

FINANCIAL BOUNDARY AMBIGUITY IN MILITARY COUPLES

by

MEGAN ANN MCCOY

ABSTRACT

The military lifestyle of extended trainings and deployments creates a need to clearly define each partner's roles and responsibilities (i.e., boundary ambiguity) after each departure and reunion. Previous researchers have discovered the less boundary ambiguity that occurs when an individual enters into or departs the family system, the less likely the family will experience strain or crisis. One difficult area of boundary definition is finances, as couples tend to avoid talking about money, which could lead to higher rates of "financial boundary ambiguity". This study applied the Contextual Model of Family Stress Theory to examine financial boundary ambiguity and its impact on marital satisfaction in the post-deployment stage. The actor-partner interdependence model was employed using structural equation modeling in a theory-driven exploration of the impact of financial ambiguity. It was hypothesized (and results support) that more resources (flexibility and communication) are related to less financial ambiguity, and financial ambiguity is inversely related to marital quality. Theoretical, clinical, and research implications are examined based on the findings to explore factors that may decrease the likelihood of financial boundary ambiguity in military couples and, potentially, any couple experiencing transitions.

INDEX WORDS: military; finances; boundary ambiguity; marital satisfaction;
communication; Contextual Model of Family Stress; financial boundary ambiguity

FINANCIAL BOUNDARY AMBIGUITY IN MILITARY COUPLES

by

MEGAN MCCOY

BA, University of North Carolina at Chapel Hill, 2005

MA, Drexel University, 2008

A Dissertation Submitted to the Graduate Faculty of The University of Georgia in Partial
Fulfillment of the Requirements for the Degree

DOCTOR OF PHILOSOPHY

ATHENS, GEORGIA

2016

© 2016

Megan McCoy

All Rights Reserved

FINANCIAL BOUNDARY AMBIGUITY IN MILITARY COUPLES

by

Megan McCoy

Major Professor: Jerry Gale

Committee: Jay A. Mancini

Joseph Goetz

Electronic Version Approved:

Suzanne Barbour
Dean of the Graduate School
The University of Georgia
May 2016

ACKNOWLEDGEMENTS

I would never have been able to finish my dissertation without the guidance of my committee members, friends, and family. I would like to express my deepest gratitude to my advisor, Dr. Jerry Gale, for his excellent guidance that helped me grow as a therapist, a researcher, and a person. I am very thankful that he took me under his wing on day one of graduate school! Secondly, I would not have completed this dissertation without my committee member, Dr. Jay Mancini. As one of his research assistants, he allowed me to develop as an academic by allowing me to see behind the curtain and experience what it is like to be on a large research endeavor. His experience and knowledge in the research of families, military families, and theorizing has impacted my writing, research decisions, and me in general. Finally, I would like to thank Dr. Joseph Goetz who aided my development as (both) a therapist and a researcher interested in the power of money in our lives.

I also want to thank Dr. Maria Bermudez, Dr. Morgan Stinson, Dr. Bertranna Alero, and Leslie Gladney. You all have helped me through so many moments of “I can’t” and have suffered through many early drafts of my writings. In addition, Dr. Catie O’Neal and Dr. Mallory Lucier-Grier have helped me reach the finish line with their statistical prowess!

I extend a big thanks to my friends (FCRL coworkers, PQs, and Career Center peeps) who seemed to never doubt that I would finish...one day. Finally, I was blessed with an amazing family. Mom, Dad, Davey, and Kelly you have always supported and encouraged me so much. Ron, I love you so much. I would not have finished this program without your belief in me, and my desire to have Charlie (and baby #2) believe in me, too!

This research was supported by the USDA National Institute of Food and Agriculture Award. No. 2009-48680-06069 (PI: Jay A. Mancini).

TABLE OF CONTENTS

	Pages
ACKNOWLEDGEMENTS.....	iv
LIST OF TABLES.....	viii
CHAPTER	
1 INTRODUCTION	1
2 LITERATURE REVIEW	5
Financial Communication.....	7
Financial Roles.....	13
3 THEORY	19
ABC-X Model.....	19
Contextual Model of Family Stress	21
4 RESEARCH QUESTIONS AND HYPOTHESES	28
5 DESIGN AND METHODS.....	31
Research Design.....	31
Measures	32
Data Analysis and Statistical Procedure	34
6 RESULTS	37
Preliminary Analyses	37
Path Analysis	44
7 DISCUSSION.....	48

Interpretation of Findings through a Theoretical Lens	48
Limitations	54
Implications.....	56
Conclusion	63
REFERENCES	65
APPENDICES	
A Balanced Flexibility Measure	80
B Personal Financial Wellness Scale.....	81
C Quality Marriage Index (QMI)	82

LIST OF TABLES

	Page
Table 1: Actor Partner Hypotheses	29
Table 2: Correlations between independent variables	39
Table 3: Path analysis coefficients for hypotheses	49

LIST OF FIGURES

	Page
Figure 1: Contextual Model of Family Stress view of ambiguity.	26
Figure 2: Conceptual model.	30
Figure 3: Model to be tested.	36
Figure 4: Results from the path analysis with standardized coefficients	46

CHAPTER 1

INTRODUCTION

Boundary ambiguity occurs when there is an inconsistency in the perceptions among family members regarding who they consider to be within the family (structure) and who has what roles and responsibilities (function) (Boss, Bryant, Mancini, 2016). Boundary ambiguity began with Family Systems Theory (Bertalanffy, 1968) and refers to the processes (e.g., rules, rituals, and roles) of who, when, and how, members participate in family life (Minuchin, 1974). From this perspective, families are viewed as an open system each of which is surrounded by a semi-permeable boundary, which is actually a set of processes influencing who is included within that subsystem and how they interact with those outside of it (Nichols & Schwartz, 1995). Boundaries must adjusted and redefined whenever a family member enters or leaves a family. As such, boundary ambiguity can be normative and not distressful (Boss, 1980b). However, when families face non-normative stressors and are not able to sufficiently adjust, the prolonged high boundary ambiguity can cause higher levels of stress and increased individual and family dysfunction (Boss, 2002). Boundary ambiguity can lead to role confusion so that tasks are left undone, decisions are put on hold, and people are ignored. In other words, the family can become immobilized or frozen if there are unclear boundaries (Boss, 2004). Within a family's financial practices, there are several roles (e.g., breadwinner, decision maker, purchaser) as well as responsibilities involved (e.g., budgeting, paying bills, investing). Financial boundary ambiguity is conceptually defined as an uncertainty around the roles and responsibilities of finances that occurs when a change occurs to the family system.

Financial boundary ambiguity as a construct has not been explored in the literature. This is unfortunate, as financial boundaries may be especially difficult for many couples. After all, money is often a subject of conflict (Jenkins, Stanley, Bailey & Markman, 2002) and/or avoidance by most couples (Opdyke, 2006). Conflict and avoidance may stifle the couple's ability to communicate and thus, define financial boundaries (Boss, 1980; Boss, 2002; Drummet, Coleman & Cable, 2003). In addition, the immobilization that can occur from boundary ambiguity around financial decisions and tasks can lead to a pattern of suboptimal financial outcomes or even have disastrous results such as bankruptcy or foreclosure.

A high rate of financial boundary ambiguity is a possibility in any family, as family members entering and leaving the family is a normal part of life. However, military families were chosen to this study because boundary ambiguity is particularly salient for families in which a parent is frequently away for work (Zvonkovic, Solomon, Humble & Manoogian, 2005), as is often the case in military families. Every time the couple is separated, the family system must reorganize and create new boundaries around roles. When the couple is reunited, the family system must again reorganize and create new boundaries around roles again. With the high tempo of separation and reunion faced by military families, the stress of boundary ambiguity may impact the couple. Financial boundary ambiguity, in particular, may be a catalyst between finances and marital distress; but more research is needed on how separations actually impact military families to ensure intervention are designed for the specific needs of those families. The high rate of transition is a primary reason military families were chosen for the study. Note that there has been some confusion between boundary ambiguity and ambiguous loss. Carroll et al. (2007) hypothesized this is due to some researchers mistakenly interpreting the term "ambiguous" in ambiguous loss to refer to any type of loss experience that may lead to

ambiguous perceptions by family members. However, Boss (1991, 1999) identified ambiguous loss as a specific, relatively rare type of loss event that makes it impossible for families to obtain factual information surrounding the event of the loss. Although some military families may experience ambiguous loss during deployment (e.g., if a service member is missing in action), all military families will experience boundary ambiguity to some extent because of the frequency of transitions military families face as the service member departs and returns to the family system.

Another reason military families are a beneficial sample population is that communication between the service member and spouse is restricted during deployments for a variety of reasons (e.g., the complexity of the service member's duties, unreliable technology) (Greene, Buckman, Dander & Greenberg, 2010; Schumm et al., 2004). Deployed service members and at-home family members also appear to have difficulty negotiating the appropriate level of openness about conflict-riddled topics (Knobloch & Wilson, 2014). In general, spouses of military personnel manage the majority of the family stress (including financial stress) while their spouses are deployed (Joseph & Afifi, 2010; Lapp, Tollefson, Hoepner, Moore & Divyak, 2010; Wood, Scarville & Gravino, 1995). In addition to communication challenges, this may be due to a fear that contributing to a deployed service member's stress and distracting them from their duties could place them at risk for injury (Hill, 1949). If military couples are unable to discuss their finances before deployment, it may make it more difficult to communicate about finances after their return home. Research has shown that partners who are not able to communicate about finances throughout deployment also avoid the topic after they reunite (Knobloch, Ebata, McGlaughlin & Theiss, 2013).

In order to explore financial boundary ambiguity, this study utilized the Contextual Model of Family Stress (Boss, 2002). Boundary ambiguity is a strong component of the

structural dimension of Contextual Model of Family Stress. When a family experiences a stressor they respond structurally, psychologically, and philosophically. The structural dimension refers to who is perceived to be inside and who is perceived to be outside the family. When a family member leaves or returns to a family system, the current “family boundary is no longer maintainable, roles are confused tasks remain undone, and the structure is immobilized...cognition is blocked by the ambiguity, decisions are delayed, and coping and grieving processes are frozen” (Boss, 2002, p. 95). Reorganization needs to occur with new role assignments that are both instrumental and expressive to help the family stabilize. Many military families are able to reorganize effectively and experience no crisis from the stressor event of reuniting after a deployment separation. Using these families’ resilience as a pivot point for understanding, this dissertation seeks to explore if financial boundary ambiguity is a potential risk factor for maladaptation during the family’s reunion (i.e., the post-deployment stage) and what are the protective factors that prevent many military families from experiencing financial boundary ambiguity.

CHAPTER 2

LITERATURE REVIEW

Finances are found to have wide-reaching consequences for relationship satisfaction (Betcher & Macauley, 1990; Blumstein & Schwartz, 1983; Bodnar & Cliff, 1991; Chatzky, 2007; Conger, Rueter & Elder, 1999). Money is the most frequently reported subject that couples argue about (Jenkins et al., 2002; Markman, Stanley & Blumberg, 2004; Stanley, Markman & Whitton, 2002) and compared to other types of conflict, marital conflicts about money are more pervasive, problematic, recurrent, and often remain unresolved despite more attempts at problem solving (Papp, Cummings & Goeke-Morey, 2009). Also, compared to other conflict issues, financial issues cannot easily be ignored because of potential legal consequences (e.g., not paying a bill when it is due).

There has been a strong narrative within popular media that military families are experiencing dramatic financial strain (Dickler, 2012; Kay, 2012). However, the academic literature does not support this narrative. Findings have shown military families are doing relatively well financially due to global pay raises and an increase in free financial programs (MacDermid et al., 2005). Yet, there are some unique factors that have an impact on the financial wellness of our service members. Researchers are exploring how early family formation (Thompson, 2000), spousal employment difficulties (Burrell, 2006; Hosek et al., 2002), and predatory financial practices occurring near installations (Davis, 2005; Mecke & Schneider, 2003; Peterson & Graves, 2010) may be linked to financial strain in military families.

The military provides additional financial benefits to married members (Hogan & Seifert, 2010), so it may not be surprising that early family formation is more common in the military

than in civilian society (Segal & Segal, 2004). Early family formation increases the risk of developing financial problems because of the increased cost of additional family members at a time when the least financial resources are available with the least amount of experience in managing those resources (Thompson, 2000). This is often coupled with the fact that many of these young families will have to be a single-income household due to linked spousal employment issues, such as military families facing a high rate of relocation (Segal & Segal, 2004); each time they relocate, a spouse's employment is put at jeopardy (Burrell, 2006; Wolpert et al., 2000). The unemployment rate for wives of military service members are three times higher than that of the national rate for married civilian women, and the unemployment rate for husbands of military service members was twice as high as for married civilian men (Williams, Lipari & Wetzel, 2002). The final unique financial stressor on military families is that Peterson and Graves (2010) consistently found high concentrations of payday lending businesses in close proximity to military bases. Predatory practices can lead to foreclosures, bankruptcy, loss of income, and repossession.

Clearly, these unique financial factors could impact the level of financial strain within military families. This is important to note because research has shown a link between financial strain and marital quality (e.g., Conger, Rueter & Elder, 1999). However, this author hypothesizes that more is at play than just having or not having money. After all, high income does not protect couples from financial strain (Lawrence, Thomasson, Wozniak & Prawitz, 1993) and financial strain factors only predict about 15% of marital satisfaction (Kerkmann, Lee, Lown & Allgood, 2000). Consequently, the focus of this study is not on financial strain but rather how the couple communicates around finances to negotiate roles and responsibilities at different transitional time periods in their lives. In other words, how do the couple's ability to

communicate and adapt around financial boundary ambiguity impact their marital satisfaction. The next sections will provide the groundwork for understanding how communication about finances and the couple's roles around finances may be more important than one's level of income and wealth.

Financial Communication

Couples must be able to communicate effectively about financial matters in order to effectively manage their finances and minimize conflict (McConocha & Tully, 2001; Stanley et al., 2002). Jenkins et al. (2002) even suggest that the presence of financial conflict does not relate to divorce outcomes; rather, it is how they communicate and resolve those financial conflicts. Yet, some couples rarely discuss finances because money is seen as a taboo topic in our culture (Klein, 1998; Olson, DeFrain & Skogrand, 2007). For example, Pahl (1989) noted that many of her interviewees seemed to have rarely, if ever, talked about finances with anyone, including their partners. Zagorsky (2003) found that when spouses were interviewed separately about their finances, husbands reported figures that are 10% higher for income and 30% higher for net worth than their wives reported, and the couples who reported smaller financial differences were less likely to divorce. Clearly there was a lack of communication between these husbands and wives.

Financial communication may be limited because it is a taboo topic, but it could also indicate that conflicts over money can be so severe, that couples simply avoid discussing their finances entirely. Papp et al. (2009) found that among 100 married couples with children, money was the sixth most frequent topic of disagreement in the home (18.85%), but money conflicts were more severe and less likely to be resolved than the other conflicts. A lack of communication about finances can lead to misperceptions about partners' spending behaviors, which can lower relationship quality (Britt, Grable, Nelson Goff & White, 2008). Participants in

a study by Skogrand, Johnson, Horrocks, and DeFrain (2011) study participants reported the importance of communicating about finances in regards to their own marital satisfaction level.

Military couples have unique military demands that may include geographic distance during deployment, training, and relocation (Segal, 1986). These events have been linked to increased divorce rates among couples in which one partner is deployed (CRS Report of Congress, 2008). This link has caused the great majority of research to explore communication patterns of military couples over the deployment cycle. From the military's perspective, the term "deployment" simply describes the process of moving service members from their home installation to specified destination (Military Deployment Guide, 2011). However, from the military family's perspective, deployment often consists of all of the personal, and administrative measures preparing for a deployment (pre-deployment), the time away from home (deployment), and reintegration back into daily life (post-deployment) (Pincus, House, Christenson & Adler, 2001). Each stage impacts the family in unique ways, and that is true for the impact on the couple's ability to communicate about finances.

The pre-deployment stage can be the beginning of a highly stressful period for the service members and their family. However, very little research has been completed on this stage of the deployment cycle (Knobloch & Wilson, 2014). The research that has been completed on this period has not focused on communication patterns, but rather has explored how many families experience uncertainty. Logistically, there is often uncertainty around the actual deployment date (Sahlstein et al., 2009) causing the respondents in Lapp et al. (2010) to report feeling that their lives are on hold because they are unable to plan for the future or make decisions. Moreover, service members must train for long hours, and is usually away from their family multiple times during this training period (Warner, Appenzeller, Warner & Grieger, 2009). When they are

together, some families report that the service member is often preoccupied with mission preparation (Weins & Boss, 2006). This leads to a sense of boundary ambiguity in some families, as the service member is physically present in the family system but emotionally already departed.

During the limited time they are together (both physically and emotionally) the military couple needs to make pragmatic decisions about financial, health, and household-related issues (Norwood, Fullerton & Hagen, 1996). It would be beneficial for the military couple to make decisions about how they wish to communicate about finances during deployment, yet conversations around finances may be pushed aside during this pre-deployment period as couples desire to have quality time together instead of talking about a sensitive topic like finances (e.g., Olson, DeFrain & Skogrand, 2007; Pahl, 1989; Papp et al., 2009). Additionally, Frisby, Byrnes, Mansson, Booth-Butterfield and Birmingham (2011) interviewed military partners who reported that they were *instructed* in a pre-deployment training to avoid talking about negative issues and stressors when communicating with their deployed military partner. However, this advice backfired as the deployed military partners felt unneeded by their romantic partner at home decreasing marital satisfaction in the sample.

Although avoidance was clearly not the answer, many military couples do need help navigating communication during the pre-deployment period. Houston et al. (2013) found that pre-deployment telephone conversations were related to the civilian spouses more frequently losing their temper with their military partner. The authors did not provide hypotheses to explain this finding that more communication leads to arguments. However, it may be due to the communication occurring via phone rather than in person. Maybe the strain of being apart (why the couple needs to call rather just talking in-person) during the pre-deployment stage causes

overall strain in the relationship. After all, marital conflict is more likely to occur when partners perceive their service members privileging the upcoming mission over fostering closeness in their relationship (Knobloch & Wilson, 2014, p. 374). This is just conjecture at this point because more research is needed to understand this finding and pre-deployment communication, in general. Moreover, no articles were found to explore how couples communicate about finances during the pre-deployment stage. This gap in the literature needs to be remedied as one could assume that pre-deployment communication about finances will lead to unique trajectories for communication about finances during deployment and reintegration.

The most logistical barriers to communicating with military partners occur during deployment. Although recent technology advances allow service members to access phones, email, social media, and even videoconferencing while in combat zones, there are still limitations. Access is often restricted because of the location of the service member, the complexity of the service member's duties, or unreliable or scarce technology equipment (Greene, Buckman, Dandeker & Greenberg, 2010; Schumm et al., 2004). Military families are often disappointed if they do not have as much access to communication technology as they expected (Schumm, Bell, Ender & Rice, 2004; Ferrier-Auerbach, Erbes, Polusny, Rath & Sponheim, 2010).

The amount, timing, and type of communication used by the military couple are not the only barriers to financial communication during deployment. Deployed service members and at-home family members may continue to have difficulty negotiating the appropriate level of openness about conflict-riddled topics (Knobloch & Wilson, 2014). In general, spouses of military personnel manage the majority of the family stress (including financial stressors) while their spouses are deployed (Joseph & Afifi, 2010; Lapp et al., 2010; Wood, Scarville & Gravino,

1995). There are pragmatically reasons for why this is true, but it also may be due to a fear that contributing to a deployed service member's stress and distracting them from their duties could place them at risk for injury (Hill, 1949; McNulty, 2005; Pincus et al., 2001). The spouses may be "right" to shield their deployed spouses from the financial reality at home. Service members who hear about family stressors may become distracted during a dangerous task that requires concentration; endangering his/her own safety, and the safety of his/her fellow service members (McNulty, 2005; Pincus et al., 2001). Research has found a direct link between financial stress and mental health outcomes in deployed service members. Mulligan et al. (2012) surveyed deployed service members and found that having serious financial problems back at home is significantly associated with higher levels of anxiety, and depression, as well as the severity of PTSD symptoms in the sample.

The service members' well-being is only half the equation. A few studies have been published examining the stay-at-home spouses' satisfaction during deployment (e.g., Joseph & Afifi, 2010; Lapp et al., 2010). For example, Joseph and Afifi (2010) interviewed wives of deployed service members. Joseph and Afifi found that the wives fared worse if they did not openly communicate with their husbands about stressors. The women had more negative health symptoms such as stomach aches and feeling physically ill when they could not share the home stressors with their deployed spouse.

The amount of communication during deployment had an impact on the couple system, as well. Sahlstein, Maguire, and Timmerman (2009) found that couples who talked more often during deployments had lower marital satisfaction. This finding may be in response to the stay-at-home spouses reported experiencing distress from the conflict of desiring their partner's support while also desiring autonomy. However, it is important to note that the couples that

talked openly about stressors, including financial stressors had higher marital satisfaction (Sahlstein, Maguire & Timmerman, 2009). While Sahlstein et al. found that too much communication caused marital dissatisfaction, Frisby et al. (2013) reported that the opposite was true, and that military partners in their study reported higher levels of stress if they were not engaging in everyday mundane conversations frequently. These contradictory findings may suggest that there is a difference in measuring communication during deployment versus at other times in the deployment cycle. Another potential reason for the contradictory findings could be due to the authors not controlling for deployment in their study.

Whether due to technology difficulties, protecting the service member from stress, or the stay-at-home partner's desire for autonomy, if military couples are unable to discuss their finances during deployment it may make it more difficult to communicate about finances after their return home. Research has shown that partners who are not able to communicate about finances throughout deployment also avoid the topic after they reunite (Knobloch, Ebata, McGlaughlin & Theiss, 2013).

Reunion is often a highly "anticipated, and romanticized event" (Drummet, Coleman & Cable, 2003, p. 282). This can lead to a honeymoon period of elevated happiness, and sense of closeness in the family. Once the honeymoon comes to an end, the couple must begin the process of redefining their relationship and roles (Norwood et al., 1996). Not surprisingly, research has found that both partners are at risk for relationship distress, depression, post-traumatic stress disorder, and anxiety during the six months after a deployment (McNulty, 2005; Nelson Goff, Crow, Reisbig & Hamilton, 2007; Renshaw, Rodrigues & Jones, 2008). Although, the relationship changes experienced by military couples during post-deployment transition are not yet well understood (Knobloch & Wilson, 2014), there has been some preliminary research on

communication patterns post-deployment. Which highlights that avoidance is the main technique to deal with the stress of finances in this stage. Baptist et al. (2011) found that many couples managed the stress of reintegration by suppressing their personal needs and not openly discussing the shifting boundaries around financial roles and responsibilities. Also, Knobloch et al. (2014) who described avoiding the topic of finances in the post-deployment period. Avoidance may provide a momentary solution, but research has shown that avoidance will most likely fester into marital dissatisfaction or dysfunction (Jenkins et al., 2002; Skogrand et al., 2002).

Financial Roles

Just looking at financial communication does not fully encapsulate how finances impact intimate relationships. Blumstein and Schwartz (1983) found that couples who argue about money are really arguing about how to manage the money they have; or in other words, their roles and responsibility. In general, a person's level of satisfaction with his or her role and influence within a relationship will impact how they perceive their relationship (Weigel, Bennett & Ballard-Reisch, 2006). Berger (1990) surveyed 92 gay male couples to determine how their relationships began and was maintained, as well as the types of conflicts that they encountered. Of the sample, 39% of the couples reported persistent money conflicts, despite having generally high incomes. Berger surmised that the conflicts probably centered on the power dynamics of money management rather than stress from a lack of resources. In other words, the power associated with the couple's roles around money impacted these couples' level of satisfaction in their relationship.

There has been some preliminary research completed on how one's satisfaction with their financial management roles impacts marital satisfaction. Pahl (1989) identified the following typology of money management:

- 1) Whole wage: one spouse manages all the household money
- 2) Allowance system: the main breadwinner provides their partner an allowance
- 3) Pooling/Shared Management: the household income is held by both partners
- 4) Independent Management: individual control and responsibility for expenditure

Money management does not equate to control or power in the relationship. This distinction between control and management of money is an important one. Management may be a chore when money is tight, and does not necessarily imply much power. Control, on the other hand, implies having the power of veto over certain categories of expenditure, or having the final say on spending priorities. For instance, women in lower socioeconomic status were more likely to have the task of routine management but the overall control appear to remain with the man. In higher income levels, women did not always manage the money. However, men were more often seen as having the relevant expertise in long-term financial planning; and when they are the main breadwinners, are more likely to have overall control regardless of the system of management used by the couple (Pahl, 1989; Wilson, 1987).

Regardless if the primary financial manager is male or female, Skogrand et al. (2011) indicated that one spouse typically was the primary financial manager. The primary financial manager took care of the day-to-day management of the family finances. Yet in couples with high marital satisfaction levels, both partners felt like they had equal say in financial decisions. Vogler, Lyonnette, and Wiggins (2008) found that when either men or women made autonomous decisions about spending, both male and female respondents were less satisfied with family life,

as well as with life in general, than those who made joint decisions. Interestingly, Shove (1993) argues that the system that the couple uses to manage their finances is likely to affect their spending decisions because it designates ownership of the money.

Financial roles within a couple should be seen as both how the couple manages their money and also how they make decisions as a team. It also provides insight on the power dynamics of the couple which can have far-reaching effects on the relationship (Kenney, 2006). This is especially true when the couple is faced with the additional stressor of deployment, a time where one or both partners may feel powerless as the Department of Defense dictates their separation. Moreover, military families face boundary transitions more often than civilian counterparts because of extended trainings and deployments that take military member away from the family system.

Transitions will create a need for the family to reorganize and create new boundaries around their roles and responsibilities. During deployment, this can become a much more difficult process if it is compounded with experiences of ambiguous loss. For instance, many families feel like they are experiencing life with the service member not being physically present, but still very much psychologically present. Then during reunion, although physically present, the family member may be psychologically absent, as a result of trauma from past experiences as well as of the distress from immediate resumption of previous roles and responsibilities. Thus, deployments and reunions may cause military families to experience ambiguous absence and ambiguous presence consecutively (Faber, Willerton, Clymer, MacDermid & Weiss, 2008). Regardless if the family experiences ambiguous loss, the context of military family life may be confusing as members struggle to organize and reorganize roles and

responsibilities as members flow in and out, causing boundary ambiguity (Boss, 1999). As with communication, each stage of deployment impacts the family's roles around finances.

Preparing for deployment is the beginning of a highly stressful period for the soldier departing. The soldier must train for long hours and is usually away from his/her family multiple times during this training period (Warner, Appenzeller, Warner & Grieger, 2009). Troops must resolve financial, health and household-related issues. All soldiers preparing for deployment must do these things with the anticipation of being away from loved ones for more than one year, and sometimes have to deal with the fact that the service member may be deployed to a distant and dangerous place. The intense stress of preparing for a deployment is increased when the mobilization is sudden, rapid and dangerous (Rabb, Baumer, Wieseler, 1993). The military couple needs to make decisions about how they wish to handle and communicate about finances during deployment. However, this may be pushed aside because of other tasks that need to be completed.

From a deployment cycle perspective, once the service member leaves, the actual deployment period begins (Pincus et al., 2001). During a service member's deployment, couples must maintain their relationship while coping with distinct stressful circumstances. Service members face the risk of injury or death, and separation from their families (Wood et al., 1995). Many service members report missing family members and important events in their lives. This may be why it is not surprising that military deployments have been linked to higher divorce rates compared to non-deployed military couples (Schumm, Bell & Gade, 2000), especially when the non-military spouse had not anticipated the tempo of deployment (Negrusa, Negrusa, & Hosek, 2014). A study by Wexler and McGrath (1991) indicated that loved ones experience the most stress between one and three weeks after their service member deployed. At that point,

many of the participants were experiencing a range of emotional and physical reactions to separation and were trying to reorganize their family system to function without the physical presence of the deployed member (Pincus et al., 2004).

The struggle around deployment does not resolve as soon as the service member comes back home. The post-deployment period of reintegration often has its own stressors. For example, many returning service members expect that their family system to remain unchanged in their absence. Commonly, the returning service member enters a household in which the spouse has assumed a more independent and assertive role, and who may be reluctant to return to his or her previous role (Baptist et al., 2011). The change in roles and potential for boundary ambiguity (Boss 1999) is a post-deployment phenomenon that may develop for all the family members (Faber et al. 2008). This is especially true around financial roles. For example, Knobloch and Theiss (2012) interviewed military couples and many reported that a shift in financial roles was a major stressor post-deployment. One military spouse reported that she, “‘had to take over more of the financial aspects of our household, so it made our relationship more tense”. He wasn’t in control of the money anymore, and he felt like he had to ask me for every little thing.’”

Similarly, Baptist et al. (2011) reported that transitioning after deployments to be especially difficult around finances. They reported that managing household finances led many female participants to discover their capabilities and develop their self-confidence and were often reluctant to relinquish their new roles and responsibilities in post-deployment periods. They also found that when rules and roles over money were most ambiguous, many of the couples managed the stress of reintegration by suppressing their personal needs and not openly discussing the shifting boundaries around finances. The stress of finances redefining relationship

roles may take a toll on the marital satisfaction of the military couple. The redefining of roles is compounded in multiple deployment situations. Families must undergo this process each time the service member leaves and returns.

CHAPTER 3

THEORY

The literature review highlighted that financial communication and financial roles are important to explore to understand their impact on marital satisfaction. Often this literature has been guided, implicitly or explicitly, by Family Stress Theory (Boss, 2002; Hill, 1958; McCubbin & Patterson, 1983). Interestingly enough, the primary conceptual model used for exploring stresses role in military families has also been Family Stress Theory (Black, 1993; Huebner, Mancini, Wilcox, Grass & Grass, 2007; Orthner & Bowen, 1990). Family Stress Theory explores how the adaptation of a family to a stressor can be dependent on the nature of the event, the family's resources, and the family's perception of the crisis (Lavee, 2005).

This model was developed originally developed by Hill (1949) to identify variables that could explain differences in military families' adaptation to deployment. He referred to this version of Family Stress Theory as the ABC-X Family Crisis Model (Hill, 1958). Variations of this theory have been used to examine what allows some families to experience positive growth after a stressor event while other families appear to struggle (Boss, 1993; Crosbie-Burnett, 1989). Boss modified the model to focus more on her research with ambiguous loss and boundary ambiguity. Boss's (2002) version of the Contextual Model of Family Stress allows for an examination of the role financial boundaries play in family adaptation. The two variations of the ABC-X Family Stress Model variations will be examined further.

ABC-X Model

The classic ABC-X Model, in very simplified terms, can be identified with the A factor being the stressor event, the B factor as the resources the family has at the time of the stressor

event, and the C factor is the meaning or interpretation the family gives to the stressor event. The A, B, and C factors function together to create the X factor, or the amount of stress or crisis event for the family (Hill, 1958). Hill (1958) clarifies that the A factor needs to be a situation that the family was not prepared to experience which created complications for the family. The B factor could be personal resources (e.g., intelligence, health), family system resources (e.g., flexibility and communication) and/or community resources (e.g., the extent of their social network) (McCubbin & McCubbin, 1987). Hill (1949) describes the C factor in his ABCX Model as “the definition the family makes of the event; that is, whether family members treat the event as if it were or were not a threat to their status, goals, and objectives” (p. 9). The X factor is the crisis. The crisis is not a result of the actual stressor event, but is a function of the response of the family to the stressor (Factors A, B, and C) (Boss, 1988, 2002, 2006; Burr, 1973, Hill, 1958). There is a difference between stress and crisis. Stress may upset the sense of normalcy within the family, but a crisis is a period of disorganization that can cause a change in the family structure (Boss, 1988). It is important to note that a crisis is not a figurative death sentence for the family. It may only temporarily distress the family system and then lead to a different level of functioning. Many families can even become even more resilient they have recovered from a crisis (Boss, 1988).

The ABC-X model was used widely in the literature, but it has received some critique due to its linear and deterministic nature (McCubbin & Patterson, 1981). To address that concern Pauline Boss (2002) began her book on the Contextual Model of Family Stress Theory with a preface highlighting her commitment to understanding “larger context surrounding families and the smaller context of families, which includes perceptions and meanings” (p. ix). Her model is focused on expanding the ABC-X model in order to make it a more postmodern, recognizing the

role of context in family resilience. Also, unlike the previous two models, Boss (2002) explains the role of ambiguity (both ambiguous loss and ambiguous boundaries) in family adaptation over which is important to the exploration of the role of financial ambiguity in military couples.

Contextual Model of Family Stress

Boss used Hill's (1958) ABC-X model heuristically but makes several adaptations in order to make it less linear. The A factor is defined as a stressor event; it is an event with enough power to change the status quo within the family system (Boss, 2002). In this version, it is clear that a stressor event is not always stressful; rather, the event is a neutral event until the family's resources and perceptions define it as stressful or not stressful. Boss (2002) expanded the original classification of stressor events into a much more expansive list. Boss defined stressor events as: (a) Internal versus External, (b) Normative versus Non-Normative (c) Ambiguous versus Non-Ambiguous, (d) Volitional versus Non-Volitional, (e) Chronic versus Acute, (f) Cumulative versus Isolated.

Boss, Bryant, and Mancini (2016) contend that a family can experience a stressor event within two different contexts: the internal or external context. Within the internal context, the family has the ability to mediate stress, while in the external context, family members have no real control over what is happening. A stressor may be imposed upon the family from either context. For instance, when a military family experiences an external stressor like deployment it would be represented as the A factor in the model. The utilization of coping resources and the way in which the family perceived the deployment are hypothesized to help mediate the family's levels of distress and hopefulness. This stimulus–response process constitutes the basis of Family Stress Theory (Boss, 2002).

Stress is not a rare event in families' lives. All families will experience transitions or events that cause the status quo to adjust (Boss, 2002). The stressors that are a normal part of family life cycle are deemed normative or predictable events. The stressors that are considered normative are events like the birth of a child, the death of an older family member, or retirement. Normative events usually only cause a crisis when the family does not adapt to the change in their family system (Carter & McGoldrick, 1989). Non-normative events are unpredictable events that the family could not have expected that will change the family's routine, roles, and responsibilities (Boss, 1988). These are more likely to impact the family's stress level and make adjustment more difficult (Boss, 1988). Deployment is often seen as a non-normative stressor because it is not a predictable life event in the majority of families' life cycle. However, deployment may be viewed as a normative stressor for many military families as deployment is an expected for military families.

The third category is the focus in this study, the level of boundary ambiguity. Not all stressor events are clear-cut; sometimes there is ambiguity in defining what is actually occurring to the family (external ambiguity). For example, some families may feel like they are experiencing life with the service member not being physically present, but still very much psychologically present causing ambiguity in that is present in the family system. The level of external ambiguity is often impacted by the historical, economic, developmental, religious, and cultural environment. The level of ambiguity impacts the degree of stress that the family will experience (Boss, 2002). Huebner, Mancini, Wilcox, Grass, and Grass (2007) describe the experience of ambiguity within military families in more details, as well as describing many of the outcomes associated with high levels of ambiguity such as depression, anxiety, and negative behavioral outcomes.

Volitional events are stressor events that are desired by one or more of the family members (e.g., college entrance, birth of a child), while non-volitional events are undesired. Usually non-volitional events will cause more stress on the family (Boss, 2002). Additional problems can occur when the family is not in agreement on the desirability of the event (Boss, 2002). Many military service members look forward to serving their country and see the deployment process as a choice they made when they enlisted (Pisano, 2010). Often the service member and their spouse may not share the same sentiment about the deployment process, instead seeing this as a non-volitional stressor. The service member and their spouse's perception of the desirability of the deployment will be compounded by their sense of control and agency as they prepare for the deployment. Since finances are tied to power and control this is an important area to explore in research.

Boss (2002) defined a chronic stressor as a situation that disrupts the homeostasis of a family over a long period of time. Furthermore, this stressor will be difficult to change. Chronic stressors are more likely to cause a crisis in the family than a one-time acute event because of its persistence presence in the family. Due to the small size of our all-volunteer force, deployments last approximately fifteen months and the actual deployment cycle (where the family is preparing for the service member to deploy, the deployment, and their reintegration) lasts even longer (Engel, Gallagher & Lyle, 2010). Consequently, deployment would most likely be categorized as a chronic stressor. Chronic stress often leads to a pile-up of stressors as its length often precipitates other stressors occurring during its existence.

McCubbin and Patterson (1983) discovered that stressor events do not often happen in isolation. The pile-up of stressors will impact the family's ability to utilize their resources in

responding to it. In addition, it may increase the ambiguity around the stressor event as the family is not able to address the initial event single-handedly.

The B factor in the Contextual Model of Family Stress is also similar to the original ABC-X model in that they are the family's resources. However, Boss (2002) conceptualizes family's resources as the family's ability to cope with the situation. The family's level of coping is based on the cognitive, emotional, and behavioral responses of the individual and the family. Boss (2002) conceptualizes coping as a type of resiliency, but believes there are two types of resilient families. One type of resilient family is able to manage stress without detriments to the system or any of the individuals within the system. There also is a resiliency in the family that does not cope with the stressor initially falling into a crisis, but then is able to rebound and later recover to an even higher level of functioning (Boss, 2002). Boss (2002) places special emphasis on exploring the context in which the family is situated. Even families with resources within will succumb to pressures from external forces, and vice versa. This may be especially true for military families. Bowen, Mancini, Martin, Ware, and Nelson (2003) found that military families' adaptation was promoted in the presence of unit and community support, as well as a sense of community within the family.

An example of family system resources that has received focus in the literature are the levels of flexibility found within the family (Olson, Russell & Sprenkle, 1979, 1983; Oshri, Lucier-Greer, O'Neal, Arnold, Mancini & Ford, 2015). This dimension is one of the axes of the Circumplex Model created by Olson et al. (1979). This model suggests that families that have a moderate flexibility are more successful in handling stressor events and maintaining a level of homeostasis that aids in family functioning (Olson, Russell & Sprenkle, 1988). If boundaries are overly rigid or diffuse it leads to overly low or high extremes of cohesion. When boundaries are

diffuse and there is enmeshment between subsystems, there is ambiguity as to the position of others in the family system. For example, if mom comes home to see dad and son enmeshed, surrounded by a rigid boundary that impedes communication and effectively shuts her out, the mother may wonder about her place in the family (Minuchin, 1974). Recently, Oshri and colleagues (2015) replicated many findings in regards to flexibility within military families. They found that military families that were categorized as balanced or rigidly balanced fare best in well-being outcomes and mental health outcomes. Thus, the Circumplex Model (Olson et al., 1979) and the Contextual Model (Boss, 2002) provide theoretical justification for the idea that boundary ambiguity (or conversely, clarity) is related to existing family functioning.

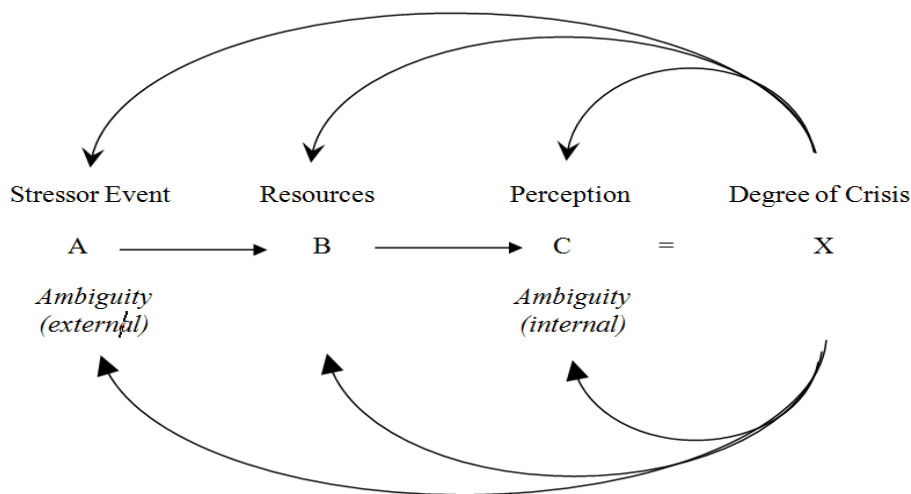
Another important resource described in the literature is the family's communication skills. In order to manage stress within the family, there needs to be a unified view of a particular stressor event or situation. The family will not be able to create a collective view without communicating to one another, influencing each other's perspective on the stress, and collaboratively creating meaning for themselves, together (Boss, 2002, p.23). Hence, the couple's ability to communicate will be important in exploring the level of ambiguity within the family.

Finally, the original Hill (1958) model explored the C factor (the perception and meaning attached to the stressor event) on the individual level. It did not address that the family's perception of the crisis may be different than one or more of the individual members. Each individual in the family may perceive the situation uniquely. Furthermore, dyads may create narratives that impact perception (e.g., the couple, mom/daughter, father/daughter may all see the situation uniquely). What may seem stressful to one family may not be particularly stressful for another (Boss, 2002). The ability to consolidate the family's and the individual member's

perception either allows the family members to work together to overcome the stressor, or may decrease their ability to find a resolution (Boss, 1987; 1988; Lazarus, 1966; Walker, 1985). A collective perception of the family is not always a positive thing though, as the perception of events can be distorted by the family (Boss, 2002).

Earlier external ambiguity (or ambiguous loss) was described as a component of the A factor. Ambiguity is also present in the C factor, for it can impact the perception of the event within the family, causing more or less stress as a result (internal ambiguity or boundary ambiguity). This is often a result of avoiding discussion of the stressor together as a family. The level of internal ambiguity will be impacted by the sociological, psychological, and philosophical factors within the individuals in the family. Therefore, ambiguity can be present in the A and C factor as shown in Figure 1.

Figure 1. Contextual Model of Family Stress view of ambiguity.



Adapted from *Family stress management: A contextual approach* (2nd Ed.) (p.96), by P.G. Boss, 2002, Thousand Oaks, CA: Sage.

The X factor is the degree of stress. Boss (2002) discusses that when family stress results in a crisis, the family system becomes so disturbed that for a while “family boundaries are no

longer maintained, customary roles and tasks are no longer performed, and family members can no longer function at optimal levels, physically or psychologically” (p. 63). Unlike Hill’s (1958) theory, Boss (2002) makes the important distinction that the degree of crisis does not equal the degree of healthiness in families. Some families will cope with high levels of stress and never hit a crisis; but that is not necessarily a good thing. A crisis can lead to the family reorganizing and restructuring to become stronger in the aftermath of the crisis, leading to a higher level of functioning or, “healthiness”. It is this resilience in the face of a family crisis that is what is hoped for, rather than managing or coping with stress.

In summary, when a family experiences a stressor event their perception of the stressor will impact their ability to call upon their individual and family resources which will directly relate to their functioning. Boundary ambiguity can impact the family’s perception of the stressor as it causes uncertainty. Uncertainty about who is within the family, uncertainty about who is in charge of what, and uncertainty about the future (Boss, 2002). This dissertation will explore the impact of financial boundary ambiguity within couples to explore family functioning in the light of change.

CHAPTER 4

RESEARCH QUESTIONS AND HYPOTHESES

The current study employs structural equation modeling to analyze the paths hypothesized by the theory of Contextual Model of Family Stress Theory and the actor-partner interdependence model (i.e., actor and partner effects). The actor-partner interdependence model (APIM) is a statistical model for analyzing the bi-directional nature of interpersonal relationships (Kenny & Cook, 1999). A sample of heterosexual married military couples who have experienced at least one deployment answered quantitative questions to explore financial ambiguity as a possible mediator towards marital satisfaction. Moreover, the current study provides a model for how the Contextual Model of Family Stress Theory can be applied to study dyadic processes occurring within the context of interpersonal relationships, such as marriage.

The actor-partner interdependence model is a statistical model frequently used within the social sciences field to test the bidirectional effects of relationships (Kenny & Cook, 1999). The actor-partner interdependence model proposes that within dyadic relationships, each partner's predictor variable(s) may influence his/her own outcome as well as the outcome of their partner's. The effect of either partner on his/her own outcome is referred to as an actor effect, whereas the effect that a partner has on his/her partner is referred to as a partner effect. This model also assumes that the partners' predictor variable(s) values may be correlated with each other. Thus, based on prior empirical research and the Contextual Model of Family Stress Model, three research hypotheses are formulated: (1) flexibility will be negatively correlated with financial ambiguity; (2) communication will be negatively correlated with financial ambiguity; and (3) financial ambiguity will be negatively correlated with marital quality. Each of these

hypotheses will be true for both the actor and partner effects and for husbands and wives.

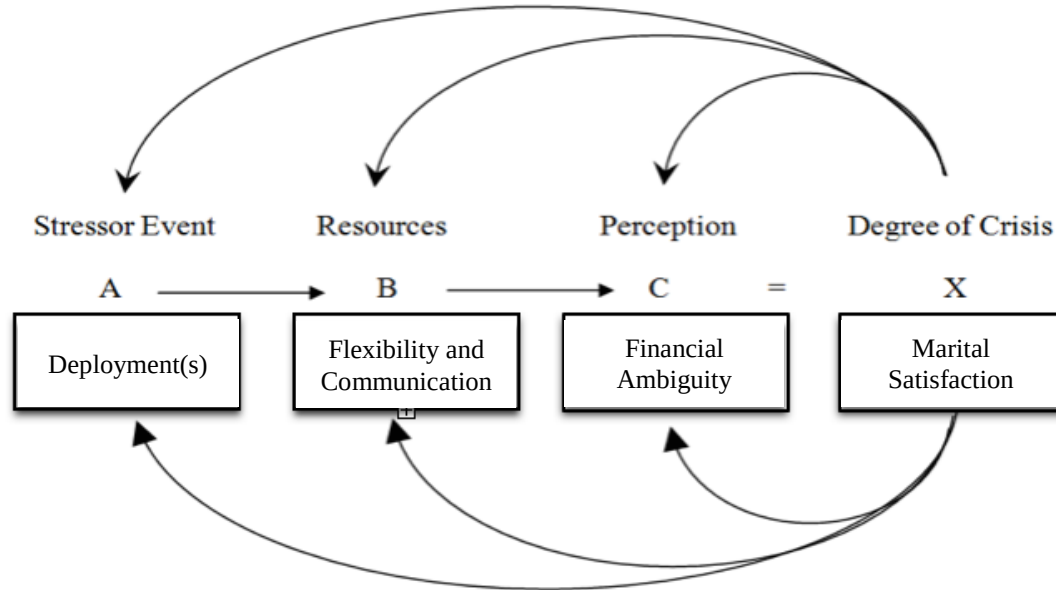
Therefore, there are a total of twelve total hypotheses as shown in Table 1.

Table 1. Actor Partner Hypotheses.

<i>Actor Effects</i>
Hypothesis 1a: Wives' levels of flexibility will be negatively correlated with wives' financial ambiguity.
Hypothesis 1a: Husbands' levels of flexibility will be negatively correlated with husbands' financial ambiguity.
Hypothesis 2a: Wives' satisfaction in communication will be negatively correlated with wives' financial ambiguity.
Hypothesis 2b: Husbands' satisfaction in communication will be negatively correlated with husbands' financial ambiguity.
Hypothesis 3a: Wives' level of financial ambiguity will be negatively correlated with wives' relationship satisfaction.
Hypothesis 3b: Husbands' level of financial ambiguity will be negatively correlated with husbands' relationship satisfaction.
<i>Partner Effects</i>
Hypothesis 1a: Wives' levels of flexibility will be negatively correlated with husbands' financial ambiguity.
Hypothesis 1b: Husbands' levels of flexibility will be negatively correlated with wives' financial ambiguity.
Hypothesis 2a: Wives' satisfaction in communication will be negatively correlated with husbands' financial ambiguity.
Hypothesis 2b: Husbands' satisfaction in communication will be negatively correlated with wives' financial ambiguity.
Hypothesis 3a: Wives' level of financial ambiguity will be negatively correlated with husbands' relationship satisfaction.
Hypothesis 3b: Husbands' level of financial ambiguity will be negatively correlated with wives' relationship satisfaction.

These hypotheses are all components of a larger research question that tests the Contextual Model of Family Stress. The research questions are: If military couples reunited after deployment have resources available within the family system (flexibility and communication skills), will they have lower levels of ambiguity in their financial roles and responsibility (financial ambiguity)? If that is true, will those lower levels of financial ambiguity result in

higher rates of relationship satisfaction? Relating this back to the Contextual Model of Family Stress, the A factor, or stressor event(s), is deployment. The B factor, or resources, is the level of flexibility and satisfaction with communication. The C factor, or perception of the stressor, is the experience of ambiguity around finances. Finally, the X factor, or degree of crisis, will be the level of marital satisfaction. Figure 2 provides a conceptual visualization of this research question and the hypotheses.



CHAPTER 5

DESIGN AND METHODS

Research Design

The research design for this study is a cross-sectional design with nonprobability sampling. A cross-sectional design was used to assess the impact of the couple's financial ambiguity on couple satisfaction. Dyadic data was collected to explore the hypothesized relationship between financial ambiguity and marital satisfaction in military couples. In this study, the dependent variable is relational satisfaction indicating the level of family crisis; a negative adaptation to stressful situations. The independent variables are the couples' family resources (as measured by the level of flexibility and satisfaction with communication) on their ability to adapt their roles around finances post-deployment (financial ambiguity) and the impact financial ambiguity has on marital quality. In addition, income was used as a control since this study's focus was on finances within the family.

This dissertation is part of a much larger study that collected data from 273 military families on an active-duty Army installation in the continental United States. Surveys were administered at three computer labs on-post in the spring and summer of 2013 to provide easy access for families. The labs were staffed by trained researchers, with support from youth services personnel. Research criterion included: (1) families had at least one active duty service member and at least one adolescent between the ages of 11 and 18, and (2) all eligible family members come to the installation to take the survey at the same time. This study was interested in married couples who had experienced a deployment, therefore non-married parents and all children were not included. This decreased the sample size to 206 couples (412 individuals).

Participation was voluntary, and consent was obtained. To ensure confidentiality, participants came in and were assigned a code number that linked family members, but removed identifying information. Family members took the survey in separate locations in the youth center concurrently to avoid responses being influenced by other family members. The research protocol was executed as approved by a university Institutional Review Board for Human Subjects and the U.S. Army Research Institute.

Measures

Independent Variables. Although the resources that the family can call upon during a stressor event are varied, Boss (2002) describes the resources as their ability to cope and adapt with changing circumstances. As aforementioned, the Circumplex Model is an often-studied example of family resources (Olson et al., 1979). Research suggests families that have a moderate level of flexibility are more successful in handling stressor events and maintaining a level of homeostasis as they are able to adapt their roles and rules to the new circumstances, therefore aiding in family functioning in the period following a stressor event (Olson, Russell & Sprenkle, 1980). In addition to the theoretical applicability of the Circumplex Model, high levels of concurrent, construct, and discriminant validity have been established for FACES IV, the measure that is used to assess the axes of the Circumplex Model (Olson, 2011). This measure of flexibility is found in Appendix A.

Therefore, in a similar process as Oshri et al. (2015), a sub scale of FACES IV (Olson et al., 2006) was used to describe the resources of flexibility within the families. The subscale was a measure of flexibility. This served as the independent variable in the current study. Active duty respondents and their partners each responded to questions about current family functioning on a scale from 1 (strongly disagree) to 5 (strongly agree). The balanced flexibility scale was

measured with seven items including, “Our family tries new ways of dealing with problems.” Higher scores indicate families that are able to adapt if needed (Olson et al., 2006). Reliability was adequate (active duty respondent, $\alpha = .676$; partner, $\alpha = .740$). The ability for the family to experience flexibility in light of stressors is the crux of Pauline Boss’s theorizing around ambiguity. Flexibility is essential for families experiencing change in their system (Boss, 2010).

Single item measures that assessed the couple’s ability to communicate in general (e.g., On a scale from strongly disagree to strongly agree, I am satisfied with how we talk to each other overall), about finances (e.g., On a scale from strongly disagree to strongly agree, I am satisfied with how we talk about money), and their ability to communicate during deployment (e.g., How often did you communicate with your family member during deployment?) were combined into a latent variable to assess communication resources within the family.

Mediator Variables. Boss (2002) advanced the Family Stress Theory by acknowledging that each individual in the family may perceive the situation uniquely, so what may seem stressful to one family member may not be particularly stressful for another (Boss, 2002). The ability to consolidate the family’s and the individual family member’s perception either allows the family members to work together to overcome the stressor or may decrease their ability to find a resolution (Boss, 1987; 1988; Lazarus, 1966; Walker, 1985). In accordance with Boss’s theorizing, the measure selected to measure the family’s perception of the crisis were questions ascertaining how capable they felt redefining their roles around finances post-deployment. This will allow for examination of the ambiguity in the roles and the alignment or misalignment of the couple’s narrative around financial roles.

Three single item measures were selected to assess the couple’s ability to redefine their roles around finances post-deployment. They were “How much stress did you feel in

renegotiation roles around family finances”, “How much has the stress changed in family finances since the last deployment?”, and “How much difficulty did you have deciding how to handle finances.” This latent variable is referred to as the financial ambiguity measure, as it examines the clarity of roles in the transition post-deployment in which the family’s structure needs to redefine who is in and who is out of the family system.

Control Variable. Income was used to control for financial strain in this study. Income was measured by adding the civilian’s income to an estimation of the military personnel’s income (military rank and years of service was used as a proxy for income).

Dependent Variable. The final measure included was a marital satisfaction scale to measure the adaptation of the couples. The scale was adapted from The Quality Marriage Index (QMI) (Norton, 1983). The QMI is the third most widely-cited marital satisfaction scale used (Funk & Rogge, 2007). This scale has a history of high internal consistency in previous studies (e.g., Carpenter, Thorpe, Lewis, Devellis & Hogan, 2009; Meltzer, Novak, McNulty, Butler & Karney, 2013; McNulty, 2008). In this study, the alpha correlations were over .9. Marital satisfaction is a broad measure of post stressor adaptation of the family and fitting with the theory. Examples of questions are “I think we have a good relationship.” and “I think our relationship is very stable.” The rest of the questions can be found in Appendix C.

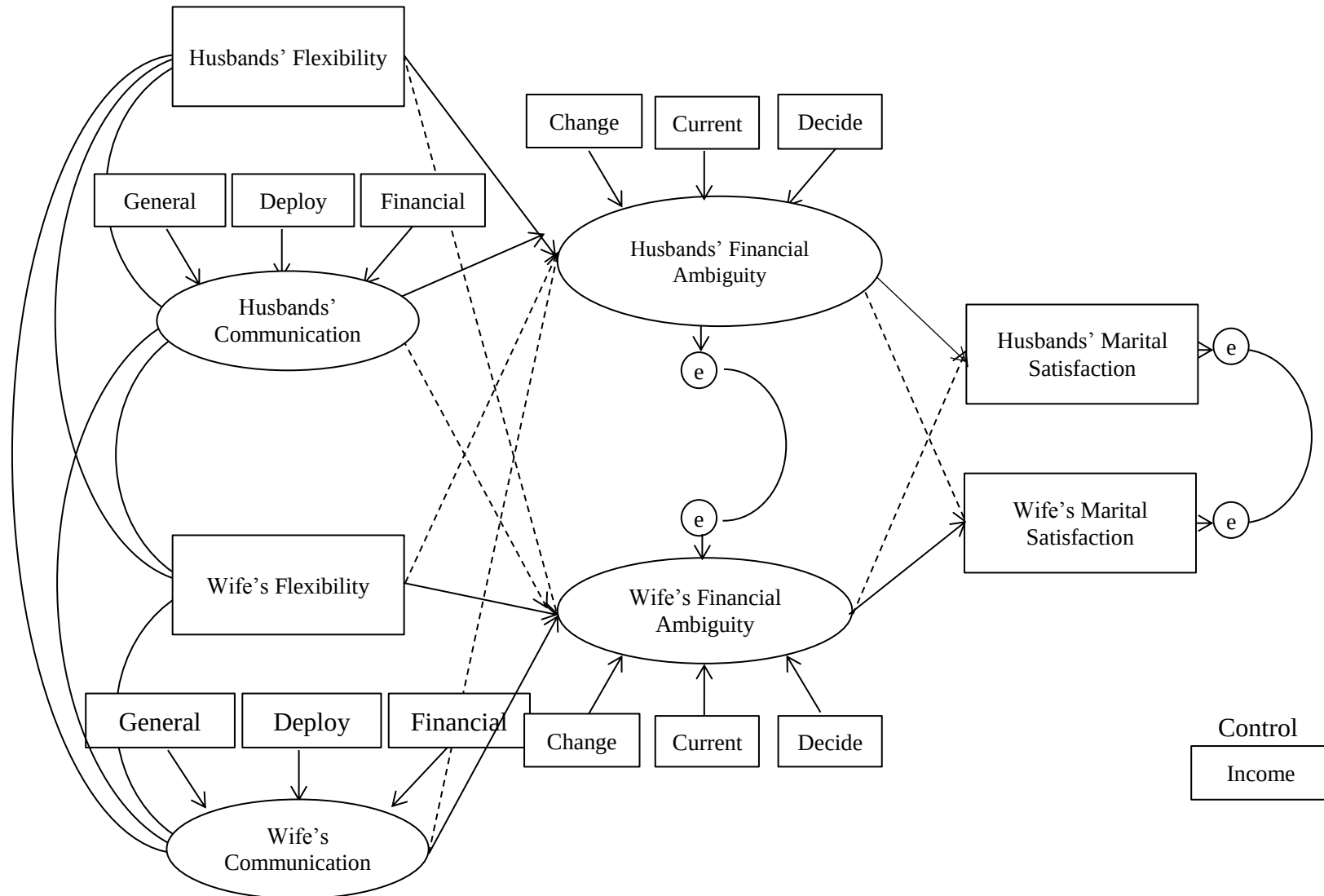
Data Analysis and Statistical Procedure

Descriptive statistics were conducted to describe the landscape of the military couples being surveyed. The statistics method provided the means and frequencies for the couple’s socio-demographic characteristics (age, income, education, length of relationship, deployment experience). Then, based on Contextual Family Stress Theory and the actor-partner interdependence model, pathways were hypothesized between flexibility, satisfaction around

financial communication, satisfaction around communication, financial ambiguity, and relationship satisfaction were created (see Figure 3). Structural equation modeling (SEM) using the Amos statistical program (Arbuckle, 2006) was used to obtain maximum likelihood estimates. Path analysis was used to examine this model because it allows the dyad to be the unit of analysis by examining actor and partner effects within the same model. Figure 3 is the model that was tested based on the research question and hypotheses. To distinguish between actor and partner hypothesized effects, partner paths are shown with a dashed line.

Goodness-of-fit was assessed based on multiple fit indices, including the chi-square statistic, comparative fit index (CFI), and root mean square error of approximation (RMSEA). RMSEA values less than .08 (Browne & Cudeck, 1993) and CFI values greater than .9 (Byrne, 1993) are thought to indicate model fit. Additionally, the chi-square statistic divided by the model's degrees of freedom was examined as an estimate of the overall model fit. Values less than 3.0 suggest a good model fit (Carmines & McIver, 1981).

Figure 3. Model to be tested.



Note: Solid lines indicate actor effects and dotted pathways indicate partner effect.

CHAPTER 6

RESULTS

The first section presents descriptive analysis for background characteristics. It also includes an analysis of financial situation, existing resources, communication skills, and financial ambiguity. Next, utilizing the actor partner-interdependence modeling technique within structural equation modeling, the researcher reports the model fit of the Contextual Family Stress Theory model and financial ambiguity as an explanation for marital satisfaction during the reintegration stage of the deployment cycle. The statistical analyses in the study were conducted with SPSS 23 and AMOS 23.

Preliminary Analyses

Before the primary analyses, all variables were examined to see if the assumptions of univariate and multivariate analyses were met (Behrens, 1997). The skew and kurtosis were satisfactory on all variables. Outliers were found on one variable (more specifically, within reports of wives' level of flexibility) the scores were adjusted to fall 1.5 times the interquartile range below the 25th percentile or above the 75th percentile. There was very little missing data found within the variables used from this data set. Missing data accounted for less than 1% of the responses, well below the threshold of structural equation modeling.

The sample size was 206 couples. Out of the 206 all of the male partners were active duty respondents that had experienced at least one deployment, yet on average they had experienced more deployments ($n = 47$, 22.8% had deployed two times; $n = 68$, 33% had deployed three times; $n = 36$, 17.5% had deployed four times, and $n = 17$, 8.3% had deployed five or more times). The high rate of deployment marks a sample that experienced transitions at a high

rate necessitating boundary negotiations. The majority of the husbands and wives fell within the 31-40 age range (husbands $n = 147$, 71.3%, wives $n = 141$, 68.4%). The couples all had at least one child living at home, on average their income was over \$41,000 ($n = 172$; 83.4%), and they had been together for 12 years (husbands reported average length of relationship $M = 12.91$, $SD = 5.528$; wives reported $M = 12.95$, $SD = 5.433$).

Due to the fact that all of the predictions in this investigation involve tests of association between and among various variables and marital satisfaction, a correlation matrix of all variables included in these tests is presented in Table 2. The correlation analyses supported several pathways identified in the research questions. These relate to actor and partner effects, respectively. Marital quality for both partners correlated to both partners' flexibility, communication about money, communication overall, current stress around financial roles, and level of difficulty deciding financial roles. Interestingly, marital quality was not related to income or change in stress level around finances.

Table 2. Correlations between independent variables.

Variable	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. H Martial Quality	-													
2. W Marital Quality	.51**													
3. H Flexibility	.31**	.18*												
4. W Flexibility	.29**	.54**	.32**											
5. H Money Comm.	.41**	.23**	.37**	.19**										
6. W Money Comm.	.36**	.57**	.23**	.41**	.31**									
7. H General Comm.	.51**	.35**	.39**	.28**	.69**	.31**								
8. W General Comm.	.32**	.61**	.21**	.42**	.24**	.82**	.32**							
9. H Change Stress Roles	-.18*	-.07	-.25**	-.19**	-.10	-.12	-.08	-.10						
10. W Change Stress Roles	-.11	-.13	-.12	-.18*	-.01	-.23**	-.01	-.25**	.26*					
11. H Current Stress Roles	-.18*	-.14*	-.37**	-.33**	-.31**	-.24**	-.24**	-.13	.26*	.10				
12. W Current Stress Roles	-.24**	-.39**	-.38**	-.44**	-.25**	-.45**	-.21**	-.34**	.18*	.29**	.36**			
13. H Deciding Fin. Roles	-.25**	-.18*	-.40**	-.17*	-.35**	-.29**	-.34**	-.18*	.23*	.26**	.46**	.37**		
14. W Deciding Fin. Roles	-.15*	-.34**	-.14	-.34**	-.18	-.40**	-.16*	-.37**	.07	.28**	.18*	.46**	.22*	
15. Family Income	-.02	-.11	-.02	-.04	.03	.01	.02	-.02	-.05	-.18*	-.15*	-.02	-.06	-.01

Note: H = Husband; W = Wife; * $p < .05$; ** $p < .01$; *** $p < .001$

There are very strong relationships between all the independent variables in this study. In fact, every predictor variable was significantly correlated at the .01 level. Husbands' and wives' flexibility ($r = .36, p < .01$), their satisfaction with communication around finances ($r = .32, p < .01$), and their satisfaction with communication in general ($r = .30, p < .01$) were positively correlated with each other. In each of the following sections, the significant correlations of each independent variable are explored in more depth.

Husbands' flexibility was positively correlated with husbands' satisfaction with financial communication ($r = .37, p < .01$) and his satisfaction with communication in general ($r = .39, p < .01$). Husbands' flexibility was positively correlated with wives' satisfaction with financial communication ($r = .23, p < .01$) and her satisfaction with financial communication ($r = .21, p < .01$). Wives' flexibility was positively correlated with wives' satisfaction with financial communication ($r = .41, p < .01$) and her satisfaction with communication in general ($r = .42, p < .01$). Wives' flexibility was positively correlated with husbands' satisfaction with financial communication ($r = .19, p < .01$) and his satisfaction with communication in general ($r = .42, p < .01$).

Husbands' satisfaction with financial communication was positively correlated to his level of satisfaction with communication in general ($r = .69, p < .01$) and wives' level of satisfaction with financial communication ($r = .24, p < .01$). Wives' level of satisfaction with financial communication was positively correlated to her own level of satisfaction with financial communication ($r = .81, p < .01$) and husbands' level of satisfaction with financial communication ($r = .31, p < .01$). Finally, husbands' level of satisfaction with financial communication was positively correlated to wives' level of satisfaction with financial communication ($r = .32, p < .01$).

Correlations between independent variables and financial ambiguity. The relationship between the independent variables and the latent construct of financial ambiguity was very strong, but there were a few nonsignificant relationships. More specifically, there was not a strong relationship between the independent variable and the variable that measured the change in stress around financial roles since the previous deployment. Husbands' change in stress around financial roles was not significant to any of the independent variables. The wives' change in stress around financial roles was only significantly correlated to her own independent variables (financial communication $r = -.23$; communication $r = -.25$); however, both were significant ($p < .01$). The rest of the financial ambiguity variables were much more related. The only other nonsignificant relationships were between women's communication satisfaction and husbands' current stress around financial roles; and husbands' financial communication satisfaction and women's stress level in deciding financial roles. The following paragraphs describe the significant correlations in more detail.

Husbands' flexibility was negatively correlated to the change in this stress level since his last deployment ($r = -.25, p < .01$), negatively correlated to the level of stress he currently felt around finances ($r = -.3, p < .01$), and the level of difficulty he had in deciding how to handle finances ($r = -.40, p < .01$). The only significant relationship between husbands' flexibility and his wives' financial ambiguity variables was between his flexibility and his wives' current level of stress around finances ($r = .38, p < .01$).

Wives' flexibility was correlated to all the financial ambiguity variables for both herself and her husband. Her level of flexibility was negatively correlated to the level of stress she currently felt around finances ($r = -.44, p < .01$), negatively correlated to change in this stress level since her husbands' last deployment ($r = -.18, p < .05$), and the level of difficulty she had in

deciding how to handle finances ($r = -.34, p < .01$). In addition, her level of flexibility was negatively correlated to the level of stress her husband currently felt around finances ($r = -.33, p < .01$), negatively correlated to change in this stress level he has felt since his last deployment ($r = -.19, p < .01$), and the level of difficulty he had in deciding how to handle finances ($r = -.17, p < .05$).

Husbands' satisfaction around communication was negatively correlated to his current level of stress around financial roles ($r = -.24, p < .01$), his current level of stress around deciding financial roles ($r = -.34, p < .01$), and his wives' current stress level around financial roles ($r = -.21, p < .01$) and his wives' difficulty in deciding financial roles ($r = -.16, p < .05$). Wives' satisfaction around communication was negatively correlated to wives' change in stress roles ($r = -.25, p < .01$), her current stress level around roles ($r = -.34, p < .01$), and her level of difficulty in deciding how to handle finances ($r = -.37, p < .01$). Wives' financial communication only correlated with one of her husbands' financial ambiguity measures. That relationship was a negative correlation between her satisfaction with financial communication and his level of difficulty in deciding how to handle finances ($r = -.18, p < .05$).

Husbands' satisfaction around financial communication was negatively correlated to his current level of stress around financial roles ($r = -.31, p < .01$), his current level of stress around deciding financial roles ($r = -.34, p < .01$), and his wives' current stress level around financial roles ($r = -.25, p < .01$). Wives' satisfaction around financial communication was negatively correlated to all financial ambiguity variables except for the change in her husbands' stress around financial roles. There are negative correlations between wives' financial communication and wives' change in stress roles ($r = -.23, p < .01$), her current stress level around roles ($r = -.45, p < .01$), and her level of difficulty in deciding how to handle finances ($r = -.40, p < .01$). There

are negative correlations between wives' financial communication and his current stress level around roles ($r = -.24, p < .01$) and his level of difficulty in deciding how to handle finances ($r = -.29, p < .01$).

Correlations between financial ambiguity variables. The variables that were used to create the financial ambiguity latent construct were highly correlated. There were only two correlations that were not significant (husbands' change in stress around finances was not related to wives' difficulty in deciding financial roles and wives' change in stress around finances was not related to husbands' current level of stress in financial roles). Husbands' change in stress around financial roles was related to his current level of stress in financial roles ($r = .26, p < .01$) and his difficulty deciding his financial roles ($r = .23, p < .01$), as well as to his wives' change in stress around financial roles ($r = .26, p < .01$) and her current stress level around financial roles ($r = .18, p < .05$). Wives' change in stress around financial roles was related to her current level of stress in financial roles ($r = .29, p < .01$) and her difficulty deciding his financial roles ($r = .28, p < .01$), as well as to her husbands' difficulty in deciding his financial roles ($r = .26, p < .01$). Husbands' current stress level around finances was related to the difficulty he had in deciding financial role ($r = .46, p < .01$), as well as to his wives' current stress level around financial roles ($r = .36, p < .01$) and her difficulty in deciding her financial roles ($r = .18, p < .05$). Wives' current level of stress around financial roles was related to both her own ($r = .46, p < .01$) and her husbands' difficulty in deciding financial roles ($r = .37, p < .01$). Finally, husbands' difficulty in deciding financial roles was related his wives' difficulty ($r = .22, p < .01$).

Correlations between financial ambiguity and marital quality. Husbands' marital quality was negatively correlated to his change in stress around financial roles ($r = -.18, p < .05$), his current level of stress around financial roles ($r = -.18, p < .05$), and his level of difficulty in

deciding how to handle finances ($r = -.25, p < .01$). Husbands' marital quality was also negatively correlated to his wives' current level of stress around financial roles ($r = -.24, p < .01$) and her difficulty in deciding how to handle finances ($r = -.15, p < .05$).

Wives' marital quality was negatively correlated to her current level of stress around financial roles ($r = -.39, p < .01$) and her level of difficulty in deciding how to handle finances ($r = -.34, p < .01$). Wives' marital quality was also negatively correlated to her husbands' current level of stress around financial roles ($r = -.14, p < .05$) and his difficulty in deciding how to handle finances ($r = -.18, p < .05$).

Correlations between independent variables and marital quality. In order to test if financial ambiguity is a mediator between the independent variable and marital quality, there needs to be an initial direct relationship between the independent variables and marital quality that will no longer be significant within the larger mediation model. This is true for all independent variables. Both husband and wives' level of flexibility was correlated to their own and their partner's level of marital quality. Husbands' level of flexibility was positively correlated to his marital quality, ($r = -.31, p < .01$) and to his wives' marital quality ($r = -.18, p < .05$). Wives' level of flexibility was correlated to her marital quality ($r = -.54, p < .01$) and her husbands' marital quality ($r = -.29, p < .01$).

Correlations between variables and income. Family income was correlated to wives' change in stress around financial roles ($r = -.18, p < .05$) and husbands' current level of stress around financial roles ($r = -.15, p < .05$), both correlations were negative.

Path Analysis

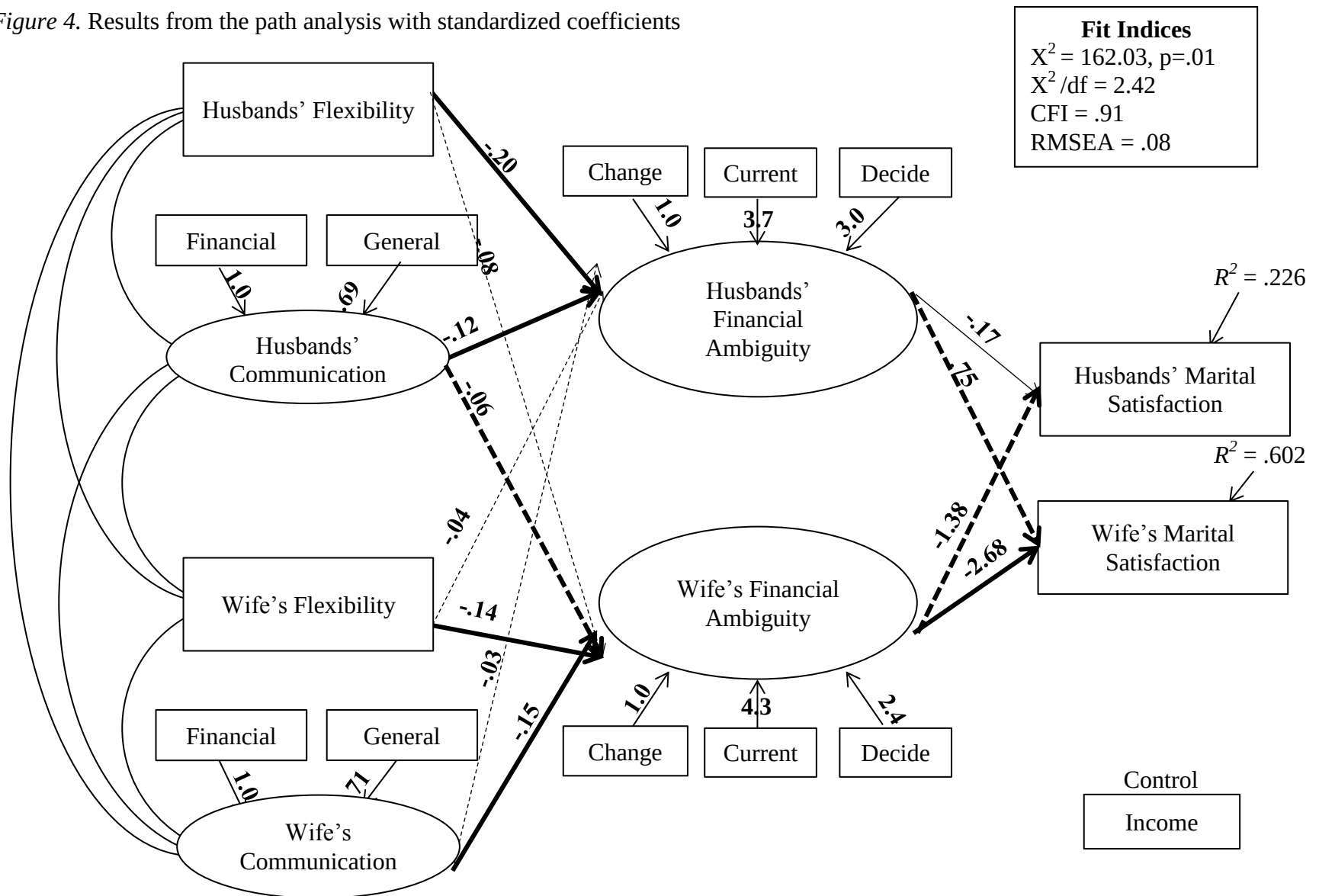
Structural equation modeling (Arbuckle, 2006) was used to obtain maximum likelihood estimates in order to test the research questions after controlling for income. The model has a

chi-square statistic of 162.03 ($df = 67$, $p < .01$), χ^2/df ratio of 2.4, CFI of .9, and RMSEA of .08.

All goodness-of-fit statistics were within the acceptable range. Hence, it appears that, overall, the model fits the data well. Figure 4 shows the standardized path coefficients for the model predicting husbands' and wives' relationship satisfaction. Bold lines are used to indicate significant paths at the $p < .05$ level. The current study controlled for income as the study centers around the concept of financial ambiguity. Therefore, the model takes into account the impact of income on the findings to explore how it may be a confounding variable to the theoretical model. One variable originally in the model (deployment communication) was trimmed from the results presented because none of the paths are statistically significant, which resulted in a poorer model fit. An exploration of why this variable was not a good fit for the model will be found in the discussion chapter.

Figure 4 shows the standardized path coefficients for the model predicting husbands' and wives' relationship satisfaction. Bold lines are used to indicate significant paths at the $p < .05$ level. There are several significant relationships to examine within the model. It is important to examine the relationship between the predictor variable and the latent construct financial ambiguity, between the latent construct financial ambiguity and marital satisfaction, and between the predictor variables and marital satisfaction.

Figure 4. Results from the path analysis with standardized coefficients



Note: Bold lines indicate a significant pathway.

All four of the independent variables had statistically significant actor pathways to financial ambiguity. Higher rates of husbands' and wives' balanced flexibility levels were related to lower levels of financial ambiguity ($\beta = -.20, p < .01$ and $\beta = -.14, p < .01$, respectively). Similarly, higher levels of satisfaction around communication related to having lower levels of financial ambiguity for both husbands' and wives' ($\beta = -.11, p < .01$ and $\beta = -.15, p < .01$, respectively). There was only one significant partner pathway though. Only husbands' satisfaction in communication related to lower levels of wives' financial ambiguity ($\beta = -.06, p < .05$).

Financial ambiguity also was strongly related to marital satisfaction. As expected, when wives experienced high financial ambiguity both their own and their husbands' marital quality was lower ($\beta = -.75, p < .01$ and $\beta = -2.68, p < .01$, respectively). Interestingly, husbands' financial ambiguity was not related to his own marital quality. This is surprising because in the first part of this model, there were more actor effects than partner effects and one would assume that one's own perception of financial ambiguity would impact one's own marital quality more than their partner's perception, yet that is not the case. Furthermore, a counterintuitive relationship was found between husbands' financial ambiguity and wives' marital quality ($\beta = 1.38, p < .01$). When husbands had high rates of financial ambiguity their wives had higher marital quality.

The final important finding to note is that the previously seen relationship between the predictor variables and marital quality was no longer present in the model when financial ambiguity was included as a mediator. Financial ambiguity created a full mediation of marital quality in this model, meaning that financial ambiguity is directly impacting marital quality.

CHAPTER 7

DISCUSSION

This study explored if military couples reunited after deployment have resources available within the family system will they have lower levels of confusion in their financial roles and responsibility (financial ambiguity), and if that is true, will those lower level of financial ambiguity result in higher rates of relationship satisfaction? Several hypotheses were developed out of these two research questions to explore each aspect of the Contextual Model of Family Stress Theory (see Table 3). The findings in this study supported the theory, the research question, and hypotheses. The statistical results will now be interpreted further with their theoretical implications to understand the context of the results. This chapter will also address limitations of the current study to aid in future study designs. It will end with clinical implications to aid in applying the findings to real world applications.

Interpretation of Findings through a Theoretical Lens

Consistent with previous research, findings indicate that the Contextual Model of Family Stress is a good explanatory framework of resilience in families after a stressor event. The structural equation model findings provided support for the proposed model as all goodness-of-fit statistics were within the acceptable range. Only three out of the twelve hypothesized pathways were not significant. Table 3 provides the hypotheses and their significance. Broadly speaking, there was at least an actor or a partner effect at every level of this study.

Table 3: Path analysis coefficients for hypotheses.

	Coefficient	P
<i>Actor Effects</i>		
Hypothesis 1a: Wives' levels of flexibility will be negatively correlated with wives' financial ambiguity.	-0.14	0.01
Hypothesis 1a: Husbands' levels of flexibility will be negatively correlated with husbands' financial ambiguity.	-0.19	0.01
Hypothesis 2a: Wives' satisfaction in communication will be negatively correlated with wives' financial ambiguity.	-0.15	0.01
Hypothesis 2b: Husbands' satisfaction in communication will be negatively correlated with husbands' financial ambiguity.	-0.17	0.01
Hypothesis 3a: Wives' level of financial ambiguity will be negatively correlated with wives' relationship satisfaction.	-2.68	0.01
Hypothesis 3b: Husbands' level of financial ambiguity will be negatively correlated with husbands' relationship satisfaction.	NS	NS
<i>Partner Effects</i>		
Hypothesis 4a: Wives' levels of flexibility will be negatively correlated with husbands' financial ambiguity.	NS	NS
Hypothesis 4b: Husbands' levels of flexibility will be negatively correlated with wives' financial ambiguity.	-0.78	0.05
Hypothesis 5a: Wives' satisfaction in communication will be negatively correlated with husbands' financial ambiguity.	NS	NS
Hypothesis 5b: Husbands' satisfaction in communication will be negatively correlated with wives' financial ambiguity.	-0.06	0.05
Hypothesis 6a: Wives' level of financial ambiguity will be negatively correlated with husbands' relationship satisfaction.	-1.38	0.01
Hypothesis 6b: Husbands' level of financial ambiguity will be negatively correlated with wives' relationship satisfaction.	0.75	0.05

Note: Confirmed hypotheses are bolded.

There were actor effects present between flexibility and communication satisfaction with financial ambiguity for both husbands and wives, meaning that if one perceived a balanced level of flexibility and/or were satisfied with communication in their relationship than there would be lower financial ambiguity. There was only one partner effect in this level and it was between husbands' communication and wives' financial ambiguity. Therefore, if the husband was

satisfied with the level of communication in the couple, the wives' tended to have lower financial ambiguity. This is important because wives' level of financial ambiguity was more related to her own and her husbands' marital satisfaction than their husbands'. There were significant pathways between wives' financial ambiguity and both partners' marital satisfaction. This means that lower levels of wives' financial ambiguity was related to higher levels of marital satisfaction in both partners. These results not only support the previous literature on boundary ambiguity (Boss, 2002) but expand upon what is known by focusing on finances and the concept of financial boundary in relationship to marital satisfaction. The results will be discussed in more detail now within the lens of Contextual Family Stress Model to understand their practical and theoretical implications.

The influence of flexibility. The B factor in the Contextual Model of Family Stress is the family's ability to cope and adapt with a changing situation (Boss, 2002). An example of family system resources that has received focus in the literature is the level of flexibility found within the family (Oshri et al., 2015; Olson, Russell & Sprenkle, 1979, 1983). Consistent with previous literature, this model suggests that families that have a moderate flexibility are more successful in handling stressor events and maintaining a level of homeostasis that aids in family functioning (Oshri et al., 2015; Olson, Russell & Sprenkle, 1980).

The concept that flexibility would be a component of the family system's ability to maintain homeostasis is the core of why this variable was included in the study. It was hypothesized that families that have a balanced level of flexibility would be able to adapt to the stress of redefining their roles and responsibilities post-deployment and therefore have higher rates of marital satisfaction. The findings provide partial support for this link. There was in fact a correlation between partners' level of flexibility and having lower financial ambiguity. There

was also a correlation between the level of flexibility and higher marital quality. Furthermore, as Boss (2002) hypothesized the families' perception of their resources would impact their ability to call upon them. In this study, the families' perception of ambiguity impacted the ability for the family to call on their resource of flexibility at times of strain.

There were two hypotheses around flexibility that were not statistically significant. Although there were actor effects present between flexibility and financial ambiguity, there were no partner effects. This means that the husbands' perceived level of flexibility in the family did not impact the wives' level of financial ambiguity and vice versa. As mentioned earlier, this sample had a high rate of transition. Along with the mandatory extended trainings that all service members experience, most of the participants in this study had experienced many more than that (22% experienced two deployments, 33.2% experienced three, 17.6% experienced four, and 8.3% experienced five or more deployments). Segal (1986) referred to the military as a greedy institution that makes great demands on individuals in terms of commitment, loyalty, time, and energy. Potentially, because the military is pulling the service member away from the family at such a high rate, there is a lack understanding of what is going on within the home (Segal, 1986). The spouses may have differing opinions about the level of flexibility as the service member is not fully aware of the inner workings of the family during especially difficult times of transition.

Influence of communication. A strong correlation was found between both partners' satisfaction with communication and their marital quality. This is not surprising, because as discussed in the literature review, the way partners communicate with each other is integral to how they feel about their relationship. Most studies demonstrate consistent associations between communication behaviors and relationship satisfaction (Bradbury & Karney, 2010). Couples

must be able to communicate effectively about financial matters in order to effectively manage their finances and minimize conflict (McConocha & Tully, 2001; Stanley et al., 2002).

There were also actor effects between both partners and their own level of financial ambiguity. This finding supports the literature and the hypothesis that these two variables would have a negative relationship. For instance, Faber et al. (2008) conducted qualitative interviews with military couples at different points over the course of the year following a deployment and identified boundary ambiguity as centering around issues in relational communication and expectations. Couples struggled to communicate openly with one another after having grown accustomed to communicating in a very guarded and closed manner (e.g., short phone calls of spotty quality in which only limited topics were discussed so as to not cause unnecessary worry in the other partner) (Greene, Buckman, Dandeker & Greenberg, 2010; Joseph & Afifi, 2010; Knobloch & Wilson, 2014; Lapp et al., 2010; Wood, Scarville & Gravino, 1995).

Finally, although husbands' satisfaction around communication influences wives' level of financial ambiguity, wives' satisfaction around communication did not influence husbands' level of financial ambiguity. It is possible that since the majority of the sample's income was decidedly based on the husband's income (perhaps due to linked spousal employment (Burrell, 2006; Wolpert et al., 2000) if the husband was satisfied with communication in the relationship, maybe he would be more likely to share information about forthcoming changes around his income and his training or deployment cycle that he foresees occurring in the near future, thereby reducing his wife's ambiguity. In other words, wives' may have been found to not have as great an impact on their husbands' financial ambiguity, because husbands were more knowledgeable about their future trainings, deployments, and salary changes (e.g., deployment pay increases).

Another potential reason for this finding is that the literature on communication has shown that men are more likely to stonewall when there is communication conflict in a relationship (Gottman, 1994). Stonewalling is a term developed by Gottman (1994) to describe the practice of shutting down communication and withdrawing from the interaction because they are feeling overwhelmed. When partners stop engaging in dialogue around issues such as finances, there is more room for ambiguity to arise in the couple (Boss, 1987).

Influence of financial ambiguity. This study sought to explore if the concept of financial ambiguity explained some of the variance in marital quality in military couples during post-deployment experience. The findings of the model provided support for this hypothesis. There were three significant pathways at the $p < .01$ level between financial ambiguity and communication. This is not surprising as previous research has hinted that roles provide insight on the power dynamics of the couple, which can have far-reaching effects on the relationship (Blumstein & Schwartz, 1983; Kenney, 2006). Furthermore, the fact that the presence of financial ambiguity as a variable mediated the relationship between the predictor variables provides credibility for further research on this variable, especially with military families.

The military families in this study faced boundary transitions more often than civilian counterparts because of extended trainings and deployments that take the military member away from the family system. These transitions will create a need for the family to reorganize and create new boundaries around their roles and responsibilities causing boundary ambiguity (Boss, 1999). The change in roles and potential for boundary ambiguity (Boss 1999) is a post-deployment phenomenon that may develop for all the family members (Faber et al. 2008). This appears to be especially true around financial roles (Baptist et al., 2011; Knobloch & Theiss, 2012).

Despite the strong pathways between ambiguity and marital quality, there are two issues that need to be explored further. First, there was no actor effect between husbands' level of financial ambiguity and his marital satisfaction. His wife's level of financial ambiguity impacted her marital satisfaction but not his own. Furthermore, the relationship between the husband's level of financial ambiguity and his wife's level of marital satisfaction was opposite than what was hypothesized. The more financial ambiguity in the husband, the more satisfied the wives were in this study.

It could be that wives' level of financial ambiguity is more essential for marital satisfaction because she is left to deal with the financial matters so often, due to training and deployment travel necessities. However, there is an additional hypothesis based on the two articles by Baptiste et al. (2011) and Knobloch and Theiss (2012) discussed in the literature review. They explored the experience of financial roles in military couples that were reuniting after a deployment. Based on their findings, boundary ambiguity is a likely outcome when a wife's development of enjoyable new financial roles and responsibilities during the deployment is met with opposition by the service member who insists upon a return to pre-deployment functioning. Potentially, if the husband is experiencing high financial ambiguity, the wives are more satisfied as they have a rationale for keeping all the financial roles.

Limitations

This study had numerous strengths, including its grounding in theory, use of dyadic data, and strong findings. However, it is necessary to note a number of limitations of this study in generalizing its findings. First, the cross-sectional nature of this study requires caution about inferring causal relationships within the model. Although the study showed initial support for the hypothesis that financial ambiguity is related to marital satisfaction, it is not possible to pinpoint

direction of the relationship without longitudinal or experimental data. For example, it could be that marital satisfaction decreases the ability for the couple to discuss their finances, which leads to financial ambiguity. Second, the sample was a volunteer sample of military couples from one specific installation. This limits the generalizability of these findings to other military and civilian populations.

Furthermore, the results in this study have been discussed through the lens of gender because, by coincidence, the sample was made of all male active duty service members. The study was not designed that way on purpose and in the larger study sample there were women who were service members. Gender divisions in outcomes were very interesting within the study and need further exploration to justify the findings.

Next, this study made use of retrospective self-report data. The participants were asked about their experiences after their most recent deployment. However, their most recent deployment could be several years earlier. So, the results might not be free from memory bias. Conducting a study that asks about current behaviors and experiences

Another limitation of this dissertation is the use of secondary data. As part of the research team that helped to create the survey, the author had in-depth knowledge of the vast amount of resources available within the larger survey and did find the survey questions that best served the research hypotheses and questions. Yet, the study would have benefited from stronger questions regarding income and financial role ambiguity. Income was measured by adding together estimates of a range of income by both partners, meaning that annual family income was not precisely measured within the study; rather, estimation was used. Similarly, the study relied on three single item measures to examine financial boundary ambiguity instead of the Boundary Ambiguity Measurement Manual that Boss, Bryant, and Mancini (2016) recommend using the

for the measurement of boundary ambiguity. Since the author conceptually defined financial ambiguity for the first time in this dissertation, there has been no measure created for financial boundary ambiguity as of yet. More research is needed to operationally define this construct and test its characteristics.

Implications

Research Implications. Many of the limitations of this study lead to future research possibilities. First, as the cross-sectional nature of this study makes it impossible to pinpoint the relationship between financial ambiguity and marital satisfaction without longitudinal data. Through incorporating assessments from multiple sources and exploring change over time in order determine how and to what extent stressors change families, and how the perceptions families hold and/or the meanings they attribute to stressors can change over time (Boss, Bryant & Mancini, 2016). Future research that explores military families' roles and responsibilities around finances before, during, and after deployment would provide more insight on the relationship between these two constructs during times of transition. In fact, more generally speaking, future studies could explore couples in general during times of transition (e.g., getting married) to see how financial ambiguity and couple satisfaction are related.

Second, since the sample was restricted to heterosexual and married couples, expanding the sample to include same-sex and unmarried partnership could provide new avenues of future research studies. Furthermore, race, religion, and cultural factors were not explored at all in this study. Boss, Bryant, and Mancini (2016) recent edition of the Contextual Model of Family Stress put a new focus on the vast diversity among genders, generations, races, ethnicities, and sexual orientations, which cause people to perceive family boundaries differently. The authors call for researchers to continue to include multiculturalism as a means of maintaining a focus on how

families function rather as the definition of families has and will be evolving. It would be interesting to explore how the relationships between contextual variables impact the findings.

Several of the measure choices provide opportunity for future research. For instance, more questions about the financial roles within the household would be interesting to explore the concept of financial ambiguity further. The literature review introduced several topics of interest in this area. One could explore what type of management of finances they currently used (e.g., pooled versus whole wage), how much power they felt they had around their roles, and how these roles changed through the deployment cycle (Pahl, 1989; Skogrand et al., 2011; Weigel, Bennett & Ballard-Reisch, 2006; Wilson, 1987). Furthermore, only income was used to control for financial strain in the model. However, research has shown that both actual and perceived economic pressure negatively impacts couples (Amato & Previti, 2003; White & Rogers, 2000). In fact, subjective measures of financial strain that assess the amount of worry or stress that an individual experiences may even have a more direct relation to marital outcomes than objective measures such as income reporting. This dissertation was not focused on financial strain so it was a delimitation of this study that could be interesting for future studies.

As aforementioned, the statistical model did not include a variable on deployment communication as initially planned. This dissertation attempted to encapsulate deployment communication in a single item measure that only asked how often spouses talked. Prior research has shown that there is a unique relationship with deployment communication that happy couples desire more communication, while mildly unhappy couples actually desire a little less communication. Satisfaction with the deployment communication was probably more important to explore than amount of conversations that occurred during deployment (Frisby et al., 2013; Sahlstein, Maguire, and Timmerman, 2009). Future research in this field would benefit by

exploring the link between financial deployment communication satisfaction and financial ambiguity.

Another area of potential expansion or further research is what variables were used to measure the resources or b factor within the family. The b factor could be personal resources (e.g., intelligence, health), family system resources (e.g., flexibility) and/or community resources (e.g., the extent of their social network) (McCubbin & McCubbin, 1987). The choice was made because of the hypothesized relationship between the family system resource of flexibility and the family's ability to adapt to new roles and rules after a family system is forced to adapt from the family member leaving or returning to the family system because of deployment. An argument could be made for the inclusion of either personal resources or community resources in lieu of flexibility; or, potentially, the inclusion of variables from all three types of resources. The literature especially encourages the exploration of community support on military family well-being. During deployment, both the deployed service member and the stay-at-home spouse rely on their communities to support them as they are not in the physical proximity to support one another (Bowen, Mancini, Martin, Ware, and Nelson, 2003; Huebner, Mancini, Bowen & Orthner, 2009). Therefore, additional b factors could provide new avenues for exploration in this area.

Finally, although this dissertation focused on military couples, the findings could be applicable for families going through a multitude of transitions. For instance, the same study could be replicated for couples getting married. How does the transition to marriage impact their roles and responsibilities, how do they communicate about these roles and responsibilities, how does financial boundary ambiguity impact the relationship satisfaction in the year after their marriage? Transitions are a fact of life for all individuals, couples, and families; and the

exploration of financial ambiguity during transitional times (e.g., getting married, having a child, experiencing empty nest) could be helpful as an exploration of resilience factors to increase marital satisfaction.

Clinical Implications. As the findings of this study apply to marital satisfaction there are several clinical implications that deserve to be examined. The most self-evident clinical implication is that the results suggest that service members and their partners should be encouraged to discuss financial roles throughout the deployment cycle to decrease financial ambiguity. This runs counter to the current practice of instructing financial members not to talk about potential stressors, especially finances, during the pre-deployment and deployment stages (Frisby, Byrnes, Mansson, Booth-Butterfield & Birmingham, 2011). During the pre-deployment briefings, for both the service member and their families, it would be beneficial to discuss the research findings. Sharing that many families will experience conflict over financial roles during the reunion stage could normalize the experience for families about to enter into the deployment cycle for the first time. Practitioners provide the advice that being open to small changes and shifts in roles, while not throwing out all their structure around finances, will aid the family in growing closer after deployments.

In addition, only 32.7% (n = 55) used the financial programs available to them free of charge. Utilizing these programs could decrease the stress around the actual financial situation (e.g., paying for bills) to allow them to communicate about higher order concepts around finances like roles and responsibilities. Many programs available to military families focus on providing resources to decrease financial stress (e.g., grants, loans, emergency relief). However, there are a few educational financial programs (e.g., FINRA financial readiness program) that would provide military couples the space to begin talking about finances together and learning best

practices to decrease the taboo of communicating about finances and work as a team (MilitaryOneSource, 2013). For instance, the FINRA Investor Education Foundation's Military Financial Readiness Program delivers free financial education tools and training to service members, their spouses through a variety of programs and public awareness initiatives. Along with one on one support they include e-learning exercises and games that could be adapted to include components of this dissertation's findings. Exercises that address financial roles and responsibilities to aid the family in clarifying who is going to be in charge of what could decrease the ambiguity, as well. Furthermore, the final report of the Military Compensation and Retirement Modernization Commission issued a recommendation that military members receive financial education "during initial training, upon arrival at the first duty station and upon arrival at each subsequent duty station, at the vesting point for a proposed new Thrift Savings Plan,, on promotion dates for enlisted members up to paygrade E-5 and officers up to paygrade O-4., at major life milestones such as marriage, divorce, birth of first child, disabling sickness or condition, during leadership and pre- and post-deployment training, and at transition points, such as from active duty to reserve, separation and retirement "(Jowers, 2015, p.1). In other words, the military has decided to encourage financial education around times of transition in line with the findings of this study. Including exercises that will aid in balancing flexibility, assigning and clarifying financial roles and responsibilities, and encouraging open communication around finances at these times of transitions would be a powerful clinical intervention for the military.

In a way, this study essentially uncovered the importance of communication during transitions. This is in line with Boss's (2002) own writings. For instance, she explained that it is essential for families going through a stressor event to meet to communicate to share and learn each other's perspectives to gain insight on what the others are feeling and thinking. Moreover,

these meetings should have the goal of creating a strong family narrative that allows them to share a story of strength and resilience (p. 23). Clinicians working with couples experiencing transitions may benefit from knowing that Boss (2006) advanced a framework for helping families deal with boundary ambiguity. Within her framework, she discusses how helping families “make meaning” of the changes that are occurring because the way people think about an event shapes the way they attempt to deal with it. Ongoing discussion should occur in a collaborative setting in which both partners can discuss their evolving financial roles without trying to fix them to a set pattern, but rather exploring what works and doesn’t work at the different stages of deployment.

Another finding that could hold an important clinical implication was the link between balanced flexibility and marital quality. Military lifestyle promotes rules, rigidity, and protocol over much else. Even civilian spouses often have rules and responsibilities based on their partner’s rank or job assignment (Hall, 2012). This level of structure works and has worked within our armed services. However, this study highlights that a balanced level of flexibility is often needed in military families that experience deployments. Too much flexibility or too much rigidity may result in lower marital quality. The level of flexibility could be a beneficial topic of exploration for practitioners working with military couples. The creator of the flexibility measure used in this study, Olson, has created exercises to address the level of flexibility within couples during pre-marital therapy and marital therapy (Olson, Defrain & Olson, 1999; Olson, Olson-Sigg & Larson, 2008). These flexibility exercises could be incorporated in the family therapy programs already established in the military.

Family therapy has a long history of being influenced by boundary ambiguity (Boss, Bryant & Mancini, 2016). Therefore, there are clinical interventions that can be utilized from

several approaches. For instance, the implicit goal of structural family therapy is to reorganize the family system through clarifying the boundaries and associated roles and responsibilities (Minuchin, 1974). Narrative therapy could also be influential in creating a shared meaning within the family of the changes they have experienced to create a family narrative that will eradicate ambiguity on several levels (Saltzman, Pynoos, Lester, Layne & Beardslee, 2013). There has been an article and a book chapter written on how to apply Narrative therapy to financial issues in the family (McCoy, Ross & Goetz, 2013; McCoy, Ross & Goetz, 2014). Both the article and the chapter highlight the power in asking questions that illicit new meaning that is richer for the client or clients decreasing the ambiguity present. Whatever approach to therapy is used, it is essential that the practitioners aid the family to intentionally examine the intersections of vulnerability and resilience. Families need to discover their strengths while processing their weaknesses to uncover elements of resilience to reach a new level of functioning (Boss, Bryant & Mancini, 2016).

This dissertation also provides strong support for the continued development of the field of financial therapy as a potential clinical intervention against financial boundary ambiguity. The Financial Therapy Association was created to aid mental health practitioners, financial practitioners, researchers, and educator in the “integration of cognitive, emotional, behavioral, relational, and economic aspects that promote financial health” (Financial Therapy Association, 2012). The goal of the Financial Therapy Association is to address the disconnect between mental health practitioners and financial practitioners:

“Couple and family therapists have expertise in helping clients with relationship issues while financial planners are experts in helping clients improve their financial literacy and money management. However, both service providers share challenges when client’s

relationship and financial needs are intertwined and knotted. Couple and family therapists are not trained to address client's specific financial difficulties, which can lead to missed opportunities for positive, relational change. Financial planners are not trained to attend to emotional, relational difficulties and dysfunctional communication patterns, which, in turn, can limit their success with clients" (Kim, Gale, Goetz & Bermudez, 2011, p. 230).

Financial therapy could perhaps be a valuable addition to the resources available for military families at several points in the deployment cycle to aid in the definition of financial boundaries to increase resilience in their marital functioning.

Conclusion

Examining the impact of the couples' resources and how they impact the level of ambiguity around finances in light of Boss's Contextual Model of Family Stress allowed this study to examine the relationship between finances and marital quality in a different light. Congress has granted numerous pay increases in the military (Khan et al., 2011), created an institution of a variety of formal and informal programs to provide financial management training (Buddin & Do, 2002), and developed a Personal Financial Management program that can help service members learn budgeting skills, improve credit scores, and resolve financial problems for no cost to service members and their families (MilitaryOneSource, 2013). Despite the wealth of interventions, many service members continue to report financial problems (Hosek & Wadsworth, 2013). That may be because research on military families has been "problem-driven rather than theory driven" (Mancini & Bowen, 2015, p. 4). Utilizing a theory driven approach, this study uncovered a strong link between financial ambiguity and marital satisfaction in military couples.

There is always some ambiguity in the lives of military families. There is no certainty in when service members will be deployed, where they will be stationed, or how long the deployment will last. Finding some certainty in ambiguous times is important for military couples. Clarity in financial issues and roles using shared communication throughout the deployment cycle is essential as role negotiation is important for transition times (Boss, 2002). This study introduced the link between flexibility and communication as two strong resources that decrease the likelihood of financial ambiguity. This result provides program directors, clinicians, and other practitioners two practical footholds (improving communication and developing a more balanced level of flexibility) for decreasing financial ambiguity to increase marital quality.

Furthermore, as demonstrated by the research implication section, the concept of financial ambiguity opens up an opportunity for significant exploration in the realm of family studies. This study was the first to explore the concept of financial ambiguity. Although, there were limitations and delimitations to the exploration the findings cannot be denied. The results show that financial ambiguity clearly plays a role in marital satisfaction. Research surrounding the protective buffers against financial ambiguity could lead to a better understanding of how to aid couples in avoiding or overcoming this type of ambiguity when it arises.

REFERENCES

- Allen, M. W., Edwards, R., Hayhoe, C. R. & Leach, L. (2007). Imagined interactions, family money management, patterns and coalitions, and attitudes toward money and credit. *Journal of Family Economy*, 28, 3-22.
- Amato, P. R. & Previti, D. (2003). People's reasons for divorcing: Gender, social class, the life course, and adjustment. *Journal of Family Issues*, 24, 602-609.
- Bajtelsmit, V. L. & Bernasek, A. (1996). Why do women invest differently than men? *Financial Counseling and Planning*, 7, 1-10.
- Baptist, J. A., Amanor-Boadu, Y., Garrett, K., Goff, B. S. N., Collum, J., Gamble, P. Gurss, H., Sanders-Hahs, E., Strader, L. & Wick, S. (2011). Military marriages: The aftermath of Operation Iraqi Freedom (OIF) and Operation Enduring Freedom (OEF) deployments. *Contemporary Family Therapy*, 33(3), 199-214.
- Berger, R. M. (1990). Men together: Understanding the gay couple. *Journal of Homosexuality*, 19(3), 31-50.
- Betcher, W. & Macauley, R. (1990). *The seven basic quarrels of marriage: Recognize, defuse, negotiate, and resolve your conflicts*. New York, NY: Villard Books.
- Black, W.G. Jr. (1993). Military-induced family separation: A stress reduction intervention. *Social Work*, 38, 273-280.
- Blumstein, P. & Schwartz, P. (1983). *American Couples*. New York: William Morrow.
- Bodnar, J. & Cliff, J. (1991). How to fight fair about money. *Kiplinger's Personal Finance Magazine*, 45, 65-68.

- Boss, P. & Greenberg, J. (1984). Family boundary ambiguity: A new variable in family stress theory. *Family Process*, 23, 535-546.
- Boss, P. (1980). Normative family stress: Family boundary changes across the life-span. *Family Relations*, 29, 445-450.
- Boss, P. (1987). Family stress. In M. B. Sussman & S. K. Steinmetz (Eds.), *Handbook of marriage and the family* (pp. 695-723). New York: Plenum Press.
- Boss, P. (1988). *Family stress management*. Thousand Oaks, CA: Sage.
- Boss, P. (1991). Ambiguous loss. In F. Walsh & M. McGoldrick (Eds.), *Living beyond loss* (pp. 164-175). New York: Norton Press.
- Boss, P. (1999). *Ambiguous loss: Learning to live with unresolved grief*. Cambridge, MA: Harvard University Press.
- Boss, P. (2002). *Family stress management: A contextual approach* (2nd Ed.). Thousand Oaks, CA: Sage Publications.
- Boss, P. (2004). Ambiguous loss research, theory and practice: Reflections after 9/11. *Journal of Marriage and Family*, 66, 551-566.
- Boss, P. (2006). *Loss, trauma, and resilience: Therapeutic work with ambiguous loss*. WW Norton & Company.
- Boss, P., Bryant, C.M., Mancini, J.A. (2016). *Family stress management: A contextual approach* (3rd Ed.). Thousand Oaks, CA: Sage Publications.
- Boss, P. & Greenberg, J. (1984). Family boundary ambiguity: A new variable in family stress theory. *Family process*, 23(4), 535-546.
- Bowen, G. L., Martin, J. A., & Mancini, J. A. (2013). The resilience of military families: Theoretical perspectives. In M. A. Fine & F. D. Fincham (Eds.) *Handbook of Family*

- Theories: A Content-Based Approach (pp. 417-436). New York: Routledge. Bowen G. L., Mancini J. A., Martin J. A., Ware W. B. & Nelson J. P. (2003). Promoting the Adaptation of Military Families: An Empirical Test of a Community Practice Model. *Family Relations* 52, 33-44.
- Buddin, R. & Phuong Do, D. (2002). *Assessing the Personal Financial Problems of Junior Enlisted Personnel*, RAND, MR-1444-OSD.
- Burgoyne, C. B. & Morison, V. (1997). Money in remarriage: Keeping things simple and separate. *The Sociological Review*, 45, 363–395.
- Burr, P. (1973). *Theory construction and the sociology of the family*. New York: John Wiley and Sons.
- Burrell, L. M. (2006). Moving military families: The impact of relocation on family well-being, employment, and commitment to the military. In C.A. Castro, A.B. Adler & T.W. Britt (Eds.), *Military life: The psychology of serving in peace and combat* (pp. 39-63). Westport, CT: Praeger Security International.
- Carroll, J. S., Olson, C. D. & Buckmiller, N. (2007). Family boundary ambiguity: A 30-year review of theory, research, and measurement. *Family Relations*, 56(2), 210-230.
- Carter, B. & McGoldrick, M. (1989). The changing family life cycle: A framework for family therapy. In B. Carter & M. McGoldrick (Eds.), *The changing family life cycle: A framework for family therapy* (pp. 3-28). Boston: Allyn & Bacon.
- Chatzky, J. (2007). *5 smart tips to manage money with your honey*. Retrieved from <http://www.msnbc.msn.com/id/20108870/from/ET>.
- Conger, R. D., Reuter, M. A. & Elder, G. H. (1999). Couple resilience to economic pressure. *Journal of Personality and Social Psychology*, 76, 54–71.

- Crosbie-Burnett, M. (1989). Application of Family Stress Theory to remarriage: A model for assessing and helping stepfamilies. *Family Relations*, 38, 323-331.
- CRS Report of Congress. (2008). *United States military casualty statistics: Operation Iraqi Freedom and operation enduring freedom*. Retrieved from <http://www.fas.org/sgp/crs/natsec/RS22452.pdf>
- Davis, P.K. (2005). Fighting consumer frauds which target military personnel, *Dialogue*, 7, 1-3.
- Dew, J. (2008). Debt change and marital satisfaction change in recently married couples. *Family Relations*, 57(1), 60-71
- Dew, J. (2009). The gendered meaning of assets for divorce. *Journal of Family and Economic Issues*, 30, 20-31.
- Dew, J., Britt, S. & Huston, S. (2012). Examining the relationship between financial issues and divorce. *Family Relations*, 61(4), 615.
- Dickler, J. (2012). Military families face financial hurdles. *CNN Money*. Retrieved from <http://money.cnn.com/2012/03/27/pf/military-families/index.htm>.
- Drummet, A. R., Coleman, M. & Cable, S. (2003). Military families under stress: Implications for family life education. *Family Relations*, 52, 279-287.
- Engel, R. C., Gallagher, L. B. & Lyle, D. S. (2010). Military deployments and children's academic achievement: Evidence from Department of Defense Education Activity Schools. *Economics of Education Review*, 29(1), 73-82.
- Faber, A. J., Willerton, E., Clymer, S. R., MacDermid, S. M. & Weiss, H. M. (2008). Ambiguous absence, ambiguous presence: A qualitative study of military reserve families in wartime. *Journal of Family Psychology*, 22(2), 222-230.

- Ferrier-Auerbach, A. G., Erbes, C. R., Polusny, M. A., Rath, M. & Sponheim, S. R. (2010). Predictors of emotional distress reported by soldiers in the combat zone. *Journal of Psychiatric Research*, 44, 470-476.
- Filsinger, E. E. & Wilson, M. R. (1984). Religiosity, socioeconomic rewards, and family development: Predictors of marital adjustment. *Journal of Marriage and the Family*, 46, 663-670.
- Financial Therapy association. (2010). The financial therapy association: A brief history. *The Journal of Financial Therapy*, 1(1), 1-6.
- Finkel, L., Kelley, M. & Ashby, J. (2003). Geographic mobility, family, and maternal variables as related to the psychosocial adjustment of military children. *Military Medicine*, 168, 1019-1024.
- FINRA Investor Education Foundation. (2010). *Financial capability in the United States: Military Survey*. Retrieved from <http://www.finra.org/web/groups/foundation/@foundation/documents/foundation/p122257.pdf>
- Frisby, B. N., Byrnes, K., Mansson, D. H., Booth-Butterfield, M. & Birmingham, M. K. (2011). Topic avoidance, everyday talk, and stress in romantic military and non-military couples. *Communication Studies*, 62(3), 241-257.
- Gottman, J. M. (1994). What predicts divorce? Hillsdale, NJ: Erlbaum.
- Grable, J. E., Britt, S. & Cantrell, J. (2007). An exploratory study of the role financial satisfaction has on the thought of subsequent divorce. *Family and Consumer Sciences Research Journal*, 36(2), 130-150.

- Greene, T., Buckman, J., Dandeker, C. & Greenberg, N. (2010). How communication with families can both help, and hinder service members' mental health, and occupational effectiveness on deployment. *Military Medicine*, 175(10), 745-749.
- Gudmunson, C. G., Beutler, I. F., Israelsen, C. L., McCoy, J. K. & Hill, E. J. (2007). Linking Financial strain to marital instability: examining the roles of emotional distress and marital interaction. *Journal of Family Economic Issues*, 28, 357-376.
- Hall, L. K. (2012). The military lifestyle and the relationship. In B. Moore (Ed.) *Handbook of counseling military couples* (pp. 137-156). New York, NY: Routledge.
- Henriques, D.B. (2003). Seeking quick loans, soldiers race into high-interest traps, *N.Y. Times*, Retrieved from http://www.nytimes.com/2004/12/07/business/07military.html?pagewanted=all&_r=0.
- Hill, R. (1949). *Families under stress: Adjustment to the crisis of war separation, and re-union*. New York: Harper.
- Hill, R. (1958). Generic features of families under stress. *Social Casework*, 39, 139-150.
- Hogan, P. F. & Seifert, R. F. (2010). Marriage and the military: Evidence that those who serve marry earlier and divorce earlier. *Armed Forces & Society*, 36(3), 420-438.
- Hosek, J. & Wadsworth, S. M. (2013). Economic conditions of military families. *The Future of Children*, 23(2) 41-59.
- Hosek, J., Asch, B.J., Fair, C.C. & Michael M. (2002). *Married to the Military: The Employment and Earnings of Military Wives Compared with Those of Civilian Wives*. Santa Monica, CA: RAND.
- Houston, J. B., Pfefferbaum, B., Sherman, M. D., Melson, A. G. & Brand, M. W. (2013). Family communication across the military deployment experience: Child and spouse report of

- communication frequency and quality and associated emotions, behaviors, and reactions. *Journal of Loss and Trauma*, 18(2), 103-119.
- Huebner, A. J., Mancini, J. A., Bowen, G. L. & Orthner, D. K. (2009). Shadowed by war: Building community capacity to support military families. *Family Relations*, 58(2), 216-228.
- Huebner, A. J., Mancini, J. A., Wilcox, R. M., Grass, S. R. & Grass, G. A. (2007). Parental Deployment and Youth in Military Families: Exploring Uncertainty and Ambiguous Loss. *Family Relations*, 56(2), 112-122.
- Huston, T. L., Caughlin, J. P., Houts, R. M., Smith, S. E. & George, L. J. (2001). The connubial crucible: Newlywed years as predictors of marital delight, distress, and divorce. *Journal of Personality and Social Psychology*, 80, 237-252.
- Iceland, J. & Bauman, K. J. (2007). Income Poverty and Material Hardship: How strong is the association? *The Journal of Socio-economics*, 36, 376-396.
- Jenkins, N. H., Stanley, S. M., Bailey, W. C. & Markman, H. J. (2002). *You paid how much for that: How to win at money without losing at love*. San Francisco, CA: Jossey-Bass.
- Joseph A. L. & Affix, T. D. (2010). Military wives' stressful disclosures to their deployed husbands: The role of protective buffering. *Journal of Applied Communication Research*, 38(4), 412-434.
- Kay, E. (2012). Heroes at home: How to avoid being scammed. *UT San Diego*. Retrieved from <http://www.utsandiego.com/news/2012/apr/21/heroes-home-how-avoid-being-scammed/>
- Kenney, C. T. (2006). The power of the purse allocative systems and inequality in couple households. *Gender & Society*, 20(3), 354-381.

- Kerkmann, B. C., Lee, T. R., Lown, J. M. & Allgood, S. M. (2000). Financial management, financial problems, and marital satisfaction among recently married university students. *Financial Counseling and Planning*, 11(2), 55-65.
- Khan, A. A., Martin, J. C., Dymond, F. A., Fischer, G., Pugnetti, G., Smith, D., Alff, B., Donahue, S., McDaniel, K., Hattery, M., Santarelli, H. & Silzer, S. (2011). *DOD Financial Management: Improved Controls, Processes, and Systems Are Needed for Accurate and Reliable Financial Information* (No. GAO-11-033T). Government Accountability Office Washington Dc.
- Kim, J. H., Gale, J., Goetz, J. & Bermudez, J. M. (2011). Relational financial therapy: An innovative and collaborative treatment approach. *Contemporary Family Therapy*, 33, 229-241.
- Knobloch, L. K. & Theiss, J. A. (2012). Experiences of US military couples during the post-deployment transition Applying the relational turbulence model. *Journal of Social, and Personal Relationships*, 29(4), 423-450.
- Knobloch, L. K. & Wilson, S. R. (2014). Communication in military families across the Deployment Cycle. In L. Turner & R. West (Eds.) *The SAGE Handbook of Family Communication* (pp. 370-390). Thousand Oaks, CA: Sage Publications, Inc.
- Knobloch, L.K., Ebata, A.T., McGlaughlin, P.C. & Theiss, J.A. (2013) Generalized anxiety, and relational uncertainty as predictors of topic avoidance during reintegration following military deployment. *Communication Monographs*, 80(4), 452-477.
- Lapp, C. A., Taft, L. B., Tollefson, T., Hoepner, A., Moore, K. & Divyak, K. (2010). Stress, and coping on the home front: Guard, and reserve spouses searching for a new normal. *Journal of Family Nursing*, 16, 45-67.

- Lavee, Y. (2005). Couples under stress: Studying change in dyadic closeness and distance. In A.C., Acock, V.L., Bengtson, K.R., Allen, P., Dilworth-Anderson & D.M., Klein (Eds.). *Sourcebook of family theory and research* (pp. 281-284). Thousand Oaks, California: Sage.
- Lawrence, F. C., Thomasson, R. H., Wozniak, P. J. & Prawitz, A. D. (1993). Factors related to spousal financial arguments. *Financial Counseling and Planning*, 4, 85-94.
- Lazarus, R. S. (1966). *Psychological stress and the coping process*. New York: McGraw-Hill.
- Markman, H. J., Stanley, S. M. & Blumberg, S. L. (2004). *Risk factors for marital problems*. *Journal of Marriage and Family*, 64, 349-360.
- MacDermid, S. M., Strauss, R., Robbins, N., Wenz, H., Chang, Y., Schwarz, R., Weiss, H. & Kontos, S. (2005). The financial landscape for military families of young children. *West Lafayette, IN: Military Family Research Institute*.
- McConocha, D. & Tully, S. (2001). Household money management: Recognizing nontraditional couples. *Journal of Consumer Affairs*, 27, 258-283.
- Mancini, J.A. & Bowen, G.L. (2015). Looking backward, moving forward: Reuben hill and future research on military families. *NCFR Report. Magazine of the National Council on Family Relations*, 1-15.
- McCoy, M. A., Ross, D. B. & Goetz, J. W. (2013). Narrative financial therapy: Integrating a financial planning approach with therapeutic theory. *Journal of Financial Therapy*, 4(2), 3-21.
- McCoy, M. A., Ross, D. B. & Goetz, J. W. (2014). Narrative financial therapy. In B.T. Klontz, S.L., Britt & K. Archuleta (Eds.). (2014). *Financial therapy: Theory, research, and practice*. (235-253). Springer. New York NY.

- McCubbin, H. I. & McCubbin, J. M. (1987). *Family assessment for research and practice*.
Madison, University of Wisconsin, Madison.
- McCubbin, H. I. & Patterson, J. M. (1981). Family stress and adaptation to crisis: A double
ABCX Model of family behavior. In D. H. Olson & B. Miller (Eds.), *Family Studies
Review Yearbook*. Beverly Hills, CA: Sage Publications.
- McCubbin, H. I. & Patterson, J. M. (1982). *Family stress, coping, and social support*.
Springfield, IL: Charles C. Thomas Publisher.
- McCubbin, H. I. & Patterson, J. M. (1983). The family stress process: The double ABCX Model
of adjustment and adaptation. *Marriage & Family Review*, 6, 7–37.
- McNulty, P. A.F. (2005). Reported stressors and health care needs of active duty Navy personnel
during three phases of deployment in support of the war in Iraq. *Military Medicine*, 170,
530- 535.
- Military Deployment Guide (2011). Retrieved March 19th, 2016 from
<http://www.first.army.mil/divEast/documents/pdf/DeploymentGuide.pdf>.
- Minuchin, S. (1974). *Families and Family*. Travistock, London: Harvard University Press.
- Mistry, R. S., Biesanz, J. C., Taylor, L. C., Burchinal, M. & Cox, M. J. (2004). Family income
and its relation to preschool children's adjustment for families in the NICHD Study of
Early Child Care. *Developmental Psychology*, 40(5), 727.
- Mulligan, K., Jones, N., Davies, M., McAllister, P., Fear, N. T., Wessely, S. & Greenberg, N.
(2012). Effects of home on the mental health of British forces serving in Iraq, and
Afghanistan. *The British Journal of Psychiatry*, 201(3), 193-198.
- Negrusa, S., Negrusa, B. & Hose, J. (2014). Gone to war: Have deployments increased
divorces?. *Journal of Population Economics*, 27(2), 473-496.

- Nelson Goff, B. S., Crow, J. R., Reisbig, A. M. J. & Hamilton, S. (2007). The impact of individual trauma symptoms of deployed soldiers on relationship satisfaction. *Journal of Family Psychology*, 21, 344-353.
- Nichols, M. P. & Schwartz, R. C. (1995). *Family therapy: Concepts and methods*. Needham Heights, MA: Allyn & Bacon.
- Norwood, A. E., Fullerton, C. S. & Hagen, K. P. (1996). Those left behind: Military families. In R. Ursine & A. Norwood (Eds.), *Emotional aftermath of the Persian Gulf War: Veterans, families, communities, and nations* (pp. 163-196). Washington, DC: American Psychiatric Press.
- Oggins, J. (2003). Topics of marital disagreement among African-American and Euro-American newlyweds. *Psychological Reports*, 92(2), 419-425.
- Olson, D. H., Defrain, J. & Olson, A. K. (1999). *Building relationships: developing skills for life*. Nashville, TN: Life Innovations, Incorporated.
- Olson, D. H, Olson-Sigg, A. & Larson, P. J. (2008). *The couple checkup*. Nashville, TN: Life Innovations, Incorporated.
- Olson, D. H. (2011). FACES IV and the Circumplex model: Validation study. *Journal of Marital and Family Therapy*, 37, 64-80.
- Olson, D., DeFrain, J., Skogrand, L. (2007). *Marriages, and Families: Intimacy, Diversity , and Strengths*. New York: McGraw Hill.
- Olson, D.H., Russell, C.S. & Sprenkle, D. H. (1979). Circumplex model of marital and family systems cohesion and adaptability dimensions, family types, and clinical applications. *Family Process*, 18, 3-28.

- Olson, D.H., Russell, C.S. & Sprenkle, D. H. (1980). Marital and family therapy: A decade review. *Journal of Marriage and the Family*, 42, 239-260.
- Olson, D.H., Russell, C.S. & Sprenkle, D. H. (1983). Circumplex model of marital and family systems: VI. Theoretical update. *Family Process*, 22, 69-81.
- Orthner, D. K. & Bowen, G. L. (1990). *Family adaptation in the military*. Research Triangle Park, NC: Research Triangle Institute.
- Oshri, A., Lucier-Greer, M., O'Neal, C. W., Arnold, A. L., Mancini, J. A. & Ford, J. L. (2015). Adverse childhood experiences, family functioning, and resilience in military families: A pattern-based approach. *Family Relations*, 64(1), 44-63.
- Pahl, J., (1989), *Money and Marriage*, Basingstoke: Macmillan.
- Papp, L. M., Cummings, E. M. & Goeke-Morey, M. C. (2009). For richer, for poorer: Money as a topic of marital conflict in the home. *Family relations*, 58(1), 91-99.
- Patterson, J. M. (2002). Integrating family resilience and family stress theory. *Journal of marriage and family*, 64(2), 349-360.
- Payne, D. M., Warner, J. T. & Little, R. D. (1992). Tied migration and returns to human capital: The case of military wives. *Social Science Quarterly* 73(2): 324- 339.
- Peterson, C. & Graves, S. (2005). Predatory lending and the military: The law and geography of payday loans in military towns. *Ohio State Law Journal*, 66, 653-656.
- Pincus, S. H., House, R., Christenson, J. & Adler, L. E. (2001). The emotional cycle of deployment: A military family perspective. *US Army Medical Department Journal*, 4(5), 6-14.
- Pisano, M.C. (2010). *Military deployment and reintegration*. Retrieved from http://www.nasponline.org/families/Military_Deployment_and_family_reintegration.pdf.

- Prawitz, A. D., Garman, E. T., Sorhaindo, B., O'Neill, B., Kim, J. & Drentea, P. (2006a). In Charge financial distress/financial well-being scale: Development, administration, and score interpretation. *Financial Counseling and Planning*, 17(1), 34–50.
- Prawitz, A. D., Garman, T. E., Sorhaindo, B., O'Neill, B., Kim, J. & Drentea, P. (2006b). The in charge financial distress/financial well-being scale: Establishing validity and reliability, 2006 *Proceedings of the Association for Financial Counseling and Planning Education*, 77-89.
- Rabb, D., Baumer, R. & Wieseler. (1993). Counseling army reservists and their families during Operation Desert Shield/Storm. *Community Mental Health Journal*, 29(5), pp. 441-447.
- Renshaw, K. D., Rodrigues, C. S. & Jones, D. H. (2008). Psychological symptoms, and marital satisfaction in spouses of Operation Iraqi Freedom veterans: Relationships with spouses' perceptions of veterans' experiences, and symptoms. *Journal of Family Psychology*, 22, 586-594.
- Sahlstein, E., Maguire, K. C. & Timmerman, L. (2009). Contradictions, and praxis contextualized by wartime deployment: Wives' perspectives revealed through relational dialectics. *Communication Monographs*, 76, 421-442.
- Saltzman, W. R., Pynoos, R. S., Lester, P., Layne, C. M. & Beardslee, W. R. (2013). Enhancing family resilience through family narrative co-construction. *Clinical Child and Family Psychology Review*, 16(3), 294-310.
- Schumm, W. R., Bell, B. D. & Gade, P. A. (2000). Effects of a military overseas peacekeeping deployment on marital quality, satisfaction, and stability. *Psychological Reports*, 87, 815-821.

- Schumm, W. R., Bell, D. B., Ender, M. G. & Rice, R. E. (2004). Expectations, use, and evaluation of communication media among deployed peacekeepers. *Armed Forces & Society*, 30, 649-662.
- Segal, D.R. & Segal, M.W. (2004). America's military population, *Population Bulletin* 59, (4). Washington, DC: Population Reference Bureau.
- Segal, M.W. (1986). The military and the family as greedy institutions. *Armed Forces & Society*, 13(1), 9-38.
- Shove, E., (1993). Accounting for power: formal financial systems and domestic power. In Dunne, G., Blackburn, R. & Jarmon, J. (Eds.), *Inequalities in Employment, Inequalities in Home Life* (pp. 9-10). Cambridge, UK: Cambridge Press.
- Skogrand, L., Johnson, A. C., Horrocks, A. M. & DeFrain, J. (2011). Financial management practices of couples with great marriages. *Journal of Family and Economic Issues*, 32(1), 27-35.
- Stanley, S. M., Markman, H. J. & Whitton, S. (2002). Communication, conflict, and commitment: Insights on the foundations of relationship success from a national survey. *Family Process*, 41(4), 659-675.
- Thompson, M. (2000). The Food-Stamp G.I.? *Time*. Retrieved from www.time.com/time/magazine/articles/0,3266,44022,00.html#
- Thoresen, R. J., Goldsmith, E. B. & Thoresen, R. J. (1987). The relationship between army families' financial well-being and depression, general well-being, and marital satisfaction. *The Journal of social psychology*, 127(5), 545-547.
- Vogler, C., Lynette, C. & Wiggins, R. D. (2008). Money, power and spending decisions in intimate relationships¹. *The Sociological Review*, 56(1), 117-143.

- Walker, A. J. (1985). Conceptualizing family stress. *Journal of Marriage and the Family*, 4, 827 - 837.
- Warner, C.H., Appenzeller, G., Warner, C.M. & Grieger, T. (2009). Psychological effects of deployment on military families. *Psychiatric Annals*, 39(2), pp. 56-63.
- Weigel, D. J., Bennett, K. K. & Ballard-Reisch, D. S. (2006). Roles and influence in marriages: Both spouses' perceptions contribute to marital commitment. *Family and Consumer Sciences Research Journal*, 35, 74-92.
- Wexler, H. & McGrath, E. (1991). Family member stress reactions to military involvement separation. *Psychotherapy*, 28(3), pp. 515-519.
- White, L. & Rogers, S. J. (2000). Economic circumstances and family outcomes: A review of the 1990s. *Journal of Marriage and Family*, 62, 1035-1051.
- Williams, K. H., Lipari, R. L. & Wetzel, E. S. (2002). *Overview of the 1999 Survey of Active Duty Personnel* (Report No. 2000-014). Arlington, VA: DMDC.
- Wilson, G. (1987). *Money in the Family*. Aldershot: Avebury.
- Wood, S., Scarville, J. & Gravino, K. S. (1995). Waiting wives: Separation and reunion among Army wives. *Army Forces & Society*, 21, 217-236.
- Zagorsky, J. L. (2003). Husbands' and wives' view of the family finances. *The Journal of Socio-Economics*, 32(2), 127-146.
- Zvonkovic, A., Solomon, C. R., Humble, A. M., Manoogian, M. (2005). Family work and relationships: Lessons from families of men whose jobs require travel. *Family Relations*, 54, 411-422.

APPENDIX A

Balanced Flexibility Measure

Now we want to shift gears and learn more about the relationships within your immediate family, in other words, the people living in your household. For each statement below please click the circle that best describes your immediate family.

	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
Our family tries new ways of dealing with problems.	☐	☐	☐	☐	☐
As parents, we equally share leadership in our family.	☐	☐	☐	☐	☐
Discipline is fair in our family.	☐	☐	☐	☐	☐
My family is able to adjust to change when necessary.	☐	☐	☐	☐	☐
We shift household responsibilities from person to person.	☐	☐	☐	☐	☐
We have clear rules and roles in our family.	☐	☐	☐	☐	☐
When problems arise, we compromise.	☐	☐	☐	☐	☐

APPENDIX B

Personal Financial Wellness Scale

In this section, we would like to know more about the current level of financial satisfaction in your family. Please describe your financial wellness in the past month.

1. What do you feel is the level of your financial stress today?
 - 1) Overwhelming stress
 - 2) High stress
 - 3) Low stress
 - 4) No stress at all

2. How do you feel about your current financial condition?
 - 1) Overwhelmed
 - 2) Sometimes Worried
 - 3) Just Okay
 - 4) Comfortable

3. How often do you find yourself living paycheck to paycheck?
 - 1) Always
 - 2) Sometimes
 - 3) Rarely
 - 4) Never

APPENDIX C

Quality Marriage Index (QMI)

These questions ask about your relationship satisfaction. All relationships have strengths and challenges, so please answer these questions as honestly as possible. There are no right or wrong answers.

	Strongly Disagree	Disagree	Agree	Strongly Agree
I think we have a good relationship.	☐	☐	☐	☐
I think our relationship is very stable.	☐	☐	☐	☐
I feel like we are a team.	☐	☐	☐	☐
I am committed to making my relationship a success.	☐	☐	☐	☐