

AN INVESTIGATION OF ROLE PROCESSES IN MILITARY COUPLES: FAMILY WORK
AND COUPLE FINANCES

by

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(Under the Direction of Catherine W. O'Neal)

ABSTRACT

There are currently about 1.3 million active duty service members living in the United States, about 50% of whom are in couple relationships. Military couples, like all couples, function as a family system, with distinct roles that support family functioning. However, living in the military context exposes military couples to repeated transitions and separations that may influence their normative role processes. Grounded in the vulnerability stress adaptation model (VSAM) (Karney & Bradbury, 1995), the aim of this dissertation was to investigate military couples' role processes in two distinct, but related domains of family life: Family work and couple finances. Study One used a sample of $N=228$ military couples and a latent profile analysis to identify unique groupings of military couples with distinct family work patterns based on both partners' reported participation in parenting work and emotion work. Following this, variation in couples' military and demographic characteristics were examined between the profiles, as was variation in couples' individual and relational functioning. The results indicated that the profile in which military couples performed higher levels of emotion work had higher individual and relational functioning, whereas military couples who performed lower levels of emotion work tended to have lower individual and relational functioning. Study Two used a sample of $N=1,480$

service members and a latent moderation analysis to examine associations between service members' financial anxiety, shared financial decision-making, agreement on spending and their relationship outcomes, as well as if shared financial decision-making and agreement on spending moderated the associations between service members' financial anxiety and their relationship outcomes. Service members' shared financial decision-making and agreement on spending were associated with better relationship outcomes, and agreement on spending moderated the association between financial anxiety and relationship satisfaction. The results of both studies indicated that when both partners of military couples participate in family work and couple finances at higher levels, their couple relationships may benefit. Together, these studies advance our knowledge on military couples' role processes, and inform interventions for military couples' family work and couple finances.

Index words: Military couples, Military context, Couple roles, Couple relationships

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CHAPTER 1

Introduction and Overview of Both Studies

Introduction

According to recent demographic data on military service members, there are over 1.3 million active duty service members in the United States, 50% of whom are married (Department of Defense, 2022). Of the service members who are married, about 80% are married to a civilian and 90.5% of military spouses are women (Department of Defense, 2022).

Military families are, first and foremost, families. Military couples, like all couples, are a system, with rules and boundaries that structure the organization of the family and ensure the couple and family systems run smoothly (Allen & Henderson, 2016; Paley et al., 2013). Couple and family systems are interdependent and mutually influential, meaning all members influence and are influenced by the other members of the system (Allen & Henderson, 2016). Partners have unique roles in couple relationships regarding who completes what necessary tasks of daily family life (e.g., parenting work, financial decision-making) and how partners support each other on daily basis and in times of additional stress (i.e., emotion work). Roles function as unique processes in couple relationships, such that roles are discussed and negotiated by couples, roles can be adapted over time, and roles are mutually influential and interactive (Allen & Henderson, 2016). Furthermore, the process of partners enacting roles in relationships is subject to influence by their larger context, including demographic characteristics or social norms that are relevant to all couples, as well as more specific couple contexts, such as military life for military couples (Paley et al., 2013).

Military couples are distinct from other couples because of the military context in which they live (Mancini et al., 2020; Paley et al., 2013). Military service offers couples unique resources that civilian couples may not have access to, such as childcare programs, sponsored events for families to socialize, financial education, and employment programs for civilian spouses (Military OneSource, n.d.a; Military OneSource, n.d.b). However, military life also presents couples with unique stressors, such as frequent transitions (e.g., Permanent Change of Station (PCS) moves) or separations, in which service members are away from their partners for an extended period of time. Military couples may experience separations due to temporary duty assignments, which may last a few weeks to a few months, or deployments, which may last a few months to a year. The transitions and separations associated with military life are known to influence individuals and couples in a variety of ways. For example, transitions and separations may elicit depressive symptoms or anxiety in individuals, more conflict or negative feelings in couples (e.g., loneliness or uncertainty during separations), added parenting stress, and possible disruptions in children's attachment to their service member parent (Anderson et al., 2011; Burrell et al., 2006; Paley et al., 2013).

Several conceptual and theoretical works examine how military life *may* influence military couples' roles in their relationships (e.g., Bowling & Sherman, 2008; Segal, 1986), however, there is little research that empirically examines military couples' roles in family work (i.e., parenting work, emotion work) or in couple finances (i.e., financial decision-making, agreement on spending). Such research may have implications for partner's individual well-being, and particularly for couples' relationship well-being, and may inform interventions to improve individual and couple functioning for military couples.

To address these gaps, this dissertation examines military couples' roles in family work (Study 1) and couple finances (Study 2). In this introduction, I begin by discussing the overarching paradigm and epistemology guiding my work. Following this, the vulnerability stress adaptation model (Karney & Bradbury, 1995), which theoretically grounds both studies, is described. Research on family work and couple finance roles in couple relationships is briefly reviewed, with an emphasis on the variables examined in this dissertation. Specifically, literature on parenting work and emotion work is discussed to frame Study 1 and literature on financial anxiety, financial decision-making, and agreement on spending is discussed to frame Study 2. Limitations of current research on military couples' roles in family work and couple finances are discussed throughout the review. Finally, the explicit purposes of both studies are explained, with an emphasis on how these studies contribute to the larger body of literature and provide insight for improving relationship outcomes for military couples.

Guiding Paradigm and Epistemology

This dissertation is grounded in a post-modern paradigm. Post-modernism prioritizes peoples' subjective reality and rejects the idea that there is one objective truth or reality that can be discovered by research (Barton & Bishop, 2014; Gergen, 2001). From the post-modern perspective, reality and truth may differ for different people, or from the mainstream narrative, and still be considered valid and true. Post-modernism emphasizes the role that social context plays in influencing people's lived experiences, such that one's larger social context and social interactions can shape their perceptions of reality. Relatedly, post-modernism also highlights the role of language in developing and shaping realities (Barton & Bishop, 2014; Gergen, 2001). For example, how couples discuss family work can shape what each partner believes about their roles in family work.

This dissertation is also grounded in social constructionist and feminist epistemologies. Similar to post-modern paradigms, *social constructionism* posits that our concept of reality is constructed and impacted by humans' lived experiences and social interactions, both with people and with social structures and institutions (Andrews, 2012; Barton & Bishop, 2014). From this perspective, meaning and, ultimately, our perceptions of reality, are formed through one's repeated interactions with their social environment. Relatedly, social constructionists view individuals' perspectives on their experiences as legitimate sources of knowledge and truth. Applying this to military couples, this suggests that individuals in military couples are influenced by their lived experiences with the culture of the military and the demands of military life, and that military couples' experiences may vary from each other but still provide valid information that can be used to help support military families.

Feminist epistemologies highlight the experiences of women navigating social worlds and institutions at a disadvantage due to their gender and how the experiences of women are valid sources of knowledge and information (Campbell & Wasco, 2000). Additionally, several feminist perspectives attend to how intersectional social identities influence the lived experiences of women (Campbell & Wasco, 2000). This dissertation draws from feminist epistemology to highlight the experiences of women in military couples, and in particular, how military life can place unique demands and expectations on spouses of service members, who are most often women (Department of Defense, 2022).

Drawing on post-modernism, social constructionism, and feminism, this dissertation focuses on military couples' roles in family work (Study 1) and couple finances (Study 2). In the literature reviews and discussion sections of both studies (see Chapters 2 and 3), particular attention is given to how military life may shape couples' roles in family work and finances, the

diversity of experiences that military couples may have regarding family work and finances, and the unique roles and demands women military spouses may experience. The analysis chosen were grounded in post-modernism, social constructionism, and feminism, and aim to investigate variation in military couples' roles in family work and couple finances. Specifically, a post-modern paradigm and social constructionist epistemology support the use of person-centered analysis that can examine the different, unique experiences of couples and how unique couple patterns are associated with relationship outcomes (i.e., latent profile analysis in Study 1) as well as the examination of how multiple experiences and processes (e.g., financial anxiety and agreement on spending) interact with each other to influence relationship outcomes (i.e., latent moderation in Study 2).

Theoretical Orientations

This dissertation is primarily grounded in the vulnerability stress adaptation model (VSAM) (Karney & Bradbury, 1995). The VSAM provides a framework for understanding how enduring vulnerabilities and stressful events are associated with couples' adaptive processes, and in turn, their relationship satisfaction and stability (Karney & Bradbury, 1995). *Enduring vulnerabilities* refer to the stable characteristics a person has that can influence how they adapt to stress, including demographic, personal, and historical factors (e.g., age, gender). *Stressful events* may be associated with enduring vulnerabilities and refer to acute or chronic situations, transitions, or incidents that can stress couple relationships (e.g., financial anxiety elicited by military transitions). According to the VSAM, enduring vulnerabilities and stressful events impact the adaptive processes couples are able to engage in during times of stress. *Adaptive processes* are the ways couples handle conflict or challenges in their relationship (e.g., enacting, adapting, and compromising on family roles). Recently, the VSAM has been extended to account

for mutual interactions between both partners' enduring vulnerabilities, stressful events, and adaptive processes, suggesting one partner's behaviors can influence the other partner's experience of stress and engagement in adaptive processes (McNulty et al., 2021). The extension of the VSAM also acknowledges that partners' enduring vulnerabilities, stressful life events, and adaptive processes may interact with each other, and the combination of stressors and adaptive processes may be influential on relationship outcomes (e.g., adaptive processes may moderate the impact of stress on relationship satisfaction) (McNulty et al., 2021). Couples' ability (or inability) to use adaptive processes to mitigate stressors has implications for their *relationship satisfaction*, or their general feelings of satisfaction in the relationship. Relationship satisfaction, in turn, impacts *relationship stability*, or the likelihood of couples staying together (Karney & Bradbury, 1995).

A Brief Review of the Family Work and Couple Finance Literature

Introduction of Concepts Examined in Study 1 and Study 2

As previously mentioned, partners undergo the process of identifying and enacting unique roles in couple relationships. Couple roles may encompass a variety of tasks associated with daily family life, including family work roles and roles in managing couple finances. Family work (Study 1) is defined as work that an individual does to promote the well-being of their family (Perry-Jenkins et al., 2013). Two types of family work are examined in Study 1: (1) parenting work, defined as tasks involving caring for children, such as taking children to school (Mederer, 1993), and (2) emotion work, defined as attending to another family member's emotional needs, such as providing emotional support (Umberson et al., 2020). Study 1 specifically looks at emotion work in couple relationships, examining instances of partners providing emotion work for each other by actions such as listening carefully to partners'

perspectives and acting supportive and understanding. According to the VSAM (Karney & Bradbury, 1995), couples' ability to identify family work roles (i.e., roles in parenting work and emotion work) that work well for both partners is an adaptive process that may be beneficial for relationship outcomes.

Partners also enact roles in managing couple finances (Study 2), including participating in financial decision-making and adapting and compromising to agree on finances (e.g., agreement on spending). Regarding financial decision-making, couples may have one partner take the lead in financial decision-making or partners may share financial decision making, each playing a role in the financial decision-making process (Kim et al., 2017). Agreement on finances (i.e., agreement on spending) may be related to partners' roles in financial decision-making processes and involves each partners' underlying views on finances and financial behaviors (Falconier & Epstein, 2011; Zagorsky, 2003). For instance, couples may naturally agree on how much they should be spending in a given month, or disagree, with each partner having their own unique perspectives on spending and how much money their partner spends (Olson & Rick, 2022). Agreement or disagreement on spending may reflect partners' process of working together to adapt to mutually beneficial couple financial roles, such as partners' compromising and agreeing to spend less money.

In addition to the influence of roles, relationship outcomes are also influenced by stressors, such as financial anxiety (e.g., Falconier & Epstein, 2011; Masarik & Conger, 2017). Per the VSAM (Karney & Bradbury, 1995), financial anxiety may act as a stressor, influencing or being influenced by couples' adaptive processes, namely, financial decision-making and the ability to agree on spending. As such, associations between financial anxiety and relationship

outcomes may be moderated by couple roles in couple finances (i.e., shared financial decision-making, agreement on spending).

Origins of Family Work and Couple Finance Roles

Although family work (Study 1) and couple finances (Study 2) are different, but related, aspects of couple roles, partners' participation in family work and couple finances often stem from similar origins. For example, time availability may influence both family work and couple finance roles, with partners who have more free time tending to perform more family work and financial management tasks (Horne et al., 2017; Kim et al., 2017). Income is also often associated with participation in family work and couple finances. Partners who have a higher income may be less likely to participate in family work and more likely to have a larger say in financial decision-making (e.g., LeBaron et al., 2019; McMunn et al., 2020). Gender is also associated with family work and couple finances, with women typically performing more family work when compared to men (e.g., Shockley et al., 2021) and men typically taking primary responsibility for financial decisions and management (Kim et al., 2017). Although beyond the scope of this dissertation, it is worth noting that partners' relative power, which is influenced by both income and gender, can also have a notable impact on partners' role enactment in family work and in couple finances (e.g., LeBaron et al., 2019; McMunn et al., 2020).

However, research examining demographic and contextual (e.g., military life) characteristics of family work and couple finance roles has not yet been extended to examine military couples, which is a notable gap given that family work and couple finances are likely to look different for military couples due to the multiple transitions and separations that accompany military life (e.g., Bowling & Sherman, 2008). This dissertation addresses these gaps by

examining, or accounting for, demographic and military variables that may influence family work and couple finances.

Relationship Outcomes of Family Work and Couple Finances Roles

Participation in family work (Study 1) and couple finances (Study 2) are also associated with relationship outcomes. Reflecting the theoretical tenets in the VSAM (Karney & Bradbury, 1995), when family work and couple finance roles are beneficial and satisfactory for both partners (i.e., are adaptive processes), both partners generally experience better relationship outcomes. For instance, couples in which both partners participate in family work (i.e., parenting work, emotion work) at higher, similar rates generally experience greater relationship satisfaction (Carlson et al., 2018; Perry-Jenkins & Gerstel, 2020), greater psychological well-being, and lower stress levels (Perry-Jenkins & Gerstel, 2020; Umberson et al., 2020). Similarly, when both partners of a couple participate in financial decision-making and agree on spending, they also tend to experience better relationship outcomes, including greater relationship satisfaction and stability (Archuleta, 2013; LeBaron et al., 2019).

On the other hand, when family work roles are not adaptive and couples do not participate in family work at higher, similar rates, their relationships tend to fare worse, placing them at risk of more conflict, relationship dissatisfaction, and reductions in individual well-being for partners performing more family work, such as higher stress or reduced sleep quality (e.g., Fillo et al., 2015; Shockley et al., 2021). In the same manner, when couples do not share financial decision-making (i.e., when one partner makes decisions) or agree on finances, they may also experience higher levels of perceived inequalities in their relationships, more conflict, and relationship dissatisfaction (e.g., Dew & Dakin, 2011; Duba et al., 2012; Kim et al., 2017). As previously stated, financial anxiety (Study 2) is a stressor related to adaptive financial

processes that is also highly associated with couple outcomes. Higher levels of financial anxiety are generally associated with worse relationship outcomes, including reductions in warmth and support, more negative couple interactions, and lower relationship satisfaction (Conger et al., 2002; Dew & Yorgason, 2010; Kinnunen & Feldt, 2004).

Identified Gaps and Next Steps for Research on Family Work and Couple Finance Roles in Military Couples

This section reviews what is known and what gaps remain in research on family work and couple finance roles specifically in military couples. After explaining the research gaps, the purpose of each study is explicitly stated.

Family work (Study 1). Some research with military couples indicates that higher, similar levels of participation in family work may be beneficial for couple relationships. Recently, a study examining accepting influence, a type of emotion work in couple relationships, in military couples identified that when both partners accept influence at equal, relatively high rates, couples were generally more satisfied with their communication (Peterson & Lucier-Greer, 2022). Additionally, father involvement in parenting work is associated with individual family members' well-being in military families (Mallette et al., 2021). Similar to civilian couples, these results suggest that military couples fare better when they participate in family work at higher, similar rates.

However, questions remain about military couples' unique patterns of participation in family work. Similar to civilian couples, patterns of family work in military couples may vary. For example, some military couples may divide family work based on military status (e.g., civilian partners complete all family work), whereas others may divide family work by tasks (e.g., service members complete parenting work, civilian partners provide emotion work). In

civilian couples, different patterns of family work (i.e., different groupings of couples based on how they participate in family work) are associated with certain demographic characteristics, and yield different individual and couple functioning outcomes (e.g., Shockley et al., 2021).

However, no empirical research has examined unique groupings of couples based on both service members' and civilian spouses' participation in family work, how military couples' different family work patterns may vary by certain military or demographic characteristics, or how groups of military couples with different family work patterns fare in terms of individual and couple functioning.

Purpose of Study 1. Addressing these gaps in previous research, Study 1 used dyadic, couple data and a person-centered approach (i.e., a latent profile analysis) to examine military couples' unique patterns of family work, military or demographic characteristics associated with patterns of family work, and variations in both partners' individual and couple functioning across the distinct family work patterns. This research yielded insight in to how military couples' family work patterns are impacted by their military context and which family work patterns are most beneficial for couples. Results can help shape interventions for military couples, allowing therapists and family life educators to work with military couples to discern which family work patterns may be most beneficial and satisfactory for them.

Couple Finances (Study 2). Research on military couples' financial anxiety has shown that, similar to civilian couples, when service members experience financial anxiety, they often experience more frequent negative marital interactions (e.g., less warmth, more hostility) and less relationship satisfaction relative to those with less financial anxiety (Allen et al., 2011; Hosek & Wadsworth, 2013; Ross et al., 2017). Although shared financial decision-making and agreement on spending have received less empirical attention, it is plausible that service

members' shared financial decision-making and agreement on spending may function as adaptive processes that can attenuate the impact of financial anxiety on relationship outcomes. As noted above, when service members accept influence, relationship outcomes were generally more positive for both partners (Peterson & Lucier-Greer, 2022). Although accepting influence is not directly associated with couple financial roles and processes, the findings may suggest that when couples approach financial roles in an open and collaborative manner, aiming to help meet their partner's needs (e.g., share financial decisions, make compromises to agree on spending), there may be relational benefits.

Furthermore, although research with civilian couples demonstrates shared financial decision-making and agreement on spending may yield better relationship outcomes (Archuleta, 2013; LeBaron et al., 2019), to the author's knowledge, no research has examined how shared financial decision-making or agreement on spending may moderate the impact of financial anxiety on relationship outcomes. Such research is important and necessary because shared financial decision-making and agreement on spending may be leverage points to improve relationship outcomes for military couples, even when couples are facing financial anxiety (Archuleta & Grable, 2012; Kim et al., 2017; LeBaron et al., 2019). This work may be especially salient considering that military couples may be unable to avoid experiencing financial anxiety during military transitions, such as deployments or frequent relocations, which are known to present military couples with unavoidable expenses (Pflieger et al., 2018).

Purpose of Study 2. To address these gaps in the research, Study 2 conducted a latent moderation analysis to examine how service members' financial anxiety, shared financial decision-making, and agreement on spending were associated with their relationship outcomes. Shared financial decision-making and agreement on spending were also examined as moderators

of the association between service members' financial anxiety and relationship outcomes. The results of this study advanced our knowledge of how service members' shared financial decision-making and agreement on spending influence their relationship outcomes. Furthermore, results can shape interventions to improve relationship outcomes for military couples experiencing financial anxiety.

CHAPTER 2

STUDY 1: A LATENT PROFILE ANALYSIS EXAMINING MILITARY COUPLES'
FAMILY WORK AND INDIVIDUAL AND RELATIONAL FUNCTIONING¹

¹Peterson, C. and O'Neal, C.W. To be submitted to *Family Process*.

Abstract

Although numerous theoretical works espouse that military couples' family life, including participation in family work, is influenced by their military context, little research on military couples' patterns of participation in family work exists. Grounded in the vulnerability stress adaptation model (Karney & Bradbury, 1995), this study addressed this gap by using a person-centered approach (specifically, a latent profile analysis) with dyadic, couple data ($N=228$ military couples) to identify groupings of couples with distinct patterns of family work, specifically, both partners' parenting work and emotion work. Following this, a multivariate analysis of variance was used to examine (1) how couples' military and demographic characteristics vary between the different profiles of couples with distinct family work patterns and (2) how couples' individual and relational functioning varies between the different profiles of couples with distinct family work patterns. Few demographic characteristics and no military characteristics varied between the different profiles of couples with distinct family work patterns. Military couples in the profile characterized by higher levels of emotion work had higher individual and relational functioning, whereas couples in the profile characterized by lower levels of emotion work had lower individual and relational functioning. The results suggest that interventions that bolster military couples' performance of emotion work may be particularly helpful for individual and relational functioning.

Introduction

Currently, there are over 1.3 million active duty service members in the United States, 50% of whom are married (Department of Defense, 2021). Of married service members, about 80% are married to a civilian, 90.5% of military spouses are women, and roughly 50% of civilian spouses are employed full-time or part-time. About 31% of military couples have children (Department of Defense, 2021).

Research spanning the last several decades indicates that military life presents numerous challenges to families (e.g., De Angelis & Segal, 2015; Rothrauff et al., 2004; Segal, 1986). The military places many demands on service members, such as long working hours, lack of control over schedule and duty assignments, and separations from family members. The demands the military places on service members, and thereby, on families, has prompted scholars to consider the military a “greedy institution,” due to the amount of time and energy services members must put into military service (Adler & Castro, 2013; Segal, 1986), and the stress these place on families (e.g., service members’ time spent away from their families).

Family work may be especially impacted by military service (e.g., Bowling & Sherman, 2008; Mancini et al., 2020). Family work, or work individuals perform for the benefit of one’s family (Perry-Jenkins et al., 2013), encompasses different types of work, including parenting work and emotion work. Parenting work involves day-to-day tasks parents perform to ensure children’s needs are met, while emotion work involves one family member noticing and attending to another’s emotional needs (Umberson et al., 2020).

Although some work theorizes how military life may influence partners’ participation in family work (e.g., the emotional cycle of deployment, Pincus et al., 2001), there is little empirical work examining military couples’ family work roles. Additionally, among theoretical

works conceptualizing family work in military couples, there is little attention given to the heterogeneity that may exist in their family work patterns. For instance, person-centered data analytic approaches could be useful for identifying groups of military couples with distinct family work roles and patterns (e.g., couples in which civilian partners perform most family work, couples in which partners share family work).

The idea of distinct “groups” of couples with unique family work patterns is generally supported in research with civilian couples in (e.g., McMunn et al., 2020; Shockley et al., 2021). Furthermore, this research indicates that demographic and contextual characteristics of families (e.g., age, family structure) often influence partners’ participation in family work (e.g., Horne et al., 2017, Perry-Jenkins & Gerstel, 2020). Partners’ relative participation in family work has consequences for partners’ individual and relational functioning, with equal participation in family work generally being associated with better individual and relational functioning for both partners and unequal participation generally being associated with worse individual and relational functioning for both partners (e.g., Carlson et al., 2018; Fillo et al., 2015; Perry-Jenkins & Gerstel, 2020).

Although military life is theorized to impact family work roles (e.g., Pincus et al., 2001), questions remain about which demographic characteristics are particularly salient for family work patterns in military couples, what military life characteristics may influence partners’ participation in family work, and how military couples with differing family work patterns may fare regarding their individual and relational functioning. Considering the associations between family work participation and individual and relational functioning in civilians and what is known about how military life may adversely impact family life, it is important for research to more extensively examine family work in military couples, as (1) military life may influence

family work, and (2) different family work outcomes may be highly relevant for military couples' individual and relational functioning.

This study addresses this gap by using a person-centered approach (specifically a latent profile analysis) to identify patterns of family work (i.e., parenting work and emotion work) among military couples with a service member and civilian partner. Military and demographic characteristics (i.e., service members' number of months deployed, service members' time away in the past year, service members' rank, civilian spouses' employment status, both partners' age, and if partners were the biological parents of their child) are also examined to discern how they may influence patterns of family work in military couples. Finally, variations in military couples' individual and relational functioning (i.e., both partners' life satisfaction, depressive symptoms, relationship satisfaction, communication satisfaction, balanced cohesion, balanced flexibility) are examined between the different groups of military couples with unique family work patterns.

Theoretical Orientation

The vulnerability stress adaptation model (VSAM) (Karney & Bradbury, 1995) provides a framework for understanding how enduring vulnerabilities, which are stable, unchanging characteristics, such as demographic characteristics), and stressful life events, or events that may elicit stress, such as military-related separations, can impact couples' adaptive processes.

Adaptive processes, or behaviors couples can engage in or change to alleviate stress, such as participation in family work, in turn, influence relationship satisfaction (Karney & Bradbury, 1995). Furthermore, recent adaptations to the VSAM posit partners' stressors and adaptive processes mutually interact with each other, suggesting one partners' stress may influence the other partners' adaptive processes (e.g., service members' deployments may influence their partners' roles and participation in family work) (Karney & Bradbury, 1995; McNulty et al.,

2021). The VSAM emphasizes that although couples' experiences of stressors may be unavoidable, how couples engage in adaptive processes effectively, or less than effectively, is highly influential for their relationship satisfaction. As such, couples' military and demographic characteristics, as indicators of their experiences with stressful life events and enduring vulnerabilities, may influence both partners' participation in family work, a process that may be adaptive for couples if family work patterns are mutual and satisfactory for both partners.

According to the VSAM, as an adaptive process, these family work patterns, in turn, may be associated with partners' individual and relational functioning (e.g., relationship satisfaction).

Given that the VSAM focuses primarily on relational functioning, to more comprehensively examine relational functioning, two indicators of couple functioning, relationship satisfaction and communication satisfaction, are examined in conjunction with two indicators of family functioning, balanced cohesion and balanced flexibility.

Family Work

Family work encompasses multiple different types of work that individuals perform in service of their family (Perry-Jenkins et al., 2013). Some types of family work involve observable behaviors, such as household chores (e.g., cleaning, cooking) or parenting tasks (e.g., making children's lunches), to ensure family members' physical needs are met and that the household runs smoothly. Other types of family work are more focused on meeting family members' psychological or emotional needs or organizing of family life, such as cognitive work (e.g., organizing family members' schedules) or emotion work (e.g., supporting family members) (Ciciolla & Luthar, 2019; Daminger, 2019; Mederer, 1993). Although types of family work may vary, they all involve an individual, often a parent or member of the couple, performing some sort of physical, cognitive, or emotional labor to support the well-being of the family and/or

specific family members. This study focused on two indicators of family work: Parenting work and emotion work.

Parenting Work

Parenting work involves tasks directly associated with caring for children, such as providing children transportation to school or to their friend's house, ensuring children have healthy meals, or helping children with homework (Mederer, 1993; Perry-Jenkins et al., 2013). Parenting work can be a particularly time-consuming and demanding form of family work, necessitating unique tasks (e.g., feeding infants), additional household chores (e.g., doing laundry for children), and time spent monitoring children (e.g., monitoring play, monitoring completion of chores) (Perry-Jenkins et al., 2013).

It is worth noting that despite the additional demands parenting work places on parents, parents often find parenting work more valuable and rewarding than other behavioral, task-oriented types of family work (Perry-Jenkin & Gerstel, 2020; Sullivan, 2013). The value parents may see in participating in parenting work has elicited calls for parenting work to be analyzed separately from other behavioral, task-oriented types of family work (Sullivan, 2013). Relatedly, although military couples', particularly service members', participation in parenting work is theorized to be impacted by their military context (Bowling & Sherman, 2008) and, indeed, research indicates military context has salient implications for families' well-being (Malette et al., 2021), little research empirically examines how military and demographic characteristics are associated with couples' family work patterns (including participation in parenting work), or how family work patterns are associated with individual and relational functioning.

Emotion Work

Emotion work is a type of mental/emotional labor that involves tracking family members' emotional needs and providing support to family members to ensure emotional needs are met (Horne & Johnson, 2019; Umberson et al., 2020). Family members often perform emotion work with the intention of improving the well-being of and reducing stress for the individual receiving emotion work (Umberson et al., 2020). Despite the importance of emotion work, emotion work is harder to observed and less easily noticed by partners when compared types of family work (e.g., parenting work) (Ciciolla & Luthar, 2019; Daminger, 2019). Due to the “invisible” nature of emotion work, emotion work is less often explicitly acknowledged and appreciated within families, and has also received less attention in the literature (Ciciolla & Luthar, 2019).

Emotion work may be performed by parents for children, but also occurs within the couple subsystem. Emotion work in couple relationships involves couple members attending to each other's emotional needs and encompasses several behaviors such as making efforts to understand a partner's emotions and perspectives, being considerate of a partner's emotional and relationship needs, and taking actions to meet a partner's needs (Horne & Johnson, 2019; Peterson & Lucier-Greer, 2022). Although there is preliminary evidence that emotion work may be beneficial for military couples (Peterson & Lucier-Greer, 2022), emotion work has not yet been examined in conjunction with other forms of family work, such as parenting work, to discern how participation in multiple types of family work may be impacted by demographic and unique contextual (i.e., military) characteristics or associated with individual and relational functioning.

Although previous research has not examined specific patterns of family work in military couples, there is reason to expect that military couples may develop distinct patterns of family

work. Research in civilian couples indicates that there may be heterogeneous groups of couples with unique family work patterns. For instance, in some couples, partners may specialize in different family work types, with one partner performing all parenting work and the other partner performing household chores (McMunn et al., 2020; Shockley et al., 2021). Similarly, military couples may also have various patterns of family work. For example, service members may complete more parenting work, civilian spouses may perform more emotion work. This study used a latent profile analysis to identify groups of military couples with distinct family work patterns. A latent profile analysis is a person-centered approach that examines how variables group together. A latent profile analysis allows for the examination of unobserved groupings of couples that have different patterns of family work. Such patterns can be obscured in variable-centered approaches (i.e., traditional approaches that examine how variables are associated with each other).

Demographic and Contextual Characteristics of Family Work Patterns

Partners' roles in family work (i.e., parenting work, emotion work) are often determined by a variety of factors. In general, partners who are women in heterosexual relationships, have more unscheduled time, work fewer paid hours per week and/or have lower incomes, and have jobs that are perceived as less prestigious and involve less pressure (e.g., secretarial work vs. military service) tend to complete more behavioral family work tasks (e.g., household chores and parenting tasks) (Horne et al., 2017; Kitterød & Lappegård, 2012; McMunn et al., 2020). Partners may explicitly discuss these factors when developing family work patterns. For example, partners may discuss who has more time available for parenting tasks and emotion work. However, these factors may also unintentionally influence family work patterns even when unacknowledged by couples (McMunn et al., 2020).

Related to unintentional influences, intersectional social factors (e.g., gender, class) continue to permeate patterns of family work. For example, partners may come from different socioeconomic backgrounds that present them with opportunities or constraints that impact their later employment opportunities, income, and socioeconomic status later in life; all of which may, in turn, impact their roles in relationships (Perry-Jenkins & Gerstel, 2020). In addition to socioeconomic status, gender also continues to be influential (McMunn et al., 2020; Shockley et al., 2021; Umberson et al., 2020). In one study on dual-earner couples' patterns of paid (i.e., employment) and unpaid (i.e., parenting work/childcare) work during the COVID-19 pandemic, over one-third of couples in the sample had gendered divisions of family work, with the women in these couples completing more parenting work/childcare than men, despite both partners working full-time (Shockley et al., 2021). Gendered divisions of labor are likely still common given that women may be more likely to make less money than men or have paid work that is considered less prestigious by contemporary social norms (McMunn et al., 2020; Perry-Jenkins & Gerstel, 2020). Furthermore, due to differences in gender socialization, women are also more likely to care for family members when compared to men, particularly regarding emotional support (Umberson et al., 2020). In this fashion, even when couple partners make family work divisions based on time availability or relative resources (e.g., income), the impact of partners' social location is still highly relevant (McMunn et al., 2020) to the performance of family work.

In addition to socioeconomic status and gender, other demographic and contextual factors may influence participation in types of family work. For example, age is associated with housework (i.e., household chores) such that mid-life and older heterosexual couples tend to have more traditional, gendered divisions of labor (i.e., women complete more housework) (Horne et al., 2017). Additionally, partners with less educational attainment tend to complete

more household chores, parenting tasks, and kin-work (i.e., caring for extended family members) (Perry-Jenkins & Gerstel, 2020). However, it is worth noting that the association between education and various types of family work may be confounded by paid employment, in that partners with more education may be able to obtain more prestigious, higher-paying jobs (Perry-Jenkins & Gerstel, 2020). Regarding contextual factors, family structure (i.e., who lives in the house, who is biologically related to children) may also influence patterns of household chores, parenting work, and kin-work (Perry-Jenkins & Gerstel, 2020). Although most prior research has focused on task-oriented types of family work (e.g., parenting tasks), it is possible these findings may extend to types of family work focused on emotional support, such as emotion work. As such, this study examined civilian spouses' employment status, both partners' age, and if partners were the biological parents of their child in relation to couples' family work patterns.

Specific to military couples, military contextual factors such as military transitions (e.g., deployments, service members' time away in the past year) are theorized to influence couples' participation in household chores and parenting tasks, such that service members often perform fewer household chores and parenting tasks throughout transitions when compared civilian partners (Bowling & Sherman, 2008; Pincus et al., 2001). However, little empirical research exists to confirm if characteristics of military life are actually associated with family work in the ways theoretical works propose, and gaps also remain regarding what demographic characteristics are influential for couples' family work in the military context. This study examined service members' number of months deployed, service members' time away from home in the past year, and service members' rank (which is also reflective of income) in relation to couples' family work patterns. Understanding what military and demographic characteristics influence military couples' family work is important because it may suggest leverage points for

interventions to promote healthier family work patterns and, consequently, individual and relational functioning.

Family Work Patterns and Individual and Relational Functioning

Previous research supports the associations between parenting work and emotion work with partners' individual and relational functioning (Fillo et al., 2015; Peterson & Lucier-Greer, 2022; Umberson et al., 2020). In general, when partners have unequal participation in parenting and emotion work, the partner performing more family work tends to experience reductions in individual functioning and both partners tend to experience lower relationship satisfaction. More specifically, less participation in household chores, childcare (i.e., parenting work), and emotion work is associated with reduced psychological well-being, higher perceived stress levels, reduced quality of sleep, decreases in self-efficacy (particularly for women), and poorer self-rated paid work performances for the overperforming partner (Fillo et al., 2015; Perry-Jenkins & Gerstel, 2020; Shockley et al., 2021; Umberson et al., 2020).

For couples, unequal participation in childcare and housework (i.e., household chores) is generally associated with lower levels of couple functioning, including relationship dissatisfaction and higher levels of conflict and marital discord (Carlson et al., 2018; Dew & Wilcox, 2011; Fillo et al., 2015). For example, in a longitudinal study of civilian new mothers ($N=569$), higher levels of perceived unfairness in housework were associated with declines in marital satisfaction. Additionally, cognitive and emotion work, in particular, may be a significant source of conflict in couples because these less visible forms of family work are often less acknowledged and appreciated than other forms of family work (Damingler, 2019; Umberson et al., 2020). In heterosexual couples, when partners do not accept influence (a form of emotion work in couples), and particularly when men do not accept influence from women, couples are at

a higher risk for divorce (Gottman et al., 1998). Interestingly, although unequal family work has been studied in relation to the consequences for partners' individual and couple functioning, little research exists on how family work may influence couples' perceptions of family functioning. However, given the known couple impacts of family work, it is expected that family work may also be influential on family functioning.

On the other hand, when couples participate in different types of family work equally and at higher rates, partners typically report better individual and relational functioning. For instance, individuals in relationships with similar, higher rates of participation in household chores, parenting tasks, kin-work, and emotion work report greater psychological well-being and lower stress (Horne & Johnson, 2019; Perry-Jenkins & Gerstel, 2020; Umberson et al., 2020). Relatedly, a recent study on military families showed that when fathers were more involved in parenting work, they also had higher individual well-being (Malette et al., 2021).

Couples are also more likely to have greater relationship satisfaction, higher marital quality, and more sexual intimacy when both partners participate in household chores and parenting work at higher, more equal rates (Carlson et al., 2018; Perry-Jenkins & Gerstel, 2020). Accepting influence, a type of emotion work in couple relationships, has previously been associated with better couple outcomes, such as reduced aggression during couple conflicts (Babcock et al., 2011). Recently, this work has been extended to examine military couples, finding that, in a study in which both service members and civilian spouses reported relatively equal, high rates of accepting influence, both partners had greater communication satisfaction (Peterson & Lucier-Greer, 2022).

The current study expands on this work by examining multiple indicators of family work (i.e., parenting work and emotion work) in military couples, a population exposed to numerous

challenges (e.g., deployments) that are outside of their control that may influence patterns of family work. Considering results of prior research, this study examined two indications of individual functioning (i.e., life satisfaction and depressive symptoms) and two indicators of couple functioning (i.e., relationship satisfaction and communication satisfaction) that are likely to be associated with family work patterns. This study also expands on prior research by including two outcomes related to family functioning, balanced cohesion and balanced flexibility, which have been underexamined in studies investigating family work, but likely associated with family work patterns. Finally, most prior research on parenting and emotion work have used variable-centered approaches. Examinations of couples' family work using person-centered approaches can identify heterogeneous family work patterns and associations between these distinct patterns and couple members' well-being.

Current Study

Grounded in the VSAM (Karney & Bradbury, 1995), this study used a person-centered approach (i.e., a latent profile analysis) with dyadic, couple data to identify patterns of family work (namely parenting work and emotion work) in military couples, a population for which family work patterns have been understudied. Considering the salience of demographic characteristics for family work demonstrated in prior research (e.g., Horne et al., 2017) and the potential importance of the military context for influencing family work patterns (e.g., Bowling & Sherman, 2008; Segal, 1986), this study also examined military and demographic characteristics (i.e., service members' number of months deployed, service members' time away in the past year, service members' rank, civilian spouses' employment status, both partners' age, and if partners were the biological parents of their child) that may vary according to military couples' distinct family work patterns. Finally, considering family work participation may have

consequences for individual and relational functioning (e.g., Perry-Jenkins & Gerstel, 2020), the current study also examined how individual functioning (i.e., both partners' life satisfaction, depressive symptoms) and relational functioning (i.e., relationship satisfaction and communication satisfaction as indicators of couple functioning, and balanced cohesion and balanced flexibility as indicators of family functioning) varied across the distinct family work profiles.

The research questions were:

RQ1: Are there groups of military couples with distinct family work patterns (i.e., distinct patterns of service members' and civilian spouses' participation in parenting work and emotion work)?

RQ2: Do military couples' family work patterns vary according to military and demographic characteristics (i.e., service members' number of months deployed, service members' time away in the past year, service members' rank, civilian spouses' employment status, both partners' age, and if partners were the biological parents of their child)?

RQ3: Are there differences in military couples' individual and relational functioning (i.e., life satisfaction, depressive symptoms, relationship satisfaction, communication satisfaction, balanced cohesion, balanced flexibility) based on their family work patterns?

- Insert Figure 2.1 here -

Methods

Procedures

This study was a secondary data analysis of a project funded by The National Institute of Food and Agriculture (award No. 2009-48680-06069). Data were collected from multiple members of military families (i.e., service members, partners, and children) at one Army

installation in the continental United States in 2012 and 2013. Participating families were recruited via newspaper and radio advertisements, as well as flyers posted at various locations on the military installation and in the surrounding community. Eligibility requirements included having at least one active duty service member and one adolescent child between the ages of 11 and 18. For service members who were married, spouses were required to participate in order for the family to be included in the study. Participation was voluntary and all family members provided consent. Participating families completed self-report surveys online using computers at a community center on the military installation. For privacy and to reduce bias and the possibility of family members influencing each other's responses, family members completed surveys in separate computer labs.

Participants

The original data collection resulted in a sample of 273 military families. For the current study, single parent families ($n=31$) and couples with a female service member ($n=14$) were removed, leaving a final analytic sample of 228 military couples with one male active duty service member and one female civilian spouse. Almost 90% of service members were enlisted ($n=33$ ranked E1-E4, $n=169$ ranked E5-E9), and the other service members were officers ($n=24$). Service members had been deployed for about 30 months throughout their military career, on average ($SD=15.14$). Military families experienced an average of four PCS moves ($SD=1.22$). The majority of participants were between ages 31 and 40 (service members: 67.9%; civilian spouses: 71.5%). All couples were married and, on average, couples had been in relationships for 12.60 years ($SD=5.71$ years). Most couples had one to three children (78.5%), and all others had four or more children. The average age of couples' oldest child was 14.04 years old ($SD=2.08$ years). Just over half (56.1%) of the civilian spouses were unemployed and not seeking work at

the time of data collection, 19.3% were employed full-time, 12.7% were employed part-time, and all others were either retired or selected “Other” as their employment status.

Measures

Family Work

Two types of family work, parenting work and emotion work, were used to identify groups of couples with distinct family work patterns. Both partners reported their participation in parenting work and emotion work in their couple relationship. Nine items from the Co-parenting Division of Labor Scale (CDLS) (Parent et al., 2013) were used to examine service members’ and civilian spouses’ engagement in various parenting work (e.g., “Making sure your child is prepared for school in the morning.”). Service members and civilian spouses both reported how often they completed the task relative to their partner on a scale of (1) *I do this 0% percent of the time; my partner always does this* to (5) *I do this 100% of the time; my partner never does this*. Although each partners’ score on this measure may serve as a reflection of their perception of their partners’ participation in parenting work, considering I had both partners’ reports of their participation in parenting tasks, each partners’ score was used as a measure of their own participation in each parenting task. A mean score was computed with higher scores indicating more engagement in parenting work for the reporting partner. The measure had high reliability (service members: $\alpha=.89$; civilian spouses: $\alpha=.86$).

Five items adapted from a relationship warmth measure (Conger et al., 1994) were used to examine behavioral components of couples’ emotion work (e.g., “How often does [your partner] listen carefully to your point of view?”). Responses ranged from (1) *Never* to (4) *Always*. For ease of interpretation of the different groups of couples’ family work participation, the emotion work measure was rescaled from a one to four scale to be a one to five scale. A

mean score was computed so that higher scores indicated more emotion work. Each partner reported on their partner's emotion work behaviors (e.g., service members reported on civilian spouses' emotion work behaviors). The measure showed high reliability for both partners (service members: $\alpha=.89$; civilian spouses: $\alpha=.88$).

Military Characteristics

The number of months deployed since 2001 was assessed. 2001 was the beginning of the assessment timeframe because the terrorist attacks on the United States on September 11th, 2001 dramatically increased the deployment tempo of service members. Service members' time away in the past year was a categorical variable in which service members reported the amount of time they had been away from their family in the past year due to their military duties. Response options ranged from (1) *0 months* to (5) *10-12 months*. Service members' rank was assessed with categories ranging from (1) *Junior Enlisted ranked E1 – E4* to (4) *Senior Officer ranked O5 – O9*.

Demographic Characteristics

Civilian spouses reported their current employment status. Response options included (1) *Unemployed*, (2) *Civilian full-time employment*, (3) *Civilian part-time employment*, (4) *Retired*, and (5) *Other*. Response options were dichotomized such that (0) indicated civilian spouses were *Not employed* (response options 1, 4, and 5) and (1) indicated civilian spouses were *Employed* (response options 2 and 3). Both service members and civilian spouses reported their ages as a categorical variable with the following response options: (1) *25 years old or younger*, (2) *26 – 30*, (3) *31 – 35*, (4) *36 – 40*, (5) *41 – 45*, (6) *45 – 50*, and (7) *Over 50*. Both service members and civilian spouses also reported if their partner was the biological parent of their child as a dichotomous (0) *No* and (1) *Yes* variable. Both spouses' reports were used to construct a

categorical variable indicating (0) service members were not biologically related to the child, (1) civilian spouses were not biologically related to the child, or (2) both parents were biologically related to the child. For analyses, (2) both parents were biologically related to the child was used as the reference group.

Individual Functioning

Eight items adapted from the Personal Wellbeing Index (PWI) (International Wellbeing Group, 2013) measured service members' and civilian spouses' satisfaction with different aspects of their life (e.g., "I was satisfied with my life as a whole."). Responses options ranged from (1) *Strongly disagree* to (4) *Strongly agree*. A mean score was created such that higher scores indicated more life satisfaction. The measure showed good reliability for service members ($\alpha = .90$) and civilian spouses ($\alpha = .90$). Service members' and civilian spouses' depressive symptoms were measured using the seven-item Abbreviated Center for Epidemiological Studies Depression Scale (Radloff, 1997) (e.g., "I felt depressed."). Responses ranged from (1) *None of the time* to (3) *Most of the time*. Items indicating a lack of depressive symptoms (e.g., "I enjoyed life.") were reverse scored. A mean score was created so that higher scores indicated more depressive symptoms. Reliability on this measure was good for both service members ($\alpha = .83$) and civilian spouses ($\alpha = .85$).

Couple Functioning

Four items adapted from the Quality Marriage Index (Norton, 1983) measured service members' and civilian spouses' relationship satisfaction (e.g., "I think we have a good relationship."). Response options ranged from (1) *Strongly disagree* to (4) *Strongly agree*. A mean score was created in which higher scores indicated higher relationship satisfaction. The measure demonstrated high reliability (service members: $\alpha = .96$; civilian spouses: $\alpha = .93$).

Service members' and civilian spouses' communication satisfaction was assessed with eight items adapted from the Dyadic Adjustment Scale (Spanier, 1976) in which partners' rate their satisfaction with their communication on various aspects of their relationship (e.g., "I am satisfied with how we talk about sex."). Response options ranged from (1) *Strongly disagree* to (4) *Strongly agree*. A mean score was computed so that higher scores indicated greater communication satisfaction. The measure had high reliability for service members ($\alpha = .89$) and civilian spouses ($\alpha = .92$).

Family Functioning

Service members' and civilian spouses' balanced cohesion was measured using seven items from the Family Adaptability and Cohesion Scale (FACES) IV (Olson et al., 2006).

Sample item: "My family members feel very close to each other." Responses ranged from (1)

Strongly disagree to (5) *Strongly agree*. A mean score was computed so that higher scores

indicated more balanced cohesion. The measure demonstrated high reliability (service members:

$\alpha = .74$; civilian spouses: $\alpha = .80$). Service members' and civilian spouses' balanced flexibility

was also measured using seven items from the Family Adaptability and Cohesion Scale

(FACES) IV (Olson et al., 2006). Sample item: "My family is able to adjust to change when

necessary." Responses ranged from (1) *Strongly disagree* to (5) *Strongly agree*. A mean score

was computed so that higher scores indicated more balanced flexibility. The measure

demonstrated high reliability (service members: $\alpha = .70$; civilian spouses: $\alpha = .74$).

Analyses

All analyses were conducted in Mplus Version 8 (Muthén & Muthén, 1998-2017). A

latent profile analysis (Asparouhov & Muthén, 2014) was used to identify profiles of military

couples based on both partners' reports of their participation in two types of family work (i.e.,

parenting work and emotion work). Latent profile analysis is a person-centered approach. Person-centered approaches examine how variables group together within individuals, whereas variable-centered approaches examine how variables are associated with each other. Latent profile analysis use a classification technique to identify patterns within the data that are unobserved when using standard, variable-centered analyses (Asparouhov & Muthén, 2014). That is, it identifies groups, of couples in this instance, with different patterns of family work participation based on both partners' reports of parenting work and emotion work. The optimal latent profile solution (i.e., the optimal number of couple typologies) was determined based on conceptual and statistical considerations (Bauer & Steinley, 2022). Conceptual considerations included profile size and utility (i.e., ensuring all couple typologies have at least 5% or more of the sample). Statistical considerations included the lowest Akaike information criterion (AIC, an indicator of relative fit, comparing models with different amount of classes to each other), the lowest adjusted Bayesian information criterion (BIC, another indicator of relative fit), a statistically significant Lo-Mendell-Rubin Adjusted Likelihood Ratio Test (which indicates if adding one class provides the model with better fit when compared to the previous model with one less class), and an entropy value over 0.80 (which indicates class separation) (Nylund et al., 2007). The optimal latent profile solution was selected by balancing these conceptual and statistical considerations to discern the best fitting solution.

Following the identification of family work profiles, to determine if the couples in the profiles differed on military and demographic characteristics (i.e., service members' number of months deployed, service members' time away in the past year, service members' rank, civilian spouses' employment status, both partners' age, and if partners were the biological parent of their child) and individual and relational functioning (life satisfaction, depressive symptoms,

relationship satisfaction, communication satisfaction, balanced cohesion, and balanced flexibility), between-group mean differences were examined via the DE3STEP command in Mplus, which provides a multivariate analysis of variance (MANOVA). Full Information Maximum Likelihood was used to account for missing data. Rates of missing data were minimal (i.e., less than 1%).

Results

Classification Procedure

- Insert Table 2.1 here -

Table 2.1 summarizes the model fit indices used to select the optimal latent profile solution. The 4-profile solution was selected as the optimal solution based on the AIC and adjusted BIC values and conceptual considerations, including profile size and utility of the profiles for practical interpretation. The AIC and adjusted BIC values indicated the 4-profile solution was an improvement when compared to the 2-profile and 3-profile solutions. The 4-profile solution also had adequate profile sizes, with each profile containing at least 5% of the sample. Finally, the 4-profile solution also contained sufficient variation in both partners' participation in parenting work and emotion work to be useful for practical interpretation. Although the other fit indices are somewhat mixed regarding which profile solution is optimal, it is worth noting that it is common for different fit indices to indicate different class solutions as optimal because each fit index is used to calculate a specific, unique indicator of model fit (Bauer & Steinley, 2022). It is recommended to weigh multiple fit indices and conceptual considerations, such as profile size and the utility of the profiles for practical implications, to discern the optimal class solution (Bauer & Steinley, 2022).

Regarding the other indicators of fit, the 2-class solution had the only significant bootstrapped Lo-Mendell-Rubin test. However, it is worth noting that the 4-profile solution had a p -value of .11, whereas the 5-profile solution had a p -value of .44, indicating the addition of a fifth class substantially worsened model fit. Although the significant bootstrapped Lo-Mendell-Rubin test may indicate the 2-profile solution as optimal, the only difference between the two profiles was service members' participation in parenting tasks. Conceptually and practically, it is unlikely that groupings of couples based on both partners' participation in parenting tasks and emotion work only differ in service members' participation in parenting tasks. Finally, the entropy values for the different profile solutions were considered. The 3-profile solution (.73), the 4-profile solution (.69), and the 5-profile solution (.70), indicated the 3-profile, 4-profile, and 5-profile solutions had similar rates of class differentiation, and as such, entropy was a less helpful for selecting the optimal class solution in this study.

Descriptions of Family Work Profiles

- Insert Figure 2.2 here -

- Insert Table 2.2 here -

Figure 2.2 shows service members' and civilian spouses' average rates for participating in parenting tasks and emotion work across the four profiles of couples. To further analyze the characteristics of the profiles, t -tests were conducted within and between the profiles to examine mean differences in service members' and civilian spouses' parenting tasks and emotion work (see Table 2.2 and Appendix B). Using the results of the t -tests, profile names were created to highlight a unique feature of couples' family work in each profile.

Profile 1, labeled the "less emotionally attentive couples" profile was comprised of 21% of the couples ($n=49$). The less emotionally attentive couples profile contained service members

and civilian spouses who provided significantly less emotion work relative to the other profiles (service members: $M=2.73$, $F=82.69$, $p<.001$; civilian spouses: $M=3.10$, $F=16.72$, $p<.001$). Couples in less emotionally attentive couples profile were divided on their participation in parenting tasks, with civilian spouses tending to participate in more parenting work than service members (service members' parenting tasks: $M=2.81$; civilian spouses' parenting tasks: $M=3.77$). See Appendix D for more information on interpreting mean values of participation in each family work scale.

Profile 2, labeled the “highly involved mothers” profile, had 29% of the couples ($n=65$). The highly involved mothers profile featured the largest difference in service members' and civilian spouses' completion of parenting tasks when compared to other profiles. In this profile, service members participated in parenting tasks significantly less than fathers in any other profile ($M=2.01$, $F=252.36$, $p<.001$) and mothers participated in significantly more parenting tasks when compared to most other profiles ($M=4.09$, $F=12.69$, $p<.001$). However, both service members and civilian spouses in the highly involved mothers profile provided emotion work at moderate levels (service members: $M=3.56$; civilian spouses: $M=3.71$).

Profile 3, labeled the “emotionally attentive couples” profile, had 45% of the couples ($n=102$). Service members and civilian spouses in the emotionally attentive couples profile provided significantly higher levels of emotion work relative to the other profiles (service members: $M=4.23$, $F=82.69$, $p<.001$; civilian spouses: $M=3.99$, $F=16.72$, $p<.001$). The couples in the emotionally attentive couples profile generally had civilian spouses who participated in parenting tasks more often than service members (service members: $M=2.68$; civilian spouses: $M=3.63$).

Profile 4, labeled the “highly involved fathers” profile, had 5% of the couples ($n=12$). In this profile, service members (i.e., fathers) completed significantly more parenting tasks than service members in any other profile ($M=4.73$, $F=252.36$, $p<.001$) and civilian spouses also participated in parenting work at high rates, similar to civilian spouses across all profiles ($M=3.79$). Service members and civilian spouses in the highly involved fathers profile also provided emotion work at moderate levels (service members: $M=3.58$; civilian spouses: $M=3.75$).

Mean Differences in Military and Demographic Characteristics between the Family Work Profiles

- Insert Table 2.3 here -

For most of the military and demographic characteristics, there were no significant mean differences between the different family work profiles (see Table 2.3). More specifically, there were no mean differences between the family work profiles for service members’ total months deployed, service members’ time away in the past year, service members’ rank, civilian spouses’ employment status, and civilian spouses’ age. However, there were marginally significant differences between the family work profiles for service members’ age and parents’ biological relation to their child. Regarding service members’ age, service members in the less emotionally attentive couples profile ($M=4.00$) were generally older compared to service members in the highly involved mothers ($M=3.60$) and highly involved fathers ($M=3.32$) profiles. Additionally, on average, service members in the emotionally attentive couples profile ($M=3.92$) were older than service members in the highly involved fathers ($M=3.32$) profile. Couples in the highly involved fathers profile mostly had children that were biologically related to service members but not civilian spouses ($M=1.10$), compared to couples in all other profiles (less emotionally

attentive couples: $M=1.55$, highly involved mothers: $M=1.66$, and emotionally attentive couples couples: $M=1.56$).

Mean Differences in Individual and Relational Functioning between the Family Work Profiles

- Insert Table 2.4 here -

Differences in Individual Functioning

Regarding service members' and civilian spouses individual functioning, there were significant mean differences between the family work profiles for service members' life satisfaction, civilian spouses' life satisfaction, and civilian spouses' depressive symptoms (see Table 2.4). Service members in the emotionally attentive couples profile tended to have higher life satisfaction ($M=3.31$) compared to service members in the less emotionally attentive couples ($M=2.88$) and highly involved mothers ($M=2.90$) profiles. Civilian spouses in the less emotionally attentive couples profile, on average, had the lowest life satisfaction ($M=2.61$) compared to all other profiles (highly involved mothers: $M=3.14$; emotionally attentive couples: $M=3.36$; highly involved fathers: $M=3.29$). Additionally, on average, civilian spouses in the emotionally attentive couples profile had higher life satisfaction ($M=3.36$) compared to civilian spouses in the highly involved mothers profile ($M=3.14$).

Similar to the results for civilian spouses' life satisfaction, civilian spouses in the less emotionally attentive couples profile tended to have higher depressive symptoms ($M=1.96$) compared to civilian spouses in the highly involved mothers profile ($M=1.72$) and the emotionally attentive couples profile ($M=1.66$). Additionally, civilian spouses in the highly involved fathers profile had higher depressive symptoms ($M=1.88$) on average than civilian

spouses in the emotionally attentive couples profile ($M=1.66$). There were no significant differences for service members' depressive symptoms between the family work profiles.

Differences in Couple Functioning

There were also significant differences in service members' and civilian spouses' couple functioning between the family work profiles (see Table 2.4). Services members in the less emotionally attentive couples profile averaged the lowest relationship satisfaction ($M=2.46$) compared to all other profiles (highly involved mothers: $M=3.64$; emotionally attentive couples: $M=3.79$; highly involved fathers: $M=3.71$). Service members in the emotionally attentive couples profile tended to have higher relationship satisfaction ($M=3.79$) compared to service members in the highly involved mothers profile ($M=3.64$). Similarly, civilian spouses in the less emotionally attentive couples profile averaged the lowest relationship satisfaction ($M=2.60$) compared to all other profiles (highly involved mothers: $M=3.61$; emotionally attentive couples: $M=3.74$; highly involved fathers: $M=3.79$). Civilian spouses in the emotionally attentive couples profile tended to have higher relationship satisfaction ($M=3.74$) compared to civilian spouses in the highly involved mothers profile ($M=3.61$).

Regarding communication satisfaction, service members in the less emotionally attentive couples profile, on average, had the lowest communication satisfaction ($M=2.69$) compared to service members in all other profiles (highly involved mothers: $M=3.46$; emotionally attentive couples: $M=3.57$; highly involved fathers: $M=3.48$). Similarly, civilian spouses in the less emotionally attentive couples profile averaged the lowest communication satisfaction ($M=2.60$) compared to civilian spouses in all other profiles (highly involved mothers: $M=3.41$; emotionally attentive couples: $M=3.67$; highly involved fathers: $M=3.61$). Additionally, civilian spouses in

the emotionally attentive couples profile tended to have higher communication satisfaction ($M=3.67$) compared to civilian spouses in the highly involved mothers profile ($M=3.41$).

Differences in Family Functioning

There were also significant differences between the family work profiles regarding family functioning (see Table 2.4). Service members in the less emotionally attentive couples profile averaged the lowest balanced cohesion ($M=3.59$) compared to service members in all other profiles (highly involved mothers: $M=3.98$; emotionally attentive couples: $M=4.11$; highly involved fathers: $M=4.03$). Similarly, civilian spouses in the less emotionally attentive couples profile tended to have the lowest balanced cohesion ($M=3.46$) compared to civilian spouses in other profiles (highly involved mothers: $M=4.17$; emotionally attentive couples: $M=4.25$; highly involved fathers: $M=4.28$).

Regarding family flexibility, service members in the less emotionally attentive couples profile, on average, had the lowest balanced flexibility ($M=3.48$) compared to service members in all other profiles (highly involved mothers: $M=3.73$; emotionally attentive couples: $M=4.00$; highly involved fathers: $M=4.07$). Service members in the emotionally attentive couples profile tended to have higher balanced flexibility ($M=4.00$) compared to service members in the highly involved mothers profile ($M=3.73$). Similarly, civilian spouses in the less emotionally attentive couples profile averaged the lowest balanced flexibility ($M=3.21$) compared to civilian spouses in other profiles (highly involved mothers: $M=3.91$; emotionally attentive couples: $M=4.11$; highly involved fathers: $M=4.25$). Additionally, civilian spouses in the emotionally attentive couples profile tended to have higher balanced flexibility ($M=4.11$) compared to service members in the highly involved mothers profile ($M=3.91$).

Discussion

This study was grounded in the VSAM (Karney & Bradbury, 1995) and used a latent profile analysis with dyadic, couple data to identify unique groupings of couples' based on their family work participation. Correlates of couples' family work patterns were also examined to discern (1) if different demographic and military characteristics varied between the family work profiles and (2) how individual and relational functioning varied between the family work profiles. Finally, this examination was focused on military couples, a population whose family work patterns have been understudied, but whose military context may influence family work patterns and individual and relational functioning for couples with differing family work patterns. This research may yield insight into family work interventions for military couples with specific patterns of family work.

Family Work Profiles

Four groupings of couples with distinct family work profiles were identified, each with a defining characteristic for which they were named: the less emotionally attentive couples profile (21% of couples), the highly involved mothers profile (29%), the emotionally attentive couples profile (45%), and the highly involved fathers profile (5%). Although each grouping of couples had a standout feature, there are important similarities and trends across the different profiles.

Across the profiles, couples' participation in parenting work tended to be unequal, with mothers (i.e., women civilian spouses) typically performing more parenting work than fathers (i.e., male service members). The couples in the highly involved fathers profile were an exception. This is consistent with a recent study that reviewed literature on family work over the past decade that suggests women tend to do more parenting work across all stages of children's development (Perry-Jenkins & Gerstel, 2020).

Regarding emotion work, women partners tended to perform more emotion work than their male service member partners, however, only the couples in the less emotionally attentive couples had women civilian spouses that performed significantly more emotion work than their male service member partner. Interestingly, the average level of emotion work performed by both partners was above the halfway point of the scale for all profiles. This suggests that most couples in the sample have some emotion work skills, such as listening to and being supportive of their partner, upon which interventions aimed at improving couples' emotion work could build from.

Although this study cannot empirically examine gender separately from spousal position, as all service members were men and all civilian spouses were women, these findings are consistent with prior research suggesting women generally perform more family work than men (Shockley et al., 2021; Umberson et al., 2020). Future research with women service members can discern if these results are primarily driven by gender or spousal position (i.e., service member vs. civilian). However, considering the majority of civilian spouses of service members are women (Department of Defense, 2021) and military life places unique demands on spouses, such as frequent relocations that may disrupt paid work opportunities and service member absences from home life due to military duties, it may also be that military life and culture inadvertently encourage more traditional gender roles in heterosexual couples (Huffman et al., 2016). This aligns with research with civilian samples indicating that gender roles permeate divisions of household labor, even when couples believe they are dividing housework based on who has more availability for housework (McMunn et al., 2020).

Military and Demographic Characteristics

The military characteristics examined (i.e., service members' number of months deployed, time away from home in the past year, and rank) did not vary across the different profiles of couples with different family work patterns. This was unexpected given theoretical works propose military life and the related challenges are likely to influence family work participation (Bowling & Sherman, 2008; Pincus et al., 2001) and considering the VSAM's (Karney & Bradbury, 1995) contention that stressors (e.g., deployments) influence partners' adaptive processes. However, the lack of variation in the sample on these characteristics may contribute to the lack of findings. Research with more diverse samples of military couples is needed, such as couples at different stages in the deployment cycle, couples experiencing more separations, or couples with women service members. Future research comparing family work participation in civilian couples and military couples may also be useful in further elucidating the role military life plays in family work patterns.

Regarding the demographic characteristics, women civilian spouses' employment did not vary across the profiles. Although some prior research indicates participation in paid work influences participation in family work (Horne et al., 2017; Kitterød & Lappégard, 2012), the lack of variation in women civilian spouses' employment between the profiles of couples with different family work patterns fits with research showing that women tend to perform more housework and childcare when compared to men, regardless of their participation in paid work (McMunn et al., 2020; Shockley et al., 2021). Service members' age, but not civilian spouses', varied between the family work profiles, with the main trend showing that service members in the highly involved fathers profile were younger. It may be that, in some cases, service members who are younger are more involved in parenting tasks. However, considering age differences

were small between the profiles, these results warrant further research with samples of service members and spouses with wider age ranges that may better examine generational differences in family work. Additionally, future research examining family life stage (e.g., couples with no children, parents with school-aged children) may be helpful in discerning if partners' age or family life stage is more indicative of participation in various types of family work. Service members in the highly involved fathers profile were more likely to have children that were biologically related to them, but not to their partners. This fits with prior research suggesting parents are more involved in parenting tasks when they are biologically related to children (Perry-Jenkins & Gerstel, 2020).

Individual Functioning

Regarding individual functioning, specifically, life satisfaction and depressive symptoms, couples in the emotionally attentive couples profile tended to have higher individual functioning, and women civilian spouses in the less emotionally attentive couples tended to have the lower individual functioning when compared to most other profiles. Overall, these results fit with prior research on civilian couples indicating that more emotion work in couple relationships is beneficial for individual functioning, while lower levels of emotion work may have adverse consequences (Umberson et al., 2020), and extend prior research, demonstrating the importance of emotion work for military couples' individual functioning.

Additionally, women civilian spouses in the highly involved mothers profile tended to have better individual functioning when compared to those in the less emotionally attentive couples profile, but worse individual functioning when compared to those in the emotionally attentive couples. Relatedly, service members' saw less variation in their individual functioning between the profiles when compared to women civilian spouses. Considering that, across most

profiles, women civilian spouses were performing more family work, both of these findings fit with prior research on civilian couples (Fillo et al., 2015; Perry-Jenkins & Gerstel, 2020), and suggests that partners in military couples who perform more family work may see more adverse impacts on their individual functioning.

Relational Functioning

Finally, this study examined variations in relational functioning, namely, relationship satisfaction, communication satisfaction, balanced cohesion, and balanced flexibility, between the family work profiles. Similar to the results for individual functioning, both partners in the less emotionally attentive couples profile had lower levels of all indicators of relational functioning when compared couples in all other profiles. Additionally, couples in the emotionally attentive couples profile, on average, had better relational functioning when compared to those in the highly involved mothers profile. The trend that couples who performed more emotion work saw better relational functioning and that those who performed the least emotion work had worse relational functioning emphasizes the importance of emotion work in couple relationships as an adaptive process that may improve relational, as well as individual, functioning (Horne & Johnson, 2019; Karney & Bradbury, 1995) for military couples as well as civilian couples. The results also suggest that emotion work in couple relationships may spillover from the couple subsystem to impact functioning for military families. Furthermore, it seems that a lack of emotion work may be particularly consequential on relational functioning (Daminger, 2019; Umberson et al., 2020). Interventions aimed at educating couples on what emotion work is and how to better incorporate emotion work into daily interactions may be helpful for improving both individual and relational functioning.

Couples in the highly involved fathers profile did not significantly differ from those in the emotionally attentive couples profile, but couples in the highly involved mothers profile tended to fare worse in terms of relational functioning when compared to those in the emotionally attentive couples. Considering service members and civilian spouses had the largest discrepancy in parenting work in the highly involved mothers profile, it may be that large discrepancies in parenting work are impactful on relational functioning. This fits with prior research suggesting larger divisions in various types of family work may elicit lower relationship satisfaction and worse relational functioning (Carlson et al., 2018; Dew & Wilcox, 2011). These results may also point to a gender difference, such that when women partners are expected to and actually do more family work, relationships may feel unequal, and lower relational functioning may be a consequence (McMunn et al., 2020). Interventions targeting parenting work may be particularly helpful if they emphasize equal participation in parenting tasks. Additionally, although military couples may not be able to consistently participate in parenting tasks or other forms of family work at equal rates due to military-related separations (e.g., deployments), an emphasis on equitable participation in family work may be useful. For instance, while deployed and unable to participate in parenting tasks, service members could focus on supporting partners with emotion work, and upon returning home, could take on additional parenting tasks.

Interestingly, there were no significant differences for service members' or civilian spouses' relational functioning between the highly involved mothers and highly involved fathers profile. Although participation in parenting work differed for service members and civilian spouses in these two profiles, service members' and civilian spouses' emotion work was not significantly different between these two profiles, with partners in both profiles performing moderately high amounts of emotion work. These findings underscore the utility of examining

different types of family work (i.e., parenting work, emotion work) in combination. It may be that both parenting work and emotion work are adaptive processes that can bolster relationship satisfaction (Karney & Bradbury, 1995), such that if there are discrepancies in one type of family work (e.g., the discrepancies seen in the highly involved mothers profile), congruence in another type of family work may still be helpful for relational functioning. This may also further underscore the importance of emotion work in couples. As previously noted, emotion work can elicit conflict in couple relationships, as it is harder to notice and appreciate when compared to task-oriented types of family work (Damingler, 2019; Umberson et al., 2020). It may be that feeling seen, heard, and supported by a partner is more influential for relationship functioning than participation in task-oriented types of family work.

Limitations and Directions for Future Research

Although this study yields important insight into military couples' family work patterns, study results should be considered along with their limitations. This study utilized cross-sectional data. Given that family work likely varies over time by family life stage as well as military-related transitions, future research with longitudinal data is important to better understand military couples' family work patterns over time. Related to family life stage, we did not have information on the ages of all couples' children. Furthermore, although we were able to examine the target child's biological relationship to service members and civilian spouses, it was unknown if other children in the home were biologically related to one or both parents, which may also influence parenting work. Considering both the age of all children in the home and their biological relation to both parents may influence parenting work, future research with data on all children's ages and biological relationships may improve our understanding of parenting work and couples' individual and relational functioning. Additionally, given that the sample

consisted of male service members that were men and female civilian spouses, gender cannot be examined separately from spousal position (i.e., service member vs. civilian spouse). Future research with more women service members can discern which results may be driven by gender, spousal position, or both. Relatedly, in the data collection procedures, certain information, including race and ethnicity, was not collected in order to protect participants' privacy. Family work is impacted by a variety of intersectional social factors, including race and ethnicity (Perry-Jenkins & Gerstel, 2020). Future research including data on race and ethnicity, as well as other aspects of social location, such as sexuality, may be useful for examining military couples' family work.

Conclusion

Grounded in the VSAM (Karney & Bradbury, 1995), this study used a latent profile analysis to identify different groupings of military couples based on both partners' participation in two types of family work: parenting work and emotion work in their couple relationships. The use of a person-centered approach also allowed for the examination of how certain variables, namely, military and demographic characteristics and individual and relational functioning, group together within different profiles of couples with unique patterns of family work profiles. Overall, the results indicated unique military characteristics, namely, number of months deployed, time away from home in the past year, and service members' rank, were not correlated with unique patterns of family work, warranting further research into what military characteristics may correspond with different patterns of family work, as well as research comparing family work in military and civilian couples to further examine the influence of military life on family work. Finally, the results indicated that emotion work may be particularly important for military couples' individual and relational functioning. Namely, couples classified

in profiles with lower amounts of emotion work generally reported poorer individual and relational functioning, while higher amounts of emotion work may function as an adaptive process, improving individual and relational functioning for military couples. Emotion work may be particularly important for military couples given the transitions and separations that accompany military life and may disrupt opportunities for participation in other forms of family work. Interventions for military couples that coach couples on how to elevate their performance of emotion work for their partners may be particularly helpful.

CHAPTER 3

STUDY 2: SERVICE MEMBERS' COUPLE FINANCES: AN EXAMINATION OF
FINANCIAL ANXIETY, FINANCIAL DECISION-MAKING, AND AGREEMENT ON
SPENDING AND RELATIONSHIP OUTCOMES¹

¹Peterson, C. and O'Neal, C.W. To be submitted to *Journal of Family and Economic Issues*.

Abstract

Service members may be at an elevated risk for financial anxiety due to the additional financial stressors of military life (e.g., moving costs, additional childcare costs) which may adversely impact their romantic relationships. Although previously unexplored, elements of couple finances, including service members' shared financial decision-making and agreement on spending with partners, are generally associated with more positive outcomes for couples, and may attenuate the negative consequences of service members' financial anxiety on their relationship outcomes. Grounded in the vulnerability stress adaptation model (Karney & Bradbury, 1995) and the family stress theory (Conger et al., 1994), and using a latent moderation model with a sample of $N=1,480$ service members, this study examined how service members' financial anxiety, shared financial decision-making, agreement on spending are related to their couple relationship outcomes, specifically, relationship satisfaction and caring interactions within the couple relationship. Additionally, this study incorporated shared financial decision-making and agreement on spending as moderators of the association between financial anxiety and relationship outcomes. The results indicated that service members' financial anxiety was negatively associated with their relationship satisfaction, but that their reported shared financial decision-making and agreement on spending were positively associated with both relationship satisfaction and caring interactions. Furthermore, agreement on spending was found to moderate the association between financial anxiety and relationship satisfaction. These findings demonstrate the merit and utility of collaborative, relational approaches to financial management for service members. Implications for interventions for military couples' finances are discussed.

Introduction

In addition to financial stressors that all couples may face, such as job loss, inflation, navigating tough financial decisions, military couples may experience additional financial stress due to their military context (Blue Star Families, 2022). For example, certain military experiences, such as deployments or Permanent Change of Station (PCS) moves, may elicit financial stress and additional costs on families, such as moving costs, childcare costs, or civilian partners changing or leaving jobs, that may not be covered by military pay and allotments (e.g., Gunty et al., 2016; Pflieger et al., 2018). Furthermore, service members report that, in some locations, military provided housing allotments have not kept up with inflation and the rising costs of living, placing further financial strain on military couples (Blue Star Families, 2022). The 2022 Blue Star Families study of active-duty service members ($N=466$) and their spouses ($N=3,173$) found that spouses' difficulty maintaining employment throughout multiple PCS moves was a top stressor for military families for the sixth consecutive year in a row, ranking higher than service members' time away from their families due to military duties. This finding is consistent with earlier studies in which service members ranked finances as their top stressor over deployments and personal relationship stressors (Carlson et al., 2016). The prominence of financial stress may also relate to the fact that financial status has implications for service members' jobs. For example, service members may risk losing security clearances that are essential for completing military duties if they incur too much credit card debt, risking separation from the military (Carlson et al., 2016; Hosek & Wadsworth, 2013).

The financial concerns elicited by different elements of military life may place service members at risk of experiencing financial anxiety (i.e., subjective feelings of stress over one's financial situation), which is associated with negative outcomes for relationships, including

relationship dissatisfaction and reduced warmth and caring interactions in couple relationships (e.g., Falconier & Epstein, 2011; Masarik & Conger, 2017). Conversely, two aspects of couple finances that may attenuate the adverse impacts of financial anxiety on relationship outcomes are shared financial decision-making and agreement on spending. Shared financial decision-making is when both members of a couple are involved in financial decisions (also termed joint financial decisions) (Kim et al., 2017), whereas agreement on spending is when couple members have a shared plan for their spending behaviors (Falconier & Epstein, 2011). These two, modifiable aspects warrant more investigation given their potential role in attenuating adverse impacts of financial anxiety, which may be unavoidable for service members, and, more generally, their association with positive relationship outcomes, such as higher relationship satisfaction (e.g., Archuleta, 2013; LeBaron et al., 2019).

Grounded in the vulnerability stress adaptation model (VSAM) (Karney & Bradbury, 1995) and the family stress theory (Conger et al., 1994), this study addressed the previous gaps in literature by examining how financial anxiety, shared financial decision-making, agreement on spending are related to couple relationship outcomes (i.e., relationship satisfaction, caring interactions within the couple relationship) in a sample of service members, a population at heightened risk of experiencing financial anxiety. Furthermore, considering shared financial decision-making and agreement on spending may be a leverage point for improving relationship outcomes, this study incorporated shared financial decision-making and agreement on spending as moderators of the association between financial anxiety and relationship outcomes (i.e., relationship satisfaction, caring interactions).

Theoretical Grounding

The current study is grounded in the vulnerability stress adaptation model (VSAM) (Karney & Bradbury, 1995) and the family stress theory (Conger et al., 1994). The VSAM explains how an individuals' enduring vulnerabilities, which are stable personal or demographic characteristics that may place an individual at risk for elevated stress, such as personality or predisposition for anxiety, and stressful events, such as stressful military life events or financial events, are associated with partners' adaptive processes. Adaptive processes are behaviors and processes couples use to cope with stressors and enduring vulnerabilities, such as couple decision-making processes or working to find an agreement, and are associated with couples' relationship satisfaction (Karney & Bradbury, 1995). More recent extensions of the theory acknowledge ways that adaptive processes may influence relationship outcomes in combination with partners' enduring vulnerabilities and experiences of stress (McNulty et al., 2021). This extension of the VSAM suggests couples' ability to effectively utilize their adaptive processes, such as adapting their roles in couple finances or making shared financial decisions instead of solitary decisions, may buffer individuals and couples from experiencing relationship dissatisfaction during times of stress (e.g., financial anxiety).

Expanding on the VSAM, the family stress theory (Conger et al., 1994) provides a useful framework for understanding how economic or financial stress and can result in adverse outcomes, including couple relationship outcomes. More specifically, the theory posits that economic stressors (e.g., low income) may place pressure on families (e.g., daily stressors, making cutbacks), which may elicit distress in individuals (Conger et al., 1994) that spills over to their relationships. The family stress theory also accounts for how protective factors, comparable to adaptive processes in the VSAM (Karney & Bradbury, 1995), can buffer couples from

experiencing negative relationship consequences resulting from economic stress. For instance, couples' adaptability and problem-solving skills, such as their ability to share financial decision-making and agree on spending, may preserve relationship satisfaction, even during times of economic stress.

Accounting for both recent extensions of the VSAM (Karney & Bradbury, 1995; McNulty et al., 2021) and the protective effects posited in the family stress theory (Conger et al., 2002), this study examined shared financial decision-making and agreement on spending, as adaptive processes and/or protective factors, that may moderate the association between financial anxiety (i.e., a financial stressor) and relationship outcomes. Because the family stress theory considers both negative changes to couple interactions and reductions in relationship satisfaction to be elements of "relationship stress," both relationship satisfaction and caring interactions in the couple relationship are examined as relationship outcomes.

Financial Anxiety and Couple Relationships

Finances are known to influence couple processes and outcomes, and clear associations between financial stress and negative relationship outcomes, such as lower relationship satisfaction, conflict, or relational stress, have been consistently identified in previous research (e.g., Falconier & Epstein, 2011; Johnson & Booth, 1990; Masarik & Conger, 2017).

Interestingly, prior studies examining finances have identified that economic stressors (e.g., job loss) are not equivalent to individuals' feelings about their financial situation, such as financial anxiety, which may be influenced by a variety of contextual and personal factors (Falconier & Epstein, 2011; Voydanoff & Donnelly, 1988). When compared to objective experiences of financial stressors, feelings of financial anxiety are generally more predictive of an individual's overall distress and their interactions with others (i.e., their emotions and behaviors towards

partners) (Kinnunen & Feldt, 2004). As such, this study focused on service members' feelings of financial anxiety, defined as stress about one's financial situation.

The financial anxiety elicited by financial stressors is both directly and indirectly associated with relationship outcomes (Falconier & Epstein, 2011; Masarik & Conger, 2017). The anxiety individuals experience can influence their emotions and behaviors towards their partners, eliciting more negative couple interactions, such as reduced warmth and positive affect, less support, more irritability, more criticism, conflict, hostility, and, in turn, lower relationship satisfaction (Conger et al., 2002; Dew & Yorgason, 2010; Kinnunen & Feldt, 2004). For this reason, both overall relationship satisfaction and caring interactions were included as relationship outcomes. The associations between financial anxiety and adverse relationship outcomes have been identified in various diverse samples (e.g., African American couples, retired couples, Mexican immigrant couples) (e.g., Dew & Yorgason, 2010; Masarik & Conger, 2017), including military couples, who experience unique military-life transitions that can influence couples' financial anxiety and their relationships (Pflieger et al., 2018; Ross et al., 2017).

Shared Financial Decision-Making and Couples' Agreement on Finances

As previously defined, the two components of couple finances examined in this study are (1) shared financial decision-making and (2) agreement on spending. Both of these components involve couples working together to compromise on what, as a couple, they believe are appropriate spending behaviors. However, these components differ in that shared financial decision-making pertains to working together through financial decisions, such as buying a car, whereas agreement on spending reflects a more general plan for spending behaviors that couples are in alignment on.

Partners have certain roles in couple finances, namely, in financial decision-making and in agreements on finances. In financial decision-making, one partner may take the lead in financial decisions and make financial decisions for the couple (and this may happen intentionally or incidentally) or partners may share financial decision-making, with both partners having a role in the decision-making process (Kim et al., 2017). Related to financial decision-making, partners also have roles in agreeing on finances and financial management. Partners' roles in financial agreements relate to their unique, underlying views on appropriate financial practices, their views on their partner's financial behaviors, and their ability to work with partners to compromise on agreeable financial practices (e.g., agreement on spending) (Olson & Rick, 2022).

Similar to financial anxiety, partners' roles in financial decision-making and agreement on finances are also related to relationship outcomes. Who makes financial decisions in relationships may be impacted by a variety of factors including which partner has more financial resources (e.g., income, financial knowledge), which partner has more time for or enjoys handling financial decisions, and gender (Archuleta & Grable, 2012; Kim et al., 2017; LeBaron et al., 2019; Skogrand, et al., 2011). Nonetheless, the financial decision-making process of couples (i.e., shared vs. solo decisions) has implications for both partners' individual and relational well-being. More specifically, shared financial decision-making is associated with both partners feeling more empowered in their relationship, as well as higher relationship satisfaction and stability (Archuleta & Grable, 2012; LeBaron et al., 2019). On the other hand, couples who do not share financial decision-making may have higher levels of inequalities in their relationships and less relationship satisfaction (Kim et al., 2017).

Couples' agreement on spending is another component of couple finances that may influence relationship outcomes. It is common for partners to have differing views, values, approaches, and behaviors when it comes to finances (Zagorsky, 2003) stemming from differing family of origin experiences, learned financial values, personality characteristics, or financial history (Falconier & Epstein, 2011). Although differences are common, prior research generally supports that couples who share financial values and agree on spending tend to have better outcomes, such as higher relationship satisfaction (Archuleta, 2013). In contrast, disagreement on spending may have a stress contagion effect, such that couples who disagree on finances tend to have worse outcomes in other aspects of their lives, including personal distress, more negativity in their interactions, and more conflict in their relationship (Dew & Dakin, 2011; Duba et al., 2012; Falconier & Epstein, 2011).

As previously stated, shared financial decision-making and couples' agreement on spending tend to be associated with more positive relationship outcomes. Although caring interactions have not previously been examined in relation to couple financial roles, given that both financial decision-making and agreement on spending are interactional processes, it is possible that financial decision-making and agreement on spending have implications for couples' caring interactions, in addition to their overall relationship satisfaction. Furthermore, shared financial decision-making and agreement on spending may be leverage points for couple interventions that couples can change to improve their relationships, even when experiencing financial anxiety (Olson & Rick, 2022). It follows that shared financial decision-making and agreement on spending may moderate the adverse impacts financial anxiety can have on relationship outcomes. That is, financial anxiety could be amplified by solo decision making and

disagreement on spending, or, alternatively, financial anxiety could be mitigated by shared financial decision-making and agreement on spending.

To examine the utility of shared financial decision-making and agreement on spending as potential leverage points for improving relationship outcomes for couples experiencing financial anxiety, this study adds to the literature by examining how shared financial decision-making and agreement on spending moderate the impact of financial anxiety on relationship satisfaction and caring interactions. Furthermore, this study extends the literature by examining financial anxiety, shared financial decision-making, and agreement on spending in military couples.

Military Couples and Finances

Similar to other couples, financial anxiety is associated with individual well-being for service members and their partners as well as military couples' relational well-being (e.g., Hosek & Wadsworth, 2013; Wang & Pullman, 2019). More specifically, research has shown that service members with lower net worth and higher debts generally have worse mental health compared to service members who were more financially sound, and military spouses' financial stress is implicated in lower life satisfaction and psychological well-being (Bell et al., 2014; Carlson et al., 2016; Wang & Pullman, 2019). Financial strain has also been implicated in military couples' relationship outcomes. Military couples with higher levels of economic strain and concern regarding their management of finances have been found to average more relationship stress, less warmth in their couple interactions, more hostility, and reduced marital quality (Allen et al., 2011; Hosek & Wadsworth, 2013; Ross et al., 2017).

As previously noted, service members' financial anxiety may be exacerbated by the numerous transitions associated with military life, such as deployments or frequent relocations (often termed Permanent Change of Station (PCS) moves) (Gunty et al., 2016; Pflieger et al.,

2018). Although this research has not yet been extended to examine how military life may influence shared financial decision-making and agreement on spending, it follows that financial decision-making and agreement may also be impacted by military transitions. For example, changes to financial decision-making processes may occur before, during, and after deployments or couples may experience challenges agreeing on spending during PCS moves (Pincus et al., 2001).

Additionally, recent research has shown that when service members accept influence from their partners (i.e., appreciate partners' inputs, allow partners to influence decisions, compromise to reach agreements), both partners have better relationship outcomes, including higher communication satisfaction, higher family satisfaction, and higher relationship satisfaction (Peterson et al., 2022; Peterson & Lucier-Greer, 2022). Although this research does not explicitly examine couple finances, these findings suggest that collaborative approaches to finances in which service members accept influence, such as sharing financial decision-making and working with partners to agree on spending, may help improve relationship outcome. As such, more research on service members' shared financial decision-making and agreement on spending is warranted to discern the potential benefits to service members' relationships.

Current Study

Previous research with the vulnerability stress adaptation model (VSAM; Karney & Bradbury, 1995) and the family stress theory (Conger et al., 2002) provide support for how financial anxiety, shared financial decision-making, and agreement on spending may be associated with relationship satisfaction and caring interactions within one's couple relationship. Furthermore, recent adaptations to the VSAM (McNulty et al., 2021) and the protective factors theorized in the family stress theory (Conger et al., 2002) provide support for how the impact of

financial anxiety on relationship satisfaction and caring interactions may be moderated by shared financial decision-making and agreement on spending. However, the potential for these moderation effects have not been examined, even though they may be key leverage points for intervention. Considering this research gap and the unique financial stressors military couples may face, this study examined how financial anxiety, shared financial decision-making, and agreement on spending were associated with relationship satisfaction and caring interactions in a sample of service members and the potential for interactions between financial anxiety with shared financial decision-making and agreement on spending. Study hypotheses include:

H1: Service members' financial anxiety will be negatively associated with their reported couple relationship satisfaction and caring interactions.

H2: Service members' shared financial decision-making will be positively associated with their relationship satisfaction and caring interactions.

H3: Service members' agreement on spending will be positively associated with their relationship satisfaction and caring interactions.

H4: Service members' shared financial decision-making and agreement on spending will moderate the association between financial anxiety and relationship outcomes (i.e., relationship satisfaction and caring interactions). More specifically, when service members share financial decision-making and agree on spending with their partners, this will buffer against the negative association between financial anxiety and relationship outcomes.

-Insert Figure 3.1 here -

The current study also accounts for demographic and contextual variables that may be related to study constructs. Specifically, considering prior research shows demographic characteristics and family context are associated with relationship outcomes (e.g., Karney &

Bradbury, 2020), relationship status, gender, and number of children were included as control variables. As research suggests income, and other factors associated with income and financial status, such as education level or service members' rank, may influence relationship outcomes (e.g., Masarik & Conger, 2017), income, education, and rank were also added as control variables. Finally, military-related experiences of stress, such as deployments and PCS moves, are also known to elicit stress on relationships (e.g., Pflieger et al., 2018), so number of deployments and number of PCS moves were also included as control variables.

Methods

Procedures

This study used a sample of service members from a larger program evaluation of the Department of the Air Force (DAF) financial trainings that service members attend at key career and life events (e.g., promotions, marriage). Service members were notified via email to complete financial trainings after their military records were updated to reflect the career or life event (e.g., after service members add a new spouse to their records). In the notification email, service members are also directed to take online pre- and post-surveys before and after training completion as part of the evaluation efforts. To reduce burden on service members, each service member was assigned to complete a sub-set of the measures of interest. Assignment occurs in a chronological order based on the timing of survey completion. For more information on the structure of data collection, see O'Neal & Lucier-Greer (2022). This study included a subset of service members who were assigned surveys collecting information on their financial and family well-being and consented to their data being used for research. They completed the surveys between December 2020 and December 2022. The Department of the Air Force and the University of Georgia IRB approved study protocol and surveys.

Participants

Given the relational outcomes examined, this sample was reduced to include service members who were in a serious romantic relationship, yielding a final analytic sample of 1,480 service members. Most service members were married (86%). Others were in a serious dating relationship (14%). On average, service members were 28.74 years old, most (73.2%) were men, and most (72.6%) were white. 51.6% of the service members had a high school education (12.2% had an associate degree; 21.0% had a bachelors). Most service members had partners who worked part-time (14.7%) or full-time (57.9%), and service members' annual household income averaged between \$40,000 and \$59,999 (19.2%). Just over half of the service members (56.9%) did not have children, and most others (35.6%) had one or two children. Most service members were enlisted (72.2%) and the remainder were officers (27.8%). On average, service members had experienced around one deployment ($M=0.88$, $SD=1.24$) and around one PCS move ($M=1.08$, $SD=0.98$).

Measures

Financial Anxiety

Financial anxiety was assessed as a latent variable using the four items from the Financial Anxiety Scale (Archuleta et al., 2013). Sample item: "I feel anxious about my financial situation." Responses ranged from (1) *Never* to (5) *Always*. The four items were used as observed variables loading onto a latent construct of financial anxiety. The factor loadings for the items ranged from .67 to .94.

Shared Financial Decision-Making

Using a single item developed for this study, service members reported who was responsible for day-to-day decisions about money in their household. Response options included

(1) *You*, (2) *You and your spouse/partner*, (3) *Your spouse/partner*, (4) *Nobody*, (5) *Other*. In the current sample, almost all service members reported they made the decisions alone or with their spouse/partner. Consequently, service members reporting other decision-making structures were removed from the sample because of the small sample size (i.e., 17 service members reporting “their partners” solely made financial decisions, 1 reporting “nobody” made financial decisions, and 1 reporting “other.”) The variable was dichotomized and recoded so that (0) indicated service members made financial decisions alone and (1) indicated service members and their partners shared financial decisions.

Agreement on Spending

Service members’ reports of agreement on spending in their couple relationship was measured with an item adapted from the Olson & Olson (1999) PREPARE/ENRICH relational consensus scale: “When thinking about my marriage/relationship, we usually agree on how to spend our money.” Response options ranged from (1) *Strongly disagree* to (5) *Strongly agree*.

Relationship Satisfaction

Relationship satisfaction was assessed as a latent construct comprised of three items from the Quality Marriage Index (Norton, 1983). Sample item: “My spouse/partner and I have a good relationship.” Responses ranged from (1) *Very strongly disagree* to (7) *Very strongly agree*. The three items were used as observed variables loading onto a latent construct of relationship satisfaction. The factor loadings for the items ranged from .93 to .98.

Caring Interactions

The latent outcome of caring interactions within one’s couple relationship was assessed with four items adapted from a study on socioemotional behaviors in relationships (Huston & Vangelisti, 1991). Sample item: “How often do you tell your partner things you appreciate about

him/her and how much you care for him/her?" Responses ranged from (1) *Never* to (7) *More than once a day*. The four items were used as observed variables loading onto a latent construct of caring interactions. The factor loadings for the items ranged from .58 to .74.

Control Variables

Several demographic and military control variables that previous studies have shown to be commonly associated with financial anxiety and couple outcomes were included in the study. Participants reported their *relationship status* in categories: (1) In a first marriage, (2) In a second marriage, (3) In a cohabitating relationship (living together), and (4) In a serious dating relationship (not living together). Options 1 and 2 were recoded to indicate participants were (1) married, and options 3 and 4 were recoded to indicate participants were (0) not married. *Gender* was obtained from participants' military records as a binary variable in which (0) indicated male and (1) indicated female. Participants reported the *number of children* that lived in their household at least 50% of the time with the following options: (0) None, (1) 1-2 children, (2) 3-4 children, and (3) 5 or more children. Participants reported their annual household *income* (including both their and their partners' income) with response options ranging from (1) Less than \$20,000 to (9) \$100,000+. Service members' *education* level was obtained from their military records in categories: (1) High school education, (2) associate degree, (3) Bachelor's degree, (4) Masters degree, and (5) PhD. Service members' *rank* was obtained from participants' military records in categories: (1) E1 to E4, (2) E5 to E9, (3) O1 to O4, (4) O5 to O9. Response options for *number of deployments* across their military career ranged from (0) None to (4) More than three times. Response options for *number of PCS moves* were (0) None, (1) 1-2, (2) 3-4, (3) 5-6, and (4) 7+ relocations.

Analytic Plan

First, a measurement model was estimated to examine the latent constructs of financial anxiety, relationship satisfaction, and caring interactions. Confirmatory factor analyses assessed the fit of the items to their respective latent constructs. Fit of the measurement model was assessed by examining several indicators: factor loadings greater than .40, comparative fit index (CFI) values greater than 0.95, root mean square error of approximation (RMSEA) values less than 0.08, standardized root mean square residual (SRMR) values less than 0.08, and the Tucker Lewis Index (TLI) values greater than 0.95 (Carmines & McIver, 1981; Hu & Bentler, 1999; McNeish et al., 2018).

Following this, two structural equation models were estimated in Mplus (Version 8). The first model, termed Model 1, estimated the associations of service members' financial anxiety, shared financial decision-making, and agreement on spending with their relationship satisfaction and caring interactions. In the second model, termed Model 2, the XWITH command was used to estimate interaction effects between financial anxiety and shared financial decision-making and financial anxiety and agreement on spending on relationship satisfaction and caring interactions. This two-step estimation method (Asparouhov & Muthén, 2019; Klein & Moosbrugger, 2000; Maslowsky et al., 2015) for examining latent interactions does not provide traditional fit indices. Instead, the Akaike Information Criterion (AIC) and Bayesian Information Criterion (BIC) fit indices are used to compare the two models. Lower AIC and BIC values indicate a better fit (Allison, 2012; Asparouhov & Muthén, 2019).

Simple slopes were examined for statistically significant interactions. Simple slopes are useful for visually examining interactions because simple slopes plot values of the independent variable (e.g., financial anxiety) and moderator (e.g., agreement on spending) at the mean value

and one standard deviation above and below the mean. The y-axis of the simple slope plot shows values of the dependent variable (e.g., relationship satisfaction) at each level of the independent variable and moderator (Maslowsky et al., 2015).

Full information maximum likelihood (FIML) was utilized, which uses all available data to estimate model parameters (Enders, 2001). Rates of missing data were minimal (about 5%). Correlations were modeled between the exogenous variables (i.e., financial anxiety, shared financial decision-making, and agreement on spending). The endogenous variables (i.e., relationship satisfaction and caring interactions) were also allowed to correlate.

Based on previous research, demographic variables (i.e., relationship status, gender, and number of children), factors associated with income and financial status (i.e., income, education, and rank), and military-related experiences of stress (i.e., number of deployments and number of PCS moves), were included as control variables explaining variation in the relationship outcome variables. All control variables were also allowed to correlate with financial anxiety, shared financial decision-making, and agreement on spending. Nonsignificant correlates and pathways between control variables and study variables were removed from the final model.

Results

Descriptives

On average, service members reported low levels of financial anxiety ($M=1.53$, $SD=0.64$), sharing financial decision-making with their partners ($M=0.82$, $SD=0.39$), and high levels of agreement on spending with their partners ($M=4.29$, $SD=0.89$). Service members also generally reported high levels of relationship satisfaction ($M=6.55$, $SD=0.83$) and high amounts of caring interactions in their relationships ($M=6.49$, $SD=0.74$). See Appendix G for a correlation matrix including all primary and control variables.

Structural Model

A measurement model was estimated to examine the fit of the items to the latent constructs, specifically financial anxiety, relationship satisfaction, and caring interactions. A review of the fit indices for the measurement model indicated good model fit (see Appendix F for more information).

- Insert Table 3.1 here -

To identify the better fitting structural model, the AIC and sample size adjusted BIC were examined comparing Model 1 (with main effects only) with Model 2 (using XWITH to specify interaction terms). For Model 1, the AIC and BIC values were 41632.309 and 41780.926, respectively. For Model 2, the AIC and BIC values were 41623.919 and 41781.028, respectively. Considering the AIC was lower for Model 2 and the BIC was nearly the same for Model 2, the results from Model 2 (including the interaction effects) were interpreted. Standardized results are reported.

- Insert Figure 3.2 here -

Regarding Hypothesis 1, financial anxiety was significantly associated with relationship satisfaction ($B = -.59, p < .001$), but was not significantly associated with caring interactions ($B = -.30, p = .11$). This indicates that, on average, service members with higher financial anxiety reported lower relationship satisfaction.

Regarding Hypothesis 2, service members' reports of shared financial decision-making were significantly associated with their relationship satisfaction ($B = .14, p < .001$) and their caring interactions ($B = .13, p < .001$). On average, service members who reported sharing financial decisions with their partners tended to have higher levels of relationship satisfaction and more caring interactions in their relationships than service members who made financial decisions

without their partner.

Service members agreement on spending with their partners was also associated with their relationship satisfaction ($B = .17, p < .001$) and caring interactions ($B = .13, p < .001$), supporting Hypothesis 3. In general, service members who reported that they agreed with their partners on how they spend their money also reported higher relationship satisfaction and more caring interactions.

- Insert Figure 3.3 here -

Service members' shared financial decision-making and agreement on spending were expected to moderate the associations between financial anxiety and relationship outcomes (Hypothesis 4). Partial support for Hypothesis 4 was found. Agreement on spending moderated the association between financial anxiety and relationship satisfaction ($B = .09, p = .02$). Examining the simple slopes indicated that when service members had higher levels of agreement on spending with their partners, financial anxiety was less impactful on their relationship satisfaction, indicating higher levels of agreement on spending buffered the impact of financial anxiety on relationship satisfaction. No other significant interactions were identified.

There were several statistically significant correlations between study variables observed in the model. Agreement on spending was significantly correlated with financial anxiety ($r = -.10, p < .001$) and shared financial decision-making ($r = .14, p < .001$), indicating that service members who reported more agreement on spending also tended report lower levels of financial anxiety and higher levels of sharing financial decisions. Relationship satisfaction was also significantly correlated with caring interactions ($r = .51, p < .001$), suggesting that service members who reported higher levels of relationship satisfaction also reported more caring interactions.

Regarding the control variables, only relationship status, number of children, and income

were significantly associated or correlated with study variables and hence, retained in the final model. Service members who had more children generally reported lower levels of relationship satisfaction ($B = -.07, p = .004$) and fewer caring interactions ($B = -.06, p = .04$). On average, service members with higher levels of annual household income reported lower levels of caring interactions ($B = -.12, p < .001$). The control variables included were also correlated with the exogenous variables (i.e., financial anxiety, shared financial decision-making, and agreement on spending). Service members who were married were more likely to report sharing financial decision-making with partners ($r = .49, p < .001$) and agreeing on spending with their partners ($r = .13, p < .001$). Service members with more children tended to also report more financial anxiety ($r = .09, p = .006$). Finally, service members with a higher household income also reported less financial anxiety ($r = -.12, p < .001$) and more shared financial decisions with their partners ($r = .11, p < .001$).

Discussion

This study, grounded in the VSAM (Karney & Bradbury, 1995) and the family stress theory (Conger et al., 2002), examined the associations of financial anxiety, shared financial decision-making, and agreement on spending with two couple relationship outcomes for military service members, namely their relationship satisfaction and caring interactions. This study also examined if shared financial decision-making and agreement on spending moderated the associations between financial anxiety and relationship outcomes. The focus on service members is important because they are a population that experiences unique life transitions and challenges due to military duties that may elevate experiences of financial anxiety (Blue Star Families, 2022; Gunty et al., 2016; Pflieger et al., 2018). Consequently, the study is positioned to extend insight in how financial anxiety, shared financial decision-making, and agreement on spending

uniquely influence service members' romantic relationships and identify intervention points to alleviate the relational impacts of financial stress.

Financial Anxiety

Aligning with the VSAM (Karney & Bradbury, 1995), which suggests that financial anxiety may be an enduring vulnerability or stressor that elicits lower relationship satisfaction, service members' financial anxiety was found to be associated with lower levels of relationship satisfaction. This also aligns with the family stress theory (Conger et al., 2002) and extant research on couple finances (e.g., Falconier & Epstein, 2011; Masarik & Conger, 2017) showing that financial anxiety, or perceptions of financial stress, may have negative consequences on various aspects of relationships, such as overall relationship satisfaction or relationship stability.

The finding that financial anxiety was not associated with their caring interactions was unexpected and contrary to the family stress theory (Conger et al., 2002) and prior research, with both civilian and military couples, which suggests financial stress elevates the experience of negative interactions in couples (Allen et al., 2011; Falconier & Jackson, 2020; Ross et al., 2017). However, considering financial anxiety is often associated with higher levels of individual stress (Carlson et al., 2016), it may be that financial anxiety is more indicative of global appraisals of relationships, such as overall relationship satisfaction, and that actions within relationships, such as caring interactions, are impacted by other variables in addition to financial anxiety. It may also be that, considering service members reported on their own caring interactions, that service members' perceptions of the caring interactions they initiate with partners are potentially overestimated. Future research examining service members' financial anxiety and caring interactions with reports from both partners may be useful in investigating how financial anxiety may influence interactions in couple relationships.

Shared Financial Decision-Making and Agreement on Spending

Service members who reported sharing financial decision-making with their partner, as opposed to making financial decisions independently of their partner, typically reported higher levels of relationship satisfaction and more frequent caring interactions. Similarly, service members' reports of higher agreement on spending with their partners were associated with both higher relationship satisfaction and more caring interactions. Although, to the author's knowledge, shared financial decision-making and agreement on spending have not previously been investigated in military service members, these findings are consistent with prior civilian research (Archuleta, 2013; Kim et al., 2017; LeBaron et al., 2019). Drawing from the VSAM (Karney & Bradbury, 1995) and the family stress theory (Conger et al., 2002), shared financial decision-making and agreement on spending appear to be adaptive processes or protective factors couples can utilize in times of stress to enhance relationship outcomes.

These findings demonstrate the merit and utility of collaborative, relational approaches to financial management for military couples. Beyond finances, a similar pattern was noted in recent research showing that when military couples accept influence (e.g., are open to partners' input, collaborate in decision-making processes), they tend to have more satisfying couple and family relationships (Peterson et al., 2022; Peterson & Lucier-Greer, 2022). Military couples that cultivate an atmosphere of openness in their relationships, with the goal of meeting both partners' needs, may have an easier time making decisions and reaching agreements together, and may also see overall benefits to their relationships. Applying this more specifically to couple finances, military couples may see benefits to their relationships when they make financial decisions together and work together to reach financial agreements, allowing both partners to provide input and influence.

Prior research on accepting influence interventions demonstrated that teaching couples about accepting influence and providing couples with examples of how to accept influence from their partner was associated with lower aggression in conflict (Babcock et al., 2011). Therapists, family life educators, and financial counselors are well positioned to teach couples skills for how to accept influence when making financial decisions and working to reach financial agreements. There are a variety of preexisting relationship education programs for military couples, such as the Strong Bonds Program for Army couples (Military OneSource, 2022a), that could be adapted to educate couples about the importance of collaboration in financial decision-making and agreements and teach couples skills for how to best incorporate both partners' input throughout these couple finance processes.

Relatedly, the positive associations between shared financial decision-making and agreement on spending and service members' relationship outcomes, also suggests other skills related to couples' financial management, such as communication and problem-solving, may be beneficial for relationships. As previously noted, partners may enter couple relationships with different financial values, different views on appropriate financial behaviors, and different perspectives on financial decision-making (Zagorsky, 2003). Service members that can discuss their attitudes towards finances with partners and work together with partners to make financial decisions and agree on acceptable financial behaviors may see this spillover, improving aspects of their romantic relationships. Recent research on Canadian military spouses that found when military spouses had more secure attachment styles (which are associated with better conflict management), better communication, and more problem-solving skills, they also tended to have higher marital quality (Pullman & Wang, 2022). Although this study did not specifically examine finances, it suggests that when service members are able to effectively communicate

about finances and solve financial problems with partners, such as compromising to make a financial decision or agree on a plan for spending behaviors, they may also have more satisfying relationships, characterized by higher amounts of caring interactions.

Military sponsored programs, such as the Build Healthy Relationships program, offers personalized coaching sessions that can help service members and spouses improve their abilities to reach compromises and agreements through communication, emotion regulation, and problem-solving (Military OneSource, 2022b). Through psychoeducation programs designed for military couples, like the Build Healthy Relationships program, or relationship education programs used with military couples, such as the ELEVATE program grounded in the National Extension Relationship and Marriage Education Model (Futris et al., 2014; Futris & Adler-Baeder, 2013; Military OneSource, 2022b), military couples may be able to improve their ability to make financial decisions together and reach financial agreements and improve their overall relationship outcomes.

Interaction Effects

Agreement on spending moderated the association between financial anxiety and relationship satisfaction, such that at higher levels of agreement on spending, the association between service members' financial anxiety and their relationship satisfaction was weaker, indicating agreeing on spending with partners had a buffering effect. Aligning with prior research (e.g., Archuleta & Grable, 2012), as well as the VSAM (Karney & Bradbury, 1995) and the family stress theory (Conger et al., 2002), it may be that, when service members have higher levels of financial anxiety, if they have the ability to collaborate with their partners to agree on spending plan, this can lessen the adverse impact of financial anxiety on relationship satisfaction.

Contrary to what was expected, agreement on spending did not moderate the association

between financial anxiety and caring interactions and shared financial decision-making did not moderate associations between financial anxiety and relationship outcomes. Service members may be unable to avoid experiencing financial anxiety at certain times due to the additional costs, such as childcare costs or moving costs, that they may incur throughout military transitions (Guntz et al., 2016; Pflieger et al., 2018), and financial anxiety may still elicit negative relationship outcomes for couples, even when they share financial decisions and agree on spending.

Although these interactions were not significant, it is worth emphasizing that both shared financial decision-making and agreement on spending were positively associated with both relationship satisfaction and caring interactions, and still may be salient leverage points to improve relationship outcomes. Unlike financial anxiety, which may be unavoidable, shared financial decision-making and agreement on spending are both aspects of couple finances that service members have specific roles in that can be changed to improve relationships (Archuleta & Grable, 2012; LeBaron et al., 2019; Olson & Rick, 2022). If service members practice shared financial decision-making and work with partners to find agreement on spending, they will likely see benefits to their relationships.

Control Variables

Regarding the control variables, a few trends are worth noting. Gender was not associated with any primary study variables, which was unexpected given gender typically has implications for overall satisfaction in relationships (Jackson et al., 2014) and roles in couple finances (e.g., Kim et al., 2017; LeBaron et al., 2019), with women partners typically having lower levels of relationship satisfaction and being less involved in financial management.

Service members with higher incomes also tended to report lower financial anxiety,

which fits with the family stress theory (Conger et al., 2002). Interestingly, education and rank were not associated with any primary study variables, which was unexpected given both service members' education level and rank both often relate to their income level (Halvorson, 2010). However, considering our measure of income included service members' partners' income as well as their own, it may be that household income, rather than indicators of service members' individual income, is more strongly associated with components of couple finances and relationship outcomes.

Finally, military-related experiences, namely number of deployments and number of PCS moves, were not associated with any primary study variables. This was somewhat unexpected given prior research suggests military-related transitions, including deployments and PCS moves tend to elevate financial stress (Hosek & Wadsworth, 2013). However, considering service members in this sample, on average, experienced only one deployment and PCS move, it may be that future research with more variation in military-related experiences is needed to examine how deployments and PCS moves are related to couple finances and relationship outcomes.

Limitations and Future Directions

The results of this study should be considered within the study's limitations. Firstly, this study relied on data from service members, and future research with dyadic, couple data, accounting for both partners' perceptions may be helpful for better understanding how couples' experiences of financial anxiety and couple financial roles are associated with relationship outcomes. Second, this study used cross-sectional data, and as such, causality cannot be inferred. It may be that shared financial decisions and agreement on spending elicit more positive relationship outcomes, however, it may also be that when couples are happier they tend to share financial decisions and agree on spending. Third, relevant control variables, such as length of

service members' relationships, were missing. Couples who are together for longer periods of time may be more likely to integrate finances (i.e., share incomes, share financial decision making). Future research accounting for length of relationship may be helpful in understanding if service members' financial anxiety, decision-making, and agreement on spending is impacted by how financially intertwined they are with partners. Finally, due to the structure of data collection, certain information was unavailable, preventing examination of other potential control variables (e.g., individual stress) and preventing comparisons of this sample of service members to a larger sample of service members.

Conclusion

This study examined financial anxiety, as well as two components of couple finances, shared financial decision-making and agreement on spending, in military service members, an understudied population that may be at risk for elevated financial stress given their unique context (Blue Star Families, 2022; Bowling & Sherman, 2008; Pflieger et al., 2018; Pincus et al., 2001). Grounded in the VSAM (Karney & Bradbury, 1995) and the family stress theory (Conger et al., 2002), this study examined the main effects of financial anxiety, shared financial decision-making, and agreement on spending on service members' relationship satisfaction and caring interactions in their couple relationships, as well as the interactions between financial anxiety and shared financial decision-making and financial anxiety and agreement on spending on both relationship outcomes. The results indicated that service members' financial anxiety may have consequences for their relationship satisfaction, but that sharing financial decisions and agreeing on spending may be a resource that service members can use to preserve their relationship outcomes. The results also suggest that interventions that educate service members on the importance of collaborative finances and teach service members skills for engaging in

collaborative finances may be helpful for service members' overall relational health.

CHAPTER 4

General Discussion

Introduction

This two-study dissertation was grounded in a common sentiment expressed by military family researchers: That military families are, first and foremost, families. Military families, like all families, work as interdependent systems, in which couple partners have unique roles that support family functioning. These roles describe what each partner does for the family (e.g., parenting work, making financial decisions), but they also function as processes, given that they (1) are fluid and change over time, (2) are discussed and negotiated in couples, and (3) are mutually influential and shaped through couple interactions (Allen & Henderson, 2016). All couples, regardless of their military status, have roles; however, military couples experience something that other couples do not: Military life.

Military life is characterized by (1) frequent transitions for families, such as frequent relocations, (2) frequent separations from families, such as deployments, in which service members are away from families for an extended period of time (Adler & Castro, 2013; Campbell & Nobel, 2009), (3) additional stressors as a product of these experiences, such as unique financial stressors, elevated risk of depressive, anxiety, or post-traumatic stress symptoms (e.g., Paley et al., 2013), (4) additional resources, such as the military community or military-provided support programs (e.g., Military OneSource, 2022), and (5) a unique culture that emphasizes community, grit, and resilience, as well as discourages feelings of stress (Burek, 2018; Campbell & Nobel, 2009; Greene-Shortridge et al., 2007). Although military families are

families first, given the many unique elements of military life, most scholars theorize that family life and family systems may function differently for military families (e.g., Bowling & Sherman, 2008; De Angelis & Segal, 2015; Segal, 1986). Military couples, in particular, are thought to have to continually adapt their roles as they navigate the numerous transitions, separations, stressors, and culture associated with military life (Bowling & Sherman, 2008; Mancini et al., 2020).

Taking this into consideration, this dissertation examined roles in military couples to better understand how military couples' roles function. Two different, but related role processes in couple relationships were examined: family work (Study 1) and couple finances (Study 2). The primary aim across both studies was to examine how participation in roles (i.e., family work, couple finances) was associated with relationship outcomes for military couples and service members.

Grounding Paradigm, Epistemology, and Theory

This dissertation was grounded in a post-modern paradigm (Gergen, 2001) and social constructionist and feminist epistemologies (Andrews, 2012; Barton & Bishop, 2014; Campbell & Wasco, 2000), with particular attention given to how our social contexts and interactions, particularly those with romantic partners, can shape an individual's lived experience and perceptions of their life. As such, this dissertation was designed to examine how couples' roles, which are influenced by repeated interactions both within one's couple relationships and with one's larger social context, influence their overall experiences in and perceptions of their relationships (e.g., relationship satisfaction). Attention was also given to how the military, as an institution, and military life, as a social context, can influence the lived experiences of military couples. This was primarily achieved through examining military characteristics that may be

associated with family work profiles in Study 1, controlling for military-related experiences in Study 2, and including discussion of how military life may influence couple relationships in the literature review and discussion sections of both papers. The experiences of civilian women partners was discussed in both studies, and particularly emphasized in Study 1. Finally, considering post-modern paradigms and social constructionist and feminist epistemologies all espouse that individual's realities may vary from each other and still be valid, both studies were designed to account for variation in military couples' and service members' lived experience with the use of a latent profile analysis in Study 1 and a latent moderation analysis in Study 2.

Both studies were also grounded in the vulnerability stress adaptation model (VSAM) (Karney & Bradbury, 1995), which provides a framework for how enduring vulnerabilities and stressful life events may influence couples' adaptive processes. Adaptive processes are skills or methods that both partners can use to cope with stressors or handle challenges in their relationships, including individual's ability to engage in family work and couple finance roles that are beneficial for the couple relationship. Adaptive processes, both in turn and in combination with enduring vulnerabilities and stressful life events, are influential on couples' relationship satisfaction (Karney & Bradbury, 1995). Although the two studies examined different constructs, the constructs examined and their proposed associations align with the VSAM and, in particular, examined how couple members' roles, such as participation in family work (Study 1) or their participation in couple finances (Study 2), function as adaptive processes, improving couples' relationship outcomes.

Discussion of Results

As a brief review, Study 1 used a sample of $N=228$ military couples (all service members were men, all spouses were civilian women) and a latent profile analysis to (1) identify unique

profiles of family work based on both partners' reports of their participation in parenting work and emotion work, (2) examine if, and how, military and demographic characteristics vary between the different family work profiles, and (3) examine if, and how, military couples' individual and relational functioning vary between the family work profiles. Study 2 used a sample of $N=1,480$ service members and a latent moderation analysis to examine (1) associations between financial anxiety, shared financial decision-making, and agreement on spending with relationship outcomes and (2) if shared financial decision-making and agreement on spending moderated the associations between financial anxiety and relationship outcomes. Both studies were designed to examine military couples' roles and how these roles are associated with relationship outcomes. However, each study focused on roles in a different domain of family life: family work and couple finances (Study 1 and Study 2, respectively). As such, the unique contributions of each study will be discussed first, and then how the two studies relate to each other and what the results, in combination, mean for understanding military couples will be discussed.

Study 1: Key Findings

To the author's knowledge, this was the first study to empirically examine military couples' family work patterns, and the results yielded important insight in to how military couples' patterns of family work are associated with partners' individual and relational functioning. Four distinct profiles of military couples were identified based on both partners' reports of their parenting work and emotion work: the less emotionally attentive couples profile, the highly involved mothers profile, the emotionally attentive couples profile, and the highly involved mothers profile.

In three of the four profiles, women civilian spouses performed more parenting work when compared to their male service member partners. This finding is especially interesting when combined with another: Women civilian spouses' employment did not vary between the family work profiles, indicating women performed, on average, more parenting work, regardless of their participation in paid work. As noted in Chapter 2, this study was unable to examine gender separately from spousal position (i.e., service member or civilian spouse). However, these findings are important considering most service members have women civilian partners (Department of Defense, 2022). Many of the demands placed on service members often fall on women civilian spouses, who must relocate when service members are ordered to relocate, adapt their schedules to service members' work schedules, and take on the service members' family work responsibilities when service members are away from home, even when they have paid work responsibilities they must attend to (De Angelis & Segal, 2015; Huffman et al., 2016). For these reasons among others, it may be that the military encourages more traditional gender roles (Huffman et al., 2016), aligning with research on civilian heterosexual couples that suggests that gender may influence family work participation through institutions that perpetuate traditional gender roles.

In general, individual functioning (i.e., life satisfaction, depressive symptoms) was highest for service members and civilian spouses in the emotionally attentive couples profile, and lowest for civilian spouses in the less emotionally attentive couples profile. Service members had little variation in their individual functioning between the different family work profiles, but also, on average, completed less family work than their women civilian partners. These findings highlight the importance of emotion work as a particularly salient family role with couple relationship implications. When both partners performed emotion work at higher rates, both

partners generally experienced higher levels of individual functioning. Conversely, when partners perform emotion work at lower rates, both may experience worse individual functioning, however, the consequences may be particularly impactful on partners who are performing more family work. This aligns with prior research suggesting emotion work may be beneficial for the individual who receives the emotion work, but may take a toll on the well-being of the person who is performing more emotion work (Umberson et al., 2020).

Similar to individual functioning, couples termed less emotionally attentive had the lowest relational functioning, and couples termed emotionally attentive had the highest relational functioning. Although emotion work was an adaptive process (Karney & Bradbury, 1995) that was particularly impactful for both individual and relational functioning, participation in parenting work is also still likely an adaptive process (Karney & Bradbury, 1995) important for couples' individual and relational well-being, considering prior research suggests participation in parenting work is influential on relationship satisfaction and individual stress (Carlson et al., 2018; Perry-Jenkins et al., 2020). However, as noted in Chapter 2, emotion work, when compared to task-oriented types of family work, is harder for couple partners to notice and appreciate, and because of this, is often a source of conflict for couples (Ciciolla & Luthar, 2019; Daminger, 2019). It may be that when partners feel their emotional needs are met, it is particularly beneficial for their individual and relational functioning (Umberson et al., 2020). On the other hand, when partners do not feel their emotional needs are met, this may be particularly harmful. Furthermore, although not examined in this study, it may be that couples who perform more emotion work tend to express more appreciation for their partners' participation in all types of family work, including parenting work. Future studies examining family work, emotion work, and couples' perceptions on if their contributions to family work are noticed and appreciated

may be helpful in understanding how emotion work influences couples' feelings about their participation in family work.

Study 2: Key Findings

To the author's knowledge, this was the first study to examine shared financial decision-making and agreement on spending for military couples, and the first study to examine shared financial decision-making and agreement on spending as moderators of the associations between financial anxiety and relationship outcomes. The results yielded salient information about how military couples approach financial decision-making and how finances are connected with better relationship outcomes.

Aligning with both the family stress theory (Conger et al., 2002) and the VSAM (Karney & Bradbury, 1995), service members' financial anxiety was associated with lower relationship satisfaction. As noted in Chapter 3, this finding fits with prior research with both civilian and military families indicating that financial stress may reduce relationship satisfaction (e.g., Falconier & Epstein, 2011; Pflieger et al., 2018), and perceptions of financial stress, such as financial anxiety, may be particularly consequential for relationships (Kinnunen & Feldt, 2004).

Both shared financial decision-making and agreement on spending were associated with higher levels of relationship satisfaction and caring interactions. This supports service members' use of collaborative approaches to finances. When service members include partners in financial discussions, listen their partners' perceptions on their finances and accept influence, and work together to make financial decisions as a team and agree on appropriate spending behaviors, their couple relationships may also benefit (Archuleta, 2013; LeBaron et al., 2019; Olson & Rick, 2022).

Agreement on spending buffered the impact of financial anxiety on relationship satisfaction, such that, the association between service members' financial anxiety and relationship satisfaction was less strong when service members had higher levels of agreement on spending with their partners. This aligns with what was expected based on prior research with civilians (Archuleta, 2013; Olson & Rick, 2022) and extends prior works, suggesting agreement on spending is helpful for overall relationship satisfaction and may be a leverage point to improve relationship outcomes for service members experiencing financial anxiety.

Integrated Findings from Study 1 and Study 2

Building off of the previous section, this section will discuss the similar and divergent results of both studies, underlining what can be gleaned from the results of these two studies in combination for better understanding military couples and service members in relationships.

Participation in Family Work and in Couple Finances

Both studies were designed to investigate different, but related, roles in military couples: roles in family work and roles in couple finances. As stated in Chapter 1, couples' roles in family work may seem different from couples' roles in finances, but there are several similarities that underlie participation in both types of roles. Families of origin may shape individuals' expectations of themselves and their partners regarding participation in family work and couple finances, as well as other factors such as time availability of partners, income, and gender (Horne et al., 2017; LeBaron et al., 2019; McMunn et al., 2020). Regarding relational functioning, both partners' higher levels of participation in family work and couple finances tends to be associated with better relational outcomes (e.g., Archuleta et al, 2013; LeBaron et al., 2019; Perry-Jenkins et al., 2020).

The studies in this dissertation had similar results. In Study 1, couples in the profile characterized by higher amounts of emotion work from both partners tended to have better individual and relational functioning. In Study 2, when service members reported sharing financial decisions with partners and agreeing on spending with partners, they had higher levels of relationship satisfaction and caring interactions in their couple relationships.

The results of the two studies in this dissertation, in general, fit with prior research suggesting participation from both partners, at higher, similar rates, in family work and couple finances is associated with better relationship outcomes. However, most prior research on couples' roles in family work and couple finances was conducted with civilian samples. These two studies elucidate that, despite being subjected to military demands that interfere with family life, military couples and service members, like civilians, see benefits to their relationships when both partners participate in roles that pertain to both couple partners' experiences and overall family life. For military couples and service members, this means that, even though there may be times in which military life disrupts normal family roles (e.g., Bowling & Sherman, 2008), it is still beneficial for both partners to participate in family work, couple finances, and, likely, other aspects of couple roles and family life.

The Salience of Distinct Role Processes

In this dissertation, the four role processes (i.e., parenting work, emotion work, shared financial decision-making, and agreement on spending) examined were theoretically conceptualized as adaptive processes, drawing from the VSAM (Karney & Bradbury, 1995). The results of both studies demonstrate that all of these role processes may function as adaptive processes for military couples, but that emotion work, shared financial decision-making, and agreement on spending may be particularly beneficial for couple relationships.

Although emotion work is conceptually and definitionally different from shared financial decision-making and agreement on spending, some similarities are worth noting. Similar to emotion work, the process of sharing financial decisions and agreeing on spending involves both partners putting effort into understanding each other's perspectives and reaching a compromise that meets both partner's needs. It could be that couples that are practiced in performing emotion work extend emotion work to other domains of couple and family life, such as being emotionally attentive in couple financial processes. Although it was beyond the scope of this dissertation to examine associations between emotion work, shared financial decision-making, and agreement on spending, results from Study 2 may offer further insight as to how emotion work, or processes underlying or related to emotional work, are associated with couple finances.

In Study 2, service members' shared financial decision-making and agreement on spending were both associated with higher levels of caring interactions in their relationships. Although caring interactions are different from emotion work, some of the specific caring interactions measured in Study 2, such as sharing emotions and problems with a partner or telling your partner you appreciate and care about them (See Appendix H for the full list of items), reflect actions partners may take when providing or receiving emotion work from a partner. It may be that emotion work, or skills and actions related to emotion work, contribute to service members' abilities to share financial decisions and agree on spending with partners.

Relatedly, certain skills that may underlie success in sharing financial decisions and agreeing on spending may be similar to the skills used when performing emotion work. As described in Chapter 3, skills like accepting influence, communication, and problem-solving may be helpful for service members engaging in collaborative approaches to couple finances, such as shared financial decision-making and agreement on spending (Peterson et al., 2022; Pullman &

Wang, 2022). Accepting influence, communication, and problem-solving skills may also be skills used when performing emotion work. For instance, emotion work could involve accepting influence (i.e., being open to partner's perspectives), such as one partner listening and providing emotional support to a partner during a conflict, even when they have a different perspective on the conflict. Emotion work could also involve communication skills, such as listening or asking questions to ensure one is understanding their partners' emotional needs. Problem-solving may also, at times, be a component of emotion work, if a partner needs help working through an individual problem, or if the couple is trying to solve a relationship issue together.

Although on paper, parenting tasks, emotion work, shared financial decision-making, and agreement on spending may seem different, per the results of these two studies, all seem to function as adaptive processes for couples that contribute to relationship outcomes. Emotion work, shared financial decision-making, and agreement on spending, may, in particular, have some similarities that warrant future research.

Military-Related Experiences

Neither Study 1 nor Study 2 found any significant associations between primary study variables and military-related experiences. Specifically, the military characteristics in Study 1, (i.e., number of months deployed, service members' time away from their family in the past year, and rank), did not vary according to military couples' family work profiles. In Study 2, military-related experiences (i.e., number of deployments, number of PCS moves, and rank) were not associated with financial anxiety, shared financial decision-making, agreement on spending, relationship satisfaction, or caring interactions. This was contrary to expectations guided by theoretical works positing that couples' roles may be influenced by military life (e.g. Bowling & Sherman, 2008; Pincus et al., 2001), and contrary to prior research suggesting military-related

experiences may influence both financial anxiety and relationship outcomes in military couples (e.g., Anderson et al., 2011; Burrell et al., 2006; Hosek & Wadsworth, 2013). As previously noted, both the service members in Study 1 and Study 2 did not have much variation in their military-related experiences, which could explain why military-related experiences were not associated with primary study variables. Future research with service members experiencing more variety in transitions (e.g., relocations), time away from families (e.g., more deployments or temporary duty assignments), or rank may be helpful for elucidating if military-related experiences are associated with couples' roles in family work or couple finances.

However, there are a few other possible explanations that warrant mentioning in this discussion. Firstly, it is possible that military-related experiences, when examined as individual experiences (i.e., examining deployments separately from relocations), are not as influential on couples' roles in family work or couple finances as the whole of military life itself may be. The military is considered a "greedy institution" because of how military life can disrupt family life (De Angelis & Segal, 2015; Segal, 1986). To better exemplify this, deployments, relocations, and rank will be used as examples. Although military couples may experience several deployments throughout their lifetimes, every new deployment is "the first" deployment in some way (Mancini et al., 2020). Military couples may experience their first deployment as a married couple, their first deployment with a baby, their first deployment with multiple children or teenaged children, their first deployment when trying to care for older parents, or their first deployment when the at-home spouse has numerous paid-work responsibilities to attend to. Each deployment presents military couples with new, unique challenges that they may not have experienced during a previous deployment (Mancini et al., 2020). Military life, as a whole, is similar. Military couples may experience relocations that move civilian partners away from jobs

they loved, relocations with children that do not want to move away from their friends, or relocations that put them closer to or farther away from their family. Service members may be promoted to a higher rank, but promotions may come with a change in work responsibilities and schedule. Additionally, all of these changes can happen at varying times (e.g., all at once, one after another, or no deployments, relocations, or promotions for several years). Experiences with deployments, relocations, or promotions in rank may vary both within and between military couples. However, the commonality across these experiences is that the military is in control of what changes families experience and when they experience them. It may be that examining different military-related experiences in isolation cannot account for the full influence of military life on military couples' roles. Future research comparing military couples' roles in family work and in couple finances to civilians' may help examine if military life, as whole, is influential on couples' roles.

Secondly, it may be that military-related experiences are not as influential on couple role processes as theoretical works would suggest. As mentioned in this and the other chapters in this dissertation, a variety of factors influence couples' roles in family work and in couple finances. These factors include aspects of social identity, such as gender, race, and income (e.g., LeBaron et al., 2019; Perry-Jenkins et al., 2020). Relatedly, socialization, both within one's family of origin, as well as broader, cultural socialization, can shape what couples expect from themselves and their partners in terms of participation in family work and couple finances (e.g., Perry-Jenkins et al., 2020). It is important to note that both aspects of social identity and socialization are characteristics and processes that begin at birth and influence individuals throughout their life course. As such, social identity and socialization may bear a heavy weight in influencing couples' role processes, even when unacknowledged or unconscious to couples (McMunn et al.,

2020). Additionally, factors regarding the day-to-day life of couples, such as who has more free time available, as well as personal preferences for participation in family work and couple finances can also play a determining role in who enacts what role processes in couple relationships (e.g., Horne et al., 2017; Kim et al., 2017). It is possible that, although military life may influence many aspects of family life (e.g., Paley et al., 2013), individual military experiences do not factor in as heavily as the numerous, other factors that can influence couples' roles processes.

Gender and Spousal Position

There were some interesting findings regarding gender. In Study 1, although we were unable to examine gender separately from civilian spousal status, women civilian spouses tended to perform more family work when compared to their male service member partners. However, in Study 2, gender was not associated with service members' reports of shared financial decision-making or agreement on spending. Although more research with women service members is needed to better understand the relationship between gender, service member or civilian spousal status, and couples' roles, these results could indicate that gender and spousal position are associated with certain roles but not others for military couples. It may be that gender is more influential for their family work than finance roles. This fits with literature positing that women's increasing participation in paid work over the last few decades has outpaced men's roles in family work (Few-Demo & Allen, 2020). This also aligns with prior research suggesting that military life encourage more traditional gender roles in couple relationships (Huffman et al., 2016) and aligns with feminist perspectives espousing that gender roles are perpetuated through institutions (Campbell & Wasco, 2000) such as the military.

Additionally, service members in Study 2, in general, reported high levels of sharing financial decisions and agreeing on spending with partners. It may be that service members, due to the numerous transitions of military life, are more accustomed to sharing financial decisions and agreeing on spending with partners because civilian partners have a larger role in managing couple finances while service members are away from families due to military duties (e.g., Bowling & Sherman, 2008). It's possible that when service members are away from home, civilian spouses must take on more family work responsibilities and a larger role in managing couple finances. This could potentially explain why service members participated in less family work in Study 1, but reported that they shared financial decision-making with partners and agreed with partners on spending in Study 2. This would also align with prior research and feminist perspectives that explicate gender roles are influenced by the institution of the military (Campbell & Wasco, 2000; Huffman et al., 2016). It may be that the military, as an institution, encourages more traditional roles regarding family work, but that traditional gender roles regarding couple finances are more malleable due to service members' responsibilities to military duty that may preclude them from managing couple finances in a traditional way.

Implications

When considering the results of both studies, there are clear implications for what these results mean for military families, what military families can do to support their own relational well-being, and what helping professionals can do to better support military families.

Implications for Military Families

The results of both studies indicate that military couples and service members tend to have better, more satisfying relationships when both partners participate in family work and in couple finances. A good starting point for this may be for military couples to reflect on their

participation in parenting work, emotion work, financial decision-making, and their roles in agreeing on finances, including spending. Becoming aware of and understanding both their own participation and their partners' participation in family work and couple finances may help elucidate if there are any current patterns of participation that military couples want to change. For instance, reflecting on both partners' participation in family work may highlight if one partner is more involved in parenting work, and can open the door for couples to discuss if their current patterns of participation are satisfactory for them or if they want participation in parenting work to be different. In general, higher, more equal levels of participation in both family work and couple finances tend to be better for couple outcomes (LeBaron et al., 2019; Perry-Jenkins et al., 2020). However, couples may be content with different patterns of participation in family work and in couple finances, similar to how some families prefer structures and roles that are not perfectly balanced (Olson et al., 2019).

Additionally, considering the importance of emotion work for individual and relational functioning in Study 1, and the similarities between emotion work and concepts examined in Study 2 (i.e., shared financial decision-making, agreement on spending, caring interactions), military couples may find it beneficial to especially reflect on the emotion work in their couple relationships. Partners can consider if their relationship needs are being met with their current patterns of family work and couple finances, as well as if they feel they approach family work and finances with the aim to collaborate, be open to each other's perspectives and opinions, and compromise to do what works best for both partners. Couple partners can also work to bolster the emotion work in their relationships by making a conscious effort to notice and understand their partners' emotional needs, express appreciation for their partners, and provide emotional support (Gottman, 1999).

Additionally, although military-related experiences were not associated with participation in family work or in couple finances, it still may be beneficial to discuss their roles in family work and couple finances when service members receive orders to deploy or relocate (Knobloch et al., 2023). Throughout military-related transitions, military couples, and service members in particular, may not be able to keep their typical participation in family work and in couple finances. Discussing what changes to their typical patterns may occur may help military couples be better prepared for changes when they do come. For example, civilian spouses may be more mentally prepared for taking on additional parenting tasks when service members are deployed if this change is expected and may be able to secure more instrumental support from extended families, friends, or the military community for the time in which service members will be away from home. Discussing changes in roles beforehand may also invite more opportunities for expressing appreciation and providing emotional support throughout changes in roles. Open and honest communication, as well as communication that expresses affection and appreciation, throughout the deployment cycle has been associated with better relational outcomes for military couples (Knobloch et al., 2023). If military couples communicate about anticipated or current role changes, service members may be able to better anticipate needing to provide extra emotional support while away from their partner, as they cannot help with parenting tasks, and civilian spouses may be also be more prepared to provide emotional support to service member partners who may feel they are missing out on family time while away. Finally, by discussing the changes in roles that accompany military-related transitions, military couples may also be better prepared to change roles back to how they were after the deployment or relocation is over.

Implications for Helping Professionals

The findings point to the merit of helping professionals, such as therapists or family life educators, offering military couples or service members education on how their roles can relate to their couple relationships. Helping professionals may also be well positioned to educate military couples on what factors, such as aspects of social identity, familial and cultural socialization, time availability, and personal preferences, may influence couples' roles in family work and in couple finances (Horne et al., 2017; Perry-Jenkins et al., 2020). They may be able to help couples identify what underlies their current patterns of participation in family work and couple finances, and help couples make decisions about if and how they can improve their current patterns of participation. Helping professionals can also explain that there is not a "one size fits all" pattern of participation in family work and couple finances that is best. Different patterns of participation in family work and couple finances may work for different couples (Olson et al., 2019). However, they may be able to help military couples identify ways each partner can participate in family work and in couple finances that work for that specific couple.

Helping professionals may also be well positioned to educate military couples on what emotion work is, how it relates to individual and relational functioning, and how emotion work, or skills involved in the performance of emotion work, may be related to other roles in family work and couple finances. Previous research on accepting influence, a type of emotion work, found that, using examples to teach couples what accepting influence sounds like in a conversation was helpful for couples' future discussions of conflict (Babcock et al., 2011). Similar techniques could be used by therapists and relationship educators for emotion work. Perhaps by using examples of emotion work in conversations, helping professionals can teach military couples what emotion work looks like and sounds like in relationships. Additionally,

several existing relationship education programs, such as the ELEVATE program grounded in the National Extension Relationship and Marriage Education Model (Futris et al., 2014; Futris & Adler-Baeder, 2013), already have modules that relate to emotion work. More specifically, their Know and Care modules teach couples the importance of and skills for knowing and understanding their partner and their partners' needs, and for expressing care, warmth, appreciation, and support for partners through the use of intentional behaviors, respectively. The ELEVATE program, and others like it, also teach couples communication and problem-solving skills that may also improve couples' participation in family work and in couple finances.

Helping professionals may also be able to assist military couples with expecting and discussing changes to their family work and couple finance roles. First and foremost, helping professionals will likely be most helpful to military couples in these conversations if they are educated on the transitions military couples may experience, such as deployments or relocations. Helping professionals working with military couples may want to seek further education on military life. The Star Behavioral Health Providers Program (MacDermid Wadsworth et al., 2021) is one example of a program that is designed to educate helping professionals on military culture and military life. With an enhanced understanding of military life, helping professionals can better help military couples navigate and plan for changes to their family work and couple finance roles throughout military transitions.

Conclusion

In conclusion, this dissertation, grounded in a post-modern paradigm (Gergen, 2001), social constructionist and feminist epistemologies (Andrews, 2012; Barton & Bishop, 2014; Campbell & Wasco, 2000) along with the VSAM (Karney & Bradbury, 1995), examined military couples' roles in family work and finances. The results showed that more participation

in family work and couple finances from both partners is beneficial for relationship satisfaction, and higher, similar rates of participation in family work and couple finances may be an adaptive process for couples. The results also showed that emotion work, and skills related to emotion work, may be particularly influential on military couples' individual and relational well-being. Finally, the results did not show that specific military-related experiences were associated with participation in family work or couple finances. Future research with more diverse samples of military couples or future research with both military and civilian couples may be better positioned to examine if and how military life influences military couples' roles.

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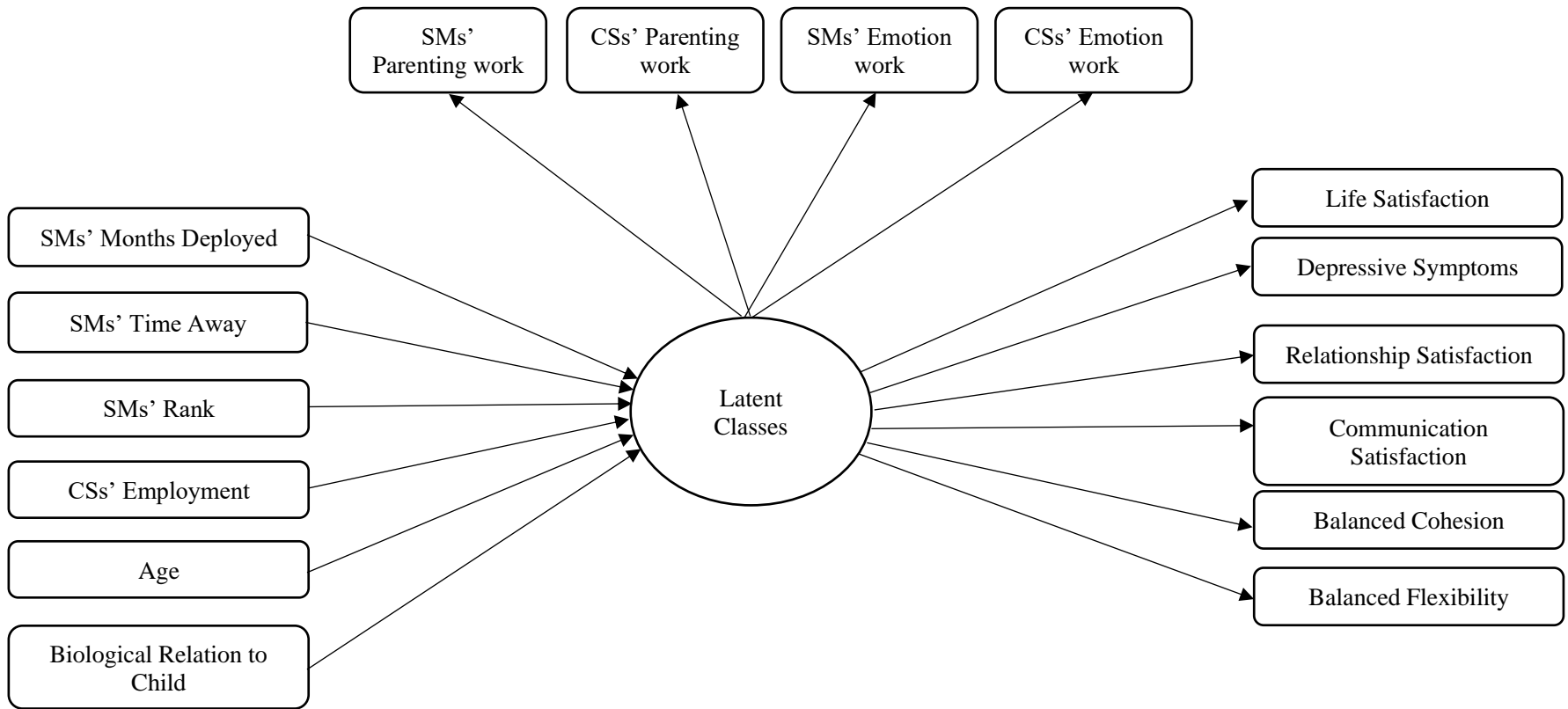
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Figure 2.1
Conceptual Model to Illustrate Placement of Military and Demographic Characteristics, Latent Classes (Parenting Work and Emotion Work), and Individual and Relational functioning



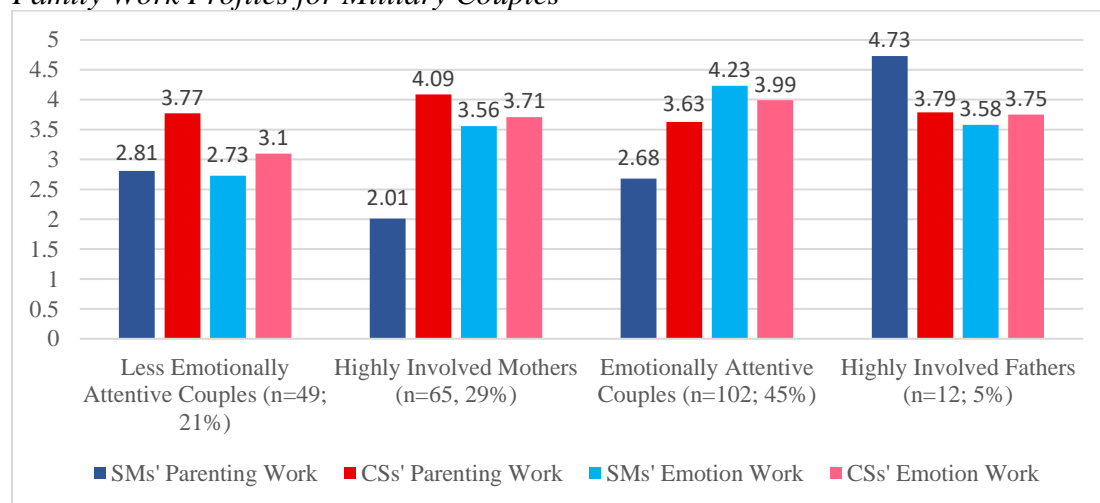
Note. This figure was created to conceptually demonstrate how variables may be related. However, analytically, *mean differences* were examined between the latent classes and (1) military and demographic characteristics between classes and (2) individual and relational functioning and should not be interpreted as regression pathways. Mean differences were preferred given the cross-sectional data and the desire to explore group differences (rather than more predictive inferences).

Table 2.1
Comparing Family Work Class Solutions

Number of Profiles	AIC	Sample Size Adjusted BIC	LMR	Entropy	Class Sizes
2	1981.041	1984.421	$p < .000^{***}$.99	1: $n=216$; 95% 2: $n=12$; 5%
3	1953.301	1957.981	$p=0.10$.73	1: $n=78$; 33.5% 2: $n=139$; 61% 3: $n=11$; 4.5%
4	1940.488	1946.469	$p=0.11$.69	1: $n=102$; 45% 2: $n=65$; 29% 3: $n=12$; 5% 4: $n=49$; 21%
5	1929.263	1936.543	$p=0.44$.70	1: $n=61$; 27% 2: $n=85$; 37% 3: $n=56$; 25% 4: $n=15$; 6.5% 5: $n=11$; 4.5%

Note. AIC = Akaike Information Criterion. BIC = Bayesian Information Criterion. LMR = Lo-Mendell-Rubin likelihood ratio test.

Figure 2.2
Family Work Profiles for Military Couples



Notes. SM=Service Member. CS=Civilian Spouse.

Table 2.2
Mean Differences between Family Work Profiles for Latent Profile Indicators

Latent Profile Indicator	Less Emotionally Attentive Couples <i>M (SE)</i>	Highly Involved Mothers <i>M (SE)</i>	Emotionally Attentive Fathers <i>M (SE)</i>	Highly Involved Fathers <i>M (SE)</i>	Overall Comparison <i>F</i>	<i>p</i>
SMs' Parenting Work	2.81 ^b	2.01 ^c	2.68 ^b	4.73 ^a	252.36	<.001
CSs' Parenting Work	3.77 ^b	4.09 ^a	3.63 ^b	3.79 ^{ab}	12.69	<.001
SMs' Emotion Work	2.73 ^c	3.56 ^b	4.23 ^a	3.58 ^b	82.69	<.001
CSs' Emotion Work	3.10 ^c	3.71 ^b	3.99 ^a	3.75 ^{ab}	16.72	<.001

Note. SM = Service Member. CS = Civilian Spouse. Tukey HSD test of significance of multiple comparisons was used. Superscripts are used to indicate mean differences. A is used to indicate the largest mean. B is used to indicate the second largest mean. C is used to indicate the lowest mean. Cells that have the same superscripts indicate the means of those groups are not statistically different (e.g., a mean with the superscript "ab" is not statistically different from the means denoted "a" and "b").

Table 2.3
Mean Differences between Family Work Profiles for Military and Demographic Characteristics

Variables	Less Emotionally Attentive Couples <i>M (SE)</i>	Highly Involved Mothers <i>M (SE)</i>	Emotionally Attentive Couples <i>M (SE)</i>	Highly Involved Fathers <i>M (SE)</i>	Overall Comparison <i>F</i>	<i>p</i>
SMs' Months Deployed	32.66 (2.61)	28.47 (2.57)	29.88 (2.31)	31.34 (3.62)	1.26	.74
SMs' Time Away	2.49 (.23)	2.81 (.25)	2.75 (.20)	2.83 (.45)	1.10	.78
SMs' Rank	2.00 (.07)	2.01 (.12)	1.95 (.07)	1.83 (.11)	2.07	.56
CSs' Employment Status	0.49 (.11)	0.22 (.07)	0.33 (.06)	.24 (.13)	4.40	.22
SMs' Age	4.00 (.16) ^a	3.60 (.14) ^{bc}	3.92 (.15) ^{ab}	3.32 (.28) ^c	7.14 ⁺	.07
CSs' Age	3.74 (.15)	3.64 (.14)	3.70 (.14)	3.24 (.27)	2.81	.42
Biological Parents	1.55 (.11) ^a	1.66 (.07) ^a	1.56 (.08) ^a	1.10 (.19) ^b	7.26 ⁺	.06

Note. + $p < .08$. SM = Service Member. CS = Civilian Spouse. Superscripts are used to indicate mean differences. A is used to indicate the largest mean. B is used to indicate the second largest mean. C is used to indicate the lowest mean. Cells that have the same superscripts indicate the means of those groups are not statistically different (e.g., a mean with the superscript "ab" is not statistically different from the means denoted "a" and "b").

Table 2.4
Mean Differences between Family Work Profiles for Individual and Relational Functioning

Variables	Less Emotionally Attentive Couples <i>M (SE)</i>	Highly Involved Mothers <i>M (SE)</i>	Emotionally Attentive Couples <i>M (SE)</i>	Highly Involved Fathers <i>M (SE)</i>	Overall Comparison <i>F</i>	<i>p</i>
SMs' Life Satisfaction	2.88 (.10) ^b	2.90 (.09) ^b	3.31 (.06) ^a	2.99 (.23) ^{ab}	20.26 ^{***}	<.001
CSs' Life Satisfaction	2.61 (.08) ^c	3.14 (.07) ^b	3.36 (.07) ^a	3.29 (.18) ^{ab}	54.94 ^{***}	<.001
SMs' Depressive Symptoms	1.74 (.08)	1.80 (.06)	1.69 (.04)	1.78 (.13)	1.68	.64
CSs' Depressive Symptoms	1.96 (.09) ^a	1.72 (.06) ^b	1.66 (.05) ^{bc}	1.88 (.10) ^{ab}	9.29 [*]	.03
SMs' Relationship Satisfaction	2.46 (.24) ^c	3.64 (.06) ^b	3.79 (.03) ^a	3.71 (.12) ^{ab}	37.87 ^{***}	<.001
CSs' Relationship Satisfaction	2.60 (.13) ^c	3.61 (.06) ^b	3.74 (.04) ^a	3.79 (.12) ^{ab}	75.00 ^{***}	<.001
SMs' Communication Satisfaction	2.69 (.12) ^b	3.46 (.05) ^a	3.57 (.04) ^a	3.48 (.15) ^a	56.61 ^{***}	<.001
CSs' Communication Satisfaction	2.60 (.10) ^c	3.41 (.06) ^b	3.67 (.04) ^a	3.61 (.11) ^{ab}	107.68 ^{***}	<.001
SMs' Balanced Cohesion	3.59 (.10) ^b	3.98 (.08) ^a	4.11 (.06) ^a	4.03 (.14) ^a	18.31 ^{***}	<.001
CSs' Balanced Cohesion	3.46 (.15) ^b	4.17 (.06) ^a	4.25 (.05) ^a	4.28 (.17) ^a	23.30 ^{***}	<.001
SMs' Balanced Flexibility	3.48 (.10) ^c	3.73 (.07) ^b	4.00 (.05) ^a	4.07 (.26) ^{ab}	22.47 ^{***}	<.001
CSs' Balanced Flexibility	3.21 (.12) ^c	3.91 (.07) ^b	4.11 (.05) ^a	4.25 (.23) ^{ab}	49.76 ^{***}	<.001

Note. * $p < .05$. *** $p < .001$. SM = Service Member. CS = Civilian Spouse. Superscripts are used to indicate mean differences. A is used to indicate the largest mean. B is used to indicate the second largest mean. C is used to indicate the lowest mean. Cells that have the same superscripts indicate the means of those groups are not statistically different (e.g., a mean with the superscript "ab" is not statistically different from the means denoted "a" and "b").

Table 3.1

Comparing Model Fit for the Models without and with Latent Interactions

Model	AIC	BIC
Model 1	41632.309	41780.926
Model 2	41623.919	41781.028

Note. AIC = Akaike Information Criterion. BIC = Sample Size Adjusted Bayesian Information Criterion. Model 1 includes the measurement model, main effects between study variables (no interactions), and significant control pathways (all non-significant control pathways have been removed). Model 2 includes the measurement model, main and latent interaction effects between study variables, and significant control pathways (all non-significant control pathways have been removed, the same pathways retained in the first model were used in the second model).

Figure 3.1
Conceptual Model Depicting the Interaction Effects between Financial Anxiety, Shared Financial Decisions, Agreement on Spending, Relationship Satisfaction, and Caring Interactions

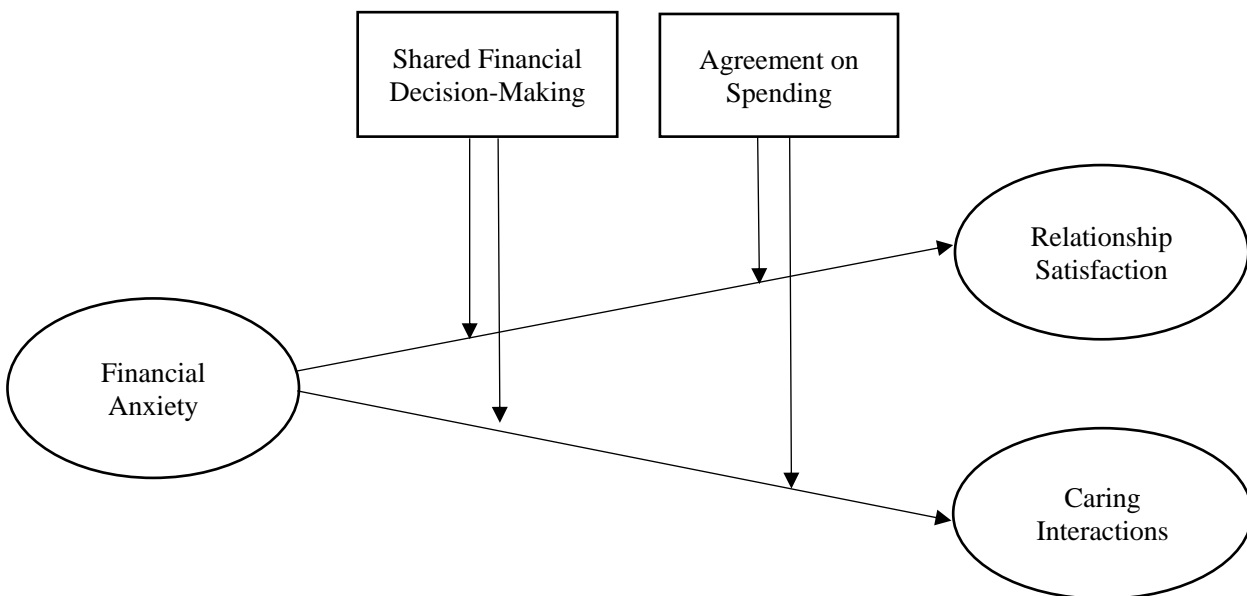
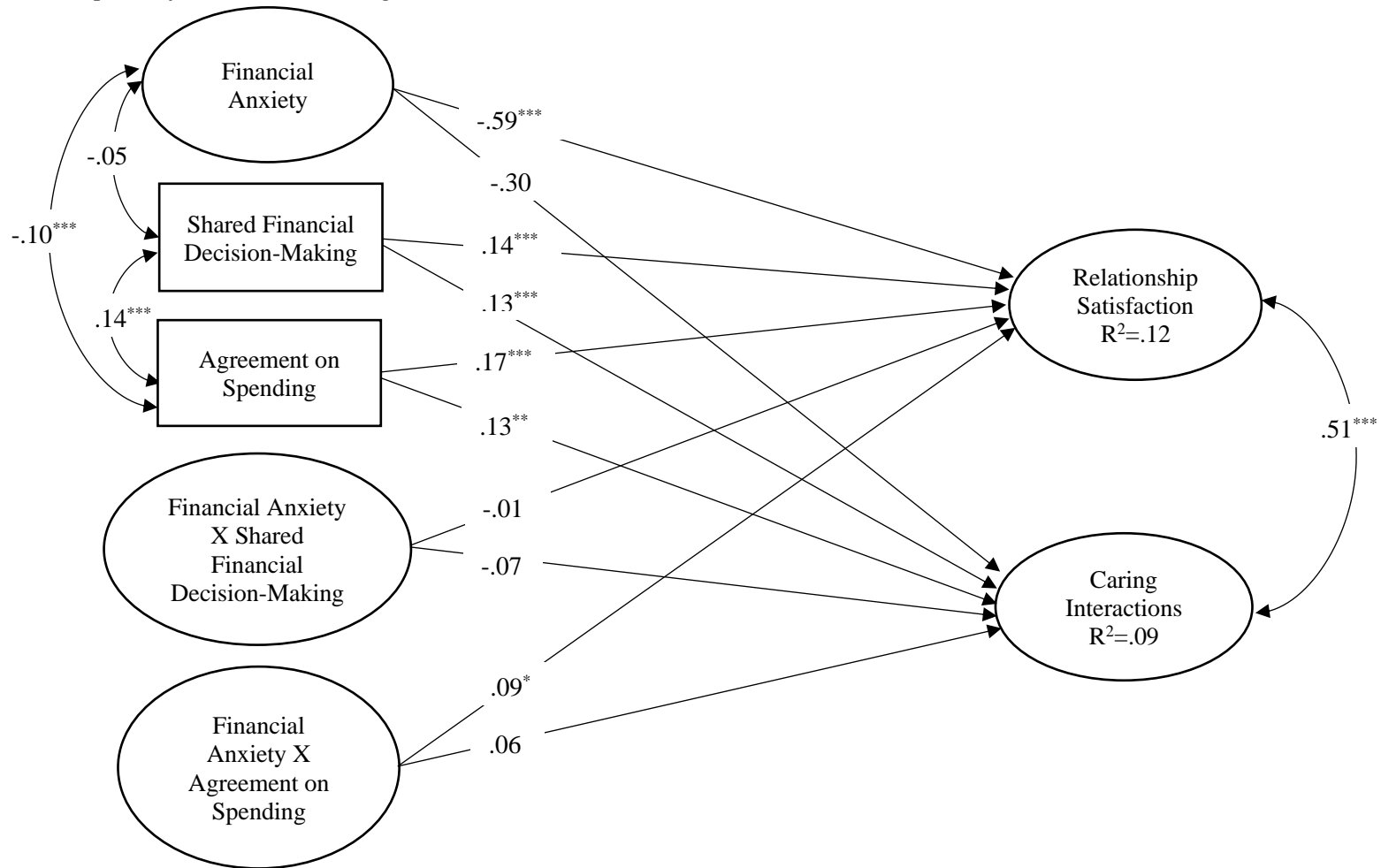
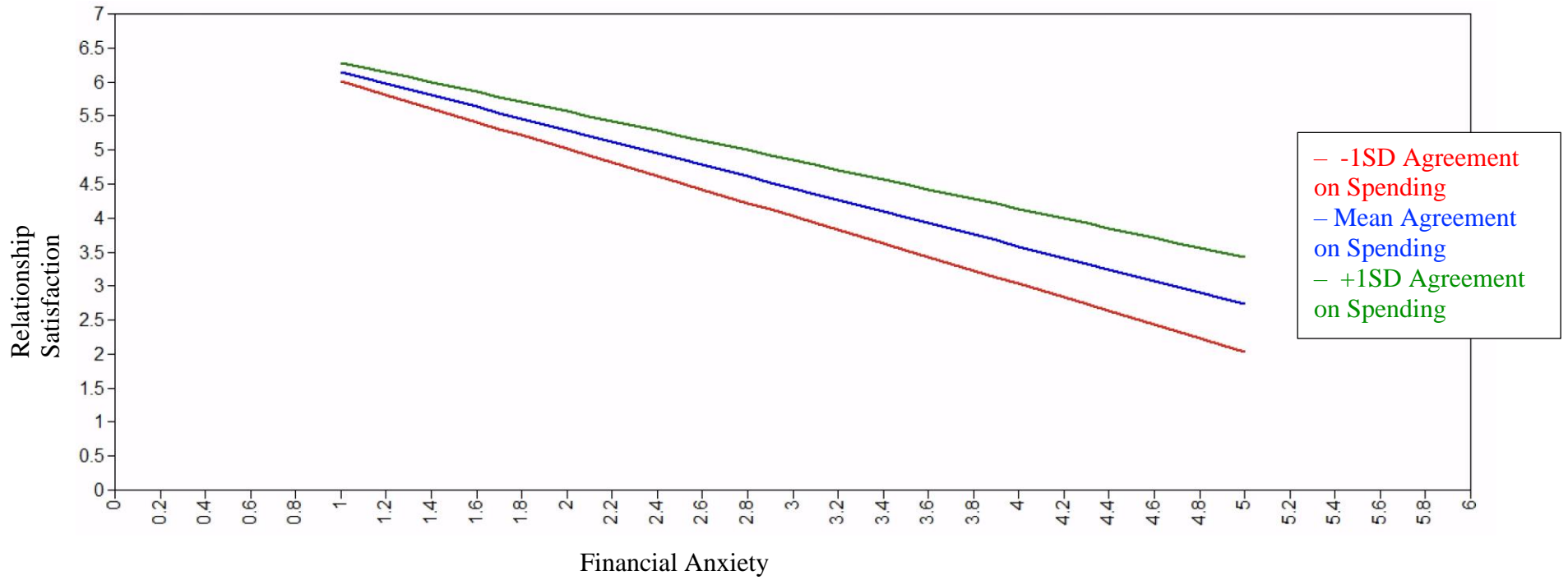


Figure 3.2
Structural Model Depicting the Associations between Financial Anxiety, Shared Financial Decisions, Agreement on Spending, Relationship Satisfaction, and Caring Interactions



Note. $*p < .05$, $**p < .01$, $***p < .001$. Standardized results are reported. After removing non-significant control variables, relationship status, number of children, and income were included in the final model as correlates of exogenous variables and explaining variation in the endogenous variables.

Figure 3.3
Simple Slopes Plot Depicting the Moderating Effects of Agreement on Spending on the Association between Financial Anxiety and Relationship Satisfaction



APPENDICES

Appendix A: Sample Comparison for Study 1

Comparison of Sample Characteristics between Study and Full Sample

Characteristic	<i>M</i> (<i>SD</i>) and/or Frequency for Study Sample <i>N</i> =228	<i>M</i> (<i>SD</i>) and/or Frequency for Full Sample <i>N</i> =273
SMs' Rank (categorical)	<i>M</i> =1.97 (0.54) 1. E1 to E4 (<i>n</i> =33, 14.5%) 2. E5 to E9 (<i>n</i> =169, 74.1%) 3. O1 to O4 (<i>n</i> =21, 9.2%) 4. O5 to O9 (<i>n</i> =3, 1.3%)	<i>M</i> =1.97 (0.58) 1. E1 to E4 (<i>n</i> =44, 16.1%) 2. E5 to E9 (<i>n</i> =195, 71.2%) 3. O1 to O4 (<i>n</i> =27, 9.9%) 4. O5 to O9 (<i>n</i> =5, 1.8%)
SMs' Number of Deployments	<i>M</i> =30.22 (15.14)	<i>M</i> =29.50 (15.06)
SMs' Number of PCS Moves	<i>M</i> =4.05 (1.79)	<i>M</i> =4.11 (1.82)
SMs' Age (categorical)	<i>M</i> =3.81 (1.04) 1. 25 or younger (<i>n</i> =1, .4%) 2. 26 to 30 (<i>n</i> =18, 7.9%) 3. 31 to 35 (<i>n</i> =71, 31.1%) 4. 36 to 40 (<i>n</i> =83, 36.8%) 5. 41 to 45 (<i>n</i> =42, 18.4%) 6. 46 to 50 (<i>n</i> =10, 4.4%) 7. 50 or older (<i>n</i> =2, .9%)	<i>M</i> =3.90 (1.10) 1. 25 or younger (<i>n</i> =1, .4%) 2. 26 to 30 (<i>n</i> =22, 8.0%) 3. 31 to 35 (<i>n</i> =77, 28.1%) 4. 36 to 40 (<i>n</i> =100, 36.5%) 5. 41 to 45 (<i>n</i> =53, 19.3%) 6. 46 to 50 (<i>n</i> =14, 5.1%) 7. 50 or older (<i>n</i> =5, 1.8%)
Spouses' Age (categorical)	<i>M</i> =3.67 (0.99) 1. 25 or younger (<i>n</i> =2, .9%) 2. 26 to 30 (<i>n</i> =17, 7.5%) 3. 31 to 35 (<i>n</i> =90, 39.5%) 4. 36 to 40 (<i>n</i> =73, 32%) 5. 41 to 45 (<i>n</i> =38, 16.7%) 6. 46 to 50 (<i>n</i> =8, 3.5%) 7. 50 or older (<i>n</i> =0, 0%)	<i>M</i> =3.70 (1.04) 1. 25 or younger (<i>n</i> =2, .7%) 2. 26 to 30 (<i>n</i> =19, 6.9%) 3. 31 to 35 (<i>n</i> =94, 34.3%) 4. 36 to 40 (<i>n</i> =77, 28.1%) 5. 41 to 45 (<i>n</i> =40, 14.6%) 6. 46 to 50 (<i>n</i> =10, 3.6%) 7. 50 or older (<i>n</i> =2, .7%)
SMs' Gender (binary)	100% male	0. Man (<i>n</i> =235, 85.8%) 1. Woman (<i>n</i> =38, 13.9%)
Spouses' Gender (binary)	100% female	0. Man (<i>n</i> =13, 4.7%) 1. Woman (<i>n</i> =231, 84.3%)

Relationship Length	$M=12.60$ years (5.71)	12.61 years (5.78)
SMs' Education (categorical)	$M=3.46$ (1.08)	$M=3.58$ (1.10)
	1. Less than high school ($n=3$, 1.3%) 2. High school ($n=31$, 13.6%) 3. Some college ($n=105$, 46.1%) 4. Associate degree ($n=45$, 19.7%) 5. Bachelor's degree ($n=34$, 14.9%) 6. Graduate degree ($n=10$, 4.4%)	1. Less than high school ($n=3$, 1.1%) 2. High school ($n=32$, 11.7%) 3. Some college ($n=118$, 43.1%) 4. Associate degree ($n=60$, 21.9%) 5. Bachelor's degree ($n=45$, 16.4%) 6. Graduate degree ($n=15$, 5.5%)
Spouses' Education (categorical)	$M=3.52$ (1.28)	$M=3.52$ (1.29)
	1. Less than high school ($n=9$, 3.9%) 2. High school ($n=36$, 15.8%) 3. Some college ($n=86$, 37.7%) 4. Associate degree ($n=42$, 18.4%) 5. Bachelor's degree ($n=35$, 15.4%) 6. Graduate degree ($n=20$, 8.8%)	1. Less than high school ($n=11$, 4.0%) 2. High school ($n=38$, 13.0%) 3. Some college ($n=90$, 32.8%) 4. Associate degree ($n=45$, 16.4%) 5. Bachelor's degree ($n=39$, 14.2%) 6. Graduate degree ($n=21$, 7.7%)
Civilian Employment (categorical)	$M=1.80$ (1.19)	$M=1.82$ (1.19)
	1. Unemployed ($n=128$, 56.1%) 2. Civilian employed full time ($n=44$, 19.3%) 3. Civilian employed part time ($n=29$, 12.7%) 4. Retired ($n=2$, .9%) 5. Other ($n=17$, 7.5%)	1. Unemployed ($n=134$, 48.9%) 2. Civilian employed full time ($n=49$, 17.9%) 3. Civilian employed part time ($n=31$, 11.3%) 4. Retired ($n=3$, 1.1%) 5. Other ($n=18$, 6.6%)
Number of Children (categorical)	$M=1.21$ (0.41)	$M=1.20$ (0.40)
	1. 1 to 3 kids ($n=179$, 78.5%) 2. 4 or more kids ($n=49$, 21.5%)	1. 1 to 3 kids ($n=218$, 79.6%) 2. 4 or more kids ($n=56$, 20.4%)

Note. If the sample sizes or percentages for reported categories do not equate to the full sample size or 100%, it is due to missing data.

Appendix B: Mean Differences in Family Work Participation within the Profiles for Study 1

*Mean Differences between Couple Partners within the Family Work Profiles by Indicator:
Parenting Work*

Family Work Profile	SMs' Parenting Work <i>M</i>	CSs' Parenting Work <i>M</i>	<i>t</i> -statistic	<i>p</i>
Less emotionally attentive couples	2.81	3.77	-8.88	<.001
Highly Involved Mothers	2.01	4.09	-33.64	<.001
Emotionally attentive couples	2.68	3.63	-14.26	<.001
Highly Involved Fathers	4.73	3.79	6.60	<.001

Note. SM = Service Member. CS = Civilian Spouse.

In order to further examine the characteristics of each of the four identified latent profiles, *t*-tests were used to examine mean differences between couple partners within each profile. This *t*-test examined differences in service members' and civilian spouses' parenting work within each profile. In the less emotionally attentive couples profile, the highly involved mothers profile, and the emotionally attentive couples profile, civilian spouses (who were all women) did significantly more parenting work compared to their male service member partners. However, male service members in the highly involved fathers profile did significantly more parenting work when compared to their women civilian spouse partners.

*Mean Differences between Couple Partners within the Family Work Profiles by Indicator:
Emotion Work*

Family Work Profile	SMs' Emotion Work <i>M</i>	CSs' Emotion Work <i>M</i>	<i>t</i> -statistic	<i>p</i>
Less emotionally attentive couples	2.73	3.10	-4.29	<.001
Highly Involved Mothers	3.56	3.71	-1.21	.23
Emotionally attentive couples	4.23	3.99	2.81	<.01
Highly Involved Fathers	3.58	3.75	-0.45	.66

Note. SM = Service Member. CS = Civilian Spouse.

In order to further examine the characteristics of each of the four identified latent profiles, *t*-tests were used to examine mean differences between couple partners within each profile. This *t*-test examined differences in service members' and civilian spouses' emotion work within each profile. In the less emotionally attentive couples profile, civilian spouses (who were all women) performed significantly more emotion work when compared to their male service member partners. However, in the emotionally attentive couples profile, male service members performed more emotion work when compared to their women civilian spouse partners. There were no significant differences between service members' and civilian spouses' performance of emotion work in the highly involved mothers profile or the highly involved fathers profile.

*Mean Differences between Partners' Types of Family Work within the Family Work Profiles:
Service Members*

Family Work Profile	SMs' Parenting Work <i>M</i>	SMs' Emotion Work <i>M</i>	<i>t</i> -statistic	<i>p</i>
Less emotionally attentive couples	2.81	2.73	3.29	<.01
Highly Involved Mothers	2.01	3.56	-14.96	<.001
Emotionally attentive couples	2.68	4.23	-22.94	<.001
Highly Involved Fathers	4.73	3.58	3.99	<.01

Note. SM = Service Member.

In order to further examine the characteristics of each of the four identified latent profiles, *t*-tests were used to examine mean differences between each partners' reports of their parenting work and emotion work (Note: The emotion work measure was rescaled to match the parenting work measure's 1 to 5 scale so that these comparisons could be made). This *t*-test examined differences in service members' reports of parenting work and emotion work within each profile. In the less emotionally attentive couples profile and the highly involved fathers profile, service members completed significantly more parenting work when compared to emotion work. In the highly involved mothers profile and the emotionally attentive couples profile, service members did significantly more emotion work than parenting work.

Mean Differences between Partners' Types of Family Work within the Family Work Profiles: Civilian Spouses

Family Work Profile	CSs' Parenting Work <i>M</i>	CSs' Emotion Work <i>M</i>	<i>t</i> -statistic	<i>p</i>
Less emotionally attentive couples	3.77	3.10	5.22	<.001
Highly Involved Mothers	4.09	3.71	4.04	<.001
Emotionally attentive couples	3.63	3.99	-4.64	<.001
Highly Involved Fathers	3.79	3.75	0.24	.82

Note. CS = Civilian Spouse.

In order to further examine the characteristics of each of the four identified latent profiles, *t*-tests were used to examine mean differences between each partners' reports of their parenting work and emotion work (Note: The emotion work measure was rescaled to match the parenting work measure's 1 to 5 scale so that these comparisons could be made). This *t*-test examined differences in civilian spouses' reports of parenting work and emotion work within each profile. In the less emotionally attentive couples profile and the highly involved mothers profile, civilian spouses did significantly more parenting work when compared to emotion work. However, in the emotionally attentive couples profile, civilian spouses performed significantly more emotion work relative to parenting work. There were no significant differences between civilian spouses' reports of parenting work and emotion work for the highly involved fathers profile.

Appendix C: Characteristics of Children for Study 1

To better understand how characteristics of children may vary according to groupings of military couples with different family work patterns, mean differences for number of children and age of first child were also examined between the different profiles.

Measures

Number of Children

Item: "How many child(ren) under the age of 18 do you have living with you?"

Response options:

- 1) 1 to 3 children ($n=179$)
- 2) 4 or more ($n=49$)

$M=1.21$, $SD=0.41$

Note. Number of children was reported by service members.

Child Age

Item: "How old is _____ (your child)?"

Response option: Age in years (continuous variable)

$M=14.04$, $SD=2.08$

Note. Age of children was reported by service members.

Results and Discussion

There were no significant mean differences in number of children or age of first child between the groups of couples in the different family work profiles. More specifically, couples in all profiles, on average, indicated having between one and three children (less emotionally attentive couples: $M=1.20$; highly involved mothers: $M=1.19$; emotionally attentive couples: $M=1.25$; and highly involved fathers: $M=1.17$). Couples in all profiles tended to have an oldest child around 14 years old (less emotionally attentive couples: $M=13.92$; highly involved

mothers: $M=13.75$; emotionally attentive couples: $M=14.20$; and highly involved fathers: $M=14.94$).

In general, the number of children or age of the first child has implications for partners' participation in parenting tasks (Perry-Jenkins & Gerstel, 2020), and may also have implications for participation in emotion work, as couples may have more or less time for emotionally supporting one another at different stages of the family life cycle. More research examining family's stage in the family life cycle may be useful for understanding how characteristics of children may be related to military couples' participation in family work.

Appendix D: Study 1 Measures

Parenting Work (Parent et al., 2013)

Instructions: How do you and (2nd most important person's name/co-parent) divide responsibility for raising the child(ren). After each childrearing task below, please indicate the percentage (%) of time you and this 'second most important person' spend on each task.

	I do this 0% of the time; partner always does this	I do this 25% of the time; partner does this more often than me	I do this 50% of the time; we do this at about the same rate	I do this 75% of the time; partner does this less often than me	I do this 100% of the time; partner never does this
Disciplining your child after he or she has done something wrong.	1	2	3	4	5
Making sure that your child is prepared for school in the morning.	1	2	3	4	5
Helping your child with schoolwork, homework, or other school projects.	1	2	3	4	5
Transporting (or arranging transportation) for your child to events at school or in the community. Making your child's meals or ensuring that your child is eating regularly and monitoring what your child is eating.	1	2	3	4	5
Monitoring your child's chores around the house (e.g., cleaning their room).	1	2	3	4	5
Taking your child shopping.	1	2	3	4	5
Monitoring your child's activities (i.e. what friends he or she is hanging around with, and how he or she spends free time.)	1	2	3	4	5
Meeting with school officials (teachers, principals, etc.) at school or talking to them on the phone about your child's performance in school.	1	2	3	4	5

Service member: $M=2.62$, $SD=0.70$, $\alpha=.89$

Civilian spouse: $M=3.80$, $SD=0.56$, $\alpha=.86$

Notes: Nine items from the Co-parenting Division of Labor Scale (CDLS) (Parent et al., 2013) were used to examine service members' and civilian spouses' engagement in various parenting work. A mean score was computed with higher scores indicating more engagement in parenting work for the reporting partner.

Emotion Work (Conger et al., 1994)

Instructions: During the past year, when you and spent time talking or doing things together, how often did he or she...

	Never	Sometimes	Often	Always
let you know that they really care about you?	1	2	3	4
listen carefully to your point of view?	1	2	3	4
act supportive and understanding toward you?	1	2	3	4
act loving and affectionate toward you?	1	2	3	4
let you know that they appreciate you, your ideas, or the things you do?	1	2	3	4

Service member: $M=2.99$, $SD=0.67$, $\alpha=.89$

Civilian spouse: $M=3.02$, $SD=0.63$, $\alpha=.88$

Notes: Five items adapted from a relationship warmth measure (Conger et al., 1994) were used to examine behavioral components of couples' emotion work. A mean score was computed so that higher scores indicated more emotion work. Each partner reported on their partner's emotion work behaviors (e.g., service members reported on civilian spouses' emotion work behaviors).

Military Characteristics Measures

Service Members' Number of Months Deployed

Item: "Considering all of your deployments since 2001, how many total months were you deployed for all previous deployments?"

Response option: "___ months."

Service member: $M=30.22$, $SD=15.14$

Notes: This was a continuous variable. Service members reported the total months they had been deployed since 2001. The year 2001 was selected as the beginning of the assessment timeframe because Operation Enduring Freedom was initiated in 2001.

Service Members' Time Away in the Past Year

Item: "In total, how long were you gone from home in the last year for any military duty (deployment, training, or any other military requirement)?"

Response options:

- 1) 0 months
- 2) 1-3 months
- 3) 4-6 months
- 4) 7-9 months
- 5) 10-12 months

Service member: $M=2.71$, $SD=1.41$

Service Members' Rank

Item: "Your Military Rank:"

Response options:

- 1) PV1 (E1) to CPL (E4) ($n=33$)
- 2) SGT (E5) to SGM/CSM (E9) ($n=169$)
- 3) 2LT (O1) to MAJ (O4); or WO1 to CW5 ($n=21$)
- 4) LTC (O5) to LTG (O9) ($n=3$)

Service member: $M=1.97$, $SD=0.54$

Demographic Characteristics Measures

Civilian Spouses' Employment

Item: "Your Current Employment Status:"

Response options:

- 1) Unemployed ($n=128$)
- 2) Civilian full-time employment ($n=44$)
- 3) Civilian part-time employment ($n=29$)
- 4) Retired ($n=2$)
- 5) Other ($n=17$)

Civilian spouse: $M=1.80$, $SD=1.19$

Notes: Response options were dichotomized such that (0) indicated civilian spouses were *Not employed* (This category contained response options 1, 4, and 5.) and (1) indicated civilian spouses were *Employed* (This category included response options 2 and 3.).

Age

Item: "My current age is:"

Response options:

- 1) 25 years old or younger
- 2) 26-30
- 3) 31-35
- 4) 36-40
- 5) 41-45
- 6) 45-50
- 7) Over 50

Service member: $M=3.82$, $SD=1.04$

Civilian spouse: $M=3.67$, $SD=0.99$

Biological Relation to Child

Item: "Is this _____'s (Target child) biological parent?"

Response options:

- 1) Yes
- 2) No

$M=1.57$, $SD=0.57$

Notes: Response options were recoded as (0) *No* and (1) *Yes*. Both spouses' reports were used to construct a single categorical variable indicating (0) service members were not biologically related to the child ($n=8$), (1) civilian spouses were not biologically related to the child ($n=76$), or (2) both parents were biologically related to the child ($n=128$). For analyses, (2) both parents were biologically related to the child was used as the reference group.

Life Satisfaction (International Wellbeing Group, 2013)

Instructions: These statements are about your personal well-being. Please answer based on how you felt over the past week.

	Strongly Disagree	Disagree	Agree	Strongly Agree
I was satisfied with my life as a whole.	1	2	3	4
I was satisfied with my standard of living.	1	2	3	4
I was satisfied with my health.	1	2	3	4
I was satisfied with what I was currently achieving in life.	1	2	3	4
I was satisfied with my personal relationships.	1	2	3	4
I was satisfied with how safe I felt.	1	2	3	4
I was satisfied with feeling part of my community.	1	2	3	4
I was satisfied with my future security.	1	2	3	4

Service member: $M=3.07$, $SD=0.58$, $\alpha=.90$

Civilian spouse: $M=3.11$, $SD=0.58$, $\alpha=.90$

Notes: Eight items adapted from the Personal Wellbeing Index (PWI) (International Wellbeing Group, 2013) measured service members' and civilian spouses' satisfaction with different aspects of their life. A mean score was created such that higher scores indicated more life satisfaction.

Depressive Symptoms (Radloff, 1997)

Instructions: Below is a list of some of the ways you may have felt or acted. Please choose how often you felt this way during the past week. Please respond to all items. During the past week...

	None of the time	Some of the time	Most of the time
I felt that I could not shake off the blues even with help from my family or friends.	1	2	3
I had trouble keeping my mind on what I was doing.	1	2	3
I felt depressed.	1	2	3
I felt everything I did was an effort.	1	2	3
My sleep was restless.	1	2	3
I enjoyed life. *RS	1	2	3
I felt sad.	1	2	3

Service member: $M=1.74$, $SD=0.39$, $\alpha=.83$

Civilian spouse: $M=1.76$, $SD=0.40$, $\alpha=.85$

Notes: Service members' and civilian spouses' depressive symptoms were measured using the seven-item Abbreviated Center for Epidemiological Studies Depression Scale (Radloff, 1997). Items indicating a lack of depressive symptoms (e.g., "I enjoyed life.") were reverse scored. A mean score was created so that higher scores indicated more depressive symptoms.

Relationship Satisfaction (Norton, 1983)

Instructions: For each of the following statements, click on the circle that best fits your relationship with (name of partner).

	Strongly Disagree	Disagree	Agree	Strongly Agree
I think we have a good relationship.	1	2	3	4
I think our relationship is very stable.	1	2	3	4
I feel like we are a team.	1	2	3	4
I am committed to making my relationship a success.	1	2	3	4

Service member: $M=3.44$, $SD=0.78$, $\alpha=.96$

Civilian spouse: $M=3.45$, $SD=0.68$, $\alpha=.93$

Notes: Four items adapted from the Quality Marriage Index (Norton, 1983) were used to measure service members' and civilian spouses' relationship satisfaction. A mean score was created in which higher scores indicated higher relationship satisfaction.

Communication Satisfaction (Spanier, 1976)

Instructions: Please select the option that best fits your satisfaction level with how you and (*partner*) communicate about each of the following topics.

	Strongly Disagree	Disagree	Agree	Strongly Agree
I am satisfied with how we talk about money.	1	2	3	4
I am satisfied with how we talk about sex.	1	2	3	4
I am satisfied with how we talk about religion.	1	2	3	4
I am satisfied with how we talk about politics.	1	2	3	4
I am satisfied with how we talk about child-rearing.	1	2	3	4
I am satisfied with how we talk about our extended family.	1	2	3	4
I am satisfied with how we talk about work.	1	2	3	4
I am satisfied with how we talk to each other overall.	1	2	3	4

Service member: $M=3.34$, $SD=0.56$, $\alpha=.89$

Civilian spouse: $M=3.35$, $SD=0.60$, $\alpha=.92$

Notes: Service members' and civilian spouses' communication satisfaction was assessed with eight items adapted from the Dyadic Adjustment Scale (Spanier, 1976) in which partners' rate their satisfaction with their communication on various aspects of their relationship. A mean score was computed so that higher scores indicated greater communication satisfaction.

Balanced Cohesion (Olson et al., 2006)

Instructions: 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
My family members are involved in each other's lives.	1	2	3	4	5
My family members feel very close to each other.	1	2	3	4	5
My family members are supportive of each other during difficult times.	1	2	3	4	5
My family members consult other family members on important decisions.	1	2	3	4	5
My family members like to spend some of their free time with each other.	1	2	3	4	5
Although family members have individual interests, they still participate in family activities.	1	2	3	4	5
Our family has a good balance of separateness and closeness.	1	2	3	4	5

Service member: $M=3.95$, $SD=0.53$, $\alpha=.74$

Civilian spouse: $M=4.05$, $SD=0.58$, $\alpha=.80$

Notes: Service members' and civilian spouses' balanced cohesion was measured using seven items from the Family Adaptability and Cohesion Scale (FACES) IV (Olson et al., 2006). A mean score was computed so that higher scores indicated more balanced cohesion.

Balanced Flexibility (Olson et al., 2006)

Instructions: 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.	1	2	3	4	5
As parents, we equally share leadership in our family.	1	2	3	4	5
Discipline is fair in our family.	1	2	3	4	5
My family is able to adjust to change when necessary.	1	2	3	4	5
We shift household responsibilities from person to person.	1	2	3	4	5
We have clear rules and roles in our family.	1	2	3	4	5
When problems arise, we compromise.	1	2	3	4	5

Service member: $M=3.80$, $SD=0.52$, $\alpha=.70$

Civilian spouse: $M=3.86$, $SD=0.58$, $\alpha=.74$

Notes: Service members' and civilian spouses' balanced flexibility was also measured using seven items from the Family Adaptability and Cohesion Scale (FACES) IV (Olson et al., 2006). A mean score was computed so that higher scores indicated more balanced flexibility.

Appendix E: Sample Characteristics for Study 2

Characteristics of the Sample

Characteristic	<i>M (SD)</i>	Frequency
Relationship Status	1.49 (0.93)	1. In a first marriage ($n=1088$, 73.5%) 2. In a second marriage ($n=185$, 12.5%) 3. In a cohabiting relationship (living together) ($n=83$, 5.6%) 4. In a serious dating relationship (not living together) ($n=124$, 8.4%)
Age	28.74 (6.31)	Continuous variable, ranging from 18 ($n=5$, .3%) to 58 ($n=1$, .1%).
Gender	.27 (0.44)	0. Man ($n=1083$, 73.2%) 1. Woman ($n=397$, 26.8%)
Race	N/A	White ($n=1074$, 72.6%) African American/Black ($n=197$, 13.3%) Asian ($n=72$, 4.9%)
Education	1.98 (1.21)	1. HS ($n=763$, 51.6%) 2. AS/AA ($n=181$, 12.2%) 3. BS/BA ($n=311$, 21%) 4. MS/MA ($n=132$, 8.9%) 5. PhD ($n=55$, 3.7%)
Partner's Employment	2.30 (0.97)	1. Yes, part-time ($n=218$, 14.7%) 2. Yes, full-time ($n=857$, 57.9%) 3. No, looking for work ($n=152$, 10.3%) 4. No, not looking for work ($n=196$, 13.2%) 5. No, unable to work ($n=38$, 2.6%)
Household Income	6.48 (2.19)	1. Less than \$ 20,000 ($n=30$, 2%) 2. \$ 20,000 - \$ 25,000 ($n=85$, 5.7%) 3. \$ 25,001 - \$ 30,000 ($n=81$, 5.5%) 4. \$ 30,001 - \$ 35,000 ($n=68$, 4.6%) 5. \$ 35,001 - \$ 40,000 ($n=121$, 8.2%) 6. \$ 40,000 - \$ 59,999 ($n=284$, 19.2%) 7. \$ 60,000 - \$ 79,999 ($n=266$, 18%) 8. \$80,000 - \$ 99,999 ($n=198$, 13.4%) 9. \$ 100,000 + ($n=347$, 23.4%)
Number of Children	.51 (0.65)	0. None ($n=842$, 56.9%) 1. 1-2 ($n=527$, 35.6%) 2. 3-4 ($n=102$, 6.9%) 3. 5 or more ($n=9$, .6%)
Rank	1.87 (0.84)	1. E1 to E4 ($n=614$, 41.5%) 2. E5 to E9 ($n=454$, 30.7%) 3. O1 to O4 ($n=401$, 27.1%) 4. O5 to O9 ($n=11$, .7%)

Number of Deployments	.88 (1.24)	0. None ($n=805$, 54.4%) 1. Once ($n=354$, 23.9%) 2. Twice ($n=128$, 8.6%) 3. Three times ($n=74$, 5%) 4. More than three times ($n=119$, 8%)
Number of PCS Moves	1.08 (.99)	0. None ($n=443$, 29.9%) 1. 1-2 ($n=646$, 43.6%) 2. 3-4 ($n=252$, 17%) 3. 5-6 ($n=104$, 7%) 4. 7 + ($n=35$, 2.4%)

Appendix F: Study 2 Measurement Model

A measurement model was estimated to examine the fit of the items to the latent constructs, specifically financial anxiety, relationship satisfaction, and caring interactions. The MODINDICES command in Mplus was used to assess if adding any inter-item correlations to the model would improve model fit. The MODINDICES recommended adding a correlation between the first and fourth items of the financial anxiety measure (see Appendix H for the specific items), as well as a correlation between third and fourth items of the caring interactions measure (see Appendix H for the specific items). After adding these correlations, the measurement model demonstrated good model fit: CFI=0.99; RMSEA=0.04; SRMR=0.03; and TLI=0.99.

The factor loadings for all items of the latent constructs indicated an acceptable fit. Specifically, the factor loadings for the items for the latent construct of financial anxiety (in order of the items listed in Appendix H) were 0.67, 0.90, 0.94, and 0.72. The factor loadings for the items for the latent construct of relationship satisfaction (in order of the items listed in Appendix H) were 0.98, 0.98, and 0.93. The factor loadings for the items for the latent construct of caring interactions (in order of the items listed in Appendix H) were 0.74, 0.66, 0.58, and 0.66.

Appendix G: Correlation Matrix for Study 2

Correlation Matrix for Primary Study and Control Variables

	1	2	3	4	5	6	7	8	9	10	11	12	13
1. Financial Anxiety	1												
2. Shared Financial Decision-making	-.08***	1											
3. Agreement on Spending	-.12***	.14***	1										
4. Relationship Satisfaction	-.23***	.17***	.21***	1									
5. Caring Interactions	-.16***	.11***	.16***	.47***	1								
6. Relationship Status	-.06*	.51***	.14***	.11***	0.04	1							
7. Gender	0.01	0.02	0.02	0.00	0.00	-.06*	1						
8. Number of Children	0.04	.14***	0.02	-.06*	-.07*	.19***	-.09***	1					
9. Income	-.14***	.22***	.08**	0.03	-0.04	.24***	-0.05	.25***	1				
10. Education	-.08**	.07*	0.02	-0.02	-.13***	.08**	-0.01	.18***	.53***	1			
11. Rank	-.08**	.07**	0.02	-0.01	-.09***	.09**	-.08**	.19***	.58***	.79***	1		
12. Number of Deployments	-0.05	.09**	0.01	-0.05	-0.02	.09***	-.16***	.28***	.30***	.19***	.26***	1	
13. Number of PCS Moves	-0.01	.07**	0.01	-0.05	-.06*	.13***	-.06*	.27***	.34***	.40***	.46***	.43***	1

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

Appendix H: Study 2 Measures

Financial Anxiety (Archuleta et al., 2013)

	Never	Almost Never	Sometimes	Almost Always	Always
I feel anxious about my financial situation.	1	2	3	4	5
I have difficulty sleeping because of my financial situation.	1	2	3	4	5
I have difficulty concentrating because of my financial situation.	1	2	3	4	5
I worry about my financial situation.	1	2	3	4	5

$M=1.53$, $SD=0.64$, $\alpha=.88$

Notes: Financial anxiety was assessed as a latent variable using the four items from the Financial Anxiety Scale (Archuleta et al., 2013). The four items were used as observed variables loading onto a latent construct of financial anxiety.

Shared Financial Decision-Making

Item: “Who is responsible for day-to-day decisions about money in your household?”

Response options:

1. You ($n=265$)
2. You and your spouse/partner ($n=1,215$)
3. Your spouse/partner ($n=17$)
4. Nobody ($n=1$)
5. Other ($n=1$)

$M=0.82$, $SD=0.39$

Notes: This item was developed for this study. In the sample of service members with partners, only $n=17$ service members reported their partners solely made financial decisions, only $n=1$ selected nobody made financial decisions, and only $n=1$ selected “other.” These service members were excluded from the analytic sample. The variable was dichotomized and recoded so that (0) indicated service members made financial decisions alone and (1) indicated service members and their partners shared financial decisions. The mean and standard deviation are from the recoded variable.

Agreement on Spending (Olson & Olson, 1999)

Item: “When thinking about my marriage/relationship, we usually agree on how to spend our money.”

Response options:

1. Strongly disagree
2. Disagree
3. Undecided
4. Agree
5. Strongly agree

$M=4.29, SD=0.89$

Notes: Service members’ reports of agreement on spending in their couple relationship was measured with one item adapted from the Olson & Olson (1999) PREPARE/ENRICH relational consensus scale that measures couples’ agreement on various relationship domains (e.g., communication).

Relationship Satisfaction (Norton, 1983)

	Very Strongly Disagree	Strongly Disagree	Disagree	Mixed	Agree	Strongly Agree	Very Strongly Agree
My spouse/partner and I have a good relationship.	1	2	3	4	5	6	7
My relationship with my spouse/partner is strong.	1	2	3	4	5	6	7
My relationship with my spouse/partner makes me happy.	1	2	3	4	5	6	7

$M=6.55$, $SD=0.83$, $\alpha=.97$

Notes: Relationship satisfaction was assessed as a latent construct comprised of three items from the Quality Marriage Index (Norton, 1983). The three items were used as observed variables loading onto a latent construct of relationship satisfaction.

Caring Interactions (Huston & Vangelisti, 1991)

	Never	Less than once a month	Once or twice a month	Once or twice a week	3-4 times a week	Once a day	More than once a day
How often do you say "I love you" to your spouse/partner?	1	2	3	4	5	6	7
How often do you initiate physical affection with your spouse/partner (e.g., kiss, hug)?	1	2	3	4	5	6	7
How often do you share emotions, feelings, or problems with your spouse/partner?	1	2	3	4	5	6	7
How often do you tell your partner things you appreciate about him/her and how much you care for him/her?	1	2	3	4	5	6	7

$M=6.49$, $SD=0.74$, $\alpha=.77$

Notes: The latent outcome of caring interactions within one's couple relationship was assessed with four items adapted from a study on socioemotional behaviors in relationships (Huston & Vangelisti, 1991). The four items were used as observed variables loading onto a latent construct of caring interactions.

Control Variables

Relationship Status

Item: “What best describes your current relationship status?”

Response options:

1. In a first marriage ($n=1088$)
2. In a second marriage ($n=185$)
3. In a cohabiting relationship (living together) ($n=83$)
4. In a serious dating relationship (not living together) ($n=124$)
5. Widowed
6. Divorced/separated
7. Never married/Single

$M=1.49$, $SD=0.93$

Notes: This variable was used to filter the sample. Service members who endorsed options 1, 2, 3, and 4, indicating they were in some sort of relationship, were included in the sample. This variable was also used as a control variable in the analytic model. Options 1 and 2 were recoded to indicate service members were married (1) and options 3 and 4 were recoded to indicate service members were not married (0).

Gender

Gender was obtained from participants’ military records.

Response options:

0. Man ($n=1083$)
1. Woman ($n=397$)

$M=0.27$, $SD=0.44$

Notes: Gender was coded as a binary variable in which (0) indicated the service member was male and (1) indicated the service member was female.

Number of Children

Item: “What is the total number of children under the age of 18 living in your household? Please include all children who reside with you at least 50% of the time.”

Response options:

0. None ($n=842$)
1. 1-2 ($n=527$)
2. 3-4 ($n=102$)
3. 5 or more ($n=9$)

$M=0.51$, $SD=0.65$

Income

Item: “Which category represents your total annual household income last year? This estimate should include all special pays as well as your spouse's income, if applicable.”

Response options:

1. Less than \$ 20,000 ($n=30$)
2. \$ 20,000 - \$ 25,000 ($n=85$)
3. \$ 25,001 - \$ 30,000 ($n=81$)
4. \$ 30,001 - \$ 35,000 ($n=68$)
5. \$ 35,001 - \$ 40,000 ($n=121$)
6. \$ 40,000 - \$ 59,999 ($n=284$)
7. \$ 60,000 - \$ 79,999 ($n=266$)
8. \$80,000 - \$ 99,999 ($n=198$)
9. \$ 100,000 + ($n=347$)

$M=6.48$, $SD=2.19$, indicating most incomes fell between the categories (4) \$30,001 - \$35,000 and (8) \$80,000 - \$99,999).

Education

Service members’ education was obtained from participants’ military records. Service members’ highest level of education at the time they took the survey was recorded.

Response options

1. HS ($n=763$)
2. AS/AA ($n=181$)
3. BS/BA ($n=311$)
4. MS/MA ($n=132$)
5. PhD ($n=55$)

$M=1.98$, $SD=1.21$

Rank

Service members’ rank was obtained from participants’ military records. Service members’ rank at the time they took the survey was recorded.

Response options:

1. E1 to E4 ($n=614$)
2. E5 to E9 ($n=454$)
3. O1 to O4 ($n=401$)
4. O5 to O9 ($n=11$)

$M=1.87$, $SD=0.84$

Notes: To simplify analysis, ranks E1 to E4 were recoded as 1, ranks E5 to E9 were recoded as 2, ranks O1 to O4 were recoded as 3, and ranks O5 to O9 were recoded as 4.

Number of Deployments

Item: “During your military career, how many total times have you been deployed?”

Response options:

0. None ($n=805$)
1. Once ($n=354$)
2. Twice ($n=128$)
3. Three times ($n=74$)
4. More than three times ($n=119$)

$M=0.88$, $SD=1.24$

Number of PCS Moves

Item: “During your military career, how many Permanent Change of Station (PCS) moves have you experienced?”

Response options:

0. None ($n=443$)
1. 1-2 ($n=646$)
2. 3-4 ($n=252$)
3. 5-6 ($n=104$)
4. 7 + ($n=35$)

$M=1.08$, $SD=0.98$