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For Richer, for Poorer: Money as a Topic of Marital Conflict in the Home

Guided by a family stress perspective, we examined the hypothesis that discussing money would be associated with the handling of marital conflict in the home. Analyses were based on dyadic hierarchical linear modeling of 100 husbands' and 100 wives' diary reports of 748 conflict instances. Contrary to findings from previous laboratory-based surveys, spouses did not rate money as the most frequent source of marital conflict in the home. However, compared to nonmoney issues, marital conflicts about money were more pervasive, problematic, and recurrent, and remained unresolved, despite including more attempts at problem solving. Implications for professionals who assist couples in managing their relationships and family finances are discussed.

The popular press cites money as one of the most common sources of couples' disagreements (Betcher & Macauley, 1990; Bodnar & Cliff, 1991; Chatzky, 2007) and eventual divorce (Englander, 1998). Similarly, the scholarly research also has indicated that money is a central issue to couple relationships, from the earliest years of partnerships (Marshall & Skogrand, 2004) through the process of divorce (Benjamin & Irving, 2001). Furthermore, money tensions predict marital distress (Dew, 2007) and dissolution (Amato & Rogers, 1997). In light of accumulating evidence that money is a major source of relationship concern with potentially serious implications for close partnerships, how couples handle money-related disagreements warrants empirical investigation.

Theoretical Foundation

The present study focused on the issue of financial conflict because of its centrality to couple and family daily life, and further addressed the common wisdom that money as a topic of disagreement is particularly troublesome for marriages. However, despite the general acceptance that money is a significant source of marital conflict, there has been little conceptual development of why this is the case. A notable exception is Conger's family stress theory, which posits that economic pressure because of insufficient financial resources creates stresses linked to heightened marital conflict (Conger, Ge, Elder, Lorenz, & Simons, 1994). Family stress because of economic pressure is linked to a wide array of family adjustment problems, including a linkage between economic pressure and marital functioning

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through marital conflict (Conger, Rueter, & Elder, 1999).

However, studies investigating relations between family stress and marital conflict have typically examined marital conflict in general rather disagreements about finances (Conger et al., 1994); further, no studies have documented marital conflict over finances in the home context. In fact, little is known about whether conflicts in the home over finances are similar to other topics of conflict or have distinctive characteristics that support particular links between money and family stress. Given the emphasis placed on marital conflict related to finances in Conger's model, a necessary next step is to examine the nature of marital disagreements over money in relation to other disagreements as they occur in families' homes. The present study addresses this gap by examining whether couples handle marital conflict concerning money differently than conflicts not related to money.

At the same time, conflicts over money can occur for many reasons, beyond stresses on marital relationships that stem from objective levels of economic hardship. The fact that families are affluent or have sufficient funds to meet most everyday needs does not preclude money as a serious source of conflict. A well-established principle of interpersonal psychology is that deprivation is relative, rather than absolute, and that conflict between individuals or groups may be greatest in contexts of rising affluence that does not keep up with rising expectations (Myers, 2007). Money is always to some extent limited, and the desires of family members with regard to the expenditure of money can easily exceed the available funds. Moreover, regardless of the amount of available funds, some or many members of the family may feel relatively deprived with regard to the opportunity to spend these funds or their perceived or real differences between their own access to money and other people's ability to spend funds, including the marital partner. Relatedly, family members' perceived social power, relative worth, and feelings of being valued may be significantly affected by the perceived capacity to engage in decision making about money, and this may be linked to money disagreements. Finally, conflicts may occur because of the overexpenditure of funds, blaming or hostility between family members as a result of such expenditures, or conflicts regarding proposed spending as overexpenditures.

Further development of Conger's family stress model to explicitly include notions of subjective as well as economic hardship and pressure may hold potential to incorporate these additional conceptualizations of stress and economic matters in the family. A revised family stress model may explain the significance of conflicts over money for a wider range of families than in Conger et al.'s (1993, 1994) original economically depressed sample by incorporating notions of subjective economic hardship. However, a fundamental first step is to show that marital conflicts over money are more stressful, or otherwise negative and threatening, to marital functioning than other sources of marital disagreements. If conflicts over money are not distinctive in a sample that is not economically challenged, no further impetus exists for revision of the family stress model to include subjective economic hardship. Thus, the direction of this study is relevant both to the original conceptualization of Conger's family stress model and to a possible revision that incorporates notions of subjective as well as objective economic hardship.

Money and Marital Conflict

How partners handle their differences has emerged as a particularly robust correlate of adults' physical and emotional well-being (Fincham, 2003) and relationship quality (Gottman, 1994). At the same time, relatively little research has examined explicitly the *source* of these marital disagreements. That is, which topics of disagreement, if any, increase or reduce the likelihood of conflict being mishandled? We propose that money as a topic is particularly stressful (i.e., negative and threatening) to marital functioning in comparison to other sources of marital conflict. Consistent with this hypothesis, we expected that financial disagreements as opposed to other topics would be characterized by certain aspects of conflict, including greater length and repetitiveness and more negative emotions and tactics throughout conflict, reflecting the greater difficulty of resolving money conflicts and the greater threat and stress posed by such conflicts. To improve understanding of money as a source of marital disagreements, this study examined the following research questions: (a) Is money the most common topic of marital disagreements that occur in families' homes, and relatedly, are conflicts concerning money more or less likely to be discussed in

concert with other areas of disagreement? (b) Does money as a topic of marital conflict, relative to nonmoney issues, relate to how marital conflict in the home is handled, namely, in terms of conflict characteristics, expressions, and resolution? We utilized husbands' and wives' diary ratings of marital conflict in the home in a sample of community-based families, making it possible to more accurately examine what partners and children experience in their daily lives.

In terms of relative frequency, numerous survey results suggest that money is the most frequent source of spousal conflict as reported by both husbands (Chethik, 2006, p. 161) and wives (Madden & Janoff-Bulman, 1981). As an example, Oggins (2003) collected self-report survey data from African American ($n = 113$) and Euro-American ($n = 131$) couples during their first and third years of marriage. In a laboratory setting, couples were presented with six common conflict topics and asked to indicate which topics most and least often served as a source of recent disagreements. Consistent across African American and Euro-American couples and both husbands and wives, money was listed as the most common topic of marital disagreement at both reporting periods. However, money may also be among the most "socially acceptable" topics that people can admit arguing about (Furnham & Argyle, 1998). As such, whether money emerges as a leading source of marital conflict in the naturalistic setting of the home, as it did in laboratory contexts, awaits examination.

Although the *frequency* of money conflicts has received some attention, the nature of marital conflicts about money compared to those about other topics remains unknown. In particular, marital disagreements concerning money are also expected to be more repetitive and salient to partners than other topics, reflecting the greater threat and difficulty posed by attempting to resolve money issues. The topic of money can be very emotional and is closely related to self-worth and personal vulnerabilities among marital partners that may trigger defensiveness (Tichenor, 1999). Money decisions confront families on a regular basis, either through monthly bills arriving or family members' multiple financial needs and requests. Although a couple facing intimacy problems may be able to avoid taking action, such avoidance is less possible when dealing with money matters. External consequences will eventually ensue if money decisions are avoided. Although lacking previous empirical attention, we posit that the recurring and salient nature of money decisions and disagreements that occur in families' homes will be associated with certain conflict characteristics, including length, whether they were an old or new problem, and whether they have current and long-term importance to the partner relationship.

Although not studied previously in connection to disagreement topics, emotions and tactics as expressions hold central meaning to conflict (Cummings, 1998). Positive and negative emotions and tactics during conflict hold differential implications for individual and relationship well-being (Gottman, 1994; Kiecolt-Glaser et al., 1993). Recent evidence indicates that categories of angry, depressive, and positive conflict behaviors are associated with spouses' psychological well-being (Du Rocher Schudlich, Papp, & Cummings, 2004) and, therefore, warrant investigation in particularly stressful disagreement contexts. Degree of resolution or the extent to which conflict is worked through or effectively managed is another key aspect of marital conflict (Knudson, Sommers, & Golding, 1980) and demonstrates linkages with problem-solving effectiveness and relationship satisfaction (Miller, Lefcourt, Holmes, Ware, & Saleh, 1986).

Current Study

We investigated whether characteristics of marital conflict in the home using husbands' and wives' diary ratings depended on whether the conflict concerned money compared to other topics. Diary methods have been utilized previously in investigations of supportive and stressful experiences in close relationships (Almeida & Kessler, 1998; Laurenceau, Barrett, & Pietromonaco, 1998). Bolger, Davis, and Rafaeili (2003) highlighted advantages of diary methods, noting their value for capturing detailed descriptions of relational processes of interest, such as marital conflict, in their naturalistic contexts near the time of occurrence.

We tested several hypotheses concerning money as a topic of marital conflict in the home. First, we examined whether money is the most frequent topic of marital conflicts in the home or alternatively, whether the reported rate of occurrence of money conflicts might be overestimated compared to other conflict topics because of the stress and threat posed by other conflicts. Extrapolating from surveys (e.g., Chethik, 2006; Oggins,

2003), we expected money disagreements would at least be relatively frequent. Given their topical overlap, we tentatively predicted money to be more likely to be discussed along with work but less likely discussed with relationship-themed issues of intimacy, commitment, and communication. We also expected the topic of money to relate to conflict severity. Specifically, marital conflicts in the home concerning money were predicted to be longer in duration, recurrent (i.e., being an old versus new problem), and salient (i.e., rated as having higher importance to relationships) than those conflicts not about money. Money as a topic of conflict, relative to other topics (e.g., leisure, relatives, chores), was predicted to be associated with greater use of problem solving, a behavior of interest among couples dealing with general economic pressures (e.g., Conger et al., 1999). Consistent with the proposition that money concerns are more stressful and threatening for couples than other conflict topics (e.g., Vinokur, Price, & Caplan, 1996), money-related marital conflicts were expected to include more angry and depressive behavior expressions, along with fewer positive expressions and lower levels of resolution for partners, than nonmoney conflicts.

METHOD

Sample and Procedures

Data were drawn from couples taking part in a longitudinal investigation concerning family relationships and child development. The current study includes a sample of 100 husbands and 100 wives who completed diary ratings of overlapping instances of marital conflict occurring at home as part of their first wave of participation in 1999 – 2000. Husbands' ages ranged from 25 to 50 years ($M = 39$ years, $SD = 6$ years) and wives' ages ranged from 25 to 50 years ($M = 37$ years, $SD = 5$ years). Of the husbands, 94 were Caucasian and 6 were African American. Of the wives, 93 were Caucasian, 6 were African American, and 1 was biracial. On average, couples had been married for 12 years ($SD = 5.5$ years). All participants were parents and had an average of 2 or 3 children (range = 1 – 6). In terms of family yearly income, a standard demographic questionnaire completed by spouses included an item that asked respondents to indicate which of the six categories captured their approximate combined income. On the basis of wives' reports, one couple earned less than $10,000 per year, one between $10,001 and $25,000, 23 between $25,001 and $40,000, 45 between $40,001 and $65,000, 18 between $65,001 and $80,000, and 12 more than $80,001.

We recruited participating families through letters sent home with children from local schools; postcards mailed to community residents; referrals from other participating families; flyers distributed at churches and community events; and newspaper, television, and radio advertisements. The project was approved by the university's committee for the protection of human subjects, and informed consent was obtained from participating family members. Families attended two private laboratory sessions lasting 2 – 2.5 hr each that were scheduled approximately 15 days apart. Procedures relevant to the present study are described below. During the first laboratory session, we taught husbands and wives to complete a home diary record of marital conflict. Couples then completed these records following each instance of marital conflict over a period of 15 days and returned the completed records during the second laboratory session. During the first laboratory visit, couples also completed a demographics questionnaire and a marital quality measure used as a covariate in the present analyses (described below). Families received monetary compensation for their participation.

Measures

Marital conflicts in the home. During a 15-day reported period, husbands and wives separately completed diary records at home following each naturally occurring instance of marital conflict. We chose a reporting period of 15 days to obtain a representative sample of families' typical experiences of marital conflict that occurred during the week and on the weekend. Marital conflict was defined "as any major or minor interparental interaction that involved a difference of opinion, whether it was mostly negative or even mostly positive." Thus, every diary reflected a conflict of some sort between the spouses. For full description of the contents of the diary and training protocol, see Cummings, Goeke-Morey, and Papp (2003) and Papp, Cummings, and Goeke-Morey (2002).

For each conflict instance, spouses rated its characteristics, including length (in minutes), whether it was a recurrent or new problem, and

current and long-term importance to the relationship from 0 (*none*) to 3 (*high*). Spouses also indicated (0 = *not endorsed*, 1 = *endorsed*) the topic(s) of the conflict instance, including habits, relatives, leisure, money, friends, work, chores, personality, intimacy, commitment, and communication (see Table 1 for definitions).

Given the theoretical proposition that money as a topic is more stressful and threatening than others, of interest in the present report is the coding completed by spouses of positive and negative expressions (i.e., emotions and tactics) of marital conflict in the home. Specifically, spouses were asked to rate their own and their partners' emotions of positivity, anger, sadness, and fear during and at the end of interactions on scales ranging from 0 (*none*) to 9 (*high*). Spouses also indicated the tactics used by themselves and their partners during and at the end of marital conflict in the home (i.e., withdrawal, defensiveness, support, humor, physical distress, physical affection, verbal affection, verbal hostility, nonverbal hostility, threat, pursuit, aggression, personal insult, problem solving, agree to discuss later, compromise). Each of these codes is relevant theoretically to interpreting the relative stressfulness and threat posed by money conflicts in relation to other topics of conflict. Previous investigations have confirmed that spouses were able to reliably identify the tactics of interest (see Papp et al., 2002).

For the present report, during and ending ratings of the same expressions were combined. Also, for analytic parsimony, we summed standardized variables of the previous conflict expressions to create composites of expressions that intersected theoretically and empirically (Cummings, 1998; Du Rocher Schudlich et al., 2004). The angry behavior dimension included verbal and nonverbal hostility, defensiveness, pursuit, personal insult, physical aggression, threat, and anger ($\alpha_{husband} = .72$; $\alpha_{wife} = .71$).

Table 1. *Percentage of Topics Discussed During Marital Conflict in the Home Reported by Husbands and Wives*

Topic	Definition	Husbands (%)	Wives (%)
Habits	A habit that one of you has, such as leaving dishes on the counter, not picking up after self, chewing with mouth open	16.2	17.1
Relatives	Family, in-laws, children from previous relationship, previous spouses	10.7	11.9
Leisure	Recreational activities and fun time, different preferences for or amount of time spent in activities, how free time is spent	19.5	20.1
Money	Spending, wages, salary, bills; basically, money that comes into or goes out of the home	18.3	19.4
Friends	The friendships you or your spouse have, time spent with or activities done with friends	7.1	8.0
Work	Either your job or your spouse's, time spent at work/school, other issues related to work, volunteer work, people you or you spouse work with	19.3	18.9
Chores	Household activities, family responsibilities	25.1	24.1
Children	The behavior of your children, differences in parenting styles, who should discipline your children and when, care of your children	36.4	38.9
Personality	Personality styles or personal traits of you or your spouse, such as being too outgoing, too talkative, too shy, insensitive, lazy, being a jerk, too flirtatious; strengths of character	5.5	8.6
Intimacy	Closeness, sex, displays of affection, including how often or the way intimacy is shown	7.9	8.4
Commitment	Commitment to your relationship, may include affairs, different expectations about what it means to be committed to each other	8.2	9.1
Communication	Different styles of communicating, feeling your spouse was not listening to you, not wanting to listen to your spouse, not understanding what each other is saying, differences in whether one of you told the other something	22.1	21.8
Other issues	Any topic that does not fit into one of the other listed topics	2.8	5.1

Note. Information compiled from 100 husbands' and 100 wives' reports of 748 marital conflicts in the home. Column totals may exceed 100% because multiple topics could be endorsed on each diary.

The depressive behavior dimension included physical distress, withdrawal, sadness, and fear ($\alpha_{husband} = .73$; $\alpha_{wife} = .71$). The positive behavior dimension included physical and verbal affection, support, humor, and positivity ($\alpha_{husband} = .83$; $\alpha_{wife} = .83$). These dimensions have been shown in previous research to correspond to spouses' marital quality and marital conflict questionnaires (Du Rocher Schudlich et al.). Thus, the expressions of marital conflict in the home examined in subsequent analyses include husbands' and wives' angry behavior, depressive behavior, positive behavior, and problem solving, as reported by both partners. For each conflict instance, spouses also reported conflict resolution by indicating their own and their partners' use of tactics of agree to discuss later (i.e., planning to continue discussion at a later time) and compromise (i.e., reaching an agreement that satisfies both partners). In addition, spouses rated perceived resolution for each partner, by answering on scales ranging from 0 (*not at all*) to 9 (*completely*), "How much was the problem solved at the end for you?" and "How much was the problem solved at the end for your spouse?"

Covariates: Relationship quality and income. Spouses rated their Positive Marital Quality (PMQ; Fincham & Linfield, 1997) by evaluating on a scale of 1 (*low*) to 10 (*high*) the positive qualities of their spouses, positive feelings toward their spouses, and positive feelings about their marriages while ignoring the negative sentiments. Responses to the three items were summed, with higher scores indicating greater global positive marital sentiments. Husbands' and wives' respective coefficient αs were .89 and .92. Average marital quality scores were 26.46 ($SD = 3.23$) for husbands and 26.68 ($SD = 4.23$) for wives. PMQ scores are associated in the expected directions with other measures of relationship functioning (Fincham & Linfield; Menchaca & Dehle, 2005). Spouses' PMQ scores and couples' yearly combined income (see Sample and Procedures) were included as covariates in subsequent analyses. By including PMQ and income as control variables, we strengthen our ability to conclude that how spouses handle money conflicts in the home depends specifically on *money as a topic*, rather than a couple's global relationship functioning or a family's financial situation.

Dyadic Diary Data: Analytic Sample and Plan

The most efficient way to model partners' diary data is to utilize dyadic multilevel modeling in which within-couple diary assessments comprise Level 1 and between-couple variables (i.e., covariates) are modeled in Level 2 (Laurenceau & Bolger, 2005). Conducting dyadic data analysis of marital conflict in the home requires that both spouses provide descriptions of the conflict. Thus, our analyses were restricted to husbands' and wives' diaries that were determined with 100% agreement by two coders to describe the same conflict instance on the basis of the recorded date, time, and length of the discussion. This resulted in a sample of 100 husbands' and 100 wives' descriptions of 748 matched conflict episodes ($M = 7.48$, $SD = 6.84$, range = 1 – 32) during the 15-day reporting period. Of these, husbands and wives, respectively, reported 18.3 ($n = 137$) and 19.4% ($n = 145$) of conflicts to concern money and were both highly likely to report money as a topic of a particular conflict episode if their partner also did ($\gamma = 4.06$, $t = 15.90$; $\gamma = 4.39$, $t = 15.86$; $p < .001$).

Using this set of matched (i.e., overlapping) diaries, we conducted dyadic hierarchical linear modeling (HLM) using guidelines in Raudenbush, Brennan, and Barnett (1995) and the HLM6 program (Raudenbush, Bryk, & Congdon, 2004) for this study's central questions. In brief, we selected the dyadic HLM approach because it extends traditional multilevel modeling by incorporating husband and wife indicator variables (i.e., dummy codes) to create intercept and slope parameters for husbands and wives (Laurenceau & Bolger, 2005). By including both husband and wife reports in dyadic HLMs, we capture perspectives of both partners involved in marital conflict in the home while appropriately modeling the statistical interdependence of these perspectives. We examined the associations between money as a topic and conflict characteristics, expressions, and resolution. For each individual conflict variable as an outcome, the Level 1 models included predictors of husbands' and wives' intercepts (i.e., levels of the dependent conflict variable) and money topic indicators (0 = *money not discussed*, 1 = *money discussed*) for each couple. The Level 2 model simultaneously aggregated across Level 1 intercepts and slopes to create parameters of interest for the population of couples. Similar to

traditional regression equations with a binary predictor, the resultant direct effects parameters from dyadic HLM (i.e., γ, unstandardized coefficients) are interpreted as the effect of money as a topic on the conflict variable, relative to conflicts in which money was not a topic, while statistically accounting for partners' diary ratings (Laurenceau & Bolger). The Level 2 model included spouses' marital quality scores and couples' yearly combined income as predictors of husbands' and wives' intercepts, so the results presented below indicate the association between money as a conflict topic and the conflict characteristic, net of the effect of marital quality and income on the diary conflict expression. Although both husbands and wives contributed 748 diaries, some of the diary variables had missing data (ranges of *n*s presented in Table 2).

Standard HLM was employed to model continuous dependent variables (e.g., ratings of resolution) and the composite dimensions, whereas hierarchical generalized linear modeling (HGLM; Raudenbush & Bryk, 2002) was used to model binary dependent variables (e.g., problem solving). The binary outcomes are modeled such that the frequency of the variable occurring when money was the topic is compared to its relative likelihood of occurring when money was not indicated as the topic. As such, the descriptive statistics for binary outcomes in Table 2 are presented in the form of count and percentages of occurrence. To illustrate the structure of dyadic HLMs used in the present study, we provide the

Table 2. *Money as a Topic of Marital Conflict in the Home: Descriptive Statistics (Mean and SD or Count and Percentage) and Associations With Conflict Characteristics, Expressions, and Resolution*

	Husband Report						Wife Report					
	Money = 0[a]		Money = 1[b]				Money = 0[c]		Money = 1[d]			
	Descriptive Statistics				γ_{30}	*t* ratio[e]	Descriptive Statistics				γ_{40}	*t* ratio[e]
Conflict characteristics												
Length (min)	15.32	27.13	23.72	36.01	7.015	1.69	15.31	30.59	21.24	30.86	5.568	2.14*
Recurrent problem (0 = *no*, 1 = *yes*)	294	48.1%	82	59.9%	0.460	2.06*	311	51.6%	79	54.5%	0.082	0.38
Current importance	1.58	0.86	1.99	0.85	0.88	4.02**	1.66	0.93	2.02	0.86	0.374	4.43**
Long-term importance	1.27	0.94	1.80	0.93	0.561	5.62**	1.29	1.04	1.65	1.00	0.406	4.06**
Conflict expressions												
H angry behavior	−0.16	3.55	0.71	5.84	1.354	2.40*	−0.08	4.12	0.36	4.88	0.973	1.87
H depressive behavior	−0.01	2.47	0.42	2.90	0.796	2.23*	−0.12	4.57	0.12	2.77	0.667	2.49*
H positive behavior	−0.03	3.18	0.03	3.32	−0.424	−1.31	0.07	3.40	−0.18	3.20	−0.591	−1.67
H problem solving	248	40.6%	72	52.6%	0.351	1.72	244	40.5%	72	49.7%	0.239	1.07
Conflict expressions												
W angry behavior	−0.28	3.57	0.09	4.15	0.716	1.62	0.12	4.57	0.59	5.74	1.053	1.47
W depressive behavior	−0.20	2.33	0.31	2.95	0.584	1.89	0.00	2.60	0.54	3.35	0.778	2.35*
W positive behavior	−0.06	3.23	−0.01	3.45	−0.382	−1.26	0.13	3.43	−0.27	3.12	−0.641	−1.92
W problem solving	241	39.4%	73	53.3%	0.486	2.44*	245	40.6%	78	53.8%	0.436	2.05*
Conflict resolution												
Perceived H resolution	5.68	3.10	5.08	3.00	−0.548	−1.77	5.80	3.26	5.30	3.10	−0.412	−1.19
H agree to discuss later	95	15.5%	38	27.7%	0.695	2.76**	85	14.1%	41	28.3%	0.828	3.33**
H compromise	264	43.2%	58	42.3%	−0.091	−0.49	252	41.8%	62	42.8%	0.035	0.16
Perceived W resolution	5.52	3.07	4.99	3.03	−0.543	−1.64	5.60	3.25	5.05	3.16	−0.500	−1.40
W agree to discuss later	87	14.2%	35	25.5%	0.742	2.93**	85	14.1%	37	25.5%	0.702	2.70**
W compromise	255	41.7%	52	38.0%	−0.212	−1.10	254	42.1%	63	43.4%	0.037	0.17

Note. Information compiled from 100 husbands' (H) and 100 wives' (W) reports of 748 marital conflicts in the home. Analyses control for husband and wife marital quality scores and combined yearly income.

[a]Descriptive statistics compiled from 539 to 611 diaries. [b]Descriptive statistics compiled from 115 to 137 diaries. [c]Descriptive statistics compiled from 567 to 603 diaries. [d]Descriptive statistics compiled from 131 to 145 diaries. [e]$df = 99$.

*$p \leq .05$. **$p \leq .01$.

following example to examine associations between money as a topic of marital conflict in relation to the conflict characteristic of length:

Level 1 Model:

$$\begin{aligned}\text{Length} = {} & \beta_1(\text{Husband Indicator}) \\ & + \beta_2(\text{Wife Indicator}) \\ & + \beta_3(\text{Husband Report of Money Topic}) \\ & + \beta_4(\text{Wife Report of Money Topic}) + r,\end{aligned}$$

where β_1 and β_2, respectively, are husband and wife intercepts or the average ratings of length of conflict calculated for each respondent; β_3 and β_4, respectively, are associations between money as a topic and length of conflict for each husband and wife; and r is the residual component. These Level 1 parameters are simultaneously modeled in Level 2 to provide estimates for the entire sample of spouses. The Level 2 model also accommodates person-level covariates (i.e., marital quality and income):

Level 2 Model:

$$\begin{aligned}\beta_1 = {} & \gamma_{10} + \gamma_{11}(\text{Wife Marital Quality}) \\ & + \gamma_{12}(\text{Husband Marital Quality}) \\ & + \gamma_{13}(\text{Family Income})\end{aligned}$$

$$\begin{aligned}\beta_2 = {} & \gamma_{20} + \gamma_{21}(\text{Wife Marital Quality}) \\ & + \gamma_{22}(\text{Husband Marital Quality}) \\ & + \gamma_{23}(\text{Family Income})\end{aligned}$$

$$\beta_3 = \gamma_{30} + U_3$$

$$\beta_4 = \gamma_{40} + U_4,$$

where γ_{10} and γ_{20} are sample-level intercepts; γ_{11} through γ_{23} represent covariate parameters; and γ_{30} and γ_{40} are the parameters of interest here, reflecting unique associations between money as a topic and length of marital conflict for husbands' and wives' respective diary ratings of marital conflict in the home, controlling for all other model estimates. U_3 and U_4 indicate random person effects. In sum, parameters γ_{30} and γ_{40}, respectively, are presented as unstandardized coefficients in Table 2 and represent associations between money as a topic and characteristics of marital conflict in the home as reported on husbands' and wives' diaries, controlling for partners' conflict ratings, spouses' marital quality, and family income.

Results

Is Money the Most Frequent Source of Marital Conflict in the Home?

According to both partners' diary reports, the most frequently discussed topic of marital conflict in the home was *children*. The next most common topics for both partners were chores, communication, and leisure. Table 1 indicates that money was the sixth and fifth most discussed topic during marital conflict in the home according to husbands and wives, occurring as a topic in 18.3% and 19.4% of disagreements, respectively.

What Other Topics Were Discussed During Marital Conflict About Money?

Multiple topics sometimes occurred during a single marital conflict episode. Dyadic HGLM analyses, in which husband and wife diaries were analyzed simultaneously, were used to assess associations between conflict topics. These analyses tested whether other conflict topics were significantly likely to be endorsed during conflicts in which money was discussed. Consistent with predictions, husbands and wives, respectively, reported money more likely to be discussed during marital conflicts that also included discussions of work ($\gamma = .703$, $t = 3.26$; $\gamma = .835$, $t = 3.06$; $p < .01$). Specifically, wives reported money more likely to be discussed during conflicts about friends ($\gamma = .567$, $t = 2.37$, $p < .05$) but less likely during conflicts about children ($\gamma = -.498$, $t = -2.34$, $p < .05$). The remaining topics (habits, relatives, leisure, chores, personality, intimacy, commitment, and communication) were not reliably associated with money being discussed ($p > .05$), suggesting that money as a topic during marital conflict in the home is relatively discrete, according to both partners.

Direct Associations Between Money as a Topic and Marital Conflict in the Home

Conflict characteristics. Using dyadic HLM analyses, we examined whether conflicts about money in the home differed from nonmoney conflicts in terms of characteristics such as length, problem recurrence, and current and long-term relationship importance. These tests are relevant to the theoretical proposition that money conflicts

are more stressful and threatening than nonmoney conflicts. Descriptive statistics of all conflict variables by money topic indicator (0 = *not discussed as topic*, 1 = *discussed as topic*) are shown in Table 2; note that means and standard deviations are presented for continuous and composite variables, whereas count and percentage of use are shown for binary variables.

Results from dyadic HLM analyses revealed that money-related marital conflicts, relative to those that did not concern money, were described by wives as lasting longer and described by husbands to more likely be a recurrent rather than a new problem (see Table 2). Furthermore, both husbands and wives rated money conflicts in the home as having higher current and long-term importance to their relationship, relative to conflicts not concerned with money.

Conflict expressions. The next series of dyadic HLM analyses examined whether money-related conflict was handled differently than conflict that did not concern money in terms of types of conflict expressions used. Husbands reported greater husband angry behavior in money-related conflicts than nonmoney conflicts (see Table 2). Both husbands and wives reported greater husband depressive behavior, and wives reported greater wife depressive behavior in money-related conflicts than nonmoney conflicts. Both husbands and wives reported a higher likelihood of wives' use of problem solving in marital conflicts in the home that concerned money relative to those that did not. Discussion of money during marital conflict in the home was not reliably linked to either spouse's positive behavioral expressions or wives' angry behavior.

Conflict resolution. Both husbands and wives reported a higher likelihood than not of agreeing to discuss money issues later during the course of marital conflicts in the home (see Table 2). Discussion of money issues in marital conflict in the home was not reliably associated with husbands' and wives' use of compromise to end conflicts or with perceptions of how resolved the conflict was for either partner.

Summary of Direct Associations

Consistent with the proposition that money is inherently relatively stressful and threatening compared to other conflict topics, the findings of money as a topic of marital conflict in the home portray a negative picture. Marital conflicts dealing with money were longer, especially recurrent, and held higher present and long-term significance to partners' relationships than other conflicts. Marital conflicts about money were more likely to be mishandled (i.e., increased use of husbands' angry and increased use of both partners' depressive conflict expressions) than disagreements over other topics. Even though problem-solving behaviors by wives were more evident in money-related marital conflicts, they were less resolved than conflicts not dealing with money as indicated by both partners agreeing to continue the discussions later.

Discussion

Marked differences were found between the handling of marital conflicts in the home that concerned money (i.e., spending, wages, salary, bills) versus those that did not. Spouses rated such conflicts as more intense and significant than other conflict topics: They lasted longer, more often covered problems that had been discussed previously, and held higher current and long-term importance to couples' relationships. Husbands and wives reported that they and their partners expressed more depressive behavior expressions (i.e., physical distress, withdrawal, sadness, and fear) during conflicts about money relative to other topics. Husbands expressed more angry behaviors (i.e., verbal and nonverbal hostility, defensiveness, pursuit, personal insult, physical aggression, threat, and anger) during conflicts about money compared to other issues. Discussing money was not reliably associated with partners' positive expressions (e.g., support, affection), although wives' results approached statistical significance. Possibly, the covariate of marital quality accounted for more of the variation in couples' positive conflict expressions than the topic of conflict did. Last, conflicts concerning money were more likely than nonmoney conflicts to end as unresolved for husbands and wives (i.e., partners agreeing to continue the discussion later), even though wives attempted more explicit problem-solving behavior during these versus other conflict topics. Thus, money conflicts were more likely to persist as important issues, be mishandled, and remain unresolved.

Contrary to findings in the literature, money was not the leading source of marital conflict in the home, at least for this sample of couples with children. In considering why the present results

did not replicate previous findings (e.g., Chethik, 2006; Oggins, 2003), several possibilities deserve mention. First, all couples in our sample had at least one child in or approaching the teenage years (i.e., between 8 and 16 years of age), with most couples (92%) living with multiple children. For couples with children or least with children between middle childhood and the teenage years, children may, in fact, be the most common source of conflict. Moreover, couples in our sample might have had more "opportunity" to disagree over decisions related to children (i.e., behavior of children, differences in parenting styles, who should discipline children and when, care of children) and chores (i.e., household activities, family responsibilities) than couples in different stages of family life (e.g., no children or older children out of the house). Second, during typical laboratory-based assessments, couples retrospectively select their leading source of conflict. Results obtained from our examination home-based diary method suggest that, although couples actually have a greater number of day-to-day disagreements over topics such as children and chores, money may stand out as the "leading" conflict issue because it is raised repeatedly, is more likely to be mishandled, and is less resolved than other topics. Third, in laboratory-based studies, participants are often asked to engage in a problem-solving discussion about the topic they select (e.g., Madden & Janoff-Bulman, 1981). As such, couples may be more comfortable talking about money in a public, recorded situation than topics such as intimacy or religion, which may be viewed as too personal or revealing. Supporting this interpretation, money is a conflict issue that has been highlighted in popular media sources, potentially reassuring couples of its universal nature.

Further exploring this interpretation in the present study, we asked couples to list three topics or issues that were typically difficult to work through or hard for them to handle, as a prelude to engaging in a laboratory-based problem-solving discussion. We found that husbands rated money first, followed by childrearing, and then balancing demands of work and home life, whereas wives rated childrearing first, followed by money, and then balancing demands of work and home life. Couples then chose together the topic that they wanted to address and felt comfortable discussing. The most common issue actually discussed in this laboratory context was money, followed by childrearing and recreation. Overall, the findings suggest that laboratory problem-solving tasks may lead to an overestimation of the frequency of money conflicts.

With regard to what these findings mean for theory, money conflicts are inherently more stressful and threatening than other conflicts between spouses, without regard to calculations of economic deprivation. Thus, these results suggest the need to broaden Conger's family stress model concerning bases for money as a significant sources of conflict. Although economic pressure objectively defined undoubtedly contributes to marital conflict (Conger et al., 1994), economic pressure as deprivation is unlikely to account for more than a minority of conflicts in this community sample. Notably, conflicts over money can occur for many reasons beyond economic hardship alone. These results thus support the notion that families' having sufficient funds to meet most daily needs does not preclude money as an elevated source of conflict in relation to other conflict topics. Accordingly, exploration of the processes that underlie money conflicts (e.g., decision making, self-esteem) is needed for further specification of the role of money-related conflicts in Conger's family stress model.

We found that couples attempting to resolve money conflicts may be particularly likely to face a self-defeating cycle, in which they explicitly attempt to problem solve, yet experience greater negativity and use of nonproductive tactics as important and threatening money issues resurface (e.g., monthly bills) and remain unsolved. Although other relationship issues may recur (e.g., chores), it may be easier for couples to agree to disagree or avoid matters that do not incur external consequences such as steeper financial penalties. Another possibility is that money is more closely tied to underlying relational processes, such as power, touching many aspects of individual and couple functioning or feelings of self-worth or self-esteem, perhaps especially for men. Additional research is needed to disentangle the meaning of money conflicts for couple relationships and broader family well-being.

Included among this study's strengths is that the diary method allowed participants to report their own and their partners' experience of conflict in the home. Finding a similar pattern of results across partners' overlapping conflict instances strengthens our confidence in the findings. The dyadic HLM analytic approach accounted for

partners' correlated ratings of overlapping marital conflict instances; thus, associations represented effects for each partner, net of the effect of their partners' conflict ratings, spouses' relationship quality levels, and family income. Using a sample of established couples with children, we extended knowledge of conflict topics that typically derived from newlywed samples, although Dew (2007) recently presented results based on a nationally representative longitudinal sample of married couples.

Several limitations deserve attention. First, the concurrent nature of our data does not allow us to discern whether marital conflicts about money become increasingly mishandled over time and whether having negative, unresolved conflicts about money subsequently leads to greater use of depressive and angry conflict expressions. Causal statements cannot be made about the direction of the effects. However, results do highlight the need to consider everyday marital conflict in the home (in addition to laboratory findings) and topics of family stress to improve understanding of couple relationship processes.

Also, the broader economic climate during the time of data collection (1999 – 2000) needs to be considered when interpreting the findings. As Americans' concerns related to the credit and mortgage industries have increased in recent years (Associated Press, 2008a, 2008b), money discussions and disagreements may hold different implications for family members and may be expressed more frequently or more negatively, or both, in present times. In addition, the present study lacked specific employment data of spouses and therefore cannot account for hours worked, positions held, or other relevant details.

Another sample-specific characteristic to consider is that couples completed event-contingent diary reports following marital conflict that occurred in their homes during a 15-day reporting period. At the same time, related analyses indicate that diary completion did not affect conflict resolution strategies and reactivity to this methodology is minimal (Merrilees, Goeke-Morey, & Cummings, 2008). Finally, our sample included mostly White couples who were all parents; findings may not generalize to couples from other ethnic and racial backgrounds or to couples without children. Money as a topic of marital conflict requires further study in diverse samples of families.

Implications for Practitioners

The present study offers implications for professionals who assist couples both in managing relationships and finances. Even though couples may be willing to admit readily that money issues are problems, this does not mean that these issues are handled readily or effectively. Relationship clinicians should be aware of this data to support the likelihood that unresolved strife is increased when money issues arise. Moreover, disagreements concerning money and finances may need to be monitored for compartmentalization. That is, because results indicated money conflicts to be difficult to handle, relationship clinicians are encouraged to make sure money tensions are not spilling over into other areas of the couples' relationship. Furthermore, couples who are already at risk for mishandling marital conflict because of elevated relationship hostility or partner depression may face an additional challenge when discussing money issues.

Next, although some attention has been given to couples handling money issues during divorce (Benjamin & Irving, 2001), the present results strongly encourage relationship clinicians to be aware of the threats to *intact* marriages that are posed by money issues and the importance of facilitating how marital partners manage their money differences. Indeed, while attention from accessible media outlets raises awareness of money and relationship strife (e.g., Englander, 1998; Mannes, 2007), the advice given may not adequately reflect the complexity of the issue experienced by couples on a day-to-day basis or may even be destructive to relationship continuity (e.g., advice to confront the spouse). Thus, clinicians are encouraged to be aware of the possible need to have to temper what has been expressed in the popular media about what couples think about money and relationships. To the extent that enduring money struggles represent concerns over broader relationship processes, such as power, decision making, self-esteem, or self-worth, they are likely to require additional relationship assistance.

Practitioners and educators who address couples' money and debt concerns would benefit from having additional knowledge of money disagreements across relationship contexts (see Dew, 2008). As examples, this study indicates (a) decisions about money and finances are likely to have been discussed previously and may need to be addressed again in the future, (b) couples

use more negative interaction styles when discussing money compared to other issues, and (c) partners rate money disagreements as having important implications for their relationship in the short and long terms. When coaching couples through money-related decisions, areas that cause disagreements or conflicts for couples may require additional time, empathy, and guidance. Many couples may be reassured to hear that money differences (independent of marital and financial functioning) are likely to persist and require explicit attempts at problem solving and that handling them well may require more effort than other issues.

Implications for prevention of money-related relationship problems also follow from this study. Specifically, practitioners involved in premarital education programs (Stanley, Amato, Johnson, & Markman, 2006) should be encouraged to help couples be prepared that money-related conflicts compared to other areas of disagreement require additional relational consideration. Raising awareness at an early point, even prior to partners combining their finances, may prevent future cycles of negatively handled and unresolved conflicts concerning money later in the relationship. Incorporate relationship-enhancing skills (i.e., conflict resolution training) should be encouraged with regard to bankruptcy or debt counseling for couples who have already demonstrated extensive financial-related difficulties (e.g., Goodwin, 1996).

In summary, although certain relationship advice may be universal (e.g., avoid negativity and criticism, work together toward resolution), achieving marital harmony around money may require special attention, energy, and awareness of underlying pitfalls and challenges. The results of this study encourage researchers and clinicians to consider the role of topics of relational disagreements in couple's problems and pay particular attention to money issues (see also Dew, 2008). Couples seeking assistance with the managing of relationship difficulties or family finances, or both, should be aware that there are challenges to handling conflicts concerning money.

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