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# Financial Conflict Messages and Marital Satisfaction: The Mediating Role of Financial Communication Satisfaction

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FINANCIAL CONFLICT MESSAGES AND MARITAL SATISFACTION:  
THE MEDIATING ROLE OF FINANCIAL  
COMMUNICATION SATISFACTION

Samantha J. Shebib

71 Pages

The current study explores how methods of handling financial disagreements contribute to, or detract from, marital satisfaction. In addition, satisfaction with communicating about financial obligations in marriage is predicted to contribute to marital satisfaction.

**KEYWORDS:** Financial communication, Financial communication satisfaction, Financial conflict, Financial disagreements, Financial harmony, Marital conflict, Communicating about finances.

FINANCIAL CONFLICT MESSAGES AND MARITAL SATISFACTION:  
THE MEDIATING ROLE OF FINANCIAL  
COMMUNICATION SATISFACTION

SAMANTHA J. SHEBIB

A Thesis Submitted in Partial  
Fulfillment of the Requirements  
for the Degree of

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FINANCIAL CONFLICT MESSAGES AND MARITAL SATISFACTION:  
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COMMUNICATION SATISFACTION

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## CHAPTER I

### RATIONALE AND REVIEW OF LITERATURE

Financial issues play a significant role in marital relationships. Previous research has identified money as a main source of conflict within marriages (e.g., Blumstein & Schwartz, 1983; Oggins, 2003). Because payment obligations occur routinely and cannot be ignored, it is not unusual for financial disagreements to occur frequently in marriages and lead to heated arguments between marital partners (Dew & Dakin, 2011). Despite the importance of financial issues, marital couples are often reluctant to communicate about them (Atwood, 2012).

Financial conflict carries a negative reputation compared to other types of marital disagreements (Britt, Huston, & Durband, 2010). For example, Papp, Cummings, and Goeke-Morey (2009) found that conflict over money was more likely to remain unresolved as compared to other marital conflict issues. Additionally, “husbands and wives reported that they and their partners expressed more depressive behavior expressions (i.e., physical distress, withdrawal, sadness, and fear) during conflict about money relative to other topics” (Papp, Cummings, et al., 2009, p. 99). Marital disagreements about money seem to be particularly potent.

Dew, Britt, and Huston (2012) examined how financial disagreements were associated with marital dissolution and divorce. Using data from the National Survey of Families and Households, the researchers found that financial disagreements were the

strongest predictors of divorce relative to other types of marital problems, such as chores, time spent together, sex, and in-laws. Of particular interest, the researchers highlighted the importance of the financial argument's intensity contributing to a higher likelihood of divorcing; that is, the more intense the financial arguments were, the more likely the couple would divorce. This is consistent with Gottman's (1994) evidence that the way in which couples communicate during conflict is more strongly associated to marital dissolution than the mere frequency of having those disagreements. This literature raises the question of how marital partners are specifically communicating about financial issues. If financial conflicts can erode marital relationships, then it seems reasonable to suggest better communication about finances would seem to help minimize the negative consequences. Several studies have acknowledged the key to managing finances is better communication (e.g., Romo, 2011, 2014, 2015; Romo & Vangelisti, 2014). For example, Archuleta, Britt, Tonn, and Grable (2011) argued:

It may be that the ways couples cope with financial stressors impact financial satisfaction more than the actual stressors, meaning if couples are willing to work together and continue to communicate about the financial stressor(s), then it may lower anxiety in couple relationships and have a positive impact on their perception of financial satisfaction. (p. 573)

Unfortunately, little empirical work to date has directly addressed the specific manner in which marital couples communicate about financial issues. Therefore, the current study is designed to explore how methods of handling financial disagreements contribute to, or detracts from, marital satisfaction. In addition, satisfaction with communicating about financial issues in marriage is predicted to contribute to marital satisfaction.

## **Types of Conflict Messages in Marriages**

Conflict is inescapable in marriages. Although conflict often carries a negative connotation, not all conflict is bad (Cupach, 2015). The way in which people handle conflict is essential to the longevity of their close relationships (Gottman, 1979, 1994). Decisions about how to manage any particular conflict depend on the context of the conflict event, the relationship between the persons involved, and the topic of the disagreement (Canary, Cupach, & Messman, 1995).

There are numerous ways to classify and characterize behaviors enacted during conflict (Cupach, 2015). One common approach distinguishes three strategic types of conflict behavior (e.g., Canary & Cupach, 1988; Canary & Spitzberg, 1989; Kimsey & Fuller, 2003; Putnam & Wilson, 1982; Sillars, Coletti, Parry, & Rogers, 1982). Although some authors referring to the same categories employ different labels, the three types can be referred to as: constructive, destructive, and avoidance conflict behaviors.

Constructive conflict behaviors include collaborative, cooperative, problem-oriented, supportive, and compromising tactics (Canary & Cupach, 1988). Also referred to as integrative (Sillars et al., 1982), positive (Wilmarth, Nielsen, & Futris, 2014), and prosocial (Roloff, 1976), constructive behaviors involve active engagement in a conflict and generally exhibit a neutral or positive tone (Cupach, 2015). When utilizing constructive strategies, couples manage disagreements in a way that promotes trust and is mutually satisfying (Deutsch, 1973). According to Cupach, Canary, and Spitzberg (2010), this strategy includes messages that: (1) seek and disclose information; (2) make supportive remarks and listen to the other; (3) mutually define the area of contention; (4) pursue areas of harmony; and (5) seek negotiated and fair solutions.

Destructive conflict behaviors involve active confrontation with a negative tone. These behaviors have also been referred to as distributive (Sillars, 1980a), negative (Wilmarth et al., 2014), and anti-social (Roloff, 1976). Destructive conflict behaviors include competitive fighting, controlling behaviors, or being passive aggressive. Insults, criticisms, and defensiveness also represent manifestations of destructive conflict (e.g., Gottman, 1979, 1994). Patterns of destructive conflict typically involve reciprocation of negative affect between partners (Gottman, 1994) and escalation of conflict intensity, which typically leaves the conflicting partners dissatisfied with the aftermath (Deutsch, 1973).

Avoidance is a passive and nonconfrontational pattern of conflict and is characterized by “people’s reluctance to truly engage in a potentially conflict-inducing topic” (Afifi, McManus, Steuber, & Coho, 2009, p. 357). Avoidance is manifested in a variety of ways, including not directly discussing the problem or issue with the person, hinting, joking, letting the issue resolve itself, topic shifts, noncommittal questions and statements, evasive remarks, and direct and implicit denial (Sillars, 1980a).

In addition to the constructive, destructive, and avoidance conflict messages, the literature identifies a fourth distinctive conflict pattern of demand-withdraw. The demand-withdraw pattern is a commonly reoccurring interaction pattern where “one spouse pressures the other with demands, complaints, and criticisms, while the partner withdraws with defensiveness and passive inaction” (Christensen & Shenk, 1991, p. 458). This pattern of communication combines elements of both avoidance and destructive confrontation. Demand-withdraw would seem to be quite different in its form and function compared to mutual avoidance of a conflict topic, and it has been distinguished

from other destructive conflict patterns such as criticize-defend (Futris, Campbell, Nielsen, & Burwell, 2010; Gottman, 1994).

Knowledge about how couples manage conflict generally can be applied to the specific domain of financial disagreements. In the section that follows, it is proposed that financial harmony in a marriage predisposes the communication messages couples use when they have financial disagreements.

### **Financial Harmony and Financial Conflict Messages**

*Financial harmony* refers to how “in sync” marital spouses’ beliefs and practices are regarding money (Rick, Small, & Finkel, 2011). In other words, financial harmony represents a lack of conflict between partners about financial issues. Financial *disharmony* occurs when couples have frequent and distressing disagreements about financial issues. When spouses exhibit dissimilar beliefs and attitudes in their financial discussions, then they are more likely to have marital conflict over these issues (Luo & Klohnen, 2005). Rick and colleagues (2011) found that spouses who had dissimilar spending patterns (i.e., one partner was a “spendthrift,” while the other partner was a “tightwad”) tended to have more conflict about finances, which in turn predicted diminished marital well-being.

No research, to date, has examined how financial harmony (or lack thereof) is associated with the various types of conflict communicative messages when financial disagreements arise. However, we can logically make some assumptions about the potential relationship between the two. When spouses are in financial harmony they are generally in agreement with how to manage money, which predisposes them to communicate in ways that resolve differences that arise. They may also be more likely to

communicate in constructive ways because they already have a preconceived notion of their spouse's beliefs about money, and because their spouse's beliefs are in line with theirs, they are constructively and proactively dealing with their financial issues.

When couples are not in sync and do not agree with how to handle finances, even before the conflict becomes a communicative event, individuals may already know their spouse's view is contrary to their own. This, in turn, may lead individuals to communicate in destructive ways as they push their position on the financial issue that is in contention. This leads to unresolved issues, which in turn, exacerbates differences leading to more destructive communication tendencies. In a large-scale study using data from the National Survey of Families and Households, the frequency of financial disagreements in marital relationships predicted engaging in heated arguments more than calm discussion, in managing marital disagreements (Dew & Dakin, 2011). Notably, this study assessed communication about any marital disagreements, not communication during financial disagreements.

In regards to the demand-withdraw pattern, when one individual is demanding to discuss a financial issue and the other spouse circumvents the discussion, it is logical to assume that these individuals do not agree on how they are handling finances. This pattern of financial conflict is at the core of partners being at odds with one another regarding finances. Caughlin and Vangelisti (1999) found individuals who engage in the demanding position have a desire for change in the other persons' beliefs and behaviors pertaining to the conflict issue. Accordingly, if one spouse is demanding and the other partner is withdrawing regarding financial matters, they are not likely to be financially harmonized.

The current study aims to empirically understand the relationship between financial harmony in a marriage and the conflict messages communicated when dealing with a financial disagreement. Based on the preceding discussion, three hypotheses are proposed:

H<sub>1</sub>: Financial harmony is positively associated with constructive financial conflict messages.

H<sub>2</sub>: Financial harmony is negatively associated with destructive financial conflict messages.

H<sub>3</sub>: Financial harmony is negatively associated with the demand-withdraw financial conflict message pattern.

In terms of conflict avoidance, mutual avoidance may in fact be a reflection of spouses being financially in sync with each other. Alternatively, they could be so out of sync that they do not even discuss the financial issues with each other, or partners may have decided to “agree to disagree” about certain financial issues. Therefore, mutual avoidance of conflict issues may or may not reflect financial harmony. Since the effects of financial harmony and mutually avoiding financial conflict messages is ambivalent, a research question is posed:

RQ<sub>1</sub>: What is the relationship between financial harmony and mutually avoiding financial conflict messages?

### **Financial Conflict Messages and Marital Satisfaction**

Previous research has documented how specific conflict messages are related to marital or relational satisfaction. However, scant scholarly attention has been devoted to understanding how marital partners are communicating about a specific conflict topic,

such as finances, and the impact these conflict messages would have on marital satisfaction. The following section will review literature on the different types of conflict messages (i.e., constructive, destructive, demand-withdraw, and mutually avoiding) affecting a person's satisfaction in his or her relationship.

### **Constructive and Destructive Financial Conflict Messages**

Several studies have consistently demonstrated that constructive conflict messages are positively associated with relational satisfaction, whereas destructive messages are negatively associated with relational satisfaction (e.g., Canary & Cupach, 1988; Canary, Cupach, & Serpe, 2001; Gottman, 1994; Sillars, 1980b; Ting-Toomey, 1983a). For example, Ting-Toomey (1983b) coded 34 marital couples' verbal exchanges of conflict when spouses were engaging in disagreements with each other. She observed the constructive (labeled as integrative communicative acts) and destructive messages (labeled as disintegrative communicative acts) that were conveyed during the conflicting discussion. Discourse that reflected confirming accounts, such as "It seems what you're saying is, you would like us to spend more time together" (p. 72); coaxing messages, such as "You're cute when you're angry" (p. 72); compromising tactics, such as making deals; and statements expressing agreement with the spouse were all coded as constructive messages. The destructive messages that were coded contained discourse that was confronting, such as "You're acting like a dumb fool again" (p. 72); complaining to the spouse, defending, and disagreements. The researcher found a positive association between constructive messages and marital satisfaction. Additionally, she found a negative association between destructive conflict messages and marital satisfaction.

Sillars (1980a) explored conflict behaviors in the context of college roommate relationships. College dormitory residents were given a questionnaire to assess their interpersonal conflict issues with their roommate. Based upon respondents' open-ended answers to a series of questions, three main categories of conflict behavior emerged from the data: avoidant (labeled as passive and indirect), destructive (labeled as distributive), and constructive (labeled as integrative). Destructive tactics consisted of demanding, persuading, requesting, and coercive compliance-gaining techniques. "Explicit acknowledgment and discussion of conflict which sustains a neutral evaluation of the partner and does not seek concessions" (p. 188) was coded as constructive. These tactics were seen as solving the problem where participants mutually discussed the issue of contention. The results revealed that constructive messages were positively associated with conflict resolution and relational satisfaction. Additionally, those who used destructive messages were less satisfied in their relationship and the conflict event was longer in duration compared to those who reported using constructive strategies.

An investigation by Futris et al. (2010) involved 477 married individuals who completed the short form of the communication patterns questionnaire (CPQ-SF). They found that constructive communication (i.e., mutual discussion, mutual expression, and mutual negotiation) was positively associated with dyadic adjustment, and destructive communication (i.e., criticizing, defending, and blaming) was negatively associated with dyadic adjustment. When individuals were divided into high and low marital adjustment groups, the high adjustment group reported more constructive communication than the low adjustment group, while the low adjustment group reported more destructive communication than the high adjustment group.

Wilmarth and colleagues (2014; see also Wilmarth, 2012) investigated marital communication patterns in the context of financial wellness and relationship satisfaction. Constructive conflict communication (referred to as positive communication patterns) consisted of mutually discussing, expressing, and negotiating conversations about a conflict topic. Destructive conflict communication (referred to as negative communication patterns) consisted of mutually blaming, criticizing and defending behaviors. The researchers found constructive communication was positively associated with relational satisfaction. Additionally, their findings revealed that financial distress contributed to destructive communication. Destructive communication, in turn, was negatively associated with relational satisfaction. In fact, the destructive communication mediated the connection between financial distress and relational satisfaction. It is important to note that the communication patterns measured in this study were not specific to financial disagreements. Rather, the authors assessed the manner in which couples managed disagreements of any kind, in general. The present study makes predictions comparable to the findings of Wilmarth et al., such that destructive communication *about financial issues in particular* will be problematic for marital partners, whereas engaging in constructive communication will be more satisfying for couples. Specifically,

H<sub>4</sub>: Constructive financial conflict messages are positively associated with marital satisfaction.

H<sub>5</sub>: Destructive financial conflict messages are negatively associated with marital satisfaction.

## **The Demand-Withdraw Financial Conflict Message Pattern**

Considerable evidence has supported the notion that couples who exhibit demand-withdraw patterns of conflict experience more dissatisfaction in their marriage (e.g., Christensen & Shenk, 1991; Caughlin, 2002; Caughlin & Huston, 2002; Caughlin & Scott, 2010; Eldridge, Sevier, Jones, Atkins, & Christensen, 2007; Futris et al., 2010; Heavey, Christensen, & Malamuth, 1995). Papp, Kouros, and Cummings (2009) analyzed 116 couples' diary reports of marital conflict. Both the husbands and wives kept separate diaries to report on the conflict events and behaviors that were occurring within their marriage. Spouses also reported on the emotions they felt during the disagreements, in addition to indicating if they resolved the issue or not. The researchers coded conflict instances for demand-withdraw when each spouse during the same conflict episode articulated demand and withdraw behaviors respectively. Demanding tactics consisted of (1) pursuit, such as "just not letting it go; not wanting to drop it, even if the other person wants it to stop; nagging; or following the other person when they walk away" (p. 291); and (2) personal insult, such as hurting your spouse by making accusations; blaming; expressing put downs; and rejecting the spouse. Conversely, withdraw tactics were characterized by respondents who expressed defensiveness, which was defined as "trying to avoid blame or responsibility by justifying yourself" (p. 291). Additionally, changing the topic and physically and/or emotionally removing one's self from the interaction were also characterized as withdraw tactics. Results revealed that engaging in the demand-withdraw pattern was positively related to the experience of negative emotions (i.e., anger and fear) and a greater likelihood of engaging in negative conflict tactics (i.e., destructive messages), and negatively related to marital satisfaction. Couples who were

highly satisfied within their marriage were less likely to report the demand-withdraw pattern.

Schrodt, Witt, and Shimkowski (2014) conducted a meta-analysis of 74 studies that examined the demand-withdraw pattern and relational outcomes. The majority of the studies in this meta-analysis utilized the Communication Patterns Questionnaire (CPQ) or the Couples Interaction Rating System (CIRS) to assess demand-withdraw patterns. “The CPQ asks partners to rate on a nine-point scale the degree to which 35 symmetrical and asymmetrical interaction patterns occur in their relationships” (Schrodt et al., 2014, p. 32) during various phases, whereas the CIRS is a coding scheme couples use to rate their partner’s behaviors during an entire specific interaction they just engaged in with their spouse. The meta-analysis revealed that the demand-withdraw pattern showed a “moderate and meaningful” (p. 47) relationship to a variety of negative relational outcomes. More specifically, the demand-withdraw pattern provided statistically significant results with being negatively associated with relational satisfaction, exhibiting an effect size of  $r = .36$  across the 74 empirical reports. The demand-withdraw pattern was also associated with an increase in violence and aggression and mental health symptoms. Additionally, distressed (and/or clinical) couples experienced the average effect of the demand-withdraw pattern to a greater extent than nondistressed couples.

A study not included in Schrodt et al.’s (2014) meta-analysis because it was published around the same time was reported by Wilmarth et al. (2014; see also Wilmarth, 2012). Wilmarth and colleagues found that married couples experiencing financial distress (i.e., the lack of financial wellness) were more likely to report demand-withdraw communication patterns in their marriage. Moreover, the demand-withdraw

tendencies were negatively associated with marital quality. The demand-withdraw pattern of communication mediated the negative association between financial distress and marital quality. This finding was subsequently replicated by Barton, Futris, and Nielsen (2015) with a different sample. It is noteworthy that these studies measured “respondent’s perception of their own and their spouse’s typical communication behaviors when issues or problems arise” (Barton et al., 2015, p. 540). People’s typical day-to-day manner of handling disagreements with a spouse may or may not correspond to the way in which financial issues are managed in a marriage. Therefore, the current study will extend prior research by assessing the ways in which individuals manage disagreements about financial issues in particular. With that, the researcher hypothesizes that when couples engage in the demand-withdraw pattern when discussing financial obligations it will negatively affect their marital satisfaction. Specifically, it is predicted:

H<sub>6</sub>: The demand-withdraw financial message pattern is negatively associated with marital satisfaction.

### **Mutually Avoiding Financial Conflict**

Scholars have identified avoidance as a conflict pattern that can have either negative or positive effects on a relationship (e.g., Fitzpatrick, Fallis, & Vance, 1982; Roloff & Ifert, 2000; Wang, Fink, & Cali, 2012). Roloff and Ifert (2000) identified five circumstances under which conflict avoidance can be beneficial. First, certain types of couples may benefit more directly from conflict avoidance. For example, sometimes it is essential to wait until one’s partner calms down from a disagreement or else volatile behaviors can manifest. Second, avoidance entails coping devices, such as positive affect. “Couples must find something positive in their relationships to balance the negative

provocation” (p. 161). Third, avoidance is appropriate when the topic is of little importance to both partners and it is only occasionally used as a conflict strategy. Fourth, avoidance is viewed more positively when the individual chooses to engage in avoidance rather than being coerced. And, finally, when individuals are competent communicators they have the ability to know when avoidance is effective and appropriate based on the context of the situation.

Although there are specific times avoidance can be particularly beneficial to a relationship, substantial evidence has linked chronic conflict avoidance to relational dissatisfaction. For example, Smith, Heaven, and Ciarrochi (2008) found that compared to constructive and destructive conflict messages, couples that consistently used avoiding conflict messages reported lower levels of relational satisfaction. When couples are not able to resolve their issues, the damage lingers, which in turn can diminish the satisfaction individuals feel in their relationship. Additionally, Afifi and colleagues (2009) suggested that avoidance and relational dissatisfaction is bidirectional. “That is, when people avoid talking about conflict-inducing topics, it makes them dissatisfied in their relationships. At the same time, when people are dissatisfied with their relationships, they likely engage in greater avoidance with their partner” (p. 360).

One specific study that investigated avoidance as a conflict strategy in terms of marital satisfaction was reported by Noller, Feeney, Bonnell, and Callan (1994). Noller and colleagues examined 33 couples’ communication patterns and their marital satisfaction over the course of their first 21 months of marriage. “Couples were assessed on three occasions, 4 to 6 weeks before marriage, after 1 year of marriage and after about 21 months of marriage” (p. 238). The participants were videotaped discussing a problem

that they believed to be salient in their relationship. After each couple discussed their issue, they would re-watch their videotape, stopping it every time they were aware their partner was engaging in a conflict strategy. “The descriptions of the strategies were audiotaped and then transcribed for content coding” (p. 238). In terms of avoidance, results revealed that couples low in marital satisfaction reported engaging in more avoidance conflict behaviors compared to highly satisfied couples. Compared to couples who avoid discussing their marital issues, highly satisfied couples reported being more involved when discussing their concerns and engaged in negotiating behaviors to resolve their disputes.

An additional concept, stonewalling, has also been studied in the avoidance literature. Stonewalling, which occurs when one completely withdraws during a conflicting episode, has been linked to marital dissatisfaction (Gottman, 1994). Stonewalling consists of behaviors such as avoidance, cold silence, and lack of expression and care. Additionally, it conveys emotional and physical distance and dissatisfaction (Gottman, 1994). Two factors make stonewalling detrimental to a relationship: “(1) when the behaviors become habitual, that is they are more common than uncommon; and (2) when the occurrence of negative behaviors is grossly disproportionate to positive behaviors” (Cupach et al., 2010, p. 132).

As indicated earlier, mutual avoidance may signal that partners are or are not in harmony with regard to financial issues. “The paradox of avoidance is that one is not often aware of it if his or her partner engaged in it. Further, avoidance often leads to interpersonal misperceptions, for example that the conflict has been resolved or effectively managed” (Canary & Cupach, 1988, p. 321). However, if partners routinely

avoid discussing a topic as important as finances when they harbor disagreement, then it would likely be dysfunctional for the relationship. Given the equivocal nature of conflict avoidance, a research question is posed:

RQ<sub>2</sub>: What is the relationship of mutually avoiding financial conflict with marital satisfaction?

### **Financial Communication Satisfaction as a Mediator**

One reason that constructive communication is associated with positive relational outcomes such as marital satisfaction is because partners feel more satisfied with the interaction. According to Hecht, Sereno, and Spitzberg (1984; see also Hecht, 1978), “communication satisfaction is the positive emotion we feel after successful and fulfilling communicative interactions” (p. 376). Several studies have found an association between constructive conflict behavior and communication satisfaction (e.g., Canary & Spitzberg 1987, 1990; Newton & Burgoon, 1990). For example, Canary and Cupach (1988) studied dyads including romantic partners, friends, and roommates. Each pair decided on a recent conflict they would report on, and then each dyad member independently completed a survey about the conflict episode. Constructive messages consisted of compromising with the other person, calmly discussing the issue, discussing ways to handle the dispute, and discussing the matter openly. Destructive behaviors consisted of being hostile, teasing the other person, using threats, throwing something, shouting and pouting. Results showed that partner’s use of constructive conflict behaviors was positively associated with one’s own communication satisfaction, whereas partner’s use of destructive strategies was negatively associated with one’s own communication satisfaction. Moreover, communication satisfaction mediated the association between conflict behaviors and

relational outcomes such as trust, intimacy and relational satisfaction. In other words, constructive communication was positively associated with communication satisfaction, which in turn, predicted positive relational outcomes. Destructive conflict communication was negatively associated with communication satisfaction, which in turn was associated with less positive relational outcomes. Canary et al. (2001) replicated these findings with a sample of marital couples, using an index of relational quality that included trust and liking/loving of partner. Again, communication satisfaction translated the positive effects of constructive conflict behaviors into higher levels of relational quality, and conveyed the negative effects of destructive behaviors into lower levels of relational quality.

In the current study, it is expected that results analogous to those just summarized will be exhibited when examining conflict specifically about financial issues.

Constructive communication behaviors during disagreements about finances should be associated with marital partners experiencing financial communication satisfaction; for example, individuals should feel relatively more satisfied about interactions with their partner about financial issues. In parallel fashion, destructive conflict behaviors and the demand-withdraw conflict pattern during financial disagreements should be negatively related to one's financial communication satisfaction. Thus, the following hypotheses are proposed:

H<sub>7</sub>: Constructive financial conflict messages are positively associated with financial communication satisfaction.

H<sub>8</sub>: Destructive financial conflict messages are negatively associated with financial communication satisfaction.

H<sub>9</sub>: The demand-withdraw financial conflict message pattern is negatively associated with financial communication satisfaction.

Since the effects of mutual avoidance on communication and relational satisfaction are more equivocal, a research question is posed:

RQ<sub>3</sub>: What is the relationship between mutually avoiding financial conflict messages and financial communication satisfaction?

Moreover, it is expected that financial communication satisfaction will mediate the association between financial conflict behaviors and marital satisfaction. The occurrence of constructive conflict discussions about finances should yield relatively more satisfaction with the financial communication, which should ultimately exert a positive influence on marital satisfaction. If destructive and demand-withdraw financial conflict messages are prominent, then the issue is less likely to be resolved, resulting in lower financial communication satisfaction, which in turn, adversely affects marital satisfaction.

Thus, the final hypotheses are proposed:

H<sub>10</sub>: Financial communication satisfaction is positively associated with marital satisfaction.

H<sub>11</sub>: Financial communication satisfaction mediates the association between the financial conflict messages and marital satisfaction.

## CHAPTER II

### METHOD

The previous chapter summarized the research relevant to financial harmony, conflict messages, marital satisfaction, and financial communication satisfaction. The current chapter discusses participants, procedures, and data analysis of the current study.

#### **Participants**

The sample consisted of 326 married individuals. Exactly 11 individuals (3%) skipped answering the demographic questions at the end of the survey. Composition of the sample was 76.5% female and 23.5% male. In terms of the participant's spouse, 75.2% were male and 24.8% were female. The mean age was 39.89 ( $SD = 13.21$ ), ranging from 22 to 81 years old. Participants primarily identified themselves as Caucasian/White (92.4%), followed by Hispanic/Latino (2.5%), Asian (1.6%), Multiracial (1.3%), other (1%), Pacific Islander (0.6%), African American (0.3%), and 0.3% preferred not to answer. Educationally, the greatest number of participants stated they obtained a Bachelor's degree (35.3%), followed by Master's degree (22.4%), completed some college (9.6%), Ph.D., law or medical degree (9.6%), completed some postgraduate (9%), associate degree (8%), high school degree (4.2%), other advanced degree beyond a Master's degree (1.3%), and less than a high school degree (0.6%). Growing up, the majority of participants identified their socioeconomic class as middle-class (45.5%), followed by lower middle/working class (24.8%), upper-middle class

(24.2%), poor (2.9%), and wealthy (2.5%). The current median household income for participants was between \$100,000 and \$149,999 during the past 12 months. Income ranged from less than \$25,000 to \$200,000 or more.

### **Procedures**

Participants were recruited to participate in this study in three ways. First, participants were recruited from the researcher's Facebook page. Utilizing the snowball sample technique, the researcher posted a status that announced the research and included a link to the survey. Additionally, the Facebook post was shared by other people who decided to post it as their own status or post on their Facebook wall. If requested, the researcher emailed the invitation message to individuals so they could email it to others within their networks. Snowball sampling allowed potential participants or individuals who were not eligible (e.g., never been married) to pass the study's information and informed consent on to other people who might be willing to participate (Allen, Titsworth, & Hunt, 2009). Second, participants were recruited from the National Communication Association's listserv, CRTNET, a group to which anyone who is a member of the organization has access. Finally, participants were able to self-select to participate in the survey from Macaroni Kid e-newsletter. Macaroni Kid is a weekly e-newsletter that contains information about up and coming events for families within the local community.

To qualify for this study, participants had to be at least 18 years of age and currently married for a minimum of six months. Before participating, respondents were told that the study explores the way in which spouses communicate about day-to-day financial issues. They were assured that their responses were anonymous to the

researchers. Additionally, they were assured that participation in this study was completely voluntary and they were free to not answer any question or discontinue participation at any time. After they agreed to the informed consent electronically, participants were then directed to the questionnaire.

The survey contained six sections. The first section contained items that measured the participant's perception of how in sync they are with their marital partner in terms of financial decisions and practices. Next, participants were asked to assess how they and their spouse discuss and deal with financial problems or topics within their marriage. In the third section, participants answered questions that assessed how satisfied they are with the financial communication occurring in their marriage. The fourth section had participants report their overall marital satisfaction. The fifth section assessed participant's financial wellness. This acted as a control variable, which will be further discussed in the measures section. The last section consisted of demographic questions regarding participant's biological sex, their spouse's biological sex, age, ethnicity, education level, and income.

## **Measurements**

### **Financial Wellness**

Financial wellness is synonymous with financial health (Joo, 1998). According to Wilmarth (2012), "financial wellness has been framed as a function of an individual's personal characteristics, objective attributes, perceived attributes, and attributes of their financial domain" (p. 9). Financial wellness includes components of financial satisfaction and the perception of financial well-being. Since financial wellness is negatively associated with the occurrence of financial conflict (Wilmarth, 2012; Wilmarth et al.,

2014) and positively associated with marital satisfaction (Aniol & Snyder, 1997; Archuleta et al., 2011; Conger et al., 1990), it is included in this study as a control variable. Financial wellness was assessed using the Personal Financial Wellness (PFW) scale (Prawitz et al., 2006), which consisted of eight self-report items that subjectively measure one's financial distress and financial wellness within one's marriage. Items included "What do you feel is the level of your financial stress today?" and "How stressed do you feel about your personal finances in general?" These items were rated along a 10-point Likert-type scale (1 = *overwhelming stress*, 4 = *high stress*, 7 = *low stress*, 10 = *no stress at all*). Additional items assessed, "How often do you worry about being able to meet normal monthly living expenses" and "How frequently do you find yourself just getting by financial and living paycheck to paycheck?" These items were also rated along a 10-point Likert-type scale (1 = *all of the time*, 4 = *sometimes*, 7 = *rarely*, 10 = *never*). Consistent with Prawitz et al. (2006), the PFW scale produced excellent reliability ( $\alpha = .94$ ).

### **Financial Harmony**

Financial harmony was assessed using Rick et al.'s (2011) 10-item measure. Items included "When it comes to our finances, my spouse and I see eye to eye," "I am satisfied with my spouse's attitudes toward money," and "My spouse is satisfied with my attitudes towards money." Reverse-scored items included "Money is a constant source of conflict with my spouse," "The way my spouse and I handle our finances is in serious need of improvement," and "It is hard for me and my spouse to discuss finances without getting upset at each other." Agreement was rated on a Likert-type scale ranging from

one to seven (1 = *strongly disagree*, 4 = *neither disagree nor agree*, 7 = *strongly agree*). Consistent with Rick et al. (2011), the items provided excellent reliability ( $\alpha = .90$ ).

### **Financial Conflict Messages**

Financial conflict messages were assessed using Christensen and Heavey's (1990) communication patterns questionnaire—short form (CPQ-SF). The CPQ-SF consisted of eleven items. Items were measured on a 7-point Likert-type scale (1 = *very unlikely*, 4 = *neither unlikely nor likely*, 7 = *very likely*). Constructive financial conflict messages were characterized as proactively discussing and dealing with financial issues. Three items were used to assess constructive financial conflict and the items included “Both spouses express feelings to each other about the financial matter in question” and “Both spouses suggest possible solutions and compromises to the financial issue.” The constructive financial conflict messages produced respectable reliability ( $\alpha = .78$ ).

Destructive financial conflict messages were characterized when both spouses mutually blame, accuse, or criticize each other. A total of three items assessed destructive messages and they included “Both spouses blame, accuse, or criticize each other when conflicting over financial obligations” and “You criticize while your spouse defends him or herself.” These items produced very good reliability ( $\alpha = .81$ ).

The demand-withdraw financial conflict pattern is manifested when one spouse insists on discussing the conflicting financial matter, while the other spouse evades the conversation. Four items were used to assess the pattern and items included “Your spouse pressures, nags, demands you, while you withdraw, become silent, and refuse to discuss the financial matter further” and “You try to start a discussion about the financial problem, while your spouse tries to avoid the financial discussion.” Across 21 studies

using the CPQ-SF, reliabilities ranged from .50 to .85 (Futris et al., 2010). However, the measure of demand-withdrawal in these studies typically included criticize-defend items (which were treated separately in the current study). In the current study, the demand-withdraw financial conflict pattern provided minimally acceptable reliability ( $\alpha = .67$ ).

Finally, mutually avoiding financial messages typified when both spouses circumvent talking about finances. The CPQ-SF contained only one item assessing mutual avoidance: “Both you and your spouse will avoid discussing the financial topic.” In addition to this item, two new items were devised for the current study to assess mutual avoidance: “Both you and your spouse steer clear of discussing financial issues” and “Both you and your spouse shy away from discussing financial disagreements.” The items produced very good reliability ( $\alpha = .87$ ).

### **Marital Satisfaction**

Marital satisfaction was measured using Hendrick’s (1988) relationship assessment scale (RAS). The seven-item scale was adapted to reflect marital relationships, specifically. Items included “In general, how satisfied are you with your marriage,” “How well does your spouse meet your needs,” and “How often do you wish you hadn’t got into this marriage?” (Reverse scored). Items were assessed along a 7-point Likert-type scale. The scale produced very good reliability ( $\alpha = .90$ ).

### **Financial Communication Satisfaction**

Six items were devised to construct a scale to measure participants’ satisfaction with financial communication with their spouse. Items included “I am satisfied with the way in which we communicate about finances in my marriage,” “Our interactions about financial issues are productive,” and “I am happy with the way we negotiate financial

disagreements.” The six items were assessed along a 7-point Likert-type scale (1 = *strongly disagree*, 4 = *neither agree nor disagree*, 7 = *strongly agree*). The scale produced excellent reliability ( $\alpha = .97$ ).

### **Data Analysis**

Hypotheses 1-10 and research questions 1-3 were tested by computing second-order partial correlation coefficients, controlling for the potentially confounding effects of financial wellness and income. Financial wellness has previously been associated with both conflict behavior and relational satisfaction (e.g., Wilmarth et al., 2014). Similarly, income may influence marital satisfaction insofar as lower income can translate into a stressor in a marital relationship. Hypothesis 11 was tested using Hayes’ (2013) PROCESS macro, which is a “computational tool for path analysis-based moderation and mediation analysis” (p. 419). This permits a test of the proposed mechanism by which financial conflict messages influence marital satisfaction, specifically through the mediating variable of financial communication satisfaction (Hayes, 2009; Preacher & Hayes, 2008). Mediation analyses were performed for each of the four different financial conflict messages discussed in the literature review: constructive, destructive, demand-withdraw, and mutual avoidance.

## CHAPTER III

### RESULTS

The previous chapter detailed the research methodology used in the current study. The following chapter will highlight the results found in regards to the hypotheses presented and the research questions proposed in the literature review.

#### **Variables Associated with Financial Conflict Messages**

In order to test hypotheses 1-10 and research questions 1-3, second-order partial correlation coefficients were computed, with income and financial wellness serving as control variables. One-tailed probabilities were employed for hypotheses and two-tailed probabilities were used for research questions. Zero-order correlations and descriptive statistics are reported in Table 1.

Table 1

*Zero-Order Correlations and Descriptive Statistics*

Variables	1	2	3	4	5	6	7	<i>M</i>	<i>SD</i>
1. FH	--	.64	-.67	-.75	-.65	.82	.48	5.31	1.99
2. CON	.64	--	-.52	-.69	-.72	.80	.50	5.80	1.20
3. DES	-.67	-.52	--	.74	.49	-.64	-.52	2.26	1.36
4. DW	-.75	-.69	.74	--	.68	-.76	-.54	5.48	1.56
5. MA	-.65	-.72	.49	.68	--	-.71	-.38	2.15	1.41
6. FCS	.82	.80	-.64	-.76	-.71	--	.57	6.07	0.95
7. MS	.48	.50	-.52	-.54	-.38	.57	--	6.88	2.08

*Note.* All correlations were significant at  $p < .001$ , one-tailed test; FH = financial harmony; CON = constructive financial conflict messages; DES = destructive financial conflict messages; DW = the demand-withdraw financial conflict pattern; MA = mutually avoiding; FCS = financial communication satisfaction; MS = marital satisfaction.

### **Financial Harmony**

Hypotheses 1-3 and research question 1 concerned the relationships between financial harmony and financial conflict messages. As predicted, financial harmony was positively associated with constructive financial conflict messages,  $pr(302) = .59, p < .001$ , thus supporting hypothesis 1. Consistent with hypotheses 2 and 3, financial harmony was negatively associated with destructive financial conflict messages,  $pr(302) = -.63, p < .001$ , and the demand-withdraw financial conflict message pattern,  $pr(302) = -.69, p < .001$ . In response to research question 1, financial harmony was also negatively associated with mutually avoiding financial conflict messages,  $pr(302) = -.62, p < .001$ . All these correlations are considered to be strong relationships.

### **Marital Satisfaction**

Hypotheses 4-6 and research question 2 pertained to the relationships between financial conflict messages and marital satisfaction. Constructive financial conflict messages were positively associated with marital satisfaction,  $pr(302) = .42, p < .001$ . Destructive financial conflict messages,  $pr(302) = -.46, p < .001$ , and the demand-withdraw financial message pattern,  $pr(302) = -.47, p < .001$ , were both negatively associated with marital satisfaction. These findings support hypotheses 4-6, respectively, and demonstrate moderately strong relationships. In addressing research question 2, mutually avoiding financial conflict messages demonstrated a moderately strong, negative association with marital satisfaction,  $pr(302) = -.30, p < .001$ .

### **Financial Communication Satisfaction**

Hypotheses 7-9 and research question 3 explored the associations between financial conflict messages and financial communication satisfaction. As predicted,

constructive financial conflict messages were positively associated with financial communication satisfaction,  $pr(302) = .76, p < .001$ , which is considered to be a strong relationship. Destructive financial conflict messages were negatively and moderately associated with financial communication satisfaction,  $pr(302) = -.57, p < .001$ . The demand-withdraw financial conflict message pattern was negatively and strongly associated with financial communication satisfaction,  $pr(302) = -.72, p < .001$ . These findings support hypotheses 7-9. In response to research question 3, mutually avoiding financial conflict messages showed a strong, negative relationship with financial communication satisfaction,  $pr(302) = -.67, p < .001$ .

### **Financial Communication Satisfaction and Marital Satisfaction**

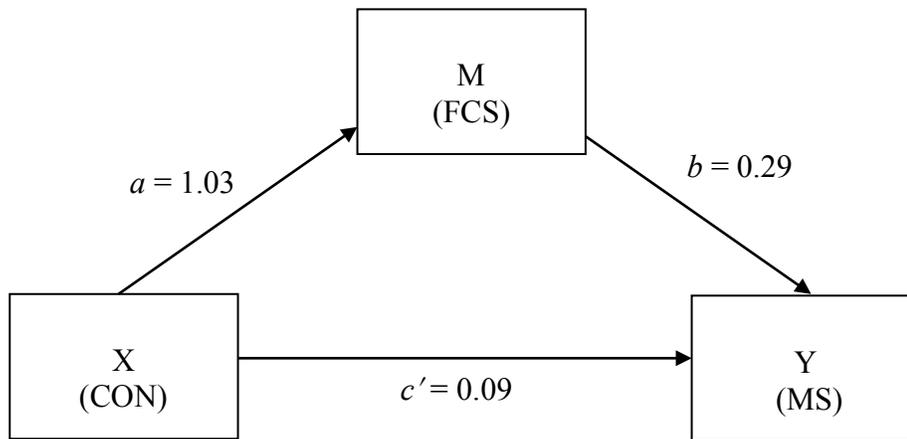
Hypothesis 10 predicted a positive association between financial communication satisfaction and marital satisfaction. The partial correlation revealed a significant, moderate relationship between these variables,  $pr(302) = .49, p < .001$ , supporting the hypothesis.

### **Financial Communication Satisfaction as a Mediator**

Hypothesis 11 predicted that financial communication satisfaction would mediate the association between financial conflict messages and marital satisfaction. Hayes' (2013) PROCESS macro for SPSS was employed to test this hypothesis. It permits testing indirect effects using ordinary least squares path analysis. An indirect effect on marital satisfaction, as carried by the mediator of financial communication satisfaction, was tested separately for each of the four financial communication conflict message predictors. In each case, a bias-corrected bootstrap confidence interval (95%) based on 10,000 bootstrap samples was computed. Unstandardized path coefficients are reported in

text, tables, and figures. Effect sizes for indirect effects were estimated with  $\kappa^2$  (Preacher & Kelley, 2011) and  $R^2_{\text{med}}$  (Fairchild, MacKinnon, Toborga, & Taylor, 2009).  $\kappa^2$  represents the ratio of the indirect effect relative to its possible value given the variances and correlations between the observed variables.  $R^2_{\text{med}}$  indicates the proportion of variance in the criterion variable attributable to the indirect effect of the predictor on the criterion through the mediating variable.

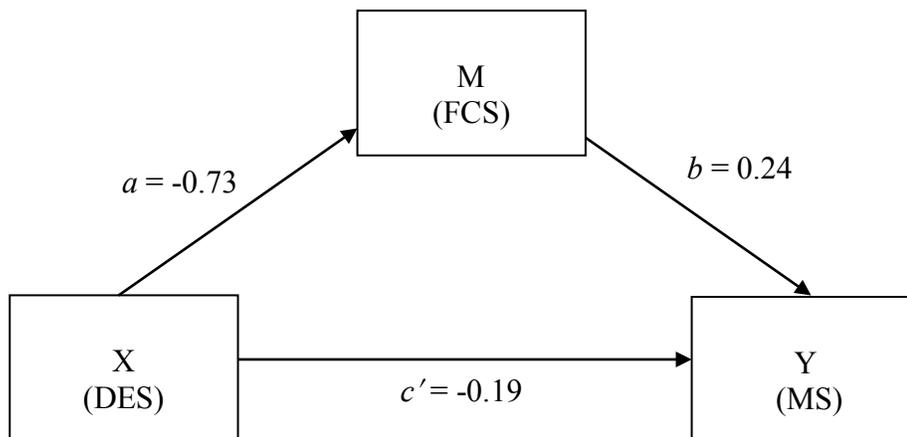
Constructive financial conflict messages positively predicted financial communication satisfaction  $a = 1.03$ , 95% CI [0.94, 1.11], and financial communication satisfaction positively predicted marital satisfaction,  $b = 0.37$ , 95% CI [0.20, 0.39]. The indirect effect of constructive financial conflict messages on marital satisfaction was significant,  $ab = 0.30$ , 95% CI [0.18, 0.44],  $\kappa^2 = .27$ , 95% CI [.16, .36],  $R^2_{\text{med}} = .24$ , 95% CI [.15, .33]. As depicted in Figure 1 and Table 2, the association between dealing with financial discussions constructively and marital satisfaction was mediated by financial communication satisfaction.



*Figure 1.* Simple mediation model for constructive financial conflict messages. CON = constructive financial conflict messages; FCS = financial communication satisfaction; MS = marital satisfaction.



Destructive financial conflict messages negatively predicted financial communication satisfaction,  $a = -0.73$ , 95% CI [-0.83, -0.64], while financial communication satisfaction positively predicted marital satisfaction,  $b = 0.24$ , 95% CI [0.17, 0.31]. The indirect effect of destructive financial conflict messages on marital satisfaction was significant,  $ab = -0.18$ , 95% CI [-0.26, -0.12],  $\kappa^2 = .23$ , 95% CI [.16, .31],  $R^2_{\text{med}} = .23$ , 95% CI [.16, .32]. Financial communication satisfaction mediated the relationship between destructive financial conflict messages and marital satisfaction (see Figure 2 and Table 3).



*Figure 2.* Simple mediation model for destructive financial conflict messages. DES = destructive financial conflict messages; FCS = financial communication satisfaction; MS = marital satisfaction.

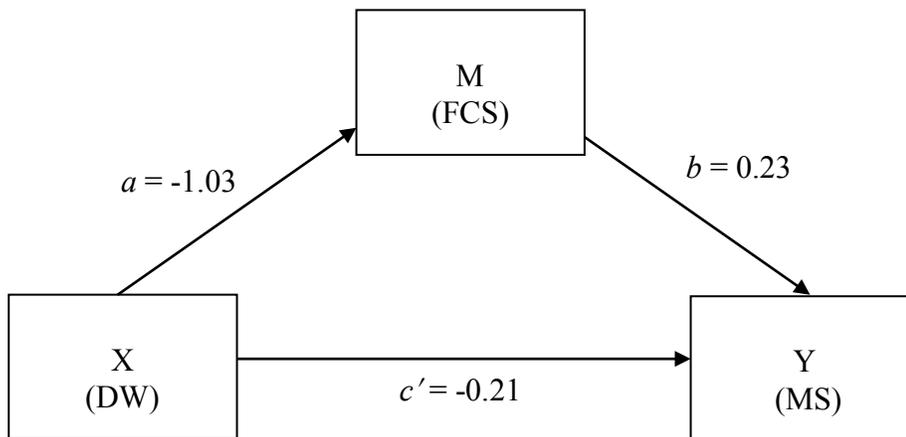
Table 3

*Model Coefficients for Destructive Financial Conflict Messages*

	M (FCS)			Y (MS)					
	Coeff.	SE	<i>p</i>	Coeff.	SE	<i>p</i>			
X (DES)	<i>a</i>	-0.73	0.05	<.001	<i>c'</i>	-0.19	0.04	<.001	
M (FCS)	<i>i<sub>1</sub></i>	7.15	0.13	<.001	<i>b</i>	0.24	0.03	<.001	
Constant					<i>i<sub>1</sub></i>	5.16	0.27	<.001	
			$R^2 = .41$				$R^2 = .37$		
			$F(1, 315) = 217.17, p < .001$				$F(2, 314) = 91.30, p < .001$		

*Note.* DES = destructive financial conflict messages; FCS = financial communication satisfaction; MS = marital satisfaction.

Parallel to destructive financial conflict messages, the demand-withdraw financial conflict pattern negatively predicted financial communication satisfaction,  $a = -1.03$ , 95% CI [-1.13, -0.93], and financial communication satisfaction positively predicted marital satisfaction,  $b = 0.23$ , 95% CI [0.16, 0.31]. The indirect effect of the demand-withdraw pattern on marital satisfaction was significant,  $ab = -0.24$ , 95% CI [-0.35, -0.14],  $\kappa^2 = .22$ , 95% CI [.13, .31],  $R^2_{\text{med}} = .27$ , 95% CI [.18, .35]. The association between the demand-withdraw financial conflict pattern and marital satisfaction was mediated by financial communication satisfaction (see Figure 3 and Table 4).



*Figure 3.* Simple mediation model for the demand-withdraw financial conflict pattern. DW = demand-withdraw financial conflict pattern; FCS = financial communication satisfaction; MS = marital satisfaction.

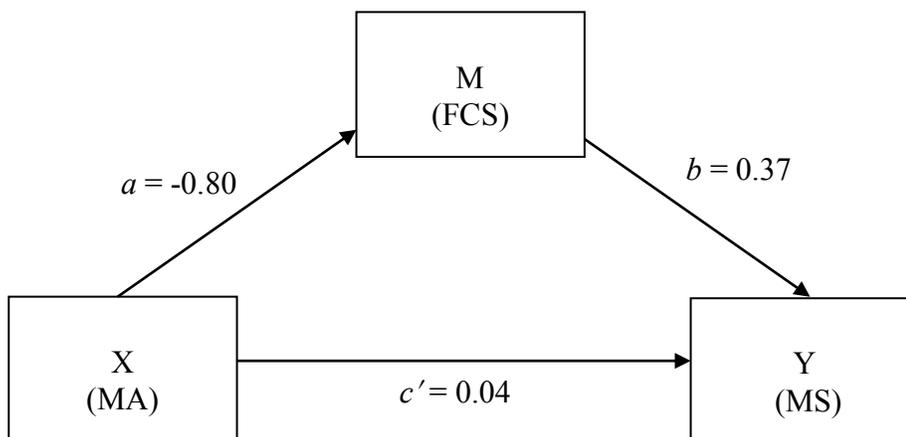
Table 4

*Model Coefficients for the Demand-Withdraw Financial Conflict Pattern*

Antecedent	M (FCS)			Y (MS)					
	Coeff.	SE	<i>p</i>	Coeff.	SE	<i>p</i>			
X (DW)	<i>a</i>	-1.03	0.05	< .001	<i>c'</i>	-0.21	0.06	< .001	
M (FCS)		-----		-----	<i>b</i>	0.23	0.04	< .001	
Constant	<i>i</i> <sub>1</sub>	-7.66	0.12	< .001	<i>i</i> <sub>1</sub>	5.26	0.34	< .001	
			<i>R</i> <sup>2</sup> = .58				<i>R</i> <sup>2</sup> = .35		
			<i>F</i> (1, 315) = 436.61, <i>p</i> < .001				<i>F</i> (2, 314) = 85.53, <i>p</i> < .001		

*Note.* DW = demand-withdraw financial conflict pattern; FCS = financial communication satisfaction; MS = marital satisfaction.

Mutual avoidance of financial discussions negatively predicted financial communication satisfaction,  $a = -0.80$ , 95% CI [-0.88, -0.71], and financial communication satisfaction positively predicted marital satisfaction,  $b = 0.37$ , 95% CI [0.29, 0.45]. The indirect effect of mutual avoidance of financial discussions on marital satisfaction was significant,  $ab = -0.30$ , 95% CI [-0.40, -0.21],  $\kappa^2 = .34$ , 95% CI [.25, .43],  $R^2_{\text{med}} = .14$ , 95% CI [.05, .25]. Financial communication satisfaction mediated the association between mutually avoiding conflict messages and marital satisfaction (see Figure 4 and Table 5).



*Figure 4.* Simple mediation model for mutually avoiding financial conflict. MA = mutually avoiding financial conflict; FCS = financial communication satisfaction; MS = marital satisfaction.

Table 5

*Model Coefficients for Mutually Avoiding Financial Conflict*

	M (FCS)			Y (MS)					
	Coeff.	SE	<i>p</i>	Coeff.	SE	<i>p</i>			
X (MA)	<i>a</i>	-0.80	0.04	<.001	<i>c'</i>	0.04	0.05	.36	
M (FCS)	<i>i</i> <sub>1</sub>	7.21	0.11	<.001	<i>b</i>	0.37	0.04	<.001	
Constant					<i>i</i> <sub>1</sub>	3.93	0.30	<.001	
			$R^2 = .52$				$R^2 = .33$		
			$F(1, 315) = 341.19, p < .001$				$F(2, 314) = 76.36, p < .001$		

Note. MA = mutually avoiding financial conflict; FCS = financial communication satisfaction; MS = marital satisfaction.

These meditational effects were replicated in models including financial wellness and income as covariates, with all four indirect effects remaining significant. Since the influence of the covariates was negligible, the models without covariates are reported in order to provide reliable effect size estimates.  $\kappa^2$  and  $R^2_{\text{med}}$  have not yet been generalized to models with covariates (Hayes, 2013, p. 192).

## CHAPTER IV

### DISCUSSION

This chapter will discuss the results. Following the review of all research questions and hypotheses, limitations of the study and areas for future research are presented.

#### **Summary of Findings**

The current study provides empirical evidence on how marital spouses are communicating about financial obligations within their marriage. More specifically, the current study opens the doors to understanding how financial harmony (or lack thereof) is related to the financial conflict messages utilized during financial disagreements and which financial conflict messages contribute to, or detract from, financial communication satisfaction and marital satisfaction. On a global level, the findings validate that the way in which couples are *communicating about finances* is related to marital satisfaction. Although others have studied communication and marital outcomes (e.g., Albrecht, 1979; Canary & Cupach, 1988; Canary et al., 2001; Futris et al., 2010; Gottman, 1994; Sillars, 1980a, 1980b; Ting-Toomey, 1983a, 1983b; Wilmart, 2014; Wilmart et al., 2014), previous research has not studied the conflict message patterns about *financial issues in particular* until now. This is the first study of its kind to specifically examine the effects of the different financial conflict messages influencing one's marital satisfaction. Additionally, the current study adds a unique variable, financial communication

satisfaction, which mediates the effects of financial conflict messages on marital satisfaction.

### **Hypotheses 1-3**

Financial harmony plays an important role in the financial conflict messages communicated when financial disagreements occur. Perceptions of shared financial beliefs with one's marital partner are positively associated with engaging in constructive financial conflict messages. Destructive financial conflict messages and the demand-withdraw financial conflict pattern are related to a lack of financial harmony. These findings suggest financial harmony predisposes people to communicate in a certain way due to their expectations of how their spouse will handle the financial issue in question. For example, when spouses' beliefs are similar in terms of how to handle financial obligations, people are more likely to communicate by openly and calmly discussing the financial concern because they are not worried about a potential argument arising. However, when a spouse already knows that they and their marital partner disagree with how to handle the financial concern, they are more likely to communicate dysfunctionally (i.e., destructive, demand-withdraw, mutual avoiding), which aggravates their disparities, triggering more dysfunctional communication. By engaging in these dysfunctional forms of financial conflict messages, the financial issue is left unresolved and resentments are likely to linger. Dysfunctional financial conflict messages make it hard for individuals to discuss the financial concern productively, which ultimately contributes to a decrease in relational satisfaction (Gottman, 1979).

Although not explicitly hypothesized, financial harmony was positively associated with financial communication satisfaction (see Table 1). That is, the more in

sync marital partners are in regards to their financial beliefs, the more satisfied they are with the financial communication occurring in their marriage. Financial harmony was also positively related to marital satisfaction (see Table 1). The more in sync marital partners beliefs are about money, the more satisfied they are in their marriage. This finding is consistent with Luo and Klohnen's (2005) claim of a positive relationship between spousal similarity of beliefs and marital satisfaction. Additionally, Rick et al. (2011) supported the argument suggesting that marriages where spouses were not in financial harmony engaged in more conflict and reported less marital satisfaction compared to couples that were in sync with each other about financial decisions.

#### **Hypotheses 4-6**

Parallel to previous research on conflict messages and marital satisfaction, the current study's results confirmed that constructive financial conflict messages are positively associated with marital satisfaction, while destructive financial conflict messages and the demand-withdraw financial conflict pattern are both negatively related to marital satisfaction. This study measured the *communication patterns about financial discussions in particular* compared to previous research that measured how marital spouses communicated about disagreements of any kind. Now that scholars have an understanding of the impact financial communication patterns have on marital satisfaction, future scholarship could examine if or how one's financial conflict message is different from other types of conflicting events, such as household chores, in-laws, and children. This would allow researchers to understand the potential variability of conflict messages depending on the topic. Additionally, if scholars measured the couples' levels of spousal similarity about the beliefs and values regarding each topic, researchers could

make more accurate predictions of the message patterns marital partners engage in when they have different views about the various conflicting issues.

### **Hypotheses 7-10**

The current study also predicted that financial conflict messages would affect financial communication satisfaction. Supporting the hypotheses, constructive financial conflict messages and marital satisfaction were both positively related to financial communication satisfaction. Destructive financial conflict messages and the demand-withdraw financial conflict pattern were negatively related to financial communication satisfaction. These effects were robust even when controlling for financial wellness and income. When couples are compromising with each other over the financial issue, in addition to openly discussing the financial concern, individuals within the marriage feel more pleased about the interaction with their spouse regarding the financial problem. When couples are being hostile, threatening, shouting at each other regarding the financial dispute, spouses are more likely to be frustrated by the interaction and disappointed with the outcome. In similar fashion, when one spouse is demanding change in the other spouse, and the other spouse avoids the financial issue, evidently the demanding spouse is going to be dissatisfied that the avoiding spouse did not change their stance on the financial concern. The avoiding spouse is likely to harbor resentment and feel annoyance over being continually nagged about the financial issue under dispute.

### **Research Questions 1-3**

As acknowledged in the literature review, scholars have documented equivocal findings in terms of avoiding conflict and marital satisfaction. There are situations in which avoidance is a benefit for the relationship and situations where avoidance is

detrimental (e.g., Fitzpatrick et al., 1982; Roloff & Ifert, 2000; Wang et al., 2012). However, data from the current study indicate that when it comes to *marital financial issues*, mutually avoiding financial conflict is negatively related to financial harmony, financial communication satisfaction, and marital satisfaction. In regards to mutually avoiding financial conflict and financial harmony, avoiding financial conflict does not appear to be a reflection of spouses being in sync with each other regarding financial matters. It is more of a reflection of not being financially harmonized.

Additionally, the current findings support mutually avoiding financial conflict is similar to the effects that destructive financial conflict messages exert on marital satisfaction and financial communication satisfaction. One logical explanation for this finding lies in the importance of money. Avoidance should be used when the topic is of little importance to both individuals (Roloff & Ifert, 2000). Financial issues are significant in a marriage for a variety of different reasons. One thing that makes money in a marriage important is one spouse has the ability to make a unilateral decision that has the potential to affect both spouses (Stanley, Markman, & Whitton, 2002). Another explanation for mutually avoiding financial conflict being dysfunctional is because the current study assessed communication tendencies in general when discussing finances. Although avoiding a discussion in a particular episode of financial conflict may be desirable, mutual avoidance as a chronic pattern of managing financial issues is inimical to marital relationships.

Avoiding conversations about financial topics or engaging in destructive financial conflict messages within a marriage could lead marital partners to engage in acts of financial infidelity. According to Klontz and Klontz (2009), financial infidelity is defined

as “deliberately and surreptitiously keeping a major secret about one’s spending or finances from one’s partner” (p. 180). If couples argue or disagree about how to handle certain financial obligations, a spouse may be more inclined to hide or lie about certain financial purchases and/or behaviors to avoid conflict (Medintz, Caplin, Feldman, & McGrit, 2005). Additionally, when a person knows that his or her spouse will be overly aggressive (i.e., engage in destructive communication or the demand-withdraw pattern), people are more likely to engage in deceptive communication or avoidance strategies (Cloven & Roloff, 1993; Cole, 2001; Solomon & Samp, 1998).

### **Hypothesis 11**

Financial communication satisfaction mediated the relationship between the financial conflict messages and marital satisfaction. This makes logical intuitive sense and is parallel to previous research (e.g., Canary & Cupach, 1988; Canary et al., 2001; Canary & Spitzberg 1987, 1990; Hecht, 1978; Hecht et al., 1984; Newton & Burgoon, 1990). If couples are acknowledging the financial conflict and discussing the issue then they are more likely to be satisfied with the outcome of the financial communicative event, which in turn, makes them more satisfied in their marriage. If couples are blaming, accusing, or criticizing each other during the financial discussion, couples are more likely to not be satisfied with the financial communication event, which ultimately exerts an effect on their marital satisfaction.

Collectively, the findings of the current investigation yield this picture (regardless of financial wellness and income): If a spouse thinks they have different beliefs from their marital partner about how financial obligations should be managed, they are more likely to communicate in ways that are dysfunctional (i.e., destructive, the demand-

withdraw pattern, mutual avoidance). Engaging in dysfunctional financial conflict messages are significantly related to lower levels of financial communication satisfaction, which in turn, is associated with lower levels of marital satisfaction. Conversely, if a spouse perceives to have similar financial beliefs as their marital partner, they are more likely to communicate constructively, which is significantly related to financial communication satisfaction and marital satisfaction.

### **Limitations and Additional Avenues of Research**

Several limitations were present in the current study that need to be addressed. One important limitation lies in the demographics of the participants. The participants were predominately white women, middle-class, and satisfied with their marriage. Although the study had a wide range of participants in terms of age, the majority of the participants were similar in the other demographic variables. Additionally, participants in this sample had a relatively high median household income, falling between \$100,000 to \$149,000. This is over two-times the median household income in the United States (DeNavas-Walt & Proctor, 2015). A more diverse sample would have been desirable.

It is also important to acknowledge that divorced individuals were unable to participate in this study. It would be interesting and noteworthy to analyze data from divorced couples to see if financial communication was a determinant of their divorce. Previous research has made the argument that couples who reported disagreeing about finances on a weekly basis had a higher likelihood of divorcing (Britt & Huston, 2012; Dew et al., 2012). However, we already know that the way in which couples communicate during conflict is more strongly associated with marital dissolution than the mere frequency in engaging in conflict (Gottman, 1994). Scholars can now focus their

attention on divorced individuals and their financial communication patterns. Instead of just frequency, the financial conflict message patterns that were exchanged between divorced partners when they were married warrant further investigation.

Being able to distribute surveys to both spouses within the same marriage would have been beneficial. This would have allowed the researcher to see if both spouses perceived their financial communication patterns similarly. One way researchers could get both spouses opinions is by conducting a diary study. The diary study should consist of both marital partners describing their financial discussions, tracking their financial communication patterns and then rating their financial communication satisfaction and marital satisfaction right after engaging in the financial discussion. By doing this, scholars could understand the various types of financial discussions that occur in marriages (e.g., savings, debt, investing, spending) to get at the heart of the spousal financial dissimilarity. Perhaps some spouses are in sync with regards to investing and they communicate constructively. That same marital couple could disagree about spending, leading them to communicate in dysfunctional ways. Maybe some financial topics are more detrimental to a marriage than others. Additionally, by conducting diary studies, respondents will not have to reflect back on a financial conflict because the financial conversation just occurred, which makes their assessment of financial communication satisfaction and marital satisfaction right after the financial conflict more accurate.

Another important phenomenon that needs to be considered is the financial socialization effect (Danes, 1994). This suggests that children are socialized to treat money as private information, and views about how one should save, spend, and manage

money are shaped by observations of how parents deal with these financial decisions (Romo, 2014). Solheim, Zuicker, and Levchenko (2011) analyzed this financial socialization effect when studying college students' narratives. These narratives gave a descriptive base about the various financial concepts students learned from their parents. Many college students learn about their parents' financial habits by observing their parents' financial behaviors while they were growing up. Students reported modeling these same financial behaviors. If children mirror their parent's financial behaviors when they become adults, it would seem logical to suggest that when children grow up they could mirror how their parents *communicate about financial obligations*. If parents communicate functionally or dysfunctionally about financial issues and children witness this at a young age, it can set a precedent for how they will communicate about financial concerns with their parents as they are growing up and with their spouse when they marry. Besides the financial communication patterns children can learn from their parents, they could also observe their parents engaging in financial infidelity to avoid potential financial conflict.

Romo (2015) found that individuals who did not "learn about finances from their parents and/or lacked financial communication skills with their romantic partner reported less success in managing uncertainty, regardless of income" (p. 330). Furthermore, participants who lacked adequate knowledge about finances and how to communicate about them, found themselves at apparent relational and financial disadvantages. This suggests that our beliefs about how money should be dealt, spent, and managed starts forming at a very young age as we watch our parents communicate about financial obligations. Even if parents have differing beliefs about money, discussing these issues

constructively is key. This will teach children to openly and productively discuss finances with their spouse when they grow up. How can marital partners discuss financial concerns constructively if they do not agree with how to handle the financial issue? This undoubtedly warrants further investigation by communication scholars due to the impact dysfunctional financial conflict messages have on not only marital satisfaction but on children acquiring the same financial message patterns as they mature.

### **Conclusion**

The findings of the present study contribute to the significant literature on the role of financial issues in marriage. However, compared to previous research, the current study looks at the way in which couples are *communicating about financial obligations* being a predictor of one's financial communication satisfaction and marital satisfaction. Additionally, the current study suggests that before even engaging in a financial conversation with a spouse, the perception of financial (dis)harmony will predispose a spouse to communicate in a certain way based on their expectations of how their partner would handle the financial issue in question. The different financial conflict messages discussed in the current study are important factors of marital satisfaction regardless of one's financial wellness or one's income. Communicating constructively about financial issues within a marriage acts to buffer against the negative relational consequences of financial disagreements.

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## APPENDIX A

### SURVEY INSTRUMENT

#### **Financial Communication Survey**

Financial issues are among the most important issues spouses face in a marriage. It is not uncommon for spouses to disagree about some financial matters. This study explores the communication patterns between marital partners when discussing financial matters. In the section that follows, we will ask about you and your spouse's beliefs about money. In the subsequent section, we will ask about the communication patterns you and your spouse typically engage in when discussing finances, and how satisfied you are with the financial communication occurring in your marriage. The survey will end with questions about your marriage and your feelings about your financial circumstances, and some brief demographic questions.

#### **I. Beliefs about Finances**

Marital partners can be more or less compatible with each other when it comes to views about money and finances. The following statements pertain to the degree that you and your partner are harmonious or conflicted about financial matters in your marriage. Please indicate the extent to which you agree or disagree with each of the following statements.

1. It is hard for me and my spouse to discuss finances without getting upset at each other.
  - 1 = Strongly Disagree
  - 2
  - 3
  - 4 = Neither Disagree nor Agree
  - 5
  - 6
  - 7 = Strongly Agree
2. When it comes to our finances, my spouse and I see eye to eye.
  - 1 = Strongly Disagree
  - 2
  - 3
  - 4 = Neither Disagree nor Agree
  - 5
  - 6
  - 7 = Strongly Agree

3. Money is a constant source of conflict with my spouse.
  - 1 = Strongly Disagree
  - 2
  - 3
  - 4= Neither Disagree nor Agree
  - 5
  - 6
  - 7 = Strongly Agree
4. I am satisfied with my spouse's attitudes toward money.
  - 1 = Strongly Disagree
  - 2
  - 3
  - 4= Neither Disagree nor Agree
  - 5
  - 6
  - 7 = Strongly Agree
5. My spouse is satisfied with my attitudes toward money.
  - 1 = Strongly Disagree
  - 2
  - 3
  - 4 = Neither Disagree nor Agree
  - 5
  - 6
  - 7 = Strongly Agree
6. I am dissatisfied with how frequently (or infrequently) my spouse wants to spend money.
  - 1 = Strongly Disagree
  - 2
  - 3
  - 4 = Neither Disagree nor Agree
  - 5
  - 6
  - 7 = Strongly Agree
7. The way my spouse and I handle our finances is in serious need of improvement.
  - 1 = Strongly Disagree
  - 2
  - 3
  - 4 = Neither Disagree nor Agree
  - 5
  - 6
  - 7 = Strongly Agree
8. I wish I could change my spouse's attitudes toward money.
  - 1 = Strongly Disagree
  - 2
  - 3
  - 4 = Neither Disagree nor Agree

- 5  
6  
7 = Strongly Agree
9. My spouse wishes (s)he could change my attitudes toward money.  
1 = Strongly Disagree  
2  
3  
4 = Neither Disagree nor Agree  
5  
6  
7 = Strongly Agree
10. I have sought (or considered seeking) counseling for the financial problems in my marriage.  
1 = Strongly Disagree  
2  
3  
4 = Neither Disagree nor Agree  
5  
6  
7 = Strongly Agree

## II. Financial Communication Messages

When financial discussions and disagreements arise in marriages, some people opt to talk about the financial obligations while others tend to avoid them. The next series of questions will address how you and your spouse communicate when these financial issues occur. Please indicate the extent to which think each of the following behavior patterns is likely or not likely to occur in your marriage regarding financial issues.

When financial issues or financial disagreements arise, how likely is it that:

1. Both you and your spouse will avoid discussing the financial topic.  
1 = Very Unlikely  
2  
3  
4 = Neither Unlikely nor Likely  
5  
6  
7 = Very like
2. Both you and your spouse try to discuss the financial matter.  
1 = Very Unlikely  
2  
3  
4 = Neither Unlikely nor Likely  
5  
6

- 7 = Very likely
3. You try to start a discussion about the financial problem, while your spouse tries to avoid the financial discussion.
    - 1 = Very Unlikely
    - 2
    - 3
    - 4 = Neither Unlikely nor Likely
    - 5
    - 6
    - 7 = Very likely
  4. Your spouse tries to start a discussion about the financial problem, while you try to avoid the financial discussion.
    - 1 = Very Unlikely
    - 2
    - 3
    - 4 = Neither Unlikely nor Likely
    - 5
    - 6
    - 7 = Very likely
  5. Both you and your spouse steer clear of discussing financial issues.
    - 1 = Very Unlikely
    - 2
    - 3
    - 4 = Neither Unlikely nor Likely
    - 5
    - 6
    - 7 = Very likely
  6. Both you and your spouse shy away from discussing financial disagreements.
    - 1 = Very Unlikely
    - 2
    - 3
    - 4 = Neither Unlikely nor Likely
    - 5
    - 6
    - 7 = Very likely

During a discussion of the financial issue or disagreement, how likely is it that:

7. Both spouses express feelings to each other about the financial matter in question.
  - 1 = Very Unlikely
  - 2
  - 3
  - 4 = Neither Unlikely nor Likely
  - 5

- 6  
7 = Very likely
8. Both spouses blame, accuse, or criticize each other when conflicting over financial obligations.  
1 = Very Unlikely  
2  
3  
4 = Neither Unlikely nor Likely  
5  
6  
7 = Very likely
9. Both spouses suggest possible solutions and compromises to the financial issue.  
1 = Very Unlikely  
2  
3  
4 = Neither Unlikely nor Likely  
5  
6  
7 = Very likely
10. You pressure, nag, or demand your spouse, while your spouse withdraws, becomes silent, or refuses to discuss the financial matter further.  
1 = Very Unlikely  
2  
3  
4 = Neither Unlikely nor Likely  
5  
6  
7 = Very likely
11. Your spouse pressures, nags, or demands you, while you withdraw, become silent, or refuse to discuss the financial matter further.  
1 = Very Unlikely  
2  
3  
4 = Neither Unlikely nor Likely  
5  
6  
7 = Very likely
12. You criticize while your spouse defends him or herself.  
1 = Very Unlikely  
2  
3  
4 = Neither Unlikely nor Likely  
5  
6  
7 = Very likely

13. Your spouse criticizes while you defend yourself.

- 1 = Very Unlikely
- 2
- 3
- 4 = Neither Unlikely nor Likely
- 5
- 6
- 7 = Very likely

### **III. Financial Communication Satisfaction**

This next set of questions asks you to report how satisfied you are with the financial communication occurring between you and your spouse. Please indicate the extent to which you agree or disagree with each of the following statements.

1. I am satisfied with the way in which we communicate about finances in my marriage.

- 1 = Strongly Disagree
- 2
- 3
- 4 = Neither Disagree nor Agree
- 5
- 6
- 7 = Strongly Agree

2. We communicate very well about financial issues.

- 1 = Strongly Disagree
- 2
- 3
- 4 = Neither Disagree nor Agree
- 5
- 6
- 7 = Strongly Agree

3. I feel good about the conversations we have about our finances.

- 1 = Strongly Disagree
- 2
- 3
- 4 = Neither Disagree nor Agree
- 5
- 6
- 7 = Strongly Agree

4. Our interactions about financial issues are productive.

- 1 = Strongly Disagree
- 2
- 3
- 4 = Neither Disagree nor Agree
- 5

- 6  
7 = Strongly Agree
5. I am happy with the way we negotiate financial disagreements.  
1 = Strongly Disagree  
2  
3  
4 = Neither Disagree nor Agree  
5  
6  
7 = Strongly Agree
6. I am satisfied with the amount of talk we have about our finances.  
1 = Strongly Disagree  
2  
3  
4 = Neither Disagree nor Agree  
5  
6  
7 = Strongly Agree

**IV. Marital Satisfaction**

The next series of questions will ask you about how you feel about your partner and your marriage in general. Please respond using the scale provided for each question.

1. How well does your spouse meet your needs?  
1 = Not at All  
2  
3  
4 = Moderately  
5  
6  
7 = Very Well
2. In general, how satisfied are you with your marriage?  
1 = Very Low Satisfaction  
2  
3  
4 = Moderate Satisfaction  
5  
6  
7 = Very High Satisfaction
3. How good is your marriage compared to most?  
1 = Very Bad  
2  
3  
4 = About Average  
5

- 6  
7 = Very Good
4. How often do you wish you hadn't gotten into this marriage?  
1 = Never  
2  
3  
4 = Occasionally  
5  
6  
7 = Frequently
5. To what extent has your marriage met your original expectations?  
1 = Not at All  
2  
3  
4 = Moderately  
5  
6  
7 = Very Highly
6. How much do you love your spouse?  
1 = Not at All  
2  
3  
4 = Moderately  
5  
6  
7 = Very Much
7. How many problems are there in the marriage?  
1 = No Problems  
2  
3  
4 = Moderate Problems  
5  
6  
7 = Lots of Problems

**V. Financial Wellness**

This section will ask you how you presently feel about your own personal financial situation.

1. What do you feel is the level of your financial stress today?  
1 = Overwhelming stress  
4 = High stress  
7 = Low stress  
10 = No stress at all
2. How satisfied you are with your present financial situation.  
1 = Completely dissatisfied

- 4 = Somewhat dissatisfied  
 7 = Somewhat satisfied  
 10 = Completely satisfied
3. How do you feel about your current financial situation?
    - 1 = Overwhelmed
    - 4 = Sometimes feel worried
    - 7 = Not worried
    - 10 = Feeling comfortable
  4. How often do you worry about being able to meet normal monthly living expenses?
    - 1 = All of the time
    - 4 = Sometimes
    - 7 = Rarely
    - 10 = Never
  5. How confident are you that you could find the money to pay for a financial emergency that costs about \$1,000?
    - 1 = No confidence
    - 4 = Little confidence
    - 7 = Some confidence
    - 10 = High confidence
  6. How often does this happen to you? You want to go out to eat, go to a movie or do something else and don't because you can't afford it?
    - 1 = All of the time
    - 4 = Sometimes
    - 7 = Rarely
    - 10 = Never
  7. How frequently do you find yourself just getting by financially and living paycheck to paycheck?
    - 1 = All of the time
    - 4 = Sometimes
    - 7 = Rarely
    - 10 = Never
  8. How stressed do you feel about your personal finances in general?
    - 1 = Overwhelming stress
    - 4 = High stress
    - 7 = Low stress
    - 10 = No stress at all

**VI. Demographics Questions:**

This last section of the survey will ask for descriptive information about you and your spouse.

1. What is your biological sex?
  - a. Male
  - b. Female

2. What is the biological sex of your spouse?
  - a. Male
  - b. Female
  
3. What was your age on your last birthday? \_\_\_\_\_
  
4. How long have you been married to your current spouse? \_\_\_\_\_ years  
\_\_\_\_\_ months
  
5. What is your ethnicity?
  - a. African American
  - b. Asian
  - c. Caucasian/White
  - d. Hispanic/Latino
  - e. Multiracial
  - f. Native American
  - g. Pacific Islander
  - h. I don't want to disclose
  - i. Other (please specify) \_\_\_\_\_
  
6. What is your education level?
  - a. Less than high school degree
  - b. High school graduate
  - c. Completed some college
  - d. Associate degree
  - e. Bachelor's degree
  - f. Completed some postgraduate
  - g. Master's degree
  - h. Ph.D., law or medical degree
  - i. Other advanced degree beyond a Master's degree
  
7. What was your total household income before taxes during the past 12 months?
  - a. Less than \$25,000
  - b. \$25,000 to \$34,999
  - c. \$35,000 to \$49,999
  - d. \$50,000 to \$74,999
  - e. \$75,000 to \$99,999
  - f. \$100,000 to \$149,999
  - g. \$150,000 to \$199,999
  - h. \$200,000 or more
  
8. During your growing-up years, which socioeconomic class best describes your family?
  - a. Wealthy
  - b. Upper-middle class
  - c. Middle-class

- d. Lower middle/Working class
- e. Poor

This concludes the survey. If you are interested in obtaining information about educated financial decision making, visit the web site for the National Endowment for Financial Education ([www.NEFE.org](http://www.NEFE.org)).

In addition, the National Healthy Marriage Resource Center provides a tip sheet with “Strategies for Couples Dealing with Financial Strain.”  
(<http://www.healthymarriageinfo.org/couples/resources-for-couples/download.aspx?id=300>)

Cut and paste either of these web links and paste into your browser.