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Financial Problems as Predictors of Divorce: A Social Exchange Perspective

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FINANCIAL PROBLEMS AS PREDICTORS OF DIVORCE:

A SOCIAL EXCHANGE PERSPECTIVE

by

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ABSTRACT

Financial Problems as Predictors of Divorce:

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By using a conceptual framework derived from social exchange theory, this study examined the relationship between financial problems and divorce. Nationally representative data from the "Marital Instability Over the Life Course" panel study was used to determine if financial problems reported at one interview could predict those who would divorce by the subsequent interview. A self-replicating design allowed data analyses for three separate time periods: 1980-1983, 1983-1988, and 1988-1992.

The sample used in this study consisted of 1,620 married men and women under the age of 55. Additionally, the participants were in their first marriages.

Divorce was the only dependent variable. The independent variables included eight financial problems: (a) husband's job interferes with family life, (b) husband's job satisfaction, (c) wife's job satisfaction, (d) wife's work preference, (e) satisfaction with spouse as breadwinner, (f) satisfaction with financial situation, (g) spending money

foolishly/unwisely, and (h) financial situation getting better or worse. Additionally, total number of financial problems, age at marriage, gender, income, and presence of children under age 6 were used as independent variables in the analyses. Bivariate correlation and discriminant analysis procedures were used to analyze the data.

The results indicated statistically significant relationships between financial problems and divorce for all independent variables except wife's job satisfaction, gender, and income. However, none of the independent variables (singularly or in combination) explained more than 5% of the variance in divorce; financial problems were inadequate predictors of divorce.

Although the results of this investigation did not provide substantive support for the popular belief that money problems are a major cause of divorce, this research filled a gap in the divorce literature, posited a clearer definition of financial problems, and provided a more complete conceptual model of the relationships between marital problems and divorce. Finally, the unanswered questions raised by this study indicate the need for continued investigation of the impact that financial issues have on marital relationships.

(130 pages)

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I would like to thank my wife, Janette, and my four children, David, Jan Marie, Aaron, and Nathan, for their love, support, and personal sacrifice during the many years that I have been in school. My family has "proven" to me that financial problems do not cause divorce. I would also like to thank my committee members for the time and effort they put forth to help me succeed. I especially appreciate all their words of encouragement and understanding during those moments when I felt overwhelmed by this entire process.

Jan D. Andersen

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CHAPTER 1

INTRODUCTION

Popular wisdom asserts that money problems are a primary cause of divorce. The following is a succinct example of the accepted divorce tenets of today:

> Money can get in the way of love, even in the most romantic, compatible relationships. Of all the intimacies you share, the sharing of money sparks the most arguments, kindles the most resentments, and creates the most confusion. From what I've seen, it also causes the most divorces. (Felton-Collins, 1990, p. 1)[1]

Yet, few empirical studies have examined the relationship between financial problems and divorce (Lown & Chandler, 1993; White, 1990). In fact, this dearth of research is evident in all areas of marital finances (Kerkmann, 1998; Koutstaal, 1998).

Studies on divorce that have included financial problems rarely report more than respondents' anecdotal accounts regarding their own divorces (White, 1990). Additionally, few of these studies employed nationally representative samples (Blumel, 1992; Lown & Chandler, 1993; White, 1990), and most were conducted without an explicit theoretical framework (Blumel, 1992). Finally, virtually no studies that have examined finances and divorce have supported the proposition that money problems are the primary cause of divorce; money problems generally never rank higher than fourth in importance (Lown & Chandler, 1993).

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[1]As a further example, this author consistently receives the response from his Family Finance students and Extension workshop participants that one should study personal/family finance because "money is the number one cause of divorce."

Purpose and Rationale

The purpose of this study was to examine the relationship between financial problems and divorce in the United States. Specifically, this study attempted to identify, based on selected financial variables, a predictive model that will discriminate the divorced from the nondivorced. In other words, for married individuals, are current financial problems significant predictors of future divorce?

Moral and ethical reasons aside, divorce is a social problem that affects all Americans, directly and indirectly. Not counting the tax dollars spent in the court system to hear divorce cases, state and federal agencies spent $3.4 billion in 1997 to obtain and enforce child-support orders (Federal Office of Child Support Enforcement [OCSE], 1999).

Beyond the financial impact to the nation, the divorce literature provides extensive evidence of the negative impact, emotionally and financially, that divorce has in the lives of those who experience it, especially women and children (Beller & Graham, 1993; Fineman, 1991; Furstenberg & Cherlin, 1991; Morgan, 1991; Weitzman, 1985). Increases in poverty, juvenile crime and delinquency, drug and alcohol abuse, and poor academic achievement are some of the social problems that have been aggravated by divorce (Wallerstein & Blakeslee, 1989).

Increased understanding of the antecedents and causes of divorce may provide valuable information to educators, policymakers, and clinicians (as well as the general population) who are trying to reduce the incidence and severity of marital breakdown

and dissolution. Knowing the role financial problems play in the divorce process will help mitigate the task of prevention by allowing a greater focus on the most influential factors.

Definitions

Divorce

Bohannan (1970) described divorce as a six-stage process consisting of the emotional divorce, the legal divorce, the economic divorce, the coparental divorce, the community divorce, and the psychic divorce. Although the economic divorce deals with issues of money and property division, it is a product of the legal divorce proceedings. Since the form and conditions determining economic divorce primarily are determined by legal professionals (viz., policymakers, judges, lawyers, etc.) and not the divorcing couple (Weitzman, 1985), it is not relevant to the present study. Likewise, the coparental divorce, which establishes child custody, visitation rights, and continued support obligations, is an appendage to the legal divorce and is determined by a complex legal system (Beller & Graham, 1993) and not the divorcing couple. Thus, coparental divorce is not a part of the present study.

Community and psychic divorces deal with after-the-legal-divorce problems associated with, for example, adjustments to new friends, community, and individual autonomy; it is a process that may span years and often involves unmeasurable feelings and attitudes (Bohannan, 1970). Since the marriage relationship has already dissolved by the time the community and psychic divorces occur, their determinants are beyond the

scope of this study. Similarly, the emotional divorce process may begin months or even years before the legal process (Kitson, Babri, & Roach, 1985). Because the emotional divorce is of uncertain origin and duration and very difficult to measure, it, too, is not included in this study.

The legal divorce, on the other hand, is easily identified and measured by both researcher and respondent: it either has occurred or it has not. Also, within the existing social and legal climate (i.e., divorce is an acceptable method of ending an unhappy marriage and no-fault divorce laws provide few legal barriers; Furstenberg & Cherlin, 1991), the married couple has almost complete control over whether or not the legal divorce will occur. Therefore, the legal divorce, as reported by the respondents, is the focus of this study.

Researchers often include separated individuals when they study divorce (e.g., White & Booth, 1991), as if there were no difference between the two groups. Even though the divorced and separated may be similar in many respects (see Amato & Rogers, 1997), there is substantial evidence that they do differ (see Morgan, 1991). Without a compelling theoretical basis or a sure knowledge that the separated will eventually divorce, it seems methodologically imprudent to consider the separated as divorced. Therefore, for this study, divorce will refer to the result of the process wherein married couples have their marital relationship and obligations legally severed.

Financial Problems

The term financial problems is commonly used by researchers (e.g., Ulrichson &

Hira, 1985). However, a search in the existing literature for a definition reveals that the term is only implicitly defined. A financial problem is generally understood to be a situation where financial demands exceed financial resources (Kerkmann, 1998). Perhaps the lack of explicit definition is because the concept of a problem is so universally understood through our daily experiences with them that no definition is needed; we all know when we are experiencing a problem, especially a financial problem. However, problems are often experienced differently: a "major" problem to one person may be of little concern to another.

R. M. Jones, a professor of family and human development, suggested that money issues (e.g., excessive credit and debt) negatively affect a marriage only if one or both of the spouses feel that the money issues are a problem (personal communication, July 20, 1999). Without an assessment of the attitudes or feelings of the respondents, the researcher may not be measuring a problem at all. Therefore, if the definition of financial problem is to be of any practical value in selecting appropriate measures, it must incorporate the subjective nature of problems. Accordingly, for this study, financial problem is defined as: any event, condition, or situation in which the process of acquisition or expenditure of money, assets, goods, or services causes an individual in the marital relationship to experience anxiety, dissatisfaction, or physical distress.

Theoretical Framework

Social exchange theory (also referred to as exchange theory, exchange framework, or social exchange framework) has been used extensively since the 1970s to

study family relationships, including divorce (Sabatelli & Shehan, 1993; also see Albrecht & Kunz, 1980; Booth, Johnson, White, & Edwards, 1985). Over time, several exchange perspectives, which share a common set of concepts, assumptions, and propositions, have evolved. This study will employ the exchange perspective developed by Levinger:

> Social exchange theory views human interaction as the ongoing exchange of mutually rewarding activities. It assumes that activities differ in their rewardingness and costliness for different actors and at different occasions, and that members of a relationship seek to maximize their rewards and minimize their costs. Presumably, a rewarding association will continue; a costly one will eventually be terminated. (Levinger, 1982, p. 98)

For this study it is assumed that marriage is an exchange relationship and that financial problems disrupt the stability of that relationship. That financial problems are costly is inherent to the definition already presented. It is further assumed that the costliness of financial problems can be identified and measured as the dissatisfactions expressed by either spouse.

Research Questions

By using "Marital Instability Over the Life Course," a longitudinal data set collected from a nationally representative sample of married men and women, this study attempted to answer the following research questions:

1. What is the relationship between the incidence of financial problems and divorce?

2. Is dissatisfaction with spending behavior a statistically significant predictor of divorce?

3. Is dissatisfaction with overall financial situation a statistically significant predictor of divorce?

4. Are husband's and wife's job-related dissatisfactions statistically significant predictors of divorce?

5. Does gender mitigate or strengthen the relationship between financial problems and divorce?

6. Does age at first marriage mitigate or strengthen the relationship between financial problems and divorce?

7. Does presence of children mitigate or strengthen the relationship between financial problems and divorce?

8. Does income level mitigate or strengthen the relationship between financial problems and divorce?

It is the general hypothesis of this study that financial problems are statistically significantly and positively related to divorce. In the discussion of relevant literature that follows, the theoretical foundation that supports this expectation is developed. Based on exchange theory and previous divorce research, specific financial problems are identified and a conceptual model is presented.

CHAPTER 2

REVIEW OF LITERATURE

Exchange Theory

Although the social exchange framework had its formal beginnings in the fields of sociology and social psychology, it was greatly influenced by utilitarian economics and cultural anthropology as well (Sabatelli & Shehan, 1993). Consequently, many exchange perspectives have evolved (e.g., Blau, 1964; Homans, 1974; Thibaut & Kelley; 1959). The various perspectives, however, share a set of central concepts and core assumptions (Sabatelli & Shehan, 1993). The following exchange assumptions are especially relevant to the present study:

> 1. When interacting with others, humans seek to maximize profits for themselves while minimizing costs. . . .
> 2. Humans are rational beings and, within the limitations of the information that they possess, they calculate rewards, costs, and consider alternatives before acting. . . .
> 3. Social exchanges are regulated by norms of reciprocity.
> 4. Social exchanges are regulated by norms of fairness.
> 5. The dynamics of interaction within relationships and the stability of relationships over time results from the contrasting levels of attraction and dependence experienced by the participants in the relationship. (Sabatelli & Shehan, 1993, p. 396)

Expressed in these assumptions are the important exchange concepts of alternatives, attractions, rewards, costs, reciprocity, fairness, and stability. These concepts are an integral part of Levinger's social psychological exchange perspective, the guiding theoretical framework for the present study.

Levinger's Social Exchange Framework

Levinger (1979) suggested that the marriage relationship primarily is a dyad, a two-person group, and "one approach to the determinants of marital breakup is to conceive the marriage pair as a special case of all other social groups, and to consider its continuation in terms of its cohesiveness" (p. 39). Cohesiveness refers to all of the forces that induce members to stay in the group (Festinger, Schachter, & Back's 1950 study as cited in Levinger, 1979). Inducements to either stay in the group or leave the group depend on the interactions of attractions, barriers, and alternatives (see Figure 1; Levinger, 1965).

Attractions

Within any relationship there are psychological forces that tend to push individuals toward or away from positive interaction (Levinger, 1979). Lewin (1951) described these pressures as "*driving* [italics in original] forces" (p. 259). Exchange theorists have labeled these driving forces "attractions." (Some prefer to use the terms attractions and repulsions to distinguish the two types of driving forces.) Overall attraction, more appropriately described as net attraction since it actually is composed of both positive and negative driving forces (see Figure 1), is a function of the perceived rewards and costs associated with membership in a relationship (Thibaut & Kelley, 1959). In other words, net attraction equals rewards minus costs.

Rewards. Exchange theorists have posited various definitions and methods of identifying and classifying rewards. Thibaut and Kelley (1959) defined rewards as "the

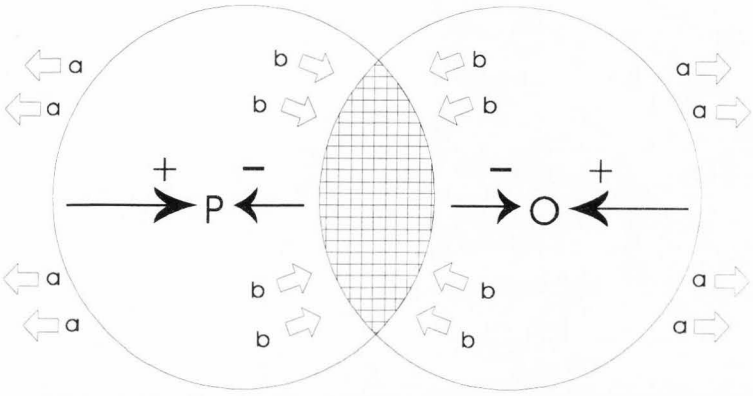

Figure 1. Modification of Levinger's "Schema of a Person-Other Relationship" showing the forces that act to maintain or dissolve the relationship. The circles represent the lives of a person (P) and another person (O). The intersection of the two life circles (i.e., the cross-hatched area) represents the region of exchange and the degree of interdependence between P and O. The arrows (+, -, a, b) represent the forces that strengthen or weaken pair cohesiveness: positive and negative attractions (+ and - arrows) within the relationship, barriers (b arrows) that restrain an individual from leaving the relationship, as well as alternative attractions (a arrows) that draw an individual away from the current relationship.[2]

pleasures, satisfactions, and gratifications the person enjoys" (p. 12). Levinger (1979) used a three-category classification of rewards: material (e.g., income), symbolic (e.g., educational status), and affectional (e.g., companionship). He also stated that rewards are associated with the positive outcomes of the relationship and are derived from the items exchanged (Levinger, 1979). Foa and Foa (1974) identified these items of exchange as six classes of interpersonal resources: "*Love, status, information, money, goods* and *services* [italics in original]" (p. 36). However defined, though, rewards are

[2]Modified from Levinger, 1979, pp. 38-44.

the driving force toward exchange, the positive attractions that help to maintain relationships (see Figure 1; Lewis & Spanier, 1979).

Costs. The term costs also has a variety of meanings and emphases among exchange theorists. Some (e.g., Homans, 1974; Lewis & Spanier, 1982) have described exchange costs in terms of the economist's conception of opportunity costs: "the value of the forgone alternative action" (Pearce, 1986, p. 310). Others have described costs as those things such as time or money that have been forgone because they were directly invested into the relationship (e.g., Blau, 1964). Costs also may include the negative outcomes of the relationship, sometimes referred to as punishments (Homans, 1974; Nye, 1982). Nye (1982) provided the following perspective: "costs are defined as any status, relationship, interaction, milieu, or feeling disliked by an individual" (p. 14).

All of the preceding perspectives of costs are appropriate and useful for discussing social exchange. However, the definition presented by Thibaut and Kelley (1959) more closely fits the Levinger model: "By costs, we refer to any factors that operate to inhibit or deter the performance of a sequence of behavior" (p. 12). As exchange inhibitors, costs produce the negative attractions in a relationship (see Figure 1) and are characterized by feelings of discomfort, irritation, displeasure, anxiety, embarrassment, disillusionment, disagreements, tensions, and conflict (see Levinger, 1979, 1982; Lewis & Spanier, 1979; Thibaut & Kelley, 1959). Therefore, marital problems (e.g., financial problems) that produce similar dissatisfactions are, in reality, costs that increase the amount of negative attraction, thus reducing net attraction.

In an intimate relationship both positive and negative attractions are expected to

exist, with the positive attractions having the greater influence (Levinger, 1982). When the prospects of rewards are high, the relationship is strong and little attention is paid to costs (Levinger, 1979). However, when conditions change and the negative attractions (repulsions) begin to have a stronger influence, the relationship presumably will start to dissolve. Such "dissolution of intimate relationships is often marked by a drastic shift in perceived rewards or costs" (Levinger, 1979, p. 41).

Barriers

Barriers, or "*restraining forces* [italics in original]" take effect when an individual approaches a life-space boundary (Lewin, 1951, pp. 259-260) and attempts to cross (Levinger, 1982). Like a fence, barriers may keep people apart, preventing a relationship from developing, or they may restrain a relationship, helping it to stay together (Levinger, 1979). Barriers may be internal or external (Levinger, 1982). For example, a strong religious belief against divorce would be an internal barrier, and a legal system that discouraged divorce would be an external barrier. Strong barriers may keep a marriage together even when positive attraction no longer exists, creating a relationship prison for one or both spouses (Levinger, 1979). However, barriers are important for maintaining long-term relationships because they reduce the "the effect of temporary fluctuations in interpersonal attraction" (Levinger, 1979, p. 41).

Alternatives

A marriage, like other relationships, is not a closed system. Each spouse also has relationships with family, friends, and coworkers (Levinger, 1979). Each alternative

relationship has its own attractions (and barriers) that may compete with and threaten the marriage relationship, especially when the alternative attractions are perceived as being more rewarding: "The more one samples alternative relations, the more likely one is to find outcomes that appear to exceed those currently obtainable, even if one's present mate is very attractive" (Levinger, 1979, p. 43).

Attractive Stability

Levinger (1982) identified three stages through which relationships progress: formative, plateau, and declining. It is during the plateau stage that a relationship has developed "attractive stability" (Levinger, 1982, p. 105). The stable relationship is characterized as established, rich, growing, and enduring, a relationship that both partners want to perpetuate because of the high mutual rewards and low costs. Levinger (1982) suggested that marital partners that are experiencing a high level of stable attraction pay little attention to the exchange ledger because they have an exchange surplus. In other words, when a relationship is doing well, the issues of fairness and reciprocity are of lesser importance; the partners are less likely to make a conscious accounting of what they are putting into and getting out of the relationship compared to what their partner is giving and receiving. However, to some degree, the members of a relationship always evaluate the outcomes of their interaction (Thibaut & Kelley, 1959).

Causes of Divorce

Divorce is the result of one or more of the following changes: (a) net attractions have decreased, (b) alternatives have become more attractive, and/or (c) barriers have

weakened (Levinger, 1982). From an exchange theory point of view these are the only "causes" of divorce. The present study will focus on changes in net attractions.

Because it is a function of rewards and costs, a decline in rewards or an increase in costs (or a combination of the two) will negatively affect net attraction. Thus, any outcome of the exchange that is costly (i.e., results in dissatisfaction) will lower net attraction. A sufficient decrease in attraction will cause one or both spouses to act to dissolve the marriage. For this study, it is presumed that the dissatisfaction that results from financial problems will be sufficiently costly to lead to divorce.

Marital dissolution (i.e., divorce) is a complicated process involving many conflicting forces, making cause and effect determinations very difficult; attractions, barriers, and alternative attractions continually interact to affect marital cohesion. Levinger's social exchange perspective provides a simple, yet theoretically powerful framework for identifying and examining these forces. Although his framework does not identify specific factors as determinants of divorce, it does provide the researcher with an understanding of the conditions necessary for divorce to occur, a valuable tool for assessing potential causes.

Financial Problems and Divorce

The literature is void of studies that primarily focused on the relationship between financial problems and divorce. Yet, a substantial body of determinants-of-divorce literature exists that includes financial variables. Since many of these studies are replicative and repetitious, relying on retrospective data (Amato & Rogers, 1997; Kitson

et al., 1985), no attempt is made to detail all of them. Instead, only a sample of those studies that identify financial problems are presented; only the methods and results relevant to financial variables are discussed. However, because of their foundational significance, the separate works of Goode and Levinger are presented in more depth.

Two Seminal Works

Virtually all contemporary studies of the determinants of divorce have their beginnings in the works of Goode (1956/1965) and Levinger (1966). Goode developed a list of possible causes of divorce based on retrospective reasons given by divorced mothers. Levinger created a list of marital complaints from married couples who had filed for divorce. These categories (see Table 1), especially Goode's coding scheme, became the comparative standard for most of the determinants-of-divorce studies that followed.

In 1948 Goode (1956/1965) interviewed 425 individuals who were identified from county divorce records in Wayne County, Michigan. To be included in his study, potential respondents had to meet the following requirements: "(a) original address in metropolitan Detroit; (b) mother, (c) aged 20 to 38 years at the time of the divorce" (Goode, 1956/1965, p. 21). A further condition was that participants be divorced for no more than 26 months.

Goode (1956/1965) was primarily interested in the post-divorce adjustment of mothers, not the "causes" of divorce. However, one of the open-ended interview questions asked the respondents to give a retrospective judgment of the cause of their

divorce: "Would you state, in your own words, what was the main cause of your divorce" (Goode, 1956/1965, p. 123). Respondents were allowed to list more than one reason resulting in an average of 2.6 responses per respondent.

Goode (1956/1965) coded and classified the responses into 12 categories (see Table 1), two of which were financial: nonsupport and consumption. Nonsupport comprised all complaints indicating that the husband was an inadequate provider; that is, he did not bring home enough money for basic expenses such as food, housing, clothing, or medical care. Complaints regarding the mismanagement of money (e.g., gambling or spending too much on entertainment) were included in the consumption category.

Nonsupport ranked as the number one reason for divorce, both in terms of percent of responses and percent of respondents (Goode, 1956/1965). The complaint of consumption ranked eighth. Beyond the category definitions and complaint rankings, Goode's brief analyses of the perceived causes of divorce provide little enlightenment for the current study. However, two of his general cautions are worth noting. First, "we have no way of weighing their importance in 'causing' the divorce. We can merely say that . . . our respondents thought that this item was of importance in the breakup of their marriage" (Goode, 1956/1965, p. 116). Second, "we have questioned only those who did get divorces. . . . Perhaps a systematic probe would inform us that those who stayed married have the *same kinds of complaints* [italics in original] as those who do not" (Goode, 1956/1965, p. 115).

Levinger (1966) examined the marital complaints of 600 couples who were residents of greater Cleveland and had applied for divorce. Because each couple had at

Table 1

Comparison of Goode's List of Causes of Divorce and Levinger's List of Marital Complaints, Ranked by Percentage of Mothers Responding

Goode		Levinger	
Causes of divorce	% of mothers[a]	Marital complaints	% of mothers[b]
Nonsupport	33	Mental cruelty	40
Authority	32	Neglect of home/children	39
Complex	31	Financial problems	37
Drinking	30	Physical abuse	37
Personality	29	Drinking	27
Home life	25	Infidelity	24
Values	21	Verbal abuse	24
Consumption	20	Lack of love	23
Triangle	16	Sexual incompatibility	14
Misc.	12	In-law trouble	7
Desertion	8	Excessive demands	3
Relatives	4	Other	--[c]

Note. Adapted from: (a) Goode, 1956/1965, p. 123, and (b) Levinger, 1966, pp. 804-805.
[a]n = 425.
[b]n = 600.
[c]Levinger did not report results for this category.

least one child under age 14, they had been required by the court to complete a pre-divorce session with a marriage counselor from the Conciliation Department of the Domestic Relations Court of Cuyahoga County, Ohio. Levinger coded the marital-complaint data previously collected[3] by the marriage counselors into 12 complaint categories (see Table 1).

Unlike Goode, Levinger (1966) had data from both spouses and therefore was able to analyze gender differences. In fact, Levinger's stated purpose was to examine the differences in marital dissatisfactions between husbands and wives. Another purpose was to determine if differences existed between different socioeconomic groups. Consequently, Levinger also examined socioeconomic data and classified each couple as having either a middle or lower social position.

Of particular interest to the present study are the financial complaints. Coded as "Financial Problems," this category consisted of complaints of "either inadequate support (by husband) or poor handling of family's money" (Levinger, 1966, p. 804). Levinger found a significant difference ($p < .001$) between the proportion of wives (36.8%) and husbands (8.7%) who complained about financial problems. Additionally, he found that, compared to middle-status wives (21.9%), lower-status wives (40.2%) were more likely to complain about financial problems. When compared to Goode's list of causes of divorce, Levinger's list of marital complaints indicates a change in the wives' ranking of financial problems from one to third (see Table 1). However, like

[3]Levinger failed to report the dates the data were collected by the marriage counselors. Also, he did not report the question (or questions) that solicited the marital complaints.

Goode, Levinger was not able to ascertain the impact financial problems had on marital instability (i.e., the relationship between financial problems and divorce).

Replication and Changes over Time

Kitson and Sussman (1982) not only created their own marital complaints code (i.e., Cleveland code), but also replicated Goode's (1956/1965) coding scheme for a sample of divorced or divorcing couples. The respondents lived in the suburbs of metropolitan Cleveland, Ohio, and were identified from records of the Cuyahoga County Court of Common Pleas. All of the participants had filed for divorce during 1974-1975. Kitson and Sussman interviewed only one spouse from each couple and alternated between men and women. Most (96%) of the 209 men and women were interviewed within 10 months of filing, about half of them having received a divorce by the time of the interview.[4]

Marital complaints were measured by asking the respondents: "What caused your marriage to break up?" (Kitson & Sussman, 1982, p. 89). Kitson and Sussman expected to find a difference in the types of marital complaints made by divorcing men and women. They also expected to see a change in the type of complaints made in the 1970s compared to those made in the 1940s (i.e., Goode's 1948 sample).

Responses were coded twice: once using the Goode coding scheme and again

[4]Although much of the literature indicates that a vast majority of separated couples will divorce, a relevant argument against treating separated and divorced individuals as the same can be made when one notes that of the original 568 possible respondents that Kitson and Sussman (1982) identified, "111 (18.8%) of the cases were withdrawn because the couples reconciled or were dismissed because no legal action was taken in the case for six months" (p. 89).

using the Cleveland code developed by Kitson and Sussman (1982). Further, in order to identify marital complaint patterns, the Cleveland responses were factor analyzed. Of the seven factors that were identified, two contained items specifically identified as financial problems: Factors 5 and 6. Factor 5 consisted of five items, one of which was "Other financial and work problems." Seven items comprised Factor 6, four of them financial: "Financial irresponsibility," "Disagreements over how to spend money," "Spouse not a good provider," and "Unemployment; underemployment."

Regarding financial complaints, Kitson and Sussman (1982) found significant differences between men and women using both coding schemes, although the differences were less pronounced using the Cleveland code. Also, nonsupport (Goode code) ranked 9th for females and 11th for males. Financial problems (Cleveland code Factor 6) ranked 10th for females and 19th for males.

When their results were compared to those of Goode (1956/1965) and Levinger (1966), Kitson and Sussman (1982) concluded that since 1948 the distribution and type of complaints have changed, suggesting that nonsupport and other serious complaints of the 1940s had given way to concerns of mental, emotional, and sexual fulfillment. They also posited that "the apparent decrease in gender differences in types of marital complaints may reflect greater freedom and means in the 1970s to move in and out of an unbearable marriage, an option not readily available to women in the past" (Kitson & Sussman, 1982, p. 94).

Thurnher, Fenn, Melichar, and Chiriboga (1983) were primarily concerned with sex differences in the perceived causes of divorce (i.e., which spouse was attributed

responsibility for the divorce). However, because they coded part of their data according to Goode's (1956/1965) procedures, financial variables were available for examination. In 1976, using records from San Francisco and Alameda Counties (California), they interviewed a random sample of men (134) and women (199) who had filed for divorce within the previous year. The respondents were asked: "What kinds of things influenced the decision to actually separate and perhaps divorce?" (Thurnher et al., 1983, p. 26).

Comparing their results to those of Goode's (1956/1965) and Levinger's (1966), Thurnher et al. (1983) found that women in 1976 were less likely to mention financial problems as a cause of divorce. They concluded that financial problems, as reasons for divorce, probably declined in importance because of the increased labor force participation of women and the social "trend toward egalitarianism between the sexes" (Thurnher et al., 1983, p. 32).

In 1993 Dolan and Hoffman (1998) surveyed 130 divorced women regarding the factors that lead to their divorce. (The participants were all from an undisclosed area of Southern California.) Dolan and Hoffman were interested in spousal career support and women's own socioeconomic status (SES) as determinants of divorce; they predicted that spousal career support would be a more important factor for women who had been divorced more recently. However, they made no other hypotheses regarding SES or any other determinants of divorce.

Using a 7-point scale ranging from 1 (not a factor in the divorce) to 7 (a critical factor), the respondents rated 51 divorce-related statements, which were based on Levinger's (1966) categories (Dolan & Hoffman, 1998). From the responses, Dolan and

Hoffman created nine scales for analysis. The financial problems scale consisted of the following statements: "could not agree on how to spend money, unemployment was a problem for ex-husband, ex-husband not a good financial provider, financial problems, bothered ex-husband that I earned more money, no financial resources accessible" (Dolan & Hoffman, 1998, p. 101).

Incompatibility, emotional support, abuse, and sexual problems were ranked as the top four causes of divorce. Financial problems ranked fifth. Additionally, no significant differences were found when the financial problems scale was analyzed by SES or time since divorce.

Spending Behavior

Retrospective studies have indicated that respondents feel that the improper spending of family income constitutes a major marital problem contributing to divorce. However, spending behavior generally has not been examined as an isolated independent variable; spending behavior usually is coded as an element in a more generic financial variable or grouped with other variables to form a financial problems factor or scale (e.g., Dolan & Hoffman, 1998; Kitson & Sussman, 1982).

Amato and Rogers (1997) used data from the "Marital Instability Over the Life Course" panel study (described in the Methods section of this study) to investigate how 12 marital problems in 1980 predicted divorce during the period 1980-1992. Of the 12 variables examined, Amato and Rogers determined that six maximized their ability to predict divorce: jealousy, moodiness, infidelity, irritating habits, spending money

foolishly, and drinking or using drugs.

Using logistic regression to estimate a discrete-time hazard model, Amato and Rogers (1997) found four marital problems that were statistically significant predictors of divorce: infidelity ($p < .001$), drinking or using drugs ($p < .05$), spending money foolishly ($p < .01$), and irritating habits ($p < .05$). Spending money foolishly in 1980 increased the odds of divorce between 1980 and 1992 by 45%, compared to an increase of 100% for infidelity, 39% for irritating habits, and 49% for drinking or using drugs. Amato and Rogers (1997) concluded that "these problems appeared to increase the odds of divorce, regardless of which spouse was perceived as having caused the problem and regardless of whether husbands or wives were the respondents" (p. 619).

Overall Financial Situation

It is reasonable to posit that individuals experiencing specific financial problems may still feel that their overall financial situation is satisfactory. Conversely, individuals may not be experiencing specific financial problems, yet be dissatisfied with their overall financial situation. Although studies have used a variety of variables such as income, assets, or debts to measure "economic adequacy" (see Fitzsimmons & Leach, 1991; Schaninger & Buss, 1986), only one divorce study was identified in which an assessment of the participant's overall financial situation--current or perceived future condition--was examined. (Such an assessment requires the respondent or researcher to make a comparison to a past or present standard.)

Mott and Moore (1979) analyzed data from the "National Longitudinal Survey of

Labor Market Behavior of Young Women." Respondents were part of a nationally representative sample of Black and White American women, aged 14-24 in 1968. The women were interviewed each year over the 5-year period, 1968-1973. From the sample of respondents that were married at any point during that period, Mott and Moore selected two groups for comparative study: (a) women who either divorced or separated and (b) women with intact marriages.

One of the questions asked of the respondents was: Compared to the situation at the previous interview date, is your family financial position better, worse, or about the same? The researchers hypothesized greater marital stability when the financial status was stable or improving. Mott and Moore (1979) found evidence to support their hypothesis; they found that improvements in overall financial situation were associated with a lower probability of divorce or separation for both Black and White women. However, this relationship was statistically significant only for Black women.

Perhaps the most notable conclusion by Mott and Moore (1979) was that "concepts which measure changes in a family's economic status relative to their particular comparison group may be of greater importance than status variables referring to one point in time" (p. 362). This observation fits well with the exchange concepts of fairness, rewards, and attractive stability.

Employment

Much has been written about the influences of employment (and unemployment), especially wife's employment, on the family (see Bahr, 1992). In their review of 60

years of literature on employment and the family, Marshall, Chadwick, and Marshall (1992) concluded that work-related variables such as job satisfaction and job stress are related to the level of marital satisfaction and conflict; that is, job enjoyment and satisfaction are related to less family conflict and higher marital satisfaction, while job stress and dissatisfaction are related to more conflict at home and lower marital satisfaction.

A logical conclusion is that individuals who are dissatisfied with their employment will have higher divorce rates. Yet, except for the studies where the wives indicated that their divorces were the result of their husbands' inability to provide for the family (e.g., see Goode, 1956/1965; Levinger, 1966), no studies have examined the relationship between job-related dissatisfaction and divorce.

Demographic Factors and Divorce

A large body of empirical research--especially in the 1980s when divorce rates were rising to record high levels--examined the relationship between divorce and various demographic and life course factors; parental divorce, premarital cohabitation, age at marriage, fertility, race, education, income, age, and marital duration have been found to influence marital stability (White, 1990). Although the focus of this study is financial problems and divorce, it is theoretically reasonable to conclude that many of these demographic factors strengthen or weaken the relationship between financial problems and divorce.

Gender Differences

There is substantial evidence in the literature that men and women experience the pre- and post-divorce processes differently. Levinger (1966) found that compared to husbands, wives reported twice as many marital complaints. Additionally he found that the nature of the complaints differed by gender. Wives, for example, complained about physical abuse 11 times more frequently and about financial problems 4 times more often than did husbands, whereas husbands complained more often than wives about in-law trouble (2.5 times) and sexual incompatibility (1.5 times).

More contemporary studies have found similar gender differences that support Levinger's results (e.g., see Cleek & Pearson, 1985, 1991; Kitson & Sussman, 1982; Ponzetti, Zvonkovic, Cate, & Huston, 1992). Ponzetti et al. (1992) offered a possible explanation: "These findings may be due to women's greater awareness (or recall) of the problems that contributed to the demise of their marital relationships" (p. 197). What is not evident from these studies, however, is whether gender differences are statistically significant predictors of divorce.

Amato and Rogers (1997) used longitudinal data to examine marital problems reported by husbands and wives in 1980 as predictors of divorce between 1980 and 1992. They hypothesized that because marriage generally benefitted men more than women, wives' responses would be better predictors of divorce than husbands' responses. Using logistic regression, they analyzed husbands' behavior as reported by husbands and wives, and wives' behavior as reported by husbands and wives.

Amato and Rogers found, for example, that 12% of the wives reported that their

husbands spent money foolishly and 7% of the wives reported that they had a spending problem. Eight percent of the husbands reported that their wives had a spending problem and 11% of the husbands reported that their own spending was a problem. None of these findings differed statistically between husbands and wives.

As predictors of divorce, however, Amato and Rogers (1997) found that both husbands' and wives' reports of financial problems (i.e., spends money foolishly) increased the odds of divorce. The striking gender differences that they found, however, were not associated with who reported the problem, but to whom the problem was attributed. Wives' spending problems reported by wives increased the odds of divorce by 68% ($p < .05$), whereas wives' spending problems reported by husbands increased the odds of divorce by 77% ($p < .05$). Husbands' spending problems reported by husbands increased the odds of divorce by 139% ($p < .001$), while husbands' spending problems reported by wives increased the odds of divorce by 187% ($p < .001$). In other words, "it appears that both husbands' and wives' reports of marital problems caused by husbands are good predictors of divorce" (Amato & Rogers, 1997, p. 618).

Age at First Marriage

Young age at marriage has consistently been found to be a strong correlate of divorce (Blumel, 1992; Booth & Edwards, 1985; Glenn & Supanic, 1984; Martin & Bumpass, 1989; White, 1990). Bumpass and Sweet (1972) used data from the 1970 National Fertility Study to examine marital stability of all ever-married White women under the age of 45. Their sample consisted of 5,422 respondents. Using dummy

variable multiple regression, Bumpass and Sweet found that "women who marry before age 20 have substantially higher rates of marital disruption than women who marry at older ages" (Bumpass & Sweet, 1972, p. 755). Also women who married after age 30 were found to have lower rates of divorce. They found that these relationships held even after the effects of other variables, such as low education and premarital pregnancy, were controlled.

In an effort to empirically verify why those who marry at younger ages experience higher rates of divorce, Booth and Edwards (1985) tested three possible explanations: inadequate role performance, more alternatives, or the absence of barriers. They hypothesized that those who married early and those who married late would have higher marital instability. Booth and Edwards analyzed nationally representative data on first marriages from the first two waves of the "Marital Instability Over the Life Course" panel study. Their sample consisted of 1,715 married individuals (men and women).

Booth and Edwards (1985) found the highest marital instability for those who married early (19 or earlier for men, 20 or earlier for women) and late (27 or older for women, 28 or older for men), and the lowest marital instability for those who married in their early twenties. Their results only supported the role performance explanation. However, they concluded that role performance did not provide a complete explanation of the association between age at marriage and marital instability.

Although no contradictory evidence regarding age at first marriage and divorce within the early years of marriage was presented in the literature, longitudinal research has found that this relationship may not be constant over the marital life course. Using

the same data set as Booth and Edwards (1985), Booth, Johnson, White, and Edwards (1987) concluded that "an early age at marriage apparently ceases to destabilize marriages after 5 years; a late marriage age seems to have a destabilizing influence throughout the first 15 years of marriage" (p. 437).

Presence of Children

The effect of children on divorce is not consistently demonstrated in the existing literature (Smith & Meitz, 1985). In the early 1900s researchers believed that the divorce rate was much higher for childless couples than for couples with children (Nimkoff's 1934 study as cited in Cherlin, 1977). Later studies indicated that the presence or absence of children had a much smaller impact on divorce rates than was earlier claimed (Cherlin, 1977). From the first fours years of the "National Longitudinal Surveys of Labor Market Experience in Women Aged 30 to 44" panel study, Cherlin examined the relationship between presence of children and marital dissolution for a sample of 2,126 married, non-farm, White women. Data were collected in 1967, 1968, 1969, and 1971. Coding marital status as a dependent dummy variable, Cherlin used ordinary least squares regression to analyze the data.

Cherlin (1977) found a statistically significant inverse relationship between the presence of children under age 6 and the probability of marital dissolution, while the presence or absence of children of other ages did not affect the probability of divorce or separation. Although he apparently did not analyze cost-of-children data, Cherlin hypothesized, based on his reasoning about attractions and barriers from exchange

theory, that the high cost of child care in the preschool years explained the effects of children on marital dissolution. He concluded: "These findings suggest that [only preschool] children prevent marital dissolution not because they build new bonds between parents but rather because early child care may be too expensive and time-consuming for one spouse to manage alone" (Cherlin, 1977, pp. 271-272).[5]

Thornton (1977) examined childbearing and marital dissolution data from the "1970 National Fertility Study" for a sample of 3,239 ever-married American women. He used a multivariate, contingency table technique to analyze the effects of postmarital childbearing on dissolution at three time points following marriage: 4, 8, and 12 years. Thornton found the highest rates of dissolution for childless White women and for non-White women with large families. Overall, he found that "dissolution rates were highest for those with no children and for those with fairly large families, while couples with moderate sized families had the lowest rates" (Thornton, 1977, p. 538).

In another study, Rankin and Maneker (1985) analyzed demographic data for every divorcing couple in 1977 from four counties in Northern California. Using multiple regression and elaboration analysis, they examined how the number of children, the number of children under age 2, and the number of preschool children explained the amount of variance in length of marriage. They found that "the presence of children issuing from this marriage is positively associated with longer duration of marriage. . . . [and] that the presence of one or more children from this marriage under 2 is positively

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[5]Exchange theory provides another plausible explanation: preschool children provide greater rewards to the marital relationship. For example, people rarely, if ever, fuss over teenagers like they do over an infant.

associated with short duration of marriage" (Rankin & Maneker, 1985, p. 49).

As a rebuttal, Morgan (1986) detailed how the findings of Rankin and Maneker, especially the latter result, were the product of "flawed research strategy" (p. 675) arising from a "focus on only divorced couples" (673). In spite of the variations, the most consistent findings in the current literature seemed to indicate that young children have a deterrent effect on marital dissolution, especially during the early years of marriage (see Bahr, 1992; South & Spitze, 1986; Waite, Haggstrom, & Kanouse, 1985; White, 1990).

Income

Income has been shown to have an inverse relation with divorce (Schaninger & Buss, 1986; White, 1990). That is, higher levels of income are associated with lower rates of divorce. However, the strength and consistency of this relationship is not clearly evidenced in the literature (Kitson et al., 1985).

Galligan and Bahr (1978) hypothesized that income had a direct effect on divorce. Using the "National Longitudinal Survey of Labor Market Experience," they analyzed data from a sample of 1,349 married females, aged 14-24 in 1968, who had been interviewed each year from 1968-1973. They found that the percentage of unstable marriages decreased by about half when the husband's income increased from less than $4,000 to more than $7,000. Assets, however, were found to have the greatest effect on divorce. Consequently, Galligan and Bahr analyzed the effect of income while controlling for assets. They concluded "that income by itself has a negligible effect on

marital stability" (Galligan & Bahr, 1978, p. 287).

Booth et al. (1987) included total family income in 1980 as part of a measure of economic status. Economic status was used as an intervening variable to examine age/duration and divorce/marital instability in 1983. Data were collected in 1980 and 1983 from a nationally representative sample of 2,033 married individuals (male and female) under age 55 (i.e., waves one and two of the "Marital Instability Over the Life Course" panel study). They used probit techniques to analyze their data. They found that "the deleterious effects of low income are stronger in short marriages than long" (Booth et al., 1987, p. 433).

In spite of the many restatements of "income is inversely related to divorce" that are found in the literature review sections of many divorce studies, no recent (and only a few older) studies were identified that fully supported this finding. However, for this study it is a logical assumption that those who have low incomes will have more difficulty dealing with financial problems than those who have higher incomes.

Conceptual Model of Divorce

The divorce literature includes many studies that examined demographic factors as "causes" of divorce. However, it seems logically absurd to say that gender or race, for example, causes divorce. Theoretically (i.e., exchange theory), divorce-causing demographic characteristics should have reduced initial attraction and acted as barriers,

preventing the marital relationship from ever forming.[6] Thus, demographic characteristics linked to divorce must influence other divorce-producing variables.

Although social exchange theory provides the conditions under which divorce should occur, it does not incorporate specific factors that influence those conditions. How do the demographic and financial variables identified in the literature fit into the exchange framework? The conceptual model that follows attempts to provide the answer.

Amato and Rogers (1997) examined the determinants of divorce literature and concluded that it was of two types: (a) those studies that examined demographic and life course variables, and (b) those studies that looked at marital problems (i.e., marital complaints). Amato and Rogers developed a model of divorce in which the demographic and life course variables, which they termed "distal causes," affect not only divorce directly, but also divorce indirectly through marital problems, which they termed "proximal causes." One of their research goals was "to assess the extent to which specific marital problems mediate the impact of some of the most widely recognized predictors of divorce" (Amato & Rogers, 1997, p. 614).

In the process of describing their model and interpreting their results, Amato and Rogers (1997) concluded that as much as 79% of the effects of the distal causes of divorce were mediated by the proximal variables, and that there was clear evidence that

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[6]One might argue that demographic characteristics that changed after the marriage, such as presence of children or level of income, were the causes of divorce. Exchange theory still indicates that these changes would have an indirect link to divorce through the processes of exchange whereby perceptions of attractions, barriers, or alternatives are altered.

marital problems increased the likelihood of divorce. Additionally, they noted that the marital problems they examined were not expected to completely mediate the effects of the demographic and life course variables for two reasons:

> First, we may have omitted certain key marital problems. Although we considered a wide range of marital problems, we were not able to address a number of other potentially important sources of distress, such as styles of conflict resolution, physical abuse, children's misbehavior, and the household division of labor. . . . Second, some demographic and life course variables affect the likelihood of divorce, not by affecting the nature of the marital relationship, but by affecting alternatives to the relationship or the barriers to leaving the marriage. Consequently, even with a complete list of problems, we would not expect complete mediation. (Amato & Rogers, 1997, p. 623)

Although they did not incorporate exchange constructs into their conceptual model of divorce, it is evident that Amato and Rogers viewed divorce within an exchange framework. Hence, a more complete conceptual model of divorce is employed in this study (see Figure 2).

Summary

Many of the determinants-of-divorce studies used cross-sectional survey designs based on retrospective accounts of respondents' reasons for the demise of their marriages. Often the researchers employed small, nonrandom or nonrepresentative samples of divorced individuals (usually women), although recent studies have relied more on larger, nationally representative samples of men and women. Secondary analysis of data not specifically collected to study divorce was common methodology.

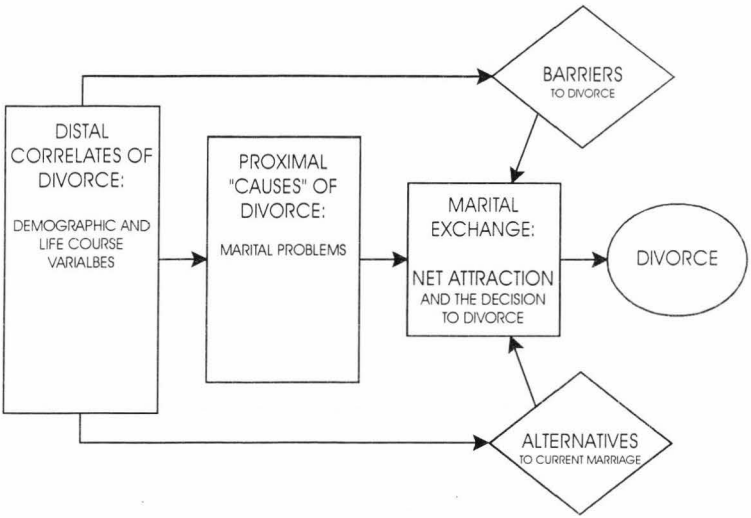

Figure 2. Conceptual model of divorce showing distal correlates and proximal "causes" as part of the marital exchange process.[7]

Additionally, many studies were reported (and presumably carried out) without an explicit theoretical foundation.

Researchers appeared to be aware of the inherent deficiencies and limitations of their data and subsequent analyses. They generally provided caveats to the reader. For example, Goode (1956/1965) cautioned against inferring a causal relationship based on the marital complaints of divorced individuals by suggesting that married individuals might have the same complaints. In another study, Kitson and Sussman (1982)

[7]Adaptation of: (a) Amato and Rogers, 1997, p. 614, and (b) Levinger, 1979, pp. 38-44.

declared: "This study has demonstrated a relationship between certain kinds of complaints and distress, not their cause and effect. Longitudinal analysis is necessary in order to explore causality" (p. 100). Guided by such warnings, the present study employed a longitudinal design to examine possible causal relationships between financial problems and divorce.

Finally, no studies were identified that were based on theory, analyzed longitudinal data from a nationally representative sample of men and women (married and divorced), and focused solely on financial problems as predictors of divorce. The present study attempted to fill this gap in the literature.[8]

[8]The work of Amato and Rogers (1997) almost accomplished this goal. This study will be similar. However, the present study will examine a variety of financial problems, whereas Amato and Rogers included only one financial problem as part of a larger analyses of many different marital problems.

CHAPTER 3

METHODS

This study employed a self-replicating, multivariate, predictive design that attempted to use financial problems to discriminate the divorced from the nondivorced. The predictive model was based on a secondary analysis of survey data from a nationally representative sample of married men and women. The data were collected over a 12-year period (1980-1992) as part of a four-wave longitudinal study of marital instability (Booth, Amato, Johnson, & Edwards, 1998). After the sample and methods of data collection are examined, this chapter presents the variables and analyses procedures that were used to test the following null hypotheses:

1. There is no relationship between total number of financial problems and divorce.

2. Satisfaction with spouse as breadwinner is not a statistically significant predictor of divorce.

3. Satisfaction with financial situation is not a statistically significant predictor of divorce.

4. Spending money foolishly/unwisely is not a statistically significant predictor of divorce.

5. Financial situation getting better or worse is not a statistically significant predictor of divorce.

6. Wife's job satisfaction is not a statistically significant predictor of divorce.

7. Wife's work preference is not a statistically significant predictor of divorce.

8. Husband's job satisfaction is not a statistically significant predictor of divorce.

9. Husband's job interferes with family life is not a statistically significant predictor of divorce.

10. The combined influence of satisfaction with spouse as breadwinner, satisfaction with financial situation, spending money foolishly, financial situation getting better or worse, husband's job interferes with family life, husband's job satisfaction, wife's job satisfaction, and wife's work preference is not a statistically significant predictor of divorce.

11. Gender has no statistically significant effect on the relationship between financial problems and divorce.

12. Presence of children under age 6 has no statistically significant effect on the relationship between financial problems and divorce.

13. Level of income has no statistically significant effect on the relationship between financial problems and divorce.

14. Age at marriage has no statistically significant effect on the relationship between financial problems and divorce.

Sample

Selection

In 1980, Booth et al. (1998) used a clustered, random-digit-dialing procedure to

sample husband-and-wife households in the continental United States. To be eligible for the study, households had to have a telephone and both spouses had to be under the age of 55. If more than one eligible couple resided in the same household, random selection was used to select one couple to participate in the study. Finally, one spouse from each eligible couple was randomly selected to be interviewed. (Even though only one spouse was interviewed, information on both spouses was collected.)

The sampling procedure resulted in 2,034 complete interviews. However, one respondent was later dropped from the study when it was discovered that the individual was not married at the time of the initial 1980 interview. Consequently, the data set included 2,033 cases, which represented a response rate of 65% of eligible households. The participants were reinterviewed in 1983, 1988, and 1992.

Demographics, Attrition, and Representativeness

Booth et al. (1998) compared their 1980 sample characteristics (see Table 2) with United States census data for married individuals. They concluded that the 1980 sample was "representative with respect to age, race, household size, presence of children, home ownership, and region" (Amato & Rogers, 1997, pp. 615-616). However, typical of survey research, some metropolitan, education, and gender biases occurred (Booth et al.): The sample contained more females (sample: 59%, population: 52%), better-educated individuals (sample: 30% with bachelors degree, population: 24% with bachelors degree), and those residing in nonmetropolitan areas (sample: 37%, population: 26%).

Table 2

Comparison of the 1980 Sample With the 1980 Characteristics of Those Reinterviewed in 1983, 1988, and 1992

	Percentages			
Characteristics	1980 (N = 2033)	1983 (N = 1592)	1988 (N = 1341)	1992 (N = 1189)
Sex:				
Female	60	60	61	63
Male	40	40	39	37
Race:				
White	88	91	92	92
Hispanic	5	4	3	3
Black	5	4	4	4
Other	2	2	1	1
Husband's age:				
14 - 24	8	8	7	7
25 - 34	38	37	38	39
35 - 44	28	29	29	29
45 +	26	26	26	25
Wife's age:				
14 - 24	14	13	12	11
25 - 34	40	40	41	42
35 - 44	29	29	29	29
45 +	17	18	18	18
Husband's education:				
Elementary, 0 - 8	4	2	2	2
High school, 1 - 3	9	8	7	6
High school, 4	32	31	31	30
College, 1 - 3	25	26	26	26
College, 4 +	30	33	34	35
Wife's education:				
Elementary, 0 - 8	3	2	1	1
High school, 1 - 3	8	6	6	6
High school, 4	43	42	41	40
College, 1-3	26	28	29	29
College, 4 +	20	22	23	24

(table continues)

Total 1979 family income:				
Under $10,000	5	4	3	3
10,000 - 19,999	24	23	22	23
20,000 - 29,999	39	39	40	40
30,000 - 39,999	17	19	19	18
40,000 - 49,999	8	8	9	9
50,000 - 59,999	2	3	2	2
60,000 or more	5	5	5	5
Household size:				
2	23	23	23	23
3	24	24	22	22
4	30	32	33	34
5	15	15	15	14
6	5	4	4	4
7 +	3	3	3	3
Presence of children:				
Under 18	71	71	71	71
12 - 17	31	32	33	32
6 - 11	35	35	35	36
Under 6	34	33	32	32
Housing tenure:				
Own/buying	77	81	82	83
Rent/other	23	19	18	17
Region:				
Northeast	22	22	22	22
North central	28	29	30	31
South	31	30	20	28
West	19	19	19	19
Residence:				
Metropolitan	63	62	61	60
Nonmetropolitan	37	39	39	40

Note. Adapted from Booth et al., 1998.

Consistent with panel studies, attrition occurred at each subsequent interview (see Amato & Rogers, 1997; White & Booth, 1991). In 1983, 78% (1,592) of the original respondents completed reinterviews. One hundred fifty of the original respondents refused to be reinterviewed in 1983, but did provide marital-status information. In 1988, completed interviews were obtained from 1,341 participants (66% of the original participants), with an additional 94 providing only marital-status data. The 1992 interview yielded 1,189 complete interviews (58% of the original sample), and 45 partial interviews that provided only information on marital status. Thus, when data from the completed interviews were combined with the additional marital information, the 1983, 1988, and 1992 reinterviews resulted in marital information from 86%, 71%, and 61%, respectively, of the original respondents. These response rates are consistent with those of similar national panel surveys (Amato & Rogers, 1997; White & Booth, 1991).

Attrition in longitudinal studies can affect the representativeness of the sample and the generalizability of results. Therefore, Booth et al. (1998) compared the 1980 characteristics of the participants that were reinterviewed in 1983, 1988, and 1992 with the original 1980 sample (see Table 2). The researchers used a probit model to analyze the potential bias due to attrition. They concluded that although sample attrition in the second, third, and fourth waves resulted in a slight underrepresentation of renters, young respondents, African Americans, Hispanics, and the non-college educated (Amato & Rogers, 1997), "panel attrition produced no serious biases in the sample" (White & Booth, 1991, p. 9; also see Booth et al.). Further, Amato and Rogers (1997) posited that

because "attrition tended to occur in groups with higher than average divorce rates, this may lead to a slight attenuation of associations between explanatory variables and divorce. . . . [causing analyses to] err on the conservative side" (p. 616).

Data Collection

Data for the four waves of the "Marital Instability Over the Life Course" study were collected by telephone interviews in 1980, 1983, 1988, and 1992 (Booth et al., 1998). Assisted by computers, trained interviewers administered the questionnaires, which consisted of 400-500 closed- and open-ended questions for each wave. In an effort to achieve the highest response rates possible, interviewers made as many as 10 call-backs. Additionally, respondents were tracked between waves through telephone and mail contacts.

Although each wave had a specific focus (e.g., wave one: wives' labor force participation, wave four: changes in health, economics, and employment), most of the questions asked were included in each wave. Some of the common topics were marital history, marital happiness, marital interaction, marital problems, marital instability, divorce attitudes, balance of household power, division of household labor, religious affiliation, husband's and wife's employment, family income, and health status (Booth et al., 1998).

Variables

Dependent

Divorce is the only dependent variable that was examined in this study. However, because the respondents' marital status was analyzed in three different time periods (i.e., 1980-1983, 1983-1988, and 1988-1992), a separate divorce variable for each time period was employed. Specifically, the divorce variables from waves two, three, and four were used (see Appendix A).

Independent

The eight independent variables are the marital financial problems that were included in each of the three time periods that were examined in this study: (a) husband's job interferes with family life, (b) husband's job satisfaction, (c) wife's job satisfaction, (d) wife's work preference, (e) satisfaction with spouse as breadwinner, (f) satisfaction with financial situation, (g) spending money foolishly/unwisely, and (h) financial situation getting better or worse. Like the dependent variable, a separate set of independent variables from waves one, two, and three was analyzed (see Appendix A). Three sets of independent and dependent variables allowed for analysis and comparison of three replications within this study; that is: (a) the 1980 financial problem variables and the 1983 divorce variable were analyzed, (b) the 1983 financial problem variables and the 1988 divorce variable were analyzed, and (c) the 1988 financial problem variables and the 1992 divorce variable were analyzed.

Procedures

Subsamples

To avoid the possible effects of prior marital relationships, this study limited its focus to those respondents who were in their first marriages. Similarly, this first-marriage stipulation also applied to the spouses of the respondents. Therefore, the first step was to select a first-marriages-only subsample of the 1980 respondents for use in the 1980-1983 divorce analysis.

After the initial analysis was completed, additional respondents were removed from the study based on changes in their marital status and willingness to continue participating. That is, respondents who refused to complete a reinterview or whose marriage dissolved due to divorce or death of their spouse during 1980-1983 were eliminated from the study. Thus, a first-marriages-only subsample of the 1980 subsample was used in the 1983-1988 analysis. This process of removing no-longer-qualified-to-participate respondents was repeated to produce another subsample for the final 1988-1992 analysis.

Changes in sample size are always of concern to the researcher (i.e., questions regarding the representativeness of the sample arise). Table 3 compares the attrition that occurred within each subsample. For each category the percentage change was fairly consistent from one interview to the next. Overall, substantial attrition occurred: an average of 19% per subsample. However, the demographic characteristics of interest to this study changed only slightly (see Table 4).

Recoding

Beginning with the 1980-1983 subsample, a process of recoding and creating new variables was carried out. Then this process was repeated for the other two subsamples (i.e., 1983-1988 and 1988-1992).

Dependent variable. The 1983 divorce variable, divorced or widowed since 1980, was recoded: 3 (no) into 0 = not divorced, 1 (yes-divorced) into 1 = divorced, and all other values (2: yes-widowed, 8: don't know, and 9: refused) as missing. The 1988

Table 3

Comparison of Attrition in the 1980, 1983, and 1988 Subsamples

	1980		1983		1988	
Respondent's status	n	%	n	%	n	%
Completed interview						
First marriage for both spouses	1,620	100	1,247	100	1,002	100
Subsequent interview						
Divorced	60	4	55	4	43	4
Widowed	7	0	7	1	14	1
Withdrew, no marital information	209	13	115	9	67	7
Not divorced, first marriage intact	1,344	83	1,070	86	878	88
Withdrew, marital information	97	6	68	5	34	4
Completed reinterview	1,247	77	1,002	80	844	84

Table 4

Comparison of Selected Characteristics of the 1980, 1983, and 1988 Subsamples

	Percentages		
	1980	1983	1988
Characteristic	(n = 1,620)	(n = 1,247)	(n = 1,002)
Sex of respondent			
Female	59	59	61
Male	41	41	39
Age at marriage			
Less than 20 years	31	29	28
20 years or older	69	71	72
Family income[a]			
Under $20,000	29	31	26
$20,000 or more	71	69	74
Presence of children			
No children under age six	66	68	79
At least one child under age six	34	32	21

[a]Respondent's family income for each subsample was adjusted for inflation: income levels are in 1980 dollars.

and 1992 divorce variables were recoded somewhat differently because the widowed response was missing. After the widowed were identified from a separate question that asked if the respondent had been widowed since the previous interview, they were recoded as missing on the divorce variables. Then the divorce variables were recoded as: 2 (no) into 0 = not divorced, 1 (yes) into 1 = divorced, and other values as missing.

Independent variables. Seven of the independent variables have response choices that reflect various degrees of satisfaction/happiness or dissatisfaction/unhappiness. These variables were recoded to dichotomies: 0 = not a problem; 1 = problem. Don't know, inappropriate, doesn't apply, and refused responses (generally coded as 5, 6, 7, 8, or 9) were treated as missing values. Specifically, husband's job interferes with family was recoded: 3 (not too much), 4 (not at all) into 0 = not a problem; 1 (a lot), 2 (somewhat) into 1 = problem. Husband's job satisfaction and wife's job satisfaction was recoded: 1(very satisfied), 2 (moderately satisfied) into 0 = not a problem; 3 (a little dissatisfied), 4 (very dissatisfied) into 1 = problem. Satisfaction with spouse as breadwinner and satisfaction with financial situation was recoded: 1 (very happy), 2 (pretty happy) into 0 = not a problem; 3 (not too happy) into 1 = problem. Spends money foolishly was recoded: 1 (no) into 0 = not a problem; 2 (yes, spouse), 3 (yes, self), 4 (both) into 1 = problem. Finally, financial situation getting better or worse was recoded: 1 (getting better), 3 (stayed same) into 0 = not a problem; 2 (getting worse) into 1 = problem.

Created variables. Because the responses to the eighth independent variable, if wife had a choice, do not explicitly indicate any degree of satisfaction or dissatisfaction,

if wife had a choice was transformed and renamed wife's work preference. The transformation was accomplished by comparing the wife's present work status with her desired work status. Excluding missing values (i.e., responses of don't know, refused, inappropriate, and doesn't apply), wife's work preference was coded: 0 = no problem whenever the wife's present work status matched her desired work status, and 1 = problem when there was a mismatch. Finally, another independent variable, total number of financial problems, was created by summing the responses of the other eight independent variables.

Demographic variables. The four demographic variables were also dummy coded. Gender was coded as: 0 = female; 1 = male. Age at marriage was coded as: 0 = age 20 or older; 1 = less than age 20. Two levels of income were coded as: 0 = less than $20,000; 1 = $20,000 or more. (Before recoding of the income variable, respondents' income was adjusted, based on the consumer price indexes for 1980, 1983, and 1988, to 1980 dollars so that comparison could be made across replications.) Finally, presence of children under age 6 was coded as: 0 = no children under age 6; 1 = at least one child under age 6.

After all recoding and variable creation was completed, total number of financial problems was the only interval-level variable employed in this study. All other variables were nominal-level, dummy-coded dichotomies. Appendix B provides, by participant's status, a complete listing for each subsample of the responses to the independent variables.

Analyses

Each subsample and its corresponding set of dependent, independent, and demographic variables were analyzed separately. However, the same procedures were repeated, resulting in three replications within this study.

Point-biserial and phi correlation coefficients were used to assess the strength of the bivariate relationships contained in the first nine null hypotheses. Point-biserial correlation is appropriate when one variable is measured at the interval level and one variable is measured at the nominal level (Newton & Rudestam, 1999). The phi coefficient is a chi-square based statistic that tests the association between two nominal-level variables (Norušis, 1990). Point-biserial and phi coefficients are interpreted the same as the Pearson r.

Discriminant analysis (DA) techniques were used to test the multivariate relationships expressed in the last five null hypotheses. DA is appropriate when the dependent variable is a dichotomy (Klecka, 1980). All of the independent variables were entered simultaneously into the equation to examine their combined influence as predictors of divorce.

The influence of the demographic variables were individually tested with all of the predictor variables (i.e., independent variables) using a stepwise procedure, which produces a discriminant function by entering and removing variables from the equation in a series of steps. At each step, those variables that maximize the separation of the groups are retained, resulting in a discriminant function that incorporates the most parsimonious set of predictor variables (Stevens, 1996).

DA produces several test statistics, including the eigenvalue, canonical correlation, and Wilks's lambda. Eigenvalues are either zero or positive. "The larger the eigenvalue, the greater the discrimination" (Klecka, 1980, p. 35). The canonical correlation is a measure of association which is interpreted the same as the Pearson r. Wilks's lambda is used to test group differences and to generate a chi-square test of statistical significance; it is an inverse statistic, meaning zero represents high discrimination and one represents no discrimination between the groups (Klecka, 1980).

For all of the analyses, a probability level of .05 was used to determine statistical significance (and the decision to reject or retain a null hypothesis). Practical significance, however, was judged on strength of association. Any relationships where the independent variables explained less than 6% of the variability in divorce (i.e., a correlation coefficient less than .25) was considered weak and of no practical significance.

CHAPTER 4

RESULTS

Reliability and Validity

The criterion used to select the independent variables was a precise definition of financial problems. The definition was formulated to select variables that measured respondent's dissatisfaction associated with a variety of financial experiences. The independent variables selected for this study met the criterion; they were conceptually valid measures (i.e., face validity; see Bailey, 1987).

To further explore their validity, all of the independent variables were correlated. While it is generally thought that items measuring the same construct should be highly correlated, no accepted standard exists. After 40 years of research dealing with measurement error, Cronbach (1991) rejected the idea that measures should be extremely homogenous, especially when measuring affective reactions (i.e., emotions or feelings like dissatisfaction), which generally are multidimensional.

Unlike the elements of a scale, the independent variables used in this study were single-item questions measuring dissatisfaction with different types of financial problems, instead of different facets of the same problem. However, the questions were not completely dissimilar: a perceived lack of financial adequacy or well-being was a shared element. Consequently, weak, but positive correlations would be expected in each time period. Table 5 indicates that over 95% of the correlations for the three time periods were positive but weak. Also, the variables measuring more similar financial

Table 5

Correlations Between Independent Variables for the 1980, 1983, and 1988 Subsamples

Independent variable	1	2	3	4	5	6	7	8
				1980 subsample				
1. Husband's job interferes with family	--	.08	.05	.06	.03	.06	.10	.03
2. Husband's job satisfaction		--	.17	.09	.03	.19	.08	.16
3. Wife's job satisfaction			--	.19	.04	.16	.03	.02
4. Wife's work preference				--	.04	.14	.08	.07
5. Spouse as breadwinner					--	.22	.07	.03
6. Satisfaction with financial situation						--	.11	.32
7. Spends money foolishly							--	.03
8. Financial situation getting better or worse								--
				1983 subsample				
1. Husband's job interferes with family	--	.10	.14	.02	.11	.13	.13	.05
2. Husband's job satisfaction		--	.10	.06	.14	.26	.10	.15
3. Wife's job satisfaction			--	.19	.08	.18	.11	.05
4. Wife's work preference				--	.01	.11	.02	.05
5. Spouse as breadwinner					--	.28	.15	.19

(table continues)

6. Satisfaction with financial situation						--	.19	.33
7. Spends money foolishly							--	.09
8. Financial situation getting better or worse								--
			1988 subsample					
1. Husband's job interferes with family	--	.09	.05	.04	.07	.04	.06	-.01
2. Husband's job satisfaction		--	.04	.07	.09	.18	.03	.10
3. Wife's job satisfaction			--	.09	.07	.11	.03	.13
4. Wife's work preference				--	-.03	.03	.05	.08
5. Spouse as breadwinner					--	.36	.13	.15
6. Satisfaction with financial situation						--	.12	.42
7. Spends money foolishly							--	.08
8. Financial situation getting better or worse								--

Note. All correlations are represented by phi coefficients.

problems, as would be expected, produced higher correlations than those measuring more dissimilar financial problems. The strength of these relationships was consistent over time.

For example, in each subsample two correlations were the strongest: those between (a) satisfaction with financial situation and financial situation getting better or worse (.32, .33, and .42), and (b) satisfaction with financial situation and satisfaction with spouse as breadwinner (.22, .28, and .36). Of all the possible pairings, these questions were the most similar, measuring an overall perception of financial adequacy. Two dissimilar financial problems, husband's job interferes with family and financial situation getting better or worse, consistently produced much weaker correlations (.03, .05, and -.01). Although earning and spending seem to be dissimilar financial behaviors, an element of competent financial management is shared between spouse as breadwinner and spends money foolishly. Comparatively, these measures, as expected, were moderately correlated (.07, .15, and .13). Thus, the correlations generated from these data provided additional support of the validity of the measures; the measures appear to be sufficiently valid to answer the research questions.

Assessing the reliability of the measures proved to be more difficult. Because the questions were not designed to be a scale (see Bailey, 1987; Spector, 1992), Cronbach's alpha was not an appropriate test of reliability. For this study, a test-retest analysis, which examines stability of responses over time, would have been the logical method for assessing reliability. However, after considering the long time-spans between interviews (i.e., 3, 5, and 4 years), and all the influences that could affect the

participants' responses during those intervals, it was concluded that such a reliability test would be invalid (see Carmines & Zeller, 1979). Consequently, no attempt to establish the reliability of the financial-problem assessments was made.

Hypotheses Tested

No Relationship Between Total Number of Financial Problems and Divorce

The positive point-biserial correlation coefficients calculated to test this hypothesis, ranging from .06 to .13 (see Table 6), indicated the cumulative effect of financial problems: as the number of financial problems increased so did the likelihood of divorce. The 1980 and 1983 coefficients were statistically significant so the null hypothesis was rejected. However, only a small proportion (less than 2%) of the variability in divorce was explained by total number of financial problems (i.e., $.13^2 < .02$).

Husband's Job Interferes With Family Life Not a Statistically Significant Predictor of Divorce

For this test, the most curious result was the inconsistent magnitudes of the phi coefficients, especially the almost no correlation in 1983 (i.e., .02, -.00, and .07). Although the associations were very weak, the 1988 coefficient was statistically significant (see Table 6); the null hypothesis was rejected.

Table 6

Comparison of the Correlations Between Financial Problems and Divorce for the 1980, 1983, and 1988 Subsamples

	Correlation coefficient[a]		
	1980	1983	1988
Financial problem	(n = 1,620)	(n = 1,247)	(n = 1,002)
Total number of financial problems	.13***	.09*	.06
Husband's job interferes with family	.02	-.00	.07*
Husband's job satisfaction	.07*	.06	-.03
Wife's job satisfaction	.04	.05	-.02
Wife's work preference	.08**	.05	.00
Satisfaction with spouse as breadwinner	.11***	.06	.09*
Satisfaction with financial situation	.11***	.06*	.06
Spends money foolishly/unwisely	.15***	.05	.03
Financial situation better or worse	-.03	-.01	.07*

[a]The coefficients for total number of financial problems are point-biserial; all others are phi coefficients.

*p < .05. **p < .01. ***p < .001.

Husband's Job Satisfaction Not a Statistically Significant Predictor of Divorce

This null hypothesis was rejected because husband's job satisfaction was a statistically significant predictor of divorce in the 1980 subsample, although not a very powerful one (i.e., largest coefficient = .07). However, a more interesting result was the mixture of signs. The unexpected change of sign in 1988 from positive to negative suggests that husband's job dissatisfaction initially increased the probability of divorce, but over time had the opposite effect of decreasing the probability of divorce.

Wife's Job Satisfaction Not a Statistically Significant Predictor of Divorce

Although not identical, the relationship between wife's job satisfaction and divorce was similar to husband's job satisfaction and divorce: a shift from a direct to an indirect relationship occurred in the 1988-1992 time period (see Table 6). The phi coefficients generated for this hypothesis were more uniformly smaller (.04, .05, and -.02) than those for any of the other hypotheses. However, the most striking result was that none of the coefficients were statistically significant. Therefore, the null hypothesis was retained.

Wife's Work Preference Not a Statistically Significant Predictor of Divorce

Wife's work preference was a statistically significant predictor of divorce in the 1980 subsample; this hypothesis was rejected. More interesting, though, was the pattern of weakening association over time (see Table 6). By the 1988 cohort, there was no

relationship (i.e., a phi coefficient of .00) between wife's work preference and divorce.

Satisfaction With Spouse as Breadwinner Not a Statistically Significant Predictor of Divorce

The test of this hypothesis generated three comparatively large phi coefficients (.11, .06, and .09). The smaller 1983 coefficient seemed the most intriguing and unexpected result for this hypothesis: the association weakened for the 1983 cohort and then got stronger for the 1988 cohort. Practically, however, the relationship was not significant, although statistical significance was achieved in the first and last replication (see Table 6). Thus, this null hypothesis was rejected.

Satisfaction With Financial Situation Not a Statistically Significant Predictor of Divorce

This hypothesis was rejected: satisfaction with financial situation was a statistically significant predictor of divorce for the 1980 and 1983 cohorts. Of greater note are the magnitudes of the coefficients (.11, .06, and .06) . They exhibited the least volatility (see Table 6). Although the associations were weak, this relationship "behaved" more like what was expected: consistency in magnitude and direction.

Spending Money Foolishly/Unwisely Not a Statistically Significant Predictor of Divorce

This hypothesis was rejected because spending money foolishly was a statistically significant predictor of divorce in the 1980-1983 time period (see Table 6). However, the most important result was that, of all of the bivariate relationships tested,

this one generated the largest correlation coefficient (i.e., .15). Ironically, a coefficient of this magnitude indicates that spending money foolishly accounted for a little more than 2% of the variability in divorce; practically, this is a meaningless relationship.

Financial Situation Getting Better or Worse Not a Statistically Significant Predictor of Divorce

Of all the relationships tested, this one generated the most unexpected results. The phi coefficients for the 1980 and 1983 cohorts were negative, indicating that as the respondent's financial situation got worse, the likelihood of divorce decreased. Then, in the last time period, the relationship reversed: as financial situation got worse, the probability of divorce increased. Even though the coefficients were small (-.03, -.01, and .07), statistical significance was achieved for the 1988 subsample. Thus, the null hypothesis was rejected.

The Combined Influence of the Financial Problems Not a Statistically Significant Predictor of Divorce

All of the independent variables were entered simultaneously into the discriminant equation. In spite of near zero eigenvalues and Wilks's lambdas near one, financial problems were statistically significant predictors of divorce for the 1980 cohort. The null hypothesis was rejected. The most striking results, however, are the much improved (relatively) correlations compared to those in the bivariate relationships (compare Tables 6 and 7), indicating that financial problems in combination were more powerful predictors of divorce. Even with the improved correlations, though, financial

Table 7

Summary Statistics of Discriminant Analyses Between Financial Problems and Divorce for the 1980, 1983, and 1988 Subsamples

Predictor variables	Valid n	Eigenvalue	Canonical correlation	Wilks's lambda	Associated chi-square	Significance level
1980	740	.05	.21	.96	32.60	.000
1983	589	.02	.13	.98	10.60	.226
1988	506	.02	.15	.98	11.00	.202

Note. All of the predictor variables were entered simultaneously into the equations.

problems only explained a little more than 4% of the variability in divorce.

A stepwise discriminant analysis procedure was used to test the four remaining hypotheses that involved demographic variables. For each subsample the analysis was performed with and without the specific demographic variable. That is, all of the financial problem variables were entered as predictor variables to generate an initial discriminant function. Then, for comparison, another discriminant function was generated with the financial problem variables and a specific demographic variable as predictors. At first glance the results were misleading because every discriminant function was statistically significant (see Tables 8, 9, and 10). However, a more thorough examination of the variables that entered the discriminant equations (see Tables C1-C12) indicated that generally the demographic variables had no influence on the relationship between financial problems and divorce.

Table 8

Summary Statistics of Stepwise Discriminant Analyses Between Financial Problems and Divorce for the 1980 Subsample by Predictor Variables

Predictor variables	Valid n	Eigenvalue	Canonical correlation	Wilks's lambda	Associated chi-square	Significance level
Financial problems[a]	740	.04	.19	.97	26.33	.000
Financial problems and gender[a]	740	.04	.19	.97	26.33	.000
Financial problems and age at marriage[b]	740	.05	.21	.96	32.13	.000
Financial problems and income level[c]	732	.03	.16	.98	18.15	.000
Financial problems and presence of children[d]	740	.05	.22	.96	36.29	.000

Note. Only statistics relevant to the final discriminant functions, not the steps, are reported here. The variables that made statistically significant contributions to the discriminating function were:

[a]Spends money foolishly, husband's job satisfaction, and financial situation better/worse.

[b]Spends money foolishly, age at marriage, and husband's job satisfaction.

[c]Spends money foolishly and husband's job satisfaction.

[d]Spends money foolishly, presence of children, husband's job satisfaction, and financial situation better/worse.

Table 9

Summary Statistics of Stepwise Discriminant Analyses Between Financial Problems and Divorce for the 1983 Subsample by Predictor Variables

Predictor variables	Valid n	Eigenvalue	Canonical correlation	Wilks's lambda	Associated chi-square	Significance level
Financial problems[a]	589	.01	.09	.99	4.88	.027
Financial problems and gender[a]	589	.01	.09	.99	4.88	.027
Financial problems and age at marriage[b]	589	.02	.13	.98	10.17	.006
Financial problems and income level[a]	583	.01	.09	.99	4.86	.027
Financial problems and presence of children[a]	589	.01	.09	.99	4.88	.027

Note. Only statistics relevant to the final discriminant functions, not the steps, are reported here. The variables that made statistically significant contributions to the discriminating function were:

[a]Husband's job satisfaction.

[b]Husband's job satisfaction and age at marriage.

Table 10

Summary Statistics of Stepwise Discriminant Analyses Between Financial Problems and Divorce for the 1988 Subsample by Predictor Variables

Predictor variables	Valid n	Eigenvalue	Canonical correlation	Wilks's lambda	Associated chi-square	Significance level
Financial problems[a]	506	.01	.11	.99	6.54	.011
Financial problems and gender[a]	506	.01	.11	.99	6.54	.011
Financial problems and age at marriage[a]	506	.01	.11	.99	6.54	.011
Financial problems and income level[a]	495	.02	.12	.99	7.67	.006
Financial problems and presence of children[a]	506	.01	.11	.99	6.54	.011

Note. Only statistics relevant to the final discriminant functions, not the steps, are reported here. The variables that made statistically significant contributions to the discriminating function were:
[a]Husband's job interferes with family.

Gender Not a Statistically Significant Effect on the Relationship Between Financial Problems and Divorce

This null hypothesis was retained because gender did not enter any of the discriminant functions. Being male or female had no effect on the predictive relationship between the financial problems and divorce (see Tables 8, 9, and 10).

Age at Marriage Not a Statistically Significant Effect on the Relationship Between Financial Problems and Divorce

Age at marriage was the only demographic variable to make a statistically significant contribution to the discriminant function in more than one time period, although the change in magnitudes of the eigenvalues and canonical correlations indicate that the substantive effect was minimal. This null hypothesis was rejected.

Level of Income Not a Statistically Significant Effect on the Relationship Between Financial Problems and Divorce

The most surprising aspect of these results are the apparent effect that level of income had (see Tables 8, 9, and 10). In every time period, many of the discriminant statistics changed when income level was included as a predictor variable. For example, in the 1980 subsample, the canonical correlation decreased to .16 from .19. In 1988 income appears to have slightly increased the association. However, this hypothesis was retained because income level never entered any of the discriminant functions.

Presence of Children Not a Statistically Significant Effect on the Relationship Between Financial Problems and Divorce

Of all the analyses performed in this study, the relationship tested in this null hypothesis has the distinction of generating the largest coefficient. Presence of children made a statistically significant contribution in the 1980-1983 time period (see Table 8). Presence of children increased the predictive ability of financial problems without displacing any previously selected variables; the canonical correlation increased from .19 to .22. The variability in divorce explained by the predictor variables increased from less than 4% to almost 5%. This hypothesis was rejected.

Summary

Eleven of the 14 null hypotheses were rejected, indicating statistically significant relationships between financial problems and divorce. The strongest correlations as well as the greatest number of statistically significant relationships occurred in the 1980 subsample. The pattern over time was mixed, but generally indicated weakening relationships and fewer statistically significant relationships

Of greater importance, though, are the weak associations that were evident in all of the analyses. Over 80% of the point-biserial and phi correlation coefficients were less than .10. Although generally larger, the canonical correlation coefficients never exceeded a magnitude of .22. Therefore, financial problems (singularly or in combination with demographic variables) explained, at best, a little less than 5% of the variability in divorce. Consequently, the demographic and financial problem variables

generated no meaningful predictive power. That is, the variables used in this study were not useful in discriminating the divorced from the nondivorced.[9]

[9]Because the vast majority of the participants did not divorce (see Tables B1, B2, and B3) and the demographic and financial variables produced virtually no discrimination, the most accurate models generated by this study predicted that no one divorced.

CHAPTER 5

DISCUSSION

"Little wonder, then, that money is a leading cause of divorce" (Morris, 1996, p. 52). But this author chose to "wonder," and the results of this study provide little empirical support for such a belief. The main objectives of this study were to examine the relationship between financial problems and divorce, and to examine whether financial problems in one time period would predict divorce in a subsequent time period. Longitudinal data from a nationally representative sample of married individuals were used to test the null hypotheses generated from the research questions. The relationships were tested for three separate time periods: 1980-1983, 1983-1988, and 1988-1992.

Although some relatively strong and statistically significant relationships were identified, especially in the 1980-1983 time period, generally the relationships were statistically nonsignificant and very weak: the strongest relationship explained a little less than 5% of the variability in divorce, but most explained less than 2%. Substantively, the results indicated no meaningful relationship between financial problems (singularly or collectively) and divorce; knowing that a respondent had financial problems did not aid in the prediction of subsequent divorce. Also, demographic information regarding gender, age at marriage, income level, and presence of children under age 6 added little predictive power.

Why did the results of this study not strongly support the popular notion that money problems are a major cause of divorce? Are the results valid or flawed? The

discussion that follows examines possible explanations as well implications and suggestions for practitioners and researchers.

Possible Explanations

Methodological

"Factors or influences other than the independent variable that could explain the results are called *threats to internal validity* [italics in original]" (Kazdin, 1992, p. 77). Three issues related to internal validity are most relevant to this study: sample size, attrition, and history.

Sample size. Sample size affects the sensitivity (i.e., power) of statistical tests. Because everything in the social sciences "correlates to some extent with everything" (Meehl, 1991, p. 21), very small, but meaningless relationships will appear statistically significant. The large sample size (i.e., over 1,000 respondents in each subsample) may have accounted for most, if not all of the statistically significant relationships identified in this study. The small correlations generated support this conclusion.

Attrition. Part of the attrition problem was the result of a design delimitation. Over 400 respondents were eliminated from this study because they or their spouses had been married before. Also, natural attrition occurred as respondents dropped out of the original 12-year study. Additionally, statistical attrition happened each time respondents refused to answer questions (see Appendix B). Taken all together, attrition was substantial. There is no way of assessing the impact that the missing data might have had on the results. It is quite possible that the individuals who divorced had many more

financial problems than they reported. Also, the group that dropped out of the study (as well as those who had been married more than once) may have had a higher divorce rate than those who remained. Had the data been complete, stronger associations between financial problems and divorce may have resulted.

History. Although history is generally discussed in connection with experiments where a treatment or intervention is administered, the basic concept is applicable to this study. History refers to events, other than the independent variables, that occur during the study that might influence the results. From a theoretical viewpoint, history might be thought of as barriers, events that interfere with what would have happened if the event had not occurred. For example, a wife who answered in the first interview that her husband spent money foolishly may become widowed by the second interview. Had her husband not died, they may have divorced because of his spending behavior. Instead of being identified as divorced at the second interview, she would be counted as widowed (i.e., missing), thus distorting the true relationship between financial problems and divorce. In addition to respondent-specific history, prominent events that occurred in the 1980s that might have had a history effect in this study include a socially changing attitude toward divorce, an overall decline in the divorce rate, increases in the labor force participation of women, more opportunities for women to obtain higher education, and economic recession.

Measures. A fourth issue, as considered here, is a problem of design. One of the limitations of using secondary data is that other questions cannot be asked of the respondents. It could be that the questions used in the study were valid measures of one

dimension of financial problems, but that they were not the ones that affect divorce. The financial problems that are alluded to in the popular money-problems-cause-divorce declarations may refer to credit cards, debt, housing, bankruptcy, assets, investments, or spouses' differing money values and attitudes.

Theoretical

Exchange theory offers three possible explanations. First, relative to the rewards from the marital relationship, financial problems were not sufficiently costly to cause net attraction to decrease to the point of disrupting the stability of the relationship. In other words, although financial problems added some dissatisfaction to the marriage, they made only a small dent in the overall cohesiveness of the relationship.

Second, financial problems may have been costly enough to cause divorce, but a barrier (or barriers) prevented the relationship from dissolving. Among the various possibilities are that some financial problems might act as barriers to divorce. Since divorce is a costly process, one or both spouses might have reasoned that if they were experiencing financial difficulties maintaining one household, how were they going to afford the additional costs of maintaining two households and paying legal expenses? Another possibility is that, in an effort to avoid the emotional costs of divorce, couples might have delayed or averted divorce by trying to solve the financial problems; financial problems might have strengthened the relationship. A few of the results summarized in Table 6 support the barrier explanation. For example, the 1980 correlation between financial situation getting better or worse and divorce indicates that

as the financial situation got worse, the probability of divorce decreased.

The third theoretical explanation is that divorce would have occurred, but more attractive alternatives to the present marriage did not exist. Perhaps neither spouse viewed their other relationships (current or future) as providing greater rewards, or maybe being single was not acceptable. Although less plausible, a lack of alternative attractions could have existed if other potential partners were repulsed by financial problems.

Sociological

The results of the studies by Goode (1956/1965) and Levinger (1966) suggested that financial factors were important causes of divorce. Perhaps society has, as Kitson and Sussman (1982) concluded, changed since then. Society now accepts (and generally expects) that both spouses have the capacity and the responsibility to contribute financially to the marriage. Financial issues may not be as important as they once were when the husband was expected to be the sole breadwinner. Or perhaps, financial problems never were a major factor in most divorces, but were cited by respondents in earlier studies because they were legally acceptable grounds in the fault-based divorce system that existed prior to the 1970s (see Goode, 1956/1965; Weitzman, 1985). Or financial problems may have been a socially acceptable reason for divorce.

If financial problems never were or are no longer the actual reason couples divorce, why is the money-causes-divorce myth still prevalent today? Bohannan's (1970) observation may well provide the answer:

> When a couple are [sic] afraid to fight over the real issue, they fight over something else--and perhaps never discover what the real issue was. . . . [and] two of the areas of life that are most ready to accept such displacement are the areas of sex and money. Both sex and money are considered worthwhile fighting over in American culture. If it is impossible to know or admit what a fight is all about, then the embattled couple may cast about for areas of displacement, and they come up with money and sex, because both can be used as weapons. . . . Often these are not the basis of the difficulties, which lie in unconscious or inadmissible areas. . . . [These] facts lead a lot of people to think that emotional divorce occurs over money or over sexual incompatibility just because that is where the overt strife is allowed to come out. Often, however, these are only camouflage. (pp. 33-34)

Implications

Practitioners

Financial counselors and marital therapists, as well as educators, should not interpret the findings of this study to mean that financial problems are not important factors in marital relationships. Substantial research has concluded that financial problems are stressors that affect marital quality and satisfaction (e.g., Aniol & Snyder, 1997; Berry & Williams, 1987; Kerkmann, 1998; Koutstaal, 1998; Ulrichson & Hira, 1985). The findings of this study indicate that over 70% of the respondents reported at least one financial problem (see Appendix B), but less than 4% experienced divorce. Consequently, for most people, financial counseling should be provided not with the expectation of preventing divorce, but with the goal of improving the couple's quality of life. The skills developed through solving financial difficulties may help the couple work through more serious problems.

For some couples, however, divorce may result because of severe financial

problems or because financial problems become the proverbial "last straw." Marital therapists and financial counselors need sufficient cross-training to be able to recognize when a problem is primarily financial and when it is primarily relational; when the counselor or therapist lacks the appropriate expertise, a referral to another, more qualified professional should be made (Aniol & Snyder, 1997; Kerkmann, 1998). Aniol and Snyder (1997) further stated that it was the counselor's and therapist's responsibility to facilitate more complete assessments of the couple's financial and nonfinancial needs, and to help the couple set goals in both areas.

Researchers

A major limitation of this study was too few financial questions. Future instrument development should include multiple, scalable items covering a wide range of financial problems, including the more "traditional" financial problems (i.e, credit use, debt, bankruptcy, etc.) as well as those associated with money values and attitudes. The instrument should be designed specifically to study financial problems and marital relations. Also, research designed to help counselors and therapists implement the suggestions of Aniol and Snyder (1997) is needed.

Additionally, four questions derived from the findings of this study should be addressed:

1. Was the apparent weakening of the relationship between financial problems and divorce after the 1980 subsample a cohort effect or are financial problems more influential in the earlier years of marriage?

2. Were the negative correlations generated statistical anomalies or do some financial problems act as barriers to divorce?

3. Would similar results be obtained for individuals that had been married more than once?

4. Would a more recent sample of married individuals produce similar results?

Final Conclusions

Money is one of the most pervasive elements in people's lives. Individuals not only devote much time to earning and spending money, but they also develop strong emotions and attitudes regarding its meaning and use. Yet, little research has been done that examines the role that the psychological and affective aspects of money play in a marriage. This study has made a small step in that direction by providing evidence that money problems appear to be predictors of subsequent divorce, but explain a limited amount of variance. Many questions remain unanswered.

As many before have concluded, divorce is a complicated process that deserves continued scrutiny. Money is equally complicated and also requires attention. Such a combination provides professionals from different fields and disciplines wonderful opportunities to collaborate. People from psychology, consumer economics, family and human development, as well as clinicians should be working together. A richer, more complete theoretical and empirical knowledge-base would result. But more importantly, people's lives could be improved.

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APPENDICES

Appendix A. Selected Items From Questionnaires[10]

[10]From "Marital Instability Over the Life Course [United States]: A Four-Wave Panel Study, 1980, 1983, 1988, 1992-1994" (ICPSR version 2163) [Computer file], by A. Booth, P. Amato, D. R. Johnson, and J. N. Edwards, 1998. University Park, PA: Pennsylvania State University [Producer]. Ann Arbor, MI: Inter-University Consortium for Political and Social Research [Distributor].

Wave I: 1980

Independent Variables

VAR45 HUSBAND'S JOB-INTERFERE WITH FAMILY LIFE
How much does (your husband's/your) job interfere with your family life? Would you say a lot, somewhat, not too much, or not at all?

1 A LOT
2 SOMEWHAT
3 NOT TOO MUCH
4 NOT AT ALL
7 INAP
8 DK
9 REF

VAR46 HUSBAND'S JOB SATISFACTION
On the whole, how satisfied (is your husband/are you) with this job? Would you say very satisfied, moderately satisfied, a little dissatisfied, or very dissatisfied?

1 VERY SATISFIED
2 MODERATELY
3 LITTLE DISSATISFIED
4 VERY DISSATISFIED
7 INAP
8 DK
9 REF

VAR51E WIFE'S JOB SATISFACTION
On the whole, how satisfied (are you/is your wife) with this job? Would you say very satisfied, moderately satisfied, a little dissatisfied, or very dissatisfied?

1 VERY SATISFIED
2 MODERATELY SATISFIED
3 A LITTLE DISSATISFIED
4 VERY DISSATISFIED
7 INAP
8 DK
9 REF

VAR69 IF WIFE HAD CHOICE: WORK FULL, PART-TIME, OR NOT WORK
If (you/your wife) had a choice would (you/she) have a part-time job, a full-time job, or not work at all?

1 PART TIME
2 FULL TIME
3 NOT WORK
7 INAP
8 DK
9 REF

VAR109F SATISFACTION: SPOUSE AS BREADWINNER
How happy are you with your spouse's performance as a breadwinner -- very happy, pretty happy, or not too happy?

1 VERY HAPPY
2 PRETTY HAPPY
3 NOT TOO HAPPY
4 DOESN'T APPLY
7 INAP
8 DK
9 REF

VAR109J SATISFACTION: FINANCIAL SITUATION
With your financial situation?

1 VERY HAPPY
2 PRETTY HAPPY
3 NOT TOO HAPPY
7 INAP
8 DK
9 REF

VAR112K MARRIAGE PROBLEM: SPENDS MONEY FOOLISHLY
Spends money foolishly?

1 NO
2 YES, SPOUSE
3 YES, SELF
4 BOTH
7 INAP
8 DK
9 REF

VAR145 FINANCIAL SITUATION BETTER OR WORSE?
During the last few years, has your financial situation been getting better, getting worse, or has it stayed the same?

1 GETTING BETTER
2 GETTING WORSE
3 STAYED SAME
7 INAP
8 DK
9 REF

Wave II: 1983

Dependent Variable

V7 DIVORCED OR WIDOWED SINCE 1980
Have you divorced or been widowed since we interviewed you in the Fall of 1980?

1 YES-DIVORCED
2 YES-WIDOWED
3 NO
8 DK
9 REF

Independent Variables

V29 HUSBAND'S JOB-INTERFERES WITH FAMILY
How much does (your husband's/your) job interfere with your family life? Would you say a lot, somewhat, not too much, or not at all?

1 A LOT
2 SOMEWHAT
3 NOT TO MUCH
4 NOT AT ALL
7 INAP
8 DK
9 REF

V30 HUSBAND'S JOB SATISFACTION
On the whole, how satisfied (is your husband/are you) with this job? Would you say very satisfied, moderately satisfied, a little dissatisfied, or very dissatisfied?

1 VERY SATISFIED
2 MODERATELY SATISFIED
3 A LITTLE DISSATISFIED
4 VERY DISSATISFIED
7 INAP
8 DK
9 REF

V38 WIFE'S JOB SATISFACTION
On the whole, how satisfied (are you/is your wife) with this job? Would you say very satisfied, moderately satisfied, a little dissatisfied, or very dissatisfied?

1 VERY SATISFIED
2 MODERATELY SATISFIED
3 A LITTLE DISSATISFIED
4 VERY DISSATISFIED
7 INAP
8 DK
9 REF

V42 WIFE PREFERS FULL-, PART-TIME, OR NOT WORK
If (you/your wife) had a choice, would (you/she) have a part-time job, a full-time job, or not work at all?

1 PART-TIME
2 FULL-TIME
3 NOT WORK
7 INAP
8 DK
9 REF

V74F SATISFACTION-SPOUSE AS BREADWINNER
How happy are you with your spouse's performance as a breadwinner -- very happy, pretty happy, or not too happy?

1 VERY HAPPY
2 PRETTY HAPPY
3 NOT TOO HAPPY
7 INAP
8 DK
9 REF

V74J SATISFACTION-FINANCIAL SITUATION
With your financial situation?

1 VERY HAPPY
2 PRETTY HAPPY
3 NOT TOO HAPPY
7 INAP
8 DK
9 REF

V77L MARRIAGE PROBLEM-SPENDS MONEY UNWISELY
Spends money foolishly?

1 NO
2 YES, SPOUSE
3 YES, SELF
4 BOTH
7 INAP
8 DK
9 REF

V101 FINANCIAL SITUATION BETTER OR WORSE
During the last few years, has your financial situation been getting better, getting worse, or has it stayed the same?

1 GETTING BETTER
2 GETTING WORSE
3 STAYED THE SAME
7 INAP
8 DK
9 REF

Wave III: 1988

Dependent Variable

T62 DIVORCED SINCE 1983
Have you divorced since we last interviewed you?

1 YES
2 NO
3 DK
4 REF

Independent Variables

T276 HUSBAND'S JOB - INTERFERE WITH FAMILY
How much does (your husband's/your) job interfere with your family life? Would you say a lot, somewhat, not too much, or not at all?

1 A LOT
2 SOMEWHAT
3 NOT TOO MUCH
4 NOT AT ALL
5 DK
6 REF

T277 HUSBAND'S JOB SATISFACTION
On the whole, how satisfied (is your husband/are you) with this job? Would you say very satisfied, moderately satisfied, a little dissatisfied, or very dissatisfied?

1 VERY SATISFIED
2 MODERATELY SATISFIED
3 A LITTLE DISSATISFIED
4 VERY DISSATISFIED
5 DK
6 REF

T297 WIFE'S JOB SATISFACTION
On the whole, how satisfied (are you/is your wife) with this job? Would you say very satisfied, moderately satisfied, a little dissatisfied, or very dissatisfied?

1 VERY SATISFIED
2 MODERATELY SATISFIED
3 A LITTLE DISSATISFIED
4 VERY DISSATISFIED
5 DK
6 REF

T306 WIFE'S WORK PREFERENCE?
If (you/your wife) had a choice, would (you/she) have a part-time job, a full-time job, or not work at all?

1 PART-TIME
2 FULL-TIME
3 NOT WORK
4 DK
5 REF

T437 SATISFACTION: SPOUSE AS BREADWINNER
How happy are you with your spouse's performance as a breadwinner?

1 VERY HAPPY
2 PRETTY HAPPY
3 NOT TOO HAPPY
4 INAPP
5 DK
6 REF

T441 SATISFACTION: FINANCIAL SITUATION
With your financial situation?

1 VERY HAPPY
2 PRETTY HAPPY
3 NOT TOO HAPPY
4 DK
5 REF

T456 MARRIAGE PROBLEM: SPEND MONEY UNWISELY
Spends money foolishly?

1 NO
2 YES, SPOUSE
3 YES, SELF
4 BOTH
5 DK
6 REF

T531 FINANCIAL SITUATION BETTER OR WORSE
During the last few years, has your financial situation been getting better, getting worse, or has it stayed the same?

1 GETTING BETTER
2 GETTING WORSE
3 STAYED THE SAME
4 DK
5 REF

Wave IV: 1992

Dependent Variable

F71 DIVORCED SINCE 1988

1 YES
2 NO
3 DK
4 REF

Appendix B. Independent-Variable Responses

Table B1

Distribution of the 1980 Independent-Variable Responses by Respondent's Status in 1983

1980 independent variable	All (n = 1,620)	1983 Status: Divorced (n = 60)	1983 Status: Not divorced (n = 1,344)	1983 Status: Missing (n = 216)
Total number of financial problems:				
0	28	12	28	31
1 - 2	55	55	57	49
3 - 4	15	27	14	19
5 - 6	1	5	1	1
7 - 8	0	2	0	0
Missing	0	0	0	0
Husband's job interferes with family:				
Not a problem	66	60	67	67
Problem	29	33	29	25
Missing	5	7	4	9
Husband's job satisfaction:				
Not a problem	81	70	83	76
Problem	14	23	13	15
Missing	5	7	4	8
Wife's job satisfaction:				
Not a problem	52	55	52	47
Problem	7	12	7	7
Missing	41	33	41	46
Wife's work preference:				
Not a problem	45	30	47	37
Problem	42	58	42	42
Missing	13	12	12	21

(table continues)

Satisfaction with spouse as breadwinner:				
Not a problem	78	77	78	76
Problem	3	10	2	5
Missing	20	13	20	19
Satisfaction with financial situation:				
Not a problem	87	72	89	83
Problem	13	28	11	16
Missing	0	0	0	1
Spends money foolishly:				
Not a problem	85	60	86	82
Problem	15	40	14	18
Missing	0	0	0	0
Financial situation better or worse:				
Not a problem	86	92	86	87
Problem	13	8	13	13
Missing	0	0	1	0

Note. Values represent percentages based on the n of the related status category.

Table B2

Distribution of the 1983 Independent-Variable Responses by Respondent's Status in 1988

1980 independent variable	All (n = 1,247)	1988 Status: Divorced (n = 55)	1988 Status: Not divorced (n = 1,070)	1988 Status: Missing (n = 122)
Total number of financial problems:				
0	27	35	26	33
1 - 2	57	40	58	52
3 - 4	13	22	13	9
5 - 6	3	4	3	6
7 - 8	0	0	0	0
Missing	0	0	0	0
Husband's job interferes with family:				
Not a problem	64	51	65	59
Problem	30	24	30	25
Missing	7	26	5	16
Husband's job satisfaction:				
Not a problem	78	55	80	72
Problem	15	20	15	12
Missing	7	25	5	16
Wife's job satisfaction:				
Not a problem	52	45	53	48
Problem	9	13	9	6
Missing	39	42	38	47
Wife's work preference:				
Not a problem	49	27	50	46
Problem	49	45	49	46
Missing	3	27	1	8

(table continues)

Satisfaction with spouse as breadwinner:				
Not a problem	73	60	75	64
Problem	3	5	2	4
Missing	24	35	22	32
Satisfaction with financial situation:				
Not a problem	87	60	90	73
Problem	11	15	10	18
Missing	2	25	0	9
Spends money foolishly:				
Not a problem	86	60	88	75
Problem	12	15	12	16
Missing	2	25	0	10
Financial situation better or worse:				
Not a problem	86	65	88	74
Problem	11	7	11	16
Missing	3	27	1	11

Note. Values represent percentages based on the n of the related status category.

Table B3

Distribution of the 1988 Independent-Variable Responses by Respondent's Status in 1992

1980 independent variable	All (n = 1,002)	1992 Status: Divorced (n = 43)	1992 Status: Not divorced (n = 878)	1992 Status: Missing (n = 81)
Total number of financial problems:				
0	26	23	26	33
1 - 2	59	63	59	57
3 - 4	13	12	13	9
5 - 6	1	2	1	1
7 - 8	0	0	0	0
Missing	0	0	0	0
Husband's job interferes with family:				
Not a problem	60	37	61	60
Problem	30	40	31	21
Missing	10	23	8	19
Husband's job satisfaction:				
Not a problem	78	72	79	67
Problem	13	7	13	12
Missing	10	21	8	21
Wife's job satisfaction:				
Not a problem	56	63	57	46
Problem	8	7	8	6
Missing	36	30	35	48
Wife's work preference:				
Not a problem	48	37	48	48
Problem	49	40	50	43
Missing	4	23	2	9

(table continues)

Satisfaction with spouse as breadwinner:				
Not a problem	78	72	79	68
Problem	2	7	2	2
Missing	20	21	19	30
Satisfaction with financial situation:				
Not a problem	88	70	89	84
Problem	10	16	10	6
Missing	2	14	1	10
Spends money foolishly:				
Not a problem	86	72	88	77
Problem	12	14	12	15
Missing	2	14	1	9
Financial situation better or worse:				
Not a problem	90	81	91	81
Problem	9	19	9	6
Missing	1	0	0	12

Note. Values represent percentages based on the n of the related status category.

Appendix C. Discriminant Analyses

Table C1.

Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems and Divorce for the 1980 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Spends money foolishly	.61	.38	.49	.14	.35	.98	.00
Husband's job satisfaction	.46	.32	.47	.14	.35	.99	.00
Financial situation getting better/worse	-.46	.03	.17	.11	.32	1.00	.13
Satisfaction with financial situation	.33	.21	.41	.09	.29	.99	.03
Wife's work preference	.24	.59	.50	.43	.49	1.00	.06
Husband's job interferes with family	.19	.38	.49	.26	.44	1.00	.11
Satisfaction with spouse as breadwinner	-.09	.03	.17	.02	.13	1.00	.65
Wife's job satisfaction	-.05	.15	.36	.11	.31	1.00	.51
Group centroids		.97		-.05			

Note. Eigenvalue = .05; Canonical correlation = .21; Equivalent chi-square = 32.60; $p = .00$.

Table C2

Stepwise Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems (With and Without Gender) and Divorce for the 1980 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Spends money foolishly	.73	.38	.49	.14	.35	.98	.00
Husband's job satisfaction	.59	.32	.47	.14	.35	.98	.00
Financial situation getting better/worse	-.39	.03	.17	.11	.32	.97	.05
Gender[a]	--	.41	.50	.34	.47	.96	.34
Group centroids		.87		-.04			

Note. Eigenvalue = .04; Canonical correlation = .19; Equivalent chi-square = 26.33; p = .00. All table values are from the final steps.
[a]Not selected at any step.

Table C3

Stepwise Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems (Including Age at Marriage) and Divorce for the 1980 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Spends money foolishly	.65	.38	.49	.14	.35	.98	.00
Age at marriage	.56	.59	.50	.31	.46	.97	.00
Husband's job satisfaction	.46	.32	.47	.14	.35	.97	.01
Group centroids		.96		-.05			

Note. Eigenvalue = .05; Canonical correlation = .21; Equivalent chi-square = 32.13; p = .00. All table values are from the final step.

Table C4

Stepwise Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems (Including Income Level) and Divorce for the 1980 Subsample

Independent variable[a]	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Spends money foolishly	.79	.36	.49	.14	.35	.99	.00
Husband's job satisfaction	.58	.30	.47	.14	.35	.98	.01
Income level[a]	--	.67	.48	.77	.42	.97	.23
Group centroids		.96		-.05			

Note. Eigenvalue = .03; Canonical correlation = .16; Equivalent chi-square = 18.15; p = .00. All table values are from the final step.
[a]Not selected at any step.

Table C5

Stepwise Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems (Including Presence of Children) and Divorce for the 1980 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Spends money foolishly	.58	.38	.49	.14	.35	.97	.00
Presence of children under age 6	.53	.50	.51	.24	.43	.97	.00
Husband's job satisfaction	.51	.32	.47	.14	.35	.96	.00
Financial situation getting better/worse	-.35	.03	.17	.11	.32	.96	.04
Group centroids		.87		-.04			

Note. Eigenvalue = .05; Canonical correlation = .22; Equivalent chi-square = 36.29; p = .00. All table values are from the final step.

Table C6

Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems and Divorce for the 1983 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Husband's job satisfaction	.57	.28	.45	.18	.38	.99	.03
Spends money foolishly	.43	.24	.44	.13	.33	1.00	.08
Satisfaction with spouse as breadwinner	.38	.10	.31	.04	.19	1.00	.08
Husband's job interferes with family	-.32	.28	.45	.30	.46	1.00	.75
Satisfaction with financial situation	.23	.21	.41	.11	.31	1.00	.09
Wife's job satisfaction	.14	.21	.41	.14	.35	1.00	.36
Financial situation getting better/worse	-.06	.14	.35	.10	.30	1.00	.49
Wife's work preference	.03	.55	.51	.51	.50	1.00	.70
Group centroids		.59		-.03			

Note. Eigenvalue = .02; Canonical correlation = .13; Equivalent chi-square = 10.59; $p = .23$

Table C7

Stepwise Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems (With and Without Gender and Presence of Children) and Divorce for the 1983 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Husband's job satisfaction	1.00	.34	.48	.18	.38	.99	.03
Gender[a]	--	.28	.45	.32	.47	.99	.63
Presence of children under age 6[a]	--	.24	.44	.28	.45	.99	.67
Group centroids		.40		-.02			

Note. Eigenvalue = .01; Canonical correlation = .09; Equivalent chi-square = 4.88; $p = .03$. All table values are from the final steps.
[a]Not selected at any step.

Table C8

Stepwise Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems (Including Income Level) and Divorce for the 1983 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Husband's job satisfaction	1.00	.34	.48	.18	.38	.99	.03
Income level[a]	--	.21	.41	.26	.44	.99	.40
Group centroids		.40		-.02			

Note. Eigenvalue = .01; Canonical correlation = .09; Equivalent chi-square = 4.86; p = .03. All table values are from the final step.

[a]Not selected at any step.

Table C9

Stepwise Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems (Including Age at Marriage) and Divorce for the 1983 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Husband's job satisfaction	.74	.34	.48	.18	.38	.99	.02
Age at marriage	.73	.48	.51	.29	.46	.99	.02
Group centroids		.58		-.03			

Note. Eigenvalue = .02; Canonical correlation = .13; Equivalent chi-square = 10.17; p = .00. All table values are from the final step.

Table C10

Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems and Divorce for the 1988 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Husband's job interferes with family	.74	.58	.50	.33	.47	.99	.01
Husband's job satisfaction	-.44	.08	.28	.16	.36	1.00	.33
Satisfaction with spouse as breadwinner	.35	.08	.28	.03	.16	1.00	.11
Satisfaction with financial situation	.29	.17	.38	.09	.29	1.00	.20
Spends money foolishly	.12	.17	.38	.11	.31	1.00	.39
Financial situation getting better/worse	-.07	.08	.28	.07	.26	1.00	.81
Wife's work preference	-.06	.46	.51	.48	.50	1.00	.83
Wife's job satisfaction	-.05	.13	.34	.11	.32	1.00	.87
Group centroids		.67		-.03			

Note. Eigenvalue = .02; Canonical correlation = .15; Equivalent chi-square = 11.00; $p = .20$.

Table C11

Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems (With and Without Gender, Age at Marriage, and Presence of Children) and Divorce for the 1988 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Husband's job interferes with family	1.00	.58	.50	.33	.47	.99	.01
Gender[a]	--	.38	.49	.32	.47	.99	.88
Age at marriage[a]	--	.17	.38	.29	.46	.98	.22
Presence of children under age 6[a]	--	.29	.46	.18	.39	.99	.32
Group centroids		.51		-.03			

Note. Eigenvalue = .01; Canonical correlation = .11; Equivalent chi-square = 6.54; $p = .01$. All table values are from the final steps.

[a]Not selected at any step.

Table C12

Discriminant Function, Means, and Standard Deviations Showing the Relationship Between Financial Problems (Including Income Level) and Divorce for the 1988 Subsample

Independent variable	Standardized discriminant function coefficient	Divorced		Not divorced		Wilks's Lambda	p
		M	SD	M	SD		
Husband's job interferes with family	1.00	.61	.50	.33	.47	.99	.01
Income level[a]	--	.83	.39	.80	.40	.98	.92
Group centroids		.57		-.03			

Note. Eigenvalue = .02; Canonical correlation = .12; Equivalent chi-square = 7.67; $p = .01$. All table values are from the final step.
[a]Not selected at any step.

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