally:
 - a. I cannot tell when an argument over money is about to happen.
 - b. I can predict when an argument over money is about to happen.

6. When my partner and I argue over finances, I'd say that I generally:
 - a. Don't know what my partner will say during the argument.
 - b. Can predict what my partner will say during the argument.

7. When thinking about the occurrence of financial arguments in my relationship, I'd say that these conflicts:
 - a. Are unusual occurrences.
 - b. Are common occurrences.
8. When it comes to future financial discussions with my partner, I predict that my partner and I will:
 - a. Find ways to agree on the issue.
 - b. Continue to have disagreements.
9. When my partner and I argue over finances, I'd say that I generally:
 - a. Don't know what I might say during the argument.
 - b. Can predict what I will say during the argument.

Section Seven:

Finally, we would like to ask a few questions that will help us understand the results.

1. How long have you been in a romantic relationship with your partner?
 _____ years _____ months
2. Which category best represents your current relationship status with your partner? (select any that apply):
 - a. _____ Living together
 - b. _____ Engaged
 - c. _____ Married
3. What is your age (to the nearest year)? _____
4. What is your biological sex? (select one):
 - a. _____ female
 - b. _____ male
5. What is your partner's biological sex? (select one):
 - a. _____ female
 - b. _____ male
6. What is your annual household income? _____
7. What is the highest level of education you have achieved? (Select one):
 - a. _____ Grade school/Junior high
 - b. _____ High school
 - c. _____ Vocational or technical school/Community college
 - d. _____ 4 year college/university
 - e. _____ Graduate school

8. What is your ethnicity? (Select one):
- a. American Indian (specify _____)
 - b. Asian or Pacific Islander
 - c. African American
 - d. Caucasian
 - e. Latino or Hispanic
 - f. Other (specify _____)
9. Do you have any children?
- a. No
 - b. Yes
10. Is there anything else you would like us to know about your current romantic relationship?

Thank you very much for your participation in this study!

APPENDIX B

FINANCIAL ATTITUDE SYNTAX

Section One:

This section provides the syntax for calculating individuals' financial attitudes (i.e., Bohemian, Flaunter, Spendthrift, and Miser).

If ImportanceTotal>5 and ApproachTotal>5 SFAS=1.

If ImportanceTotal>5 and ApproachTotal<6 SFAS=2.

If ImportanceTotal<6 and ApproachTotal<6 SFAS=3.

If ImportanceTotal<6 and ApproachTotal>5 SFAS=4.

Execute.

Section Two:

This section provides the syntax for calculating each couple's distance scores.

Compute ImportanceTotalDiff = abs(ImportanceTotal_M – ImportanceTotal_F).

compute ApproachTotalDiff = abs(ApproachTotal_M – ApproachTotal_F).

compute Distance = ImportanceTotalDiff + ApproachTotalDiff.

Execute.

Section Three:

This section provides the syntax for calculating respondents' intensity scores.

if (ImportanceTotal>3 and ImportanceTotal<8) and (ApproachTotal>3 and ApproachTotal<8) Intensity=1.

if (ImportanceTotal=2 or ImportanceTotal=3) and (ApproachTotal=4 or ApproachTotal=5) Intensity=2.

if (ImportanceTotal=4 or ImportanceTotal=5) and (ApproachTotal=2 or ApproachTotal=3) Intensity=2.

if (ImportanceTotal=2 or ImportanceTotal=3) and (ApproachTotal=6 or ApproachTotal=7) Intensity=2.

if (ImportanceTotal=6 or ImportanceTotal=7) and (ApproachTotal=2 or ApproachTotal=3) Intensity=2.

if (ImportanceTotal=4 or ImportanceTotal=5) and (ApproachTotal=8 or ApproachTotal=9) Intensity=2.

if (ImportanceTotal=6 or ImportanceTotal=7) and (ApproachTotal=8 or ApproachTotal=9) Intensity=2.

if (ImportanceTotal=8 or ImportanceTotal=9) and (ApproachTotal=6 or ApproachTotal=7) Intensity=2.

if (ImportanceTotal=6 or ImportanceTotal=7) and (ApproachTotal=2 or ApproachTotal=3) Intensity=2.

if (ImportanceTotal=8 or ImportanceTotal=9) and (ApproachTotal=4 or ApproachTotal=5) Intensity=2.

if (ImportanceTotal=2 or ImportanceTotal=3) and (ApproachTotal=2 or ApproachTotal=3) Intensity=2.
 if (ImportanceTotal=2 or ImportanceTotal=3) and (ApproachTotal=8 or ApproachTotal=9) Intensity=2.
 if (ImportanceTotal=8 or ImportanceTotal=9) and (ApproachTotal=2 or ApproachTotal=3) Intensity=2.
 if (ImportanceTotal=8 or ImportanceTotal=9) and (ApproachTotal=8 or ApproachTotal=9) Intensity=2.
 if ImportanceTotal<2 Intensity=3.
 if ImportanceTotal>9 Intensity=3.
 if ApproachTotal>9 Intensity=3.
 if ApproachTotal<2 Intensity=3.
 Execute.

Section Four:

This section provides the syntax for calculating couples' parallelism scores.

if (SFAS_M = Style_F) Parallel=1.
 if (SFAS_M = 1) and (SFAS_F = 3) Parallel=0.
 if (SFAS_M = 1) and ((SFAS_F = 2) or (SFAS_F = 4)) Parallel=.5.
 if (SFAS_M = 2) and (SFAS_F = 4) Parallel=0.
 if (SFAS_M = 2) and ((SFAS_F = 1) or (SFAS_F = 3)) Parallel=.5.
 if (SFAS_M = 3) and (SFAS_F = 1) Parallel=0.
 if (SFAS_M = 3) and ((SFAS_F = 2) or (SFAS_F = 4)) Parallel=.5.
 if (SFAS_M = 4) and (SFAS_F = 2) Parallel=0.
 if (SFAS_M = 4) and ((SFAS_F = 1) or (SFAS_F = 3)) Parallel=.5.
 Execute.

APPENDIX C

INSTITUTIONAL REVIEW BOARD APPROVAL LETTER



INSTITUTIONAL REVIEW BOARD
118 College Drive #5147 | Hattiesburg, MS 39406-0001
Phone: 601.266.6820 | Fax: 601.266.4377 | www.usm.edu/irb

NOTICE OF COMMITTEE ACTION

The project has been reviewed by The University of Southern Mississippi Institutional Review Board in accordance with Federal Drug Administration regulations (21 CFR 26, 111), Department of Health and Human Services (45 CFR Part 46), and university guidelines to ensure adherence to the following criteria:

- The risks to subjects are minimized.
- The risks to subjects are reasonable in relation to the anticipated benefits.
- The selection of subjects is equitable.
- Informed consent is adequate and appropriately documented.
- Where appropriate, the research plan makes adequate provisions for monitoring the data collected to ensure the safety of the subjects.
- Where appropriate, there are adequate provisions to protect the privacy of subjects and to maintain the confidentiality of all data.
- Appropriate additional safeguards have been included to protect vulnerable subjects.
- Any unanticipated, serious, or continuing problems encountered regarding risks to subjects must be reported immediately, but not later than 10 days following the event. This should be reported to the IRB Office via the "Adverse Effect Report Form".
- If approved, the maximum period of approval is limited to twelve months. Projects that exceed this period must submit an application for renewal or continuation.

PROTOCOL NUMBER: **12010302**
PROJECT TITLE: **Financial Communication in Romantic Relationships**
PROJECT TYPE: **Dissertation**
RESEARCHER/S: **Joy Smithson**
COLLEGE/DIVISION: **College of Arts & Letters**
DEPARTMENT: **Communication Studies**
FUNDING AGENCY: **N/A**
IRB COMMITTEE ACTION: **Expedited Review Approval**
PERIOD OF PROJECT APPROVAL: **01/04/2011 to 01/03/2012**

Lawrence A. Hosman, Ph.D.
Institutional Review Board Chair



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- The risks to subjects are minimized.
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- Any unanticipated, serious, or continuing problems encountered regarding risks to subjects must be reported immediately, but not later than 10 days following the event. This should be reported to the IRB Office via the "Adverse Effect Report Form".
- If approved, the maximum period of approval is limited to twelve months.
Projects that exceed this period must submit an application for renewal or continuation.

PROTOCOL NUMBER: C12010302
PROJECT TITLE: Financial Communication in Romantic Relationships
PROJECT TYPE: Change to a Previously Approved Dissertation Project
RESEARCHER/S: Joy Smithson
COLLEGE/DIVISION: College of Arts & Letters
DEPARTMENT: Communication Studies
FUNDING AGENCY: N/A
IRB COMMITTEE ACTION: Expedited Review Approval
PERIOD OF PROJECT APPROVAL: 02/23/2012 to 02/22/2013

Lawrence A. Hosman, Ph.D.
Institutional Review Board Chair

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