

THE DEVELOPMENT OF A FINANCIAL CONFLICT MEASUREMENT FOR COUPLES

by

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(Under the Direction of Joseph W. Goetz)

ABSTRACT

Conflict surrounding financial matters is not only a common occurrence for couples, but also one that if persistent and enduring, can lead to negative relational outcomes, including reduced relationship stability and divorce. Yet, valid assessment tools for the purposes of measuring couples' financial conflict are scarce. This dissertation introduces and tests a newly developed measurement, the Couple Financial Conflict Scale (CFCS), which is designed to assess the presence and frequency of self-reported financial conflict in intimate partner relationships. Using a secondary data set, a clinical sample of 84 individuals who identified as married or in a relationship, completed the CFCS items. A principal components analysis (PCA) revealed that the eight-item CFCS is unidimensional (eigenvalue = 5.38), accounted for 67.21% of the variance, and had high internal reliability ($\alpha = .93$). The CFCS was also significantly associated with two related constructs, relationship instability and emotional intimacy, demonstrating initial construct validity. A hierarchical regression was conducted and results showed that financial conflict was positively and significantly associated with relationship instability when controlling for several demographic variables. Lastly, a multiple linear regression was performed and determined that the biggest predictor of financial conflict in this clinical sample was education level. It was revealed that the higher the level of education

attained, the less financial conflict was reported. All in all, initial tests suggest that the brief, eight-item Couple Financial Conflict Scale contributes high levels of reliability and validity, and may be of value to practitioners and researchers working with couples.

INDEX WORDS: Couples, Financial conflict, Relationship instability, Emotional intimacy,
Couple Financial Conflict Scale

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TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS.....	iv
LIST OF TABLES.....	vii
CHAPTER	
1 INTRODUCTION.....	1
2 LITERATURE REVIEW.....	6
3 METHODS.....	34
4 RESULTS.....	47
5 DISCUSSION.....	60
REFERENCES.....	73
APPENDICES.....	90
A PLOTS OF NORMALITY.....	91
B SCREE PLOT FOR THE COUPLE FINANCIAL CONFLICT SCALE.....	93

LIST OF TABLES

	Page
Table 1: Dataset delimiting procedure.....	45
Table 2: Proposed eight-item Couple Financial Conflict Scale.....	46
Table 3: Demographic characteristics of participants	53
Table 4: Factor loadings for Principal Components Solution of CFCS.....	54
Table 5: Reliability analysis for the eight-item Couple Financial Conflict Scale.....	55
Table 6: Descriptive statistics for measures of financial conflict, relationship instability, and emotional intimacy.....	56
Table 7: Construct validity analysis for the CFCS.....	57
Table 8: Hierarchical regression results for financial conflict on relationship instability.....	58
Table 9: Regression coefficients for individual attributes on financial conflict.....	59

CHAPTER 1

INTRODUCTION

Problem Statement

It is well-understood that money is a topic of considerable significance within couple relationships, but much has yet to be learned about their financial dynamics. One key dynamic that is not well-understood, but of paramount importance to relationship quality and stability, is *financial conflict*. Better understanding financial conflict within romantic relationships is especially important due to its threat to healthy relationship outcomes (Amato & Rogers, 1997; Dew & Stewart, 2012; Papp et al., 2009). Stanley et al. (2002) found that money constituted the number one “problem-starter” in relationships in a survey of over 900 never-divorced participants. In fact, money overshadowed other areas of conflict such as work, children, chores, communication, and in-laws (Stanley et al., 2002). Likewise, findings from Amato and Rogers’s (1997) longitudinal study of married couples demonstrated that the perception that one’s partner spent money unwisely (i.e., foolishly) was the third most significant predictor of divorce, topped only by infidelity and substance abuse issues. Dew et al. (2012) confirmed that among numerous couple concerns, financial conflict and sexual disagreements were most predictive of divorce. As such, with financial conflict cited frequently, often topping the list of factors contributing to negative relationship outcomes, it is imperative to not only increase our understanding of the complexities surrounding financial conflict for couples, but also expand our ability to measure it empirically.

Purpose and Rationale

The purpose of this dissertation is to introduce and test a newly developed scale measuring self-reported financial conflict, the Couple Financial Conflict Scale (CFCS). The development of the CFCS is guided by Couples and Finances Theory, or CFT (Archuleta, 2008; Archuleta & Burr, 2015). The initial reliability and validity results of the Couple Financial Conflict Scale are reported, with the intention of establishing a foundation for use in practice, as well as further testing and research.

Several key rationales for this research are: (a) financial conflict is detrimental to healthy relationship outcomes; (b) practitioners (e.g., mental health therapists, financial therapists, financial planners, financial counselors) aiming to help with relational-financial concerns, like financial conflict, require empirically-based tools to increase their understanding of the presence and frequency of financial conflict as a baseline for purposes of referral and intervention; (c) there are few scales which assess relational-financial issues, including no dedicated measures for financial conflict; and (d) this dissertation can serve as an integral building block for further research on measuring financial conflict in intimate partner relationships.

There is a multitude of topics couples argue about, but one of the most frequent is money (Dew, 2020). When compared with other conflict topics, such as children and household responsibilities, conflicts about money tend to be more chronic (Papp et al., 2009). Intimate partner conflict is inevitable, but when pervasive and unresolved, it can be damaging and lead to highly problematic individual and relationship outcomes (Dew, 2020; Papp et al., 2009; Stanley et al., 2002; Whitton et al., 2018). Perhaps because conflicts surrounding money are more serious, recurring, and unsolvable, couples experience negative relationship outcomes, including marital instability and distress, (Conger et al., 1990; Dew, 2007; Gudmunson et al., 2007),

intimate partner violence (Copp et al., 2016; Copp et al., 2020), and divorce (Amato & Rogers, 1997; Dew et al., 2012; Dew & Dakin, 2011; LeBaron et al., 2019). As a tactic to avoid pervasive conflict, some couples may employ financial infidelity, which are acts of financial deception (Klontz & Britt, 2012; Saxey et al., 2022). Financial infidelity can be devastating to a relationship, as it erodes trust, contributes to financial conflict, destabilizes the relationship, and weakens intimacy (Carlson & Sperry, 2010; Garbinsky et al., 2020; Jeanfreau et al., 2018; Klontz & Britt, 2012). Beyond relational impacts, financial conflict can be deleterious to individual health and well-being. For example, Morgan and Lim (2020) found a bidirectional association between financial conflict and depressive symptoms based on a longitudinal sample. Their research revealed that depressive symptoms are predictive of more financial conflict over time and that financial conflict predicts depressive symptoms over time (Morgan & Lim, 2020).

Considering the centrality of conflict to couple functioning, and both individual and relational outcomes, we must be able to measure conflict and conflict management within intimate relationships validly (Whitton et al., 2018). To that end, many measures assessing key aspects of intimate relationships and couples (e.g., satisfaction, quality, adjustment, intimacy) exist. Likewise, a number of individually-focused financial measures (e.g., well-being, satisfaction, management behavior, strain, stress) have also been established. However, scales and assessment tools that measure overlapping areas pertaining to couples and their financial dynamics are lacking. As integrative fields like financial therapy grow, the need has increased for clinical assessment tools to help practitioners identify and respond to couples' financial concerns (Grable et al., 2011).

In fact, because of its detrimental effects, identifying and mitigating couple conflict is a central focus in the literature on relationships (Whitton et al., 2018). As a result, scales exist to

measure couple conflict, and assessing for this is a standard part of treatment within the context of couple therapy. With this in mind, it is expected that an assessment for financial conflict would also be beneficial.

The presence and pervasiveness of financial conflict can be detrimental to the couple relationship, and couples who find themselves in conflict about money may need or seek out help in order to resolve these concerns. However, without an available and reliable measure to detect financial conflict, practitioners are left relying on anecdotal experience and adjacent measurement tools which may not directly or thoroughly address financial conflict. To precipitate understanding of symptoms and problems in social sciences and mental health fields, we often rely on assessment measures. Practitioners from several complementary fields (e.g., financial therapists, financial planners, financial counselors, marriage and family therapists, psychologists) commonly utilize assessments at early phases of their work to better isolate significant areas of concern, and also throughout their work as a mechanism for measuring progress and change. Grable et al. (2011) reason that for evolving practices, like financial therapy, possessing assessment tools is even more paramount. In their article concerning ten major considerations for the growth of the financial therapy field, Gale et al. (2012) echo this further and identify assessment as a necessary area of development. They argue that identifying current assessment tools, in addition to the development of new ones, will contribute to legitimizing the processes and outcomes of financial therapy (Gale et al., 2012)

As stated, an area of scarcity in the literature concerns measurement tools that examine relational-financial concerns or problems. To date, there are very few scales developed for use with couples in the context of financial planning, financial counseling, and financial therapy (Grable et al., 2011), though two have been developed recently, including the Financial

Transparency Scale (FTS; Koochel et al., 2020) and the Spender-Saver Perception Scale (Kruger, 2019). The FTS aims to measure financial transparency between married partners through three areas: financial partnership, financial secrecy, and financial trust and disclosure (Koochel et al., 2020). The Spender-Saver Perception Scale is a tool for measuring a partner's perceptions of their romantic partner's saving and spending behavior (Grable et al., 2021; Kruger, 2019). While the addition of these scales to the literature has enhanced available tools for practitioners, there is currently no scale focused on the presence and frequency of financial conflict within the couple relationship. Also, while there is no available literature pointing unequivocally to a demand for a financial conflict scale, there is evidence that measurements assessing relational-financial concerns have been established and validated, and are important tools for practitioners (Koochel et al., 2020; Kruger, 2019). Therefore, it is reasonable to suggest a need exists for additional relational-financial scales. A dedicated measurement for couple financial conflict is vital because of its marked importance to relationship instability and quality. This dissertation contributes to the body of knowledge on financial conflict within intimate relationships, expands the availability of relational-financial measurement tools, and serves as a base for further testing of the Couple Financial Conflict Scale (CFCS).

CHAPTER 2

LITERATURE REVIEW

Financial Conflict through the Lens of Couples and Finances Theory

Theory guides our understanding and explanation of the world's phenomena (White & Klein, 2008). Therefore, for important framing of this dissertation research, Couples and Finances Theory (Archuleta, 2008, 2013; Archuleta & Burr, 2015) served as the theoretical lens in which financial conflict between romantic partners was conceptualized and explored. Couples and Finances Theory (CFT) influenced the development of the Couple Financial Conflict Scale and its items (Archuleta, 2008, 2013; Archuleta & Burr, 2015). Furthermore, CFT served to guide the research questions and analyses with regard to financial conflict and relationship instability within a clinical sample. Couples and Finances Theory not only addresses both relational and financial elements present within intimate partner relationships, but also reflects the interdependency between a couple's relationship and their financial lives (Archuleta & Burr, 2015). What follows is an overview of Couples and Finances Theory, its key components and assumptions, and how the presence of financial conflict may be better understood through it.

Archuleta (2008) developed Couples and Finances Theory (CFT) to enhance an understanding of the complex and interactional components of the financial process and the couple relationship. Its goal is to provide practitioners and scholars a theoretically driven lens from which to conceptualize couple-focused practice and research (Archuleta & Burr, 2015). In essence, CFT offers a framework for explaining relational finances and its unique dimensions. CFT derives elements from family systems theory, a broad foundational theory commonly

applied to couple and family work in the field of marriage and family therapy. Major assumptions of CFT are rooted in family systems theory, as well as Social Exchange Theory (Archuleta & Burr, 2015). Additionally, key concepts and processes (i.e., inputs, financial management practices, financial process) within CFT are derived from the systemic family resource management theoretical model (Archuleta, 2008; Deacon & Firebaugh, 1988; Mugenda et al., 1990).

This theoretical framework contains nested systems and subsystems and all key concepts are interactional and circular in nature (Archuleta & Burr, 2015). The model contains one overarching system, (a) the ecosystem, which surrounds three key subsystems; (b) the individual partner attributes/characteristics; (c) the couple relationship system; and (d) the financial process system (Archuleta & Burr, 2015). It should be noted that the four systems function interdependently.

Archuleta and Burr (2015) described major assumptions of CFT. First, financial difficulties are circularly linked with couple relationship problems. Therefore, the subsystems identified in CFT (i.e., individual partner attributes, the couple relationship, and the financial process) all mutually experience impact and change. Second, the human system is seen as self-reflective, meaning that couples (and the individuals within the couple) have the capacity to acknowledge, manage, and change the ways they relate to themselves, one another, and to their finances. The third assumption involves notions based in Social Exchange Theory concerning rewards and costs (Archuleta & Burr, 2015). In the context of CFT, the assumption is that partners will base decisions on what will benefit not only themselves, but also the relationship and financial process. More specifically, joint decision-making will incorporate weighing the rewards and costs, and the choice made will result in the greatest benefit and the least cost.

Fourth, rewards and costs are not necessarily equitable, but can be appraised as such by couples. Fifth, social resources (e.g., status, love, money, information) can be exchanged and used as rewards (Foa & Foa, 1980). Lastly, the sixth and final assumption outlined is that the subsystems within CFT are situated within an ecosystemic context - a couple's broader influences like the economy, culture, religion, and community have an effect on the smaller subsystems (Archuleta, 2013; Archuleta & Burr, 2015).

Guiding the Couple Financial Conflict Scale's construction and subsequent analyses are two important concepts within CFT, relational finances and couple relationship characteristics (CRCs). *Relational finances* refer to the circular "interaction between the couple relationship and the financial process" (Archuleta & Burr, 2015, p. 223). *Couple relationship characteristics* are defined as "factors contributing to the interaction between the two partners in the couple relationship" (Archuleta & Burr, 2015, p. 222). Considering its major assumptions and its general propositions, CFT would likely support the notion that financial conflict is a pattern occurring within and between the couple relationship and financial process (i.e., financial conflict is a dimension of relational finances). Further, CFT has pointed to several couple relationship characteristics (CRCs) affecting relationship quality and/or the financial process, including shared goals and values (Archuleta, 2013), communication (Mugenda et al., 1990), conflict management (Gottman et al., 1998), and perceived closeness, fairness, and financial argument frequency (Dew, 2008). Having previously established CRCs concerning frequency of financial arguments and conflict management, it is assumed CFT would also support financial conflict as an aspect of relational finances. Also, due to the interactional nature present in relational finances, it is assumed that CFT would support the argument that the presence and frequency of financial conflict within the couple relationship may affect relationship quality and

its domains, namely relationship stability. Because the subsystems named by CFT all have some level of influence in the experience of financial conflict, and the major assumption is that these systems all mutually experience impact and change, it is assumed that regardless of the origin or precipitation point of financial conflict (i.e., within whichever system), the result would be relational-financial impact and change.

What follows is a review of financial conflict within existing literature, organized through the lens of key systems and subsystems within Couples and Finances Theory, including (a) the ecosystem; (b) individual partner attributes/characteristics; (c) the couple relationship; and (d) the financial process. Following that is a review of central concepts within the analyses, including financial conflict, relationship instability, and emotional intimacy.

System 1: Financial Conflict and the Ecosystem

The ecosystem within Couples and Finances Theory is likened to the suprasystem from systems theory (Archuleta & Burr, 2015). This system consists of broader influences on the smaller subsystems (i.e., individual partner attributes, the couple relationship, and the financial process). The ecosystem is composed of important influences which relate to, or perhaps even precipitate financial conflict, including community, culture, ethnicity, religion, and economy.

Religion, Culture, and Ethnicity. Religion, culture, and ethnic customs strongly influence how couples live their lives. Literature linking financial conflict in couple relationships with these specific elements of the ecosystem in CFT is limited. However, it is assumed that due to its pervasiveness, regardless of cultural background, ethnicity, or religious affiliation, couples experience at least some conflict around money. It seems conflict in general can be moderated or exacerbated by cultural and religious factors (Lambert & Dollahite, 2006). Research has demonstrated that shared religiosity reduces marital conflict and increases reports of satisfaction

in marriage (Archuleta et al., 2011; Curtis & Ellison, 2002; King et al., 2022; Mahoney, 2010). On the contrary, a few studies have shown couples who possess contrasting theological views were more likely to report conflict, particularly about finances (Ahmadi & Hossein-abadi, 2009; Büssing et al., 2005; Curtis & Ellison, 2002). Frame (2003) asserted that romantic partners, specifically those from different cultural backgrounds, frequently display diverse beliefs around who is primarily responsible for bringing in income to the family and who determines how money be managed and spent. Some cultures and families may also exhibit more rigid gender role expectations pertaining to responsibilities for work, income, and financial management.

Cultural and familial expectations and traditions may also lead couples to financial conflict. As an example, partners who come from collectivist cultures may carry expectations surrounding the support of other family members, especially if the family is aging or living in another country without sufficient support or economic opportunity (Frame, 2003). If partners lack agreement, or place different levels of priority on familial support, conflict may result. Cultural and religious influences may also influence financial perspectives and decision-making during key transitions for couples, such as marriage and having children. Weddings, often perceived to be a joyous, celebratory event, may possess complicated undercurrents concerning partners' backgrounds, religious traditions, gender roles, and financial footing (Francis-Tan & Mialon, 2014; Ogletree, 2010; Ridge, n.d.). As an example, if one partner and their family come from a religious or cultural tradition in which the wedding is attended by hundreds of extended family or involves a multi-day celebration, this could have financial implications for the couple and could very well lead to conflict. Similarly, the transition to starting a family and becoming parents is also associated with notable stress and anticipation (Doss & Rhoades, 2017), often putting a family's financial preparedness front and center. For couples who choose parenthood,

this phase is likely to involve negotiation of financial support roles, potential employment changes or disruptions, medical and health care considerations, in addition to other costly preparations, all of which could exacerbate the occurrence of money-related conflict.

Economy. The broader economy and economic systems are a dominant force for couples and families. These larger systems also may impact more individual level elements such as socioeconomic status, employment status, and health status. Impacts felt from economic forces are thought to exist for couples during both prosperous and turbulent times. Marital relationships were significantly and negatively impacted during the Great Depression during the 1930s due to harrowing unemployment and poverty (Conger et al., 1992). Marriages during this time were at increased risk for conflict and instability resulting from these economic stressors (Liker & Elder, 1983). Yet, World War II through the 1970s, is historically marked as a time of increased growth and prosperity for many families. Consequences of the housing crisis during the Great Recession from 2007 to 2009 in the United States led to serious financial impacts (e.g., loss of employment and housing insecurity) and negative relational outcomes (e.g., lower marital satisfaction and divorce proneness; Stewart et al., 2017). Most recently, on March 11th, 2020, the World Health Organization declared the novel coronavirus (COVID-19) a worldwide pandemic, and couples and families witnessed not only world economic upheaval, but unprecedented effects on their daily lives, and social and intimate relationships as a result (Hardy et al., 2021; Lebow, 2020).

The overall health of the economy, including job availability and job stability, contributes to financial conflicts. Economic pressures are associated with negative emotions (Conger et al., 1994) and behaviors (Gudmunson et al., 2007) in intimate relationships. Therefore, economic circumstances can diminish relationship stability and quality by increasing conflict and reducing intimacy (Halliday Hardie & Lucas, 2010). Couples may encounter conflict resulting from the

stress or frustration caused by their economic situation and as they navigate how to improve the stability of their financial circumstances (Dew & Stewart, 2012). Further, couples' perceptions of economic circumstances and associated financial hardships matter just as much as the objective realities they face (Dakin & Wampler, 2008; Dew & Dakin, 2011). The presence of conflict among couples is not only related to the "subjective experience of economic strain (i.e., the perceptions of difficulties in meeting current and future economic needs: problems paying bills, degree of security the couple feels about their family's present and future financial situation, and behavioral responses that suggest a recognition of the existence of financial difficulties)" (Rappleyea et al., 2014, p. 284), but also the more objective circumstances surrounding the relationship, like systemic disadvantage, economic pressure, and job instability.

To summarize, ecosystemic factors are an important backdrop for understanding financial conflict in intimate partner relationships. It seems that especially when cultural and religious clashes exist between partners, this can increase the occurrence of financial conflict due to deeply held belief systems, significant and influential developmental experiences, and their manifestations within the couple's financial process. Similarly, broad environmental influences, economic pressures, and financial advantages/disadvantages surrounding couples also play a critical role in their relational-financial functioning.

System 2: Financial Conflict and Individual Partner Attributes

Individual partner attributes or characteristics represent a wide variety of dynamic, person-specific factors brought into a relationship by each partner, including "age, education level, gender, personality, attitudes, self-esteem, perceived quality of life, and social experiences" (Archuleta & Burr, 2015, p. 221). Within CFT, individual attributes also encompass financial idiosyncrasies, such as "money scripts, money disorders, financial

behaviors, financial knowledge, financial stress, and risk tolerance” (Archuleta & Burr, 2015, p. 221). As previously described, CFT is influenced more broadly by family systems theory. The family system, or one’s family of origin, has a great deal of influence on individual developmental experiences. Therefore, ties between family of origin and financial conflict are examined below.

Family of Origin. The family of origin, or the family system in which one is raised, is a primary source from which money beliefs and behaviors are derived (Furnham et al., 2014; Klontz & Britt, 2012). Conscious and unconscious money beliefs and attitudes, sometimes referred to as money scripts, tend to originate in our families (Kirkcaldy & Furnham, 1993; Klontz et al., 2011). Financial knowledge and how-to practices are also typically generated from our families and parents/parent-figures (Clarke et al., 2005). Parents are important conduits for the development of financial management behavior in children (LeBaron & Kelley, 2021; Shim et al., 2010; Webley & Nyhus, 2006). This comprehensive process of financial development and learning is referred to as financial socialization (Gudmunson & Danes, 2011). Danes (1994) provides richer context by explaining that “financial socialization is much more inclusive than learning to effectively function in the marketplace. It is the process of acquiring and developing values, attitudes, standards, norms, knowledge, and behaviors that contribute to the financial viability and individual well-being” (Danes, 1994, p. 128). Because our family of origin’s perspectives and teachings about money can remain largely salient into adulthood, this may lead to friction for couples who experienced differences in financial socialization. Arguments and conflict may be rooted in how things were done in their family or what they learned was the “right way”. Likewise, as money scripts have been identified as unconscious drivers of money

behavior in adulthood, couples may find that these beliefs - typically only partial truths - contribute to relationships tensions and conflict (Klontz & Britt, 2012).

Children also grow up in families where no, or very little, money talk is present (Atwood, 2012; Romo, 2015). As we transition into adulthood and enter romantic relationships, the consequences of money being “off-limits” in our families of origin can reverberate at the couple level. We may hold irrational money beliefs, behave irresponsibly with finances, and lack the skill set to engage in healthy and necessary communication about money with a partner if the topic was considered impolite (Atwood, 2012). In those cases, it is expected that these constraints would lead couples to frustrations and financial arguments. Perhaps couples who have delayed or avoided money conversations also experience a “bottle neck” of emotions that incite more intense financial conflict (Saxey et al., 2022; Papp et al., 2009).

System 3: Financial Conflict and the Couple Relationship

The couple relationship system in Couples and Finances Theory consists of two elements: the couple relationship characteristics (CRC) and marital quality (MQ; Archuleta & Burr, 2015). Archuleta (2008) originally described couple relationship characteristics (CRCs) as factors that contribute to aspects of interaction within the couple relationship (e.g., love, respect, communication, friendship, shared values, level of commitment, and gender roles). Marital quality refers to the self-reported and subjective marital satisfaction and quality as perceived by the couple (Archuleta, 2008; Archuleta & Burr, 2015). For the purposes of this literature review and dissertation, marital quality is expanded to include relationship quality more broadly. Additionally, relationship quality is intended within the theory as a global descriptor which encompasses other related and important domains of intimate partner relationships, including satisfaction, intimacy, and stability (Archuleta & Burr, 2015; Busby et al., 1995; Fincham &

Rogge, 2010; Hassebrauck & Fehr, 2002). Established factors within the couple relationship, particularly the characteristics of gender roles, shared values, and communication are associated with the presence and frequency of financial conflict.

Gender Roles. Historically in the United States, men and women have been socialized differently around money. In many family systems, the role of “provider” is associated with the man (Atwood, 2012). During the nineteenth century, men tended to assume more responsibilities pertaining to acquiring income, money management, and financial decision-making, while women supported home life through unpaid labor (Vogler, 2005). Since that time, there has been a prodigious shift in women’s roles and workforce participation, and as a result, the hierarchical nature of relationships (i.e., husband having financial control) has also changed. Couples have reshaped this hierarchy in their partnerships to allow for more gender role fluidity and flexibility (Atwood, 2012; Baker et al., 1996; Vogler, 2005). However, as Pepin (2019) explores, “modern couples confront tensions between ideals of mutual interests and values of economic autonomy, a departure from fitting themselves into culturally expected family arrangements of the past” (p. 361).

It is apparent that some historical forces remain and may bring about conflict between partners as they continue to negotiate their gender roles, workforce participation, and household responsibilities. Dew and Dakin (2011) asserted that men have an increased sensitivity concerning money arguments due to historical and societal expectations placed upon them to retain financial control. Atwood (2012) asserted that, among men in heterosexual marriages, it's preferred that they earn more and not be dependent upon their wives' income. The husband's job is considered to be superior to that of the wife's. For those who ascribe to more traditional

gender roles, a level of shame and stigma may also still be attached to couples in which the wife earns more than the husband (Atwood, 2012).

Certainly the impact of gender roles can be seen in couple financial conflict, both historically and presently. The level of rigidity in which couples attribute to gender roles and responsibilities regarding their financial lives can lead to and/or exacerbate financial conflict. In addition, information asymmetry and power imbalances between partners are influential. In some heterosexual relationships wherein men may have more responsibility or interaction with the household finances and financial decision-making, husbands may become more knowledgeable, and thus possess additional power. Zagorsky (2003) found that regular involvement with and first-hand knowledge of the family's financial landscape leads to different viewpoints of financial circumstances and power imbalances among partners, which can instigate arguments. Britt et al. (2010) confirmed that perceived power and equity are influential when it comes to financial conflict, and that a disparate amount of power between partners increases conflict. In their study, wives who experienced diminished power due to income or age differences, or who contributed less financially, were the most apt to report financial conflict (Britt et al., 2010).

Shared Values. Common values and beliefs between couples are an important and stabilizing aspect of the relationship. Concerning money, when a couple possesses shared values and beliefs, it leads to positive relationship outcomes, such as greater levels of relationship satisfaction (Archuleta, 2013; Archuleta et al., 2013; Baisden et al., 2018; Mao et al., 2017). Well-aligned money values may even supersede suboptimal couple communication patterns as it pertains to relationship satisfaction.

Archuleta et al. (2013) found that having shared values was an even stronger predictor of satisfaction above the way a couple communicated during disagreements. In the same study, it

was also found that shared values may create a buffer between negative communication tactics and relationship satisfaction. That is, partners with shared values tended to use fewer negative communication tactics, such as blaming and criticizing, which increased their perceived satisfaction with the relationship (Archuleta et al., 2013). As part of a qualitative study on money management and marital quality, Baisden et al. (2018) also reported that shared values was an emergent theme among married couples in their sample. Despite the variety of approaches couples take with regard to the management of their finances, congruent financial goals and values were connected to couples with higher perceived marital quality.

This notion also extends to couples from younger age groups (i.e., 18 - 29) who are not necessarily married, but in a committed relationship. Mao et al. (2017) examined how perceived financial mutuality, or “shared similar cognitive and normative values regarding personal finances” affected relationship satisfaction among young couples (p. 32). Their findings were consistent with previous studies regarding the importance of shared values. Perceived financial mutuality was found to have the greatest direct effect, as well as a mediating effect, on relationship satisfaction (Mao et al., 2017). As it relates to financial conflict, it seems that couples who share similar money values and beliefs experience fewer arguments, report higher levels of agreement regarding their financial processes, and are more satisfied in their relationships.

Communication. Communication is an undeniably vital component that molds human relationships (Sillars & Vangelisti, 2018). Communication is a transactional process, a conduit, and a skill. Burleson et al. (2000) described it as the mechanism we use for the building and maintaining of our relationships, as well as a set of competencies contributing to our

management of various relationship shifts and adaptations. For couple relationships particularly, communication is central to enduring the relationship, or derailing it.

Communication has garnered significant focus within the existing relational finance literature. Typically spotlighted is either the quality of a couple's financial communication or money as a topic of couple conversation and conflict. Despite the importance of financial issues, couples are often reluctant to communicate about them and money is still perceived as taboo among partners and families (Atwood, 2012). If couples lack the willingness to confront financial topics and/or lack quality within their communication, consequences can include conflict, being out of touch with important financial processes/tasks and decision-making, and secret-keeping (Jeanfreau et. al., 2018; Olson & Rick, 2022). A recent study actually suggests that despite the difficulties money discussions can present due to societal and familial taboos, couples who openly communicate about finances with their partner have fewer conflicts (Pollmann, 2021). Dew & Stewart (2012) suggested that money itself is not the problem (i.e., the what), but instead, the way in which couples communicate about these issues (i.e., the quality of their communication with each other) is the bigger issue. Poor communication quality leads to the eventual erosion of relationship health (Dew & Dakin, 2011; Dew & Stewart, 2012).

System 4: Financial Conflict and the Financial Process (Inputs, FMP, FS)

Financial inputs are monetary elements entering the couple system, such as incomes and savings. *Financial management practices* (FMP), as defined in CFT, are the practices of accounting, recording-keeping, as well as the couple's financial solvency and access to financial resources. *Financial satisfaction* (FS) references one's "satisfaction with their current financial situation" (Archuleta, 2008, p. 33).

Inputs. There is evidence that connects income level to the presence of money conflict. Britt et al. (2010) found that couples in lower net-worth households tended to argue about money more than those who reside in higher net worth households. The researchers also found an interesting gender difference - wives with the highest incomes were least likely to be in partnerships containing money conflict. However, if the wife was higher-earning than her spouse, she was more likely to be a part of a money arguing couple (Britt et al., 2010).

Financial Management Practices. The way in which finances are handled is also connected to the presence of financial conflict. Dew (2008) found that the absence of consumer debt led to the couple feeling more positive about their marriage. On the other hand, the more debt the couple had, the more likely they were to report money conflict and unfairness in the relationship (Dew, 2008). Negative financial management tendencies can also have severe relationship consequences. Amato and Rogers (1997) examined a common financial management practice - spending decisions - and found that if a partner perceived that money was being spent unwisely, this increased the odds of divorce by 45% within a 12-year span.

Financial Satisfaction. While a direct association between financial satisfaction and financial conflict has not been thoroughly established, there is evidence that points to a connection between how satisfied someone is with their financial situation and concepts related to couple conflict and relationship stability. Archuleta et al. (2011) found that those who are financially satisfied are more likely to feel stable in their marriages. Grable et al. (2007) also discovered that financial satisfaction was a significant factor contributing to whether someone had or had not considered a divorce. Frequent disagreements about money can also decrease financial satisfaction, as these conflicts can inflate financial stress and marital instability - and

therefore, as financial stress increases, financial satisfaction decreases (Britt & Huston, 2012; Grobbelaar & Alsemgeest, 2016; Lee & Dustin, 2021).

Conflict in Intimate Relationships

Conflict is a construct of major importance in research on intimate relationships and marriage (Bradbury et al., 2001; Canary et al., 1995). The phenomenon of conflict in relationships is an expected and natural part of the human experience (Canary et al., 1995), and is an expected part of all intimate partner relationships - one that can even facilitate change and growth (Ostenson & Zhang, 2014). Though there is no single or widely-accepted definition of “conflict”, there are several definitions throughout the literature which expand understanding and consensus. According to the work of Bradbury et al. (2001), interpersonal conflicts are interactions in which partners possess incompatible goals or divergent opinions. Authors Schoeffel et al. (2018) devised their own definition based upon their clinical experience, coupled with commonly accepted definitions from the dictionary. Intimate partner conflict in their study was defined as “a disagreement between the ideas, feelings, opinions, principles, or interests of two individuals who are married, engaged, or otherwise closely associated romantically or sexually...” (p. 1278). In the context of examining relational-financial issues for married partners with children, Papp et al. (2009) describe conflict as “any major or minor interparental interaction that involved a difference of opinion, whether it was mostly negative or even mostly positive” (p. 94). Definitions of couple conflict often infer behavioral and episodic components (e.g., how one partner reacts or outwardly projects; understood or measured in glimpses), so another definition from Cahn (1992) stresses a more dynamic, fluid process of conflict which is not singly behaviorally or episodically bound. Cahn stated that couple conflict is “more than a disagreement, incompatibility between partners, or partner opposition; it is an enduring or

persistent element of interaction. Since it endures, it can also change and develop in form over time” (1992, p. 3).

Further, several terms can be found in reference to conflict (e.g., dispute, argument, fight, disagreement) within the literature. Cahn’s perspective parallels Burton (1990), who positioned conflicts and disagreements as distinguishable, such that disagreements are typically short-term, negotiable, and resolvable among couples, whereas conflict is more deeply embedded, longer enduring, and consequently, less often resolved (Burton, 1990). The notion that conflict is enduring and problematic is supported by its association with negative relationship outcomes involving mental, physical, and relational aspects of health and well-being (Kline et al., 2006). Conflict in intimate relationships is linked to “relationship dissatisfaction, divorce, domestic violence, functioning at work, parenting, and child outcomes” (Kline et al., 2006, p. 445). Not only is the presence and persistence of conflict harmful, but also the way in which couples manage their conflict is shown to have important impacts on functioning. That is, ineffective management of conflict is associated with relationship dysfunction which negatively affects the well-being of couples and their families (Mannarini et al., 2017).

Financial Conflict in Intimate Relationships

In intimate relationships, there are many interrelated topics couples fight about, including children, sex, communication, and household tasks, but money stands out as one of the most common (Durband et al., 2010; Grable et al., 2007; Oggins, 2003; Papp et al., 2009).

Furthermore, financial conflict is distinct from other areas of couple conflict. Conflicts about money have been found to be harsher, more enduring, and more predictive of divorce (Amato & Rogers, 1997; Dew & Dakin, 2011; Papp et al., 2009). Financial conflict is often touted in popular media as a cause or reason couples end a relationship or make the decision to divorce

(Hill, 2018). The academic literature lacks conclusiveness regarding causality, but it has demonstrated associations between financial conflict and relationship dissolution (Britt & Huston, 2012). A few studies also show financial conflict as predictive of eventual divorce (Amato & Rogers, 1997; Dew et al., 2012).

There are many possible reasons couples find themselves engaged in conflict about money, as financial conflict may arise from multiple dimensions of family life (Dew & Stewart, 2012). Financial matters, behaviors, and decision points are embedded within the daily lives and experiences of couples (Romo et al., 2022), potentially increasing opportunities for conflict (Amato & Previti, 2003; Aniol & Snyder, 1997; Britt & Huston, 2012). Several studies have examined financial conflict within intimate partner and marital relationships. One prominent study from Dew and Stewart (2012) explored a number of hypothesized predictors of financial conflict among couples utilizing a nationally representative sample of over 1,500 married couples from the Survey of Marital Generosity. The authors examined predictors identified in previous literature, namely financial circumstances and communication problems, but also acknowledged and included other possible reasons for couple financial conflict, what they referred to as “deeper” or “hidden” marital issues, including power, fairness, commitment, and respect.

The findings revealed the complex nature of financial conflict. Dew and Stewart (2012) found that there was a positive association between reported financial conflict and feelings of economic pressure (i.e., worry over not being able to meet family expenses and bills), suggesting that the less financially stable a couple feels, the more instances of financial conflict they may experience. Financial conflict was also associated with communication issues among both

husbands and wives in the sample, but was not found to be as strong of a predictor of financial conflict.

Additionally, Dew and Stewart (2012) found associations between underlying issues within the marital relationship (i.e., power, fairness, commitment, and respect) and occurrences of couple financial conflict. Specifically, commitment and respect were negatively associated with financial conflict, inferring that the more commitment indicated to the relationship and the more respect demonstrated, the less the couple reported money conflicts. Further, it was revealed that equal earnings, a proxy for shared financial decision-making power, was negatively associated with financial conflict for wives only. However, the second proxy, financial management responsibility, was not significant for husbands or wives. The authors concluded that within the context of historical financial decision-making power being granted to husbands, there could be a particular feeling of importance related to balance of financial decision-making power among a more modern sample of wives - and that it matters less who manages the day-to-day financial tasks, and rather the involvement in decision-making is most important when minimizing financial conflict.

Lastly, perceived relationship fairness negatively predicted financial conflict for husbands. That is, when husbands are satisfied with the level of fairness in their relationships, fewer money conflicts arise. Taken together, Dew and Stewart's study (2012) confirmed conclusions from previous studies, and also expanded upon our knowledge on what is associated with or predictive of financial conflict. It is clear that hidden or underlying issues within a marriage can influence the level of financial conflict couples experience, which was a new and important contribution to the literature.

While deeply embedded in the context of intimate relationships and couple communication, there is not a clear, singular definition of financial conflict, which is unsurprising due to the complexity associated with defining couple conflict more generally. Papp et al. (2009) suggested that there is little conceptual development with regard to why money seems to significantly contribute to conflict in relationships. This likely contributes to the lack of a focused definition or static term for financial conflict (Britt et al., 2010). Several terms have been identified throughout the literature, including money conflict, money arguments, money disagreements (Britt et al., 2010) and financial disagreements (Dew & Dakin, 2011). Definitions of financial conflict in past studies are largely derived from scaled questions concerning the occurrence and frequency of money conflict. For example, Dew & Dakin (2011) utilized a singular scaled item from an existing dataset to define and measure financial disagreement (i.e., “How often, if at all, in the last year have you had open disagreements about money?”). Britt et al. conceptualized money arguments through the lens of economic theory and collective bargaining, determining that money arguments were “a spousal negotiation activity (communication) about financial matters” (2010, p. 45).

For the purposes of this dissertation, a distinction is drawn between financial conflict and money arguments/financial disagreements. Burton (1990) and Cahn’s (1992) conceptualizations of conflict, along with Papp et al.’s (2009) findings concerning financial conflict, support the notion that financial conflict is distinguishable from money arguments and financial disagreements, which may function as more isolated, resolvable, and short-term interactions. Financial conflict, thereby, is more than stand-alone arguments or disagreements - it’s an enduring and persistent, but changeable pattern. Financial conflict is framed here as destructive, a dynamic that erodes the stability and quality of the couple relationship. As measured by the

Couple Financial Conflict Scale, *financial conflict* is defined as a pattern of enduring and persistent, suboptimal interaction involving finances between romantic partners. Attempts at identifying, managing, and preventing financial conflict are central to improving couples' relationship and financial outcomes.

Measurement of Conflict

Helping couples maneuver and resolve conflict is a common goal of couple's therapy and counseling. As such, therapy practitioners commonly incorporate assessment tools at points throughout the treatment process which help them identify the presence and degree of conflict. In fact, thorough assessment is central to the therapy process. Various clinical assessments have been developed for the purpose of identifying couple conflict, including the Revised Conflict Tactics Scale (Straus et al., 1996), the Marital Agendas Protocol (MAP; Notarius & Vanzetti, 1983), the Marital Problems Questionnaire (MPQ; Douglass & Douglass, 1995), the Romantic Partner Conflict Scale (RPCS; Zacchilli et al., 2009), and the Conflict Management Scale (CMS; Mannarini et al., 2017). Few of these assessments include items related to finances, money, or economic pressures. Though a singular item, or even multiple items, may point to finances as a problem area contributing to relationship distress or dissatisfaction, the usefulness and depth of understanding of a couple's financial conflict is reduced for practitioners absent a dedicated measure.

The Revised Conflict Tactic Scale (Straus et al., 1996) measures specific elements of conflict connected to abuse and violence within the couple relationship. While it is one of the most popular conflict scales, it does not include any items centered on financial conflict. The Marital Agendas Protocol (Notarius & Vanzetti, 1983) asks the individual to rate the intensity of common problems areas for couples, including money, on a scale ranging from 0 (*not at all a*

problem) to 100 (*a severe problem*). The Marital Problems Questionnaire (Douglass & Douglass, 1995) is intended to provide an assessment of marital adjustment, areas of concern/conflict, and risk of divorce. The list of conflicts includes 42 items and asks the individual partner to rate each in terms of “how much a problem it is in your marriage” on a five-point Likert scale of 0 to 4, where 0 = *this area almost never (less than once a year) causes conflict* and 4 = *this problem causes weekly conflict* (Douglass & Douglass, 1995). Among the 42 items, five items related to household finances or financial behaviors (i.e., “saving/investment”, “paying bills”, “spending money on clothes or hobbies”, “use of credit cards”, and “gambling”).

Two additional scales centered on conflict have been developed more recently. The Romantic Partner Conflict Scale, which sought to better assess the “how” rather than the “what” of couple conflict (Zacchilli et al., 2009). The RPCS is a 39-item scale consisting of three subscales, including integrative strategies, distributive strategies, and avoidance strategies. While the scale does contribute to our understanding around the process of intimate partner conflict and its inner workings, it does not address financial conflict particularly. The Conflict Management Scale (Mannarini et al., 2017) is an eight-item scale which assesses conflict management in intimate partner relationships and was developed as a unidimensional scale of couple conflict. Because the Conflict Management Scale addresses the construct of conflict management as a single dimension, there are no items which concern finances or money conflict.

Though not direct measures of conflict, there are several widely used assessment scales concerning associated constructs, like marital adjustment and relationship satisfaction, which include financial items. The Dyadic Adjustment Scale (Spanier, 1976) is a 32-item questionnaire that measures an individual’s perceptions of their relationship with an intimate partner across four subscales. The assessment contains one question on the Dyadic Consensus subscale that

addresses the couple's level of agreement on finances ("handling family finances"). The item is measured on a six-point Likert scale from *always agree* to *always disagree*. It is worth noting that the most recent revision of the DAS, the Revised Dyadic Adjustment Scale (Busby et al., 1995) no longer includes the financial item. The Locke-Wallace Marital Adjustment Test (MAT; Locke & Wallace, 1959) is a 15-item global scale which assesses general marital satisfaction, as well as level of agreement on issues that commonly lead to conflict for couples. Finances were identified as an area causing conflict and consisted of one item ("handling family finances") measured on a five-point Likert scale, *always agree* to *always disagree*.

Measurement of Relational-Financial Dynamics

There are many established measures of relationship conflict, but few assessment tools exist that attend to the intersections of money and relationships, yet these are also critical. Two scales have recently emerged that begin to address this gap, the Financial Transparency Scale (FTS; Koochel, 2017; Koochel et al., 2020) and the Spender-Saver Perception Scale (Grable et al., 2021; Kruger, 2019). Both are discussed below.

Financial Transparency Scale (FTS). Developed by Koochel (2017), the Financial Transparency Scale (FTS) is a 26-item self-report measure consisting of three subscales that evaluate aspects of financial transparency: financial partnership ($\alpha = 0.95$), financial secrecy ($\alpha = 0.93$), and financial trust and disclosure ($\alpha = 0.83$). The sample used for testing initial reliability and validity consisted of individuals who identified as married for fewer than five years and were in heterosexual marriages ($N = 183$). A test of concurrent validity of the FTS was performed by correlation matrix with assessments of communication, marital satisfaction, financial management, as well as shared goals and values. The FTS, and its subscales, were found to be positively correlated with all measures (Koochel et al., 2020). With good initial

reliability and validity established, the FTS may be useful for identifying associated or related areas of financial conflict (partnership, secrecy, trust/disclosure), but limits any direct understanding of the presence and frequency of financial conflict, as it does not measure this construct (Koochel et al., 2020).

Spender-Saver Perception Scale. Informed by Cognitive Role Theory, the Spender-Saver Perception Scale assesses perceptions of one's partner's spending and saving behaviors (Kruger, 2019). The scale consists of nine items measured on a seven-point Likert scale, from 1 = *strongly disagree* to 7 = *strongly agree*. The scale is scored from 9 to 63, and lower scores indicate perception that your partner is a spender, whereas higher scores indicate that you perceive your partner to be a saver (Kruger, 2019). Initial testing of the scale suggested very good reliability ($\alpha = .922$).

Both Koochel et al.'s (2020) and Kruger's (2019) scales advance the ability of researchers and practitioners to detect and track relational-financial concerns. While they measure constructs that may be associated with financial conflict, they don't assess its presence directly. It is plausible that a lack of financial transparency could lead to financial conflict within the couple relationship. Similarly, if someone perceives that their partner is mishandling resources or spending frivolously (or is overly frugal), this also leads to conflict (Amato & Rogers, 1997; Britt et al., 2017; Rick et al., 2011). For emphasis, while these constructs are seemingly related to financial conflict, a more direct measure would add to this important set of assessment tools.

In summary, a review of the existing and relevant literature demonstrates that financial conflict is frequently present and uniquely destructive as compared to other couple conflict topics. Despite this, financial conflict is not consistently well-defined and there are no known

comprehensive assessments which seek to measure financial conflict as an independent construct.

Relationship Instability

Relationship quality remains a central construct within the expanse of literature on marital and non-marital partnerships and refers to the subjective global evaluation of one's intimate relationship (Fincham & Rogge, 2010). According to Archuleta and Burr (2015), within CFT, marital quality is an individual partner's "self-reported marital satisfaction and overall self-reported quality of the couple's relationship" (p. 222). It is worth noting that relationship quality and satisfaction are often used interchangeably; both terms are meant to describe the subjective judgment or evaluation of one's romantic relationship (Fincham & Rogge, 2010; Funk & Rogge, 2007). To reiterate, marital quality within the CFT framing is being expanded here to include relationship quality more broadly. Importantly, relationship quality is also a broad construct, encapsulating other domains of intimate partner relationships, including stability (Busby et al., 1995). It is notable that strong associations are present between relationship quality/satisfaction, relationship stability, and dissolution/divorce (Amato et al., 2007; Hawkins & Booth, 2005; Johnson et al., 1992; Shafer et al., 2014).

Stability is a one fundamental dimension of relationship quality and contributes to the assessment of the viability of one's relationship. Financial conflict can destabilize relationships. Previous studies have demonstrated that money conflicts contribute to negative relationship outcomes, including marital instability, relationship distress, (Conger et al., 1990; Dew, 2007) and divorce (Amato & Rogers, 1997; Dew et al., 2012; Lawrence et al., 1993). Relationship instability is affected by several things: perceptions of one's financial situation (i.e., financial satisfaction), adverse financial circumstances, and the onset of financial conflicts. According to

Hill et al. (2017), the perceptions partners hold about their finances (i.e., how satisfied they are with their income level regardless of the objective amount) is predictive of marital instability. Perceptions couples hold about insufficiency or there “not being enough” is directly and significantly associated with marital instability (Hill et al., 2017).

Couples’ financial circumstances, especially those viewed as stressful (e.g., debt, financial hardships, and economic stress), seem to play a significant role in this equation and can lead to diminished relationship stability and increased conflict (Conger & Elder, 1994; Papp et al., 2009). This seems to transcend background and demographic differences as well. Falconier and Jackson (2020) conducted a meta-analysis of 29 independent samples (N = 34,007 participants) which revealed that economic strain and relationship functioning were negatively correlated despite various elements, including the study design and characteristics such as education, gender, and race/ethnicity.

The onset of financial conflict can be linked to instability as well. According to Britt and Huston (2012), when financial conflict is present in early phases, this appears to increase the instability of the relationship. They found that couples were more likely to divorce when more financial conflict was reported early in the marriage. Therefore, possessing adequate clinical tools needed for early intervention in identifying financial conflict and discord may be of particular importance (Saxey et al., 2022).

Emotional Intimacy

Intimacy has also been described as an important dimension of relationship quality (Conroy et al., 2016; Hassebrauck & Fehr, 2002). It is a significant aspect of couple relationships, as it represents a dynamic process involving shared love, closeness, and vulnerability (Carlson & Sperry, 2010). As a key dimension, it is likely not surprising then that

intimacy is a strong predictor of quality and satisfaction in romantic relationships (Waring & Reddon, 1983). Though there are several dimensions which make up our present understanding of intimacy (e.g., sexual, intellectual, recreational), as well as the measurement of it, one key dimension is emotional intimacy (Shaefer & Olson, 1981).

Emotional intimacy contributes significantly to marital satisfaction and quality in both men and women (Lewis & Spanier, 1979; Thomas et al., 1984). This dimension of intimacy is described as “experiencing closeness of feeling, the ability and freedom to share openly, in a non-defensive atmosphere where there is supportiveness and genuine understanding” (Moore et al., 2007, p. 362). Certainly, if partners feel comfortable and safe during financial dialogue, then their significant other would likely display non-judgment and understanding, thereby reducing the occurrences of conflict. Therefore, it is possible that couples who experience higher levels of emotional intimacy, support, and openness to discussions may be more able to withstand money conflict when they arise. Very little research, however, has been conducted examining direct ties between financial conflict and emotional intimacy.

With that said, an aspect of financial conflict certainly involves the negotiation of work and job responsibilities. One study by McAllister et al. (2012) investigated connections between job satisfaction, work-family conflict, and emotional intimacy among a sample of working husbands and wives with children. Couple emotional intimacy in both mothers and fathers predicted fewer job concerns and less conflicts pertaining to work and family (McAllister et al., 2012). Given that their findings revealed how emotional intimacy in couples can act as a buffer against stressful experiences like job-related concerns, it could also be that emotional intimacy would buffer couples from other stressors which have been shown to lead to conflict.

The Current Study

Financial conflict is a frequent concern among couples and its association with negative relationship outcomes, some of the most detrimental being relationship dissolution and divorce, points to a need for increased understanding of this phenomenon and an empirical measure. Practitioners who work with couples must possess reliable and valid measurement tools for identifying and mitigating this problematic dynamic. To address this need, the Couple Financial Conflict Scale (CFCS) was developed and tested using a clinical sample of 84 partnered individuals (i.e., identified as being in a relationship, engaged, or married) who were surveyed between 2017 and 2019. To establish the component structure of the CFCS, principal components analysis (PCA) was employed. A test of initial reliability followed using Cronbach's alpha. Validity of the CFCS was assessed through a correlation analysis with two theoretically related constructs: relationship instability and emotional intimacy. Relationship instability was measured using two items from the Revised Dyadic Adjustment Scale (RDAS; Busby et al., 1995) and emotional intimacy was measured using a subscale of the Personal Assessment of Intimacy in Relationships (PAIR; Schaefer & Olson, 1981).

Based on the above review of literature and Couples and Finances Theory, the following research questions and associated hypotheses were developed:

RQ1: Can the construct of financial conflict be measured using a brief, self-report assessment, the Couple Financial Conflict Scale?

RQ2: Is financial conflict associated with relationship instability and emotional intimacy?

Hypothesis 1: Financial conflict will be associated with relationship instability and emotional intimacy.

RQ3: Is there an association between financial conflict and relationship instability controlling for gender, income, marital status, and education level, as implied/described by Couples and Finances Theory?

Hypothesis 2: Gender will not be significantly associated with relationship instability.

Hypothesis 3: Income level will be negatively associated with relationship instability (positively associated with relationship stability/quality).

Hypothesis 4: Married individuals will report lower relationship instability as compared to non-married individuals.

Hypothesis 5: Individuals with higher educational attainment will report lower levels of relationship instability, as compared to individuals with less education.

Hypothesis 6: Financial conflict will be positively associated with relationship instability (negatively associated with relationship stability/quality).

RQ4: Is there an association between individual partner attributes/characteristics (e.g., gender, income, marital status, and education level) and financial conflict, as implied by Couples and Finances Theory?

Hypothesis 7: Gender will not be associated with financial conflict.

Hypothesis 8: Income level will be associated with financial conflict.

Hypothesis 9: Marital status will be associated with financial conflict.

Hypothesis 10: Education level will be associated with financial conflict.

CHAPTER 3

METHODS

The purpose of this dissertation is to introduce and test the Couple Financial Conflict Scale (i.e., CFCS), a proposed scale measuring self-reported financial conflict within an intimate partner relationship. The initial reliability and validity testing of the CFCS serves as a foundation for use by practitioners, as well as a catalyst for further testing and research in the area of couple financial conflict. More scales assessing relational-financial dynamics and complexities are needed, especially in the midst of the growth of integrative fields like financial therapy, whose practitioners would be well poised to not only assess, but address these types of concerns. Grable et al. (2011) echoed this, arguing that possessing assessment tools for evolving practices focused on addressing relational-financial concerns is key for effective understanding and mitigating of these problems. Mental health therapy practitioners utilize many available measures for assessment of important couple dynamics. Further, within the financial services space, there also exist a number of individually-centered financial measures. However, there are very few scales and assessment tools which help to measure overlapping areas pertaining to couples and their financial dynamics. There are currently no validated assessments which help practitioners to understand perceived financial conflict in couple relationships. Financial conflict is an important area to assess more directly, as it may have serious relational and financial implications for couples and families if left unresolved.

Data

Existing data collected between 2017 and 2019 at a Southern university training clinic were used for this dissertation. Adults over age 18 accessing services were invited to participate and provide their clinical survey data to be analyzed as part of the original study. Participation was optional and did not affect access to services. The survey contained various measures assessing aspects of health, well-being, and relationships. Survey data was collected prior to, during, and after services concluded using a Qualtrics online survey methodology. Data used for the current study is cross-sectional; those participants with multiple survey responses were identified and the earliest available time point was included. Permission was obtained for use of the data.

Sample

This dissertation study utilized a convenience sample of participants who sought services through a university training clinic. A total of 239 adult participants were included in the original sample. In the original study, participants who indicated they were (a) attending clinical services with their partner, (b) were actively engaged in couple therapy, and/or (c) were interested in couple therapy in the future were given the CFCS items, as well as other measures. Included in the final sample for this study were any participants who indicated they were currently in a relationship and participants who were given items of interest for constructing the CFCS. Excluded from the final sample were those who were not in a relationship at the time of the survey, as well as those that had not been given the CFCS items or other relationship measures. A total of 84 participants were included in the final sample and delimited data set. It should be noted that all participants in the final sample indicated that they were in a heterosexual relationship. This study used individual data rather than dyadic data due to sample limitations.

Table 1 contains a summary of the data delimiting steps and the subsequent sample size reduction.

Development of the Couple Financial Conflict Scale

Included in the original survey and subsequent dataset were items developed by a team of academics and practitioners (i.e., marriage and family therapists, financial planners, and financial therapists) that explored various aspects of a couple's relationship and their finances, an approach which helps to increase the content validity of the proposed scale (DeVellis, 2017). A total of 47 items which specifically address relational-financial dynamics were identified from the original dataset. Of those 47 items, eight items which center on the proposed construct of financial conflict were included at this first step of the scale development process. DeVellis (2017) argues that theory serves as vital scaffolding to scale construction, especially scales developed to measure latent constructs or intangible phenomena. Therefore, the eight items selected for inclusion in the CFCS are guided theoretically by Couples and Finances Theory (Archuleta, 2008). The couple relationship system comprises couple relationship characteristics (i.e., CRCs) and marital quality (i.e., MQ). As *couple relationship characteristics* are defined as "factors contributing to the interaction between the two partners in the couple relationship" (Archuleta & Burr, 2015, p. 222) and closely aligns with the interactional component of couple conflict (i.e., financial conflict is a factor contributing to the interaction between the partners), this component of the CFT model served to guide item selection for the CFCS scale. Further, Archuleta and Burr (2015) identified (a) communication, (b) shared goals and values, and (c) conflict management as predominant CRCs which circularly influence couple relationship quality. This gives additional theoretical grounding to the construct of financial conflict and contributes to the content validity of the selected scale items for the CFCS. After careful

examination by the researcher and major advisor, items demonstrating content validity and face validity, or the degree to which scale items appear relevant or linked to the construct of interest, were included for preliminary analysis (DeVellis, 2017).

Measurements

The dataset used for the current study contained the eight proposed Couple Financial Conflict Scale items, in addition to measures of relationship instability and emotional intimacy. Demographic variables including age, race/ethnicity, income, gender, relationship status, and education level were also available in the dataset.

Couple Financial Conflict Scale. The initial CFCS consisted of eight items and was designed to measure the presence and frequency of self-reported financial conflict within the couple relationship. The items were prefaced with the following statement: “Please indicate your answer for each item on the following list.” The responses were measured on a six-point Likert-type scale where “5 = all the time”, “4 = most of the time”, “3 = more often than not”, “2 = occasionally”, “1 = rarely”, and “0 = never”. Three questions were reverse coded. Higher scores on the scale indicated a higher level of self-reported financial conflict perceived within the relationship, whereas lower scores indicated a lower level of perceived financial conflict. Likert scales are commonly employed when developing assessments measuring behaviors, attitudes, and opinions - and furthermore, six scale points are common (DeVellis, 2017). Table 2 displays the full list of items that were used to construct the Couple Financial Conflict Scale.

Revised Dyadic Adjustment Scale. For the purposes of measuring relationship instability, the Revised Dyadic Adjustment Scale was used. The Revised Dyadic Adjustment Scale (RDAS) is a 14-item self-report measure assessing several dimensions of couple relationship quality (Busby et al., 1995), including stability. An adaptation of the original Dyadic

Adjustment Scale (DAS; Spanier, 1976), the RDAS contains three subscales measuring seven total relationship dimensions. The first subscale is *Consensus* and assesses the dimensions of decision-making, values and affection measured on a six-point scale from *always agree* to *always disagree*. The second, *Satisfaction*, assesses dimensions of stability and conflict regulation on a six-point scale from “all the time” to “never”. The third subscale is *Cohesion* and includes dimensions of activities and discussion, measured on a five-point scale (i.e., item 11) from “every day” to “never”, as well as a six-point scale (i.e., items 12, 13, and 14) from “never” to “more often (than once per day).” Scores on the full RDAS range from 0 to 69 and higher scores indicate greater relationship satisfaction, while lower scores indicate greater relationship distress. The RDAS has also been able to distinguish between non-distressed and distressed couples through cut-off scores. Scores of 47 and below indicate the presence of relationship distress. The scale has demonstrated high reliability ($\alpha = 0.90$) and has also shown good to excellent construct validity based on its correlation with other measures of relationship satisfaction (Busby et al., 1995), including the original Dyadic Adjustment Scale (Spanier, 1976; $r = 0.97, p < .01$) and the Locke-Wallace Marital Adjustment Test (Crane et al., 1990; $r = 0.68, p < .01$).

The full RDAS scale was not available in the dataset used for this study. Recall the RDAS subscale of *Satisfaction* is measured using two dimensions, “stability” and “conflict regulation”. Only one of the two dimensions, *stability*, was available in the dataset. Individual items measuring stability consist of (a) “How often do you discuss or have you considered divorce, separation, or terminating your relationship?” and (b) “Do you ever regret that you married (or lived together)?” Relationship stability is a prevalent phenomena measured in couple and family research and is associated with the broader concept of relationship quality (Amato et

al., 2007; Hawkins & Booth, 2005). Therefore, the RDAS's two-item stability subscale reflects an important dimension of relationship quality (Busby et al., 1995).

In order to measure instability (as opposed to stability), the items were recoded and reversed from the original scale in which higher scores indicated higher stability. For the purposes of this dissertation, items 7 and 9 were coded "1 = never", "2 = rarely", "3 = occasionally", "4 = more often than not", "5 = most of the time", and "6 = all of the time" to establish that the higher the score, the higher the level of relationship instability. The cumulative score ranged from 2 to 12 in this study. A test of reliability using Chronbach's alpha was performed to ensure the use of the two items was adequate ($\alpha = 0.96$).

Personal Assessment of Intimacy in Relationships. Designed to measure emotional intimacy, the Personal Assessment of Intimacy in Relationships (PAIR; Schaefer & Olson, 1981) is a 36-item questionnaire capable of measuring both expected and perceived degrees of couple intimacy in five different domains: emotional, social, sexual, intellectual, and recreational. The six-item subscale of emotional intimacy has demonstrated good reliability ($\alpha = 0.70$; Schaefer & Olson, 1981) and was used for the purposes of this dissertation. Items are measured on a five-point Likert scale ranging from 1 = *strongly disagree* to 5 = *strongly agree*, with higher scores indicating higher perceived emotional intimacy. For clarity, participants were only asked to assess their perceived degree of emotional intimacy as it is presently, not the expected levels (Moore et al., 2007), as the scale can be used to assess both. Emotional intimacy, as measured by the PAIR, assesses feelings of closeness as well as the ability to share feelings and be supported without defensiveness (Schaefer & Olson, 1981). Example items include: "my spouse/partner can really understand my hurts and joys," "my spouse/partner listens to me when I need someone to talk to," and "I can state my feelings without him/her feeling defensive."

Data Analyses

Tests of normality were undertaken prior to performing analyses. All tests were significant. See Appendix A for plots of normality. Missing data were managed through a listwise deletion process. This study used individual data rather than dyadic data due to sample limitations. To review, the research questions and hypotheses were:

RQ1: Can the construct of financial conflict be measured using a brief, self-report assessment, the Couple Financial Conflict Scale?

RQ2: Is financial conflict associated with relationship instability and emotional intimacy?

Hypothesis 1: Financial conflict will be associated with relationship instability and emotional intimacy.

RQ3: Is there an association between financial conflict and relationship instability controlling for gender, income, marital status, and education level, as implied/described by Couples and Finances Theory?

Hypothesis 2: Gender will not be significantly associated with relationship instability.

Hypothesis 3: Income level will be negatively associated with relationship instability (positively associated with relationship stability/quality).

Hypothesis 4: Married individuals will report lower relationship instability as compared to non-married individuals.

Hypothesis 5: Individuals with higher educational attainment will report lower levels of relationship instability, as compared to individuals with less education.

Hypothesis 6: Financial conflict will be positively associated with relationship instability (negatively associated with relationship stability/quality).

RQ4: Is there an association between individual partner attributes/characteristics (e.g., gender, income, marital status, and education level) and financial conflict, as implied by Couples and Finances Theory?

Hypothesis 7: Gender will not be associated with financial conflict.

Hypothesis 8: Income level will be associated with financial conflict.

Hypothesis 9: Marital status will be associated with financial conflict.

Hypothesis 10: Education level will be associated with financial conflict.

Research Question 1. Couples and Finances Theory guided the development and items of the Couple Financial Conflict Scale (CFCS). The initial CFCS scale included eight items which were selected due to their connection to the theory's established couple relationship characteristics. All items selected also appeared to have high face validity for measuring elements of financial conflict in intimate partner relationships.

To answer research question 1, an initial analysis was performed to assess the construct validity of the items selected for the scale and to allow for elimination of items resulting in maximization of scale reliability and validity. Tests of construct validity are conducted to determine whether a measure relates to other variables as expected (Babbie, 2007). To begin, a principal components analysis, using direct oblimin rotation, was conducted to validate the initial eight-item CFCS scale. IBM SPSS Statistics software v. 26.0 for Windows was used to perform the principal components analysis. One main use of principal component analysis is in the construction of questionnaires or assessments which seek to measure an underlying latent variable; in this case, financial conflict. Direct oblimin rotation was selected for the principal component analysis. This dissertation only seeks to apply the findings to the sample being tested and results are not intended to be extrapolated beyond this sample. Concurrently, factors were

expected to be correlated, so principal component analysis with direct oblimin rotation was appropriate (Field, 2009). Theoretical assumptions regarding holism and interrelatedness within Couples and Finances Theory guided the assumption that factors of the financial conflict construct may correlate (Archuleta, 2013).

To evaluate factor structure, a scree plot, eigenvalues, and component loading patterns were evaluated. Eigenvalues were obtained for each scale component and any items with low factor loadings were removed from the scale so that a unidimensional factor structure was confirmed. Following that, two additional tests were performed to determine the adequacy of the sample size and correlations between variables, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy test and Bartlett's test of sphericity. There is significant debate regarding the optimal sample size needed when employing factor analysis, and therefore, no universal standard can be applied across all studies (DeVellis, 2017; Field, 2009). Small samples sizes have been demonstrated to be appropriate for exploratory factor analysis (de Winter et al., 2009; Preacher & MacCallum, 2002). Correlations among the scale items were found to meet minimum expectations (i.e., $r \geq .30$) for use in a factor analysis (Field, 2009). Finally, to assess internal reliability of the Couple Financial Conflict Scale, a test of reliability using Cronbach's alpha was performed (Field, 2009).

Research Question 2. To approach research question two and assess the Couple Financial Conflict Scale's construct validity, a correlation analysis was conducted. IBM SPSS Statistics software v. 26.0 for Windows was used for correlation analysis. Construct validity helps to illuminate the degree to which a measure relates to other variables within a system of theoretical relationships (Babbie, 2007). A correlation analysis established the strength and directionality of the correlation between the Couple Financial Conflict Scale and two

theoretically associated constructs (e.g., couple relationship characteristics), emotional intimacy and relationship instability. It was expected that financial conflict as measured by the CFCS would be associated with emotional intimacy and relationship instability.

Research Question 3. To answer research question three and complete a further check of validity of the Couple Financial Conflict Scale, a hierarchical regression was performed. Data were analyzed using IBM SPSS Statistics software v. 26.0 for Windows. According to Field (2009), hierarchical regression is a method by which to show if variables of interest explain a statistically significant amount of variance in the outcome variable, after accounting for all other variables. I sought to test whether the construct of interest, financial conflict, is associated with relationship instability, when controlling for several demographic factors (i.e., gender, income, marital status, and education level). Demographic variables available in the dataset which are known to influence dimensions of relationship quality were entered into the model as one block and served as control variables (Field, 2009). According to Britt et al., (2008), income level impacts relationship satisfaction. However, this relationship was found to be curvilinear, so income only predicts relationship satisfaction up to a certain point before leveling off. Education level was found to be predictive of relationship satisfaction (Britt et al., 2008). It has also been suggested that there are relationship satisfaction differences between unmarried and married couples (Waite & Gallagher, 2001).

The dependent, or outcome variable, was relationship instability, as measured by the summed score of the RDAS relationship stability subscale (Busby et al, 1995). Higher scores indicated a higher level of relationship instability. Independent variables were several demographic control variables measured dichotomously, including (a) income, measured as “\$0-59,999” = 0, “above \$60,000” = 1, (b) education level, measured as “did not complete a

Bachelor's degree" = 0, "completed a Bachelor's degree" = 1, (c) marital status, measured as "not married, but in a relationship or engaged" = 0, "married" = 1, (d) gender, measured as "female = 1", "male = 0", and (e) financial conflict, measured by the summed score of the eight-item CFCS. The demographic variables available in the data were measured categorically. For the purposes of this analysis, income was split dichotomously using an approximation to the median. Education level was also split dichotomously using an approximation to the median.

Research Question 4. Research question four was established as a further robustness check of the Couple Financial Conflict Scale. A linear regression was performed to assess whether individual partner attributes/characteristics (e.g., gender, income, marital status, and education level) are associated with financial conflict. Because this is the first study to test the Couple Financial Conflict Scale and Couples and Finances Theory provides no indication of directionality, no directional hypotheses were established. Data were analyzed using IBM SPSS Statistics software v. 26.0 for Windows.

The dependent, or outcome variable, was financial conflict, as measured by the summed score of the Couple Financial Conflict Score. Independent variables were several demographic variables measured dichotomously, including (a) income, measured as "\$0-59,999" = 0, "above \$60,000" = 1, (b) education level, measured as "did not complete a Bachelor's degree" = 0, "completed a Bachelor's degree" = 1, (c) marital status, measured as "not married, but in a relationship or engaged" = 0, "married" = 1, and (d) gender, measured as "female" = 1, "male" = 0. The demographic variables available were measured categorically. For this analysis, income was split dichotomously using an approximation to the median. Education level was also split dichotomously using an approximation to the median.

Table 1*Dataset Delimiting Procedure*

Steps in Delimiting Dataset	Sample Size (N)
Original dataset	239
Removed participants who were not currently in a relationship or had not received CFCS survey items	84

Table 2*Proposed Eight-item Couple Financial Conflict Scale*

Item	Code	Question
1		How often do you and your partner experience financial conflict?
2	R	How often do conversations about money lead to you and your partner feeling closer to each other?
3		How often do conversations about money lead to arguments?
4		How often do money conflicts lead you to feel distant from your partner?
5		How often have financial conflicts led you to consider divorce, separation, or terminating your relationship?
6	R	How often do you feel that you and your partner have successful financial communication?
7	R	How often do you feel heard by your partner when discussing money?
8		How often does your partner criticize your financial decision-making?

Note. *R* refers to an item that was reverse coded.

CHAPTER 4

RESULTS

Due to sample limitations, this study used individual data rather than dyadic data. The delimited sample, containing those participants who indicated they were currently in a relationship (e.g., committed relationship, engaged, or married) and who were given the CFCS scale items, totaled 84 individuals. Over half of the sample indicated they were married to their partner (57.1%), while others were engaged (9.5%) or in a committed relationship (29.8%). Participants' ages ranged from 20 – 58 years ($M = 34$, $SD = 8.24$). Of the participants, 53.6% identified as female, and 41.7% identified as male. The majority identified as White (75%), while the other participants identified as Black/African American (9.5%), Asian (2.4%), Hispanic or Latino/a (2.4%), Multiracial (1.2%), or Other (3.6%). The sample reported high education levels; the majority had earned a Bachelor's degree (33.3%), a Master's degree (23.8%), or a doctoral/professional degree (14.3%). Table 3 details the demographic characteristics of the sample. Regarding reported annual household income, there was a broad range across higher and lower income levels, with the median level between \$50,000-\$59,999.

A Principal Components Analysis (PCA) was conducted on the eight items in the Couple Financial Conflict Scale with nonorthogonal rotation (direct oblimin). The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, $KMO = .887$ ('great' according to Field, 2009), and all KMO values for individual items were $> .85$, which is well above the acceptable limit of .5 (Field, 2009). Bartlett's test of sphericity indicated that correlations between items were sufficiently large for PCA ($\chi^2(28) = 459.75$, $p < .001$). An initial analysis

was run to obtain eigenvalues for each component in the data. One component emerged from the data with an eigenvalue over Kaiser's criterion of 1. This component had an eigenvalue of 5.376 and explained 67.21% of the variance. The scree plot (see Appendix B) was unambiguous and also supported one component (i.e., unidimensionality). Table 4 includes the factor loadings.

A test of reliability using Cronbach's coefficient alpha for the eight-item scale indicated high reliability ($\alpha = .928$). The reliability analysis suggested that the scale's reliability could be improved slightly by removing one of the items (i.e., Item 8). Removing item 8 from the scale increased the amount of variance explained from 67.21% to 70.702% with an eigenvalue of 4.949. The reliability of the scale increased from .928 to .929, both of which are considered robust (Babbie, 2007; Field, 2009). While the removal of item 8 did increase the amount of variance explained and scale reliability (i.e., alpha increased), there were valid theoretical and practical reasons to retain this item. Negative communication tactics (e.g., criticism) are positively associated with financial disagreements in couples (Dew & Dakin, 2011) and contribute to less perceived happiness and stability in relationships (Gottman et al., 1998). Thus, an item that assesses perceived criticism from one's partner could lend an important area of focus for practitioners helping couples improve communication strategies as it relates to their financial lives. For these reasons, coupled with only the marginal increase in reliability change from removing the item, item 8 was retained. The eight items of the Couple Financial Conflict Scale were summed and cumulative scores were used in all subsequent analyses. The mean and standard deviation for the scale were 15.69 and 9.56, respectively. Table 5 highlights the results of the reliability analysis. The results taken together inform an answer for research question one (RQ1). The construct of financial conflict can indeed be measured using The Couple Financial Conflict Scale as a unidimensional and reliable instrument.

A correlation analysis was conducted examining the initial construct validity of the Couple Financial Conflict Scale with two constructs related to financial conflict, relationship instability and emotional intimacy. Table 6 shows the descriptive statistics for each construct, including the CFCS. Table 7 shows the nonparametric correlation coefficients (Kendall's τ). The correlation analysis supported the validity of the eight-item CFCS and Hypothesis 1 was supported. Relationship instability was positively and significantly correlated with the financial conflict score, meaning that as perceived financial conflict increases, so does reported relationship instability. Emotional intimacy was significantly and negatively correlated with financial conflict. Therefore, as emotional intimacy increases, perceived financial conflict decreases.

To further evaluate the validity of the Couple Financial Conflict Scale, a hierarchical linear regression analysis was conducted with relationship instability as the dependent variable and the CFCS score as the independent variable, controlling for demographic variables known to be associated with relationship quality (Amato et al., 2007; Meyer et al., 2012; Shafer et al., 2014). Despite the smaller sample size, there has been support for performing hierarchical linear regression analyses using the common rule of 10-15 observations per variable in the linear model (Babak, 2004). The model used in the analysis was as parsimonious as possible given the existing research and theory. Sample checks were also performed and it was determined that the following analyses were appropriate. Furthermore, it should be noted that the regression analyses that follow were additional tests of validity. Individual partner attributes were dichotomized due to sample limitations. Results of the analyses may have differed if a more representative sample were available and had allowed for these variables to be used as interval level data.

To address research question three (RQ3), a hierarchical linear regression analysis was conducted to evaluate the prediction of relationship instability from financial conflict, controlling for various demographic variables, including gender, income, marital status, and education level. For the first block analysis, all control variables were analyzed. The results of the first block hierarchical linear regression analysis revealed a model not statistically significant ($p > .05$). Additionally, the adjusted R^2 value of 0.037 associated with this regression model suggests that the demographic variables of gender, income, marital status, and education level account for 3.7% of the variation in relationship instability. This means that 96.3% of the variation in relationship instability cannot be explained by these demographic factors alone.

To address the specific hypotheses of research question three (RQ3), we examined the coefficients. Hypothesis 2 was supported. Gender was not significantly associated with relationship instability ($p = .620$). Hypothesis 3 was also supported, as income level was negatively associated with relationship instability ($p = .025$). Hypothesis 4 was not supported. Results indicated that married individuals and non-married individuals did not differ significantly in their reports of instability ($p = .595$). Finally, Hypothesis 5 was not supported. Individuals with higher education levels did not differ significantly from individuals with lower educational attainment with regard to relationship instability ($p = .182$).

A different outcome was found from the second block analysis. For the second block, the variable of interest, financial conflict, was added to the analysis. The results of the second block hierarchical linear regression analysis revealed the model to be statistically significant ($p < .01$). Additionally, the adjusted R^2 change value of 0.118 associated with this regression model suggested that the addition of financial conflict, as measured by the CFCS score, to the first block model accounts for 11.8% of the variation in relationship instability. This means that

88.2% of the variation in relationship instability cannot be explained by demographics and financial conflict alone. Controlling for gender, income, marital status, and education level, the regression coefficient [$B = .381$, 95% C.I. (0.048, 0.234) $p < .01$] associated with financial conflict suggests that with each additional unit of financial conflict, relationship instability increases by approximately 3.05 units. Hypothesis 6 was supported. Financial conflict was positively associated with relationship instability (i.e., negatively associated with relationship stability/quality) ($p = .003$). It was also noted that there was a change in direction that occurred with education level when the CFCS score was added between model 1 (e.g., negative) and model 2 (e.g., positive). See Table 8 for the results of the hierarchical linear regression.

To approach research question four (RQ4), a further validity check for robustness of the Couple Financial Conflict Scale, a linear multiple regression was conducted. The analysis intended to explore whether individual partner attributes/characteristics (e.g., gender, income, marital status, and education level) were associated with financial conflict. The results of the linear multiple regression analysis (see Table 9) revealed a model that was statistically significant, meaning that there is an association between financial conflict and individual partner attributes (Adjusted $R^2 = 0.133$, $F(4, 68) = 3.755$, $p = .008$). It was found that gender did not significantly predict financial conflict ($\beta = .153$, $p = 0.171$). Hypothesis 7 was supported. Gender was not associated with financial conflict. It was found that income did not significantly predict financial conflict ($\beta = .094$, $p = 0.465$). Hypothesis 8 was not supported. Income was not associated with financial conflict. It was found that marital status did not significantly predict financial conflict ($\beta = .164$, $p = 0.191$). Hypothesis 9 was also not supported. Marital status was not associated with financial conflict. Lastly, it was found that education level did significantly predict financial conflict ($\beta = -.378$, $p = 0.001$). Hypothesis 10 was supported. Education level

was associated with financial conflict. Additionally, the adjusted R^2 value of 0.133 associated with this regression model suggests the individual partner attributes of gender, income, marital status, and education level account for 13.3% of the variation in financial conflict, meaning that 86.7% of the variation in financial conflict cannot be explained by these factors alone.

Table 3*Demographic Characteristics of Participants*

Variable	<i>n</i>	%
Gender		
Male	35	41.7%
Female	45	53.6%
Missing	4	4.8%
Race/Ethnicity		
White	63	75.0%
Black/African American	8	9.5%
Asian	2	2.4%
Multiracial	1	1.2%
Hispanic or Latino/a	2	2.4%
Other	3	3.6%
Missing	5	6.0%
Relationship Status		
In a relationship	25	29.8%
Married	48	57.1%
Engaged	8	9.5%
Missing	3	3.6%
Education		
9th, 10th, or 11th grade	1	1.2%
High school diploma/GED	2	2.4%
Some college	10	11.9%
Associate's degree	7	8.3%
Bachelor's degree	28	33.3%
Master's degree	20	23.8%
Doctoral/Professional degree	12	14.3%
Missing	4	4.8%
Income		
Under \$10,000	4	5.2%
\$10,000-\$19,999	4	5.2%
\$20,000-\$29,999	9	10.7%
\$30,000-\$39,999	12	14.3%
\$40,000-\$49,999	5	6.0%
\$50,000-\$59,999	6	7.1%
\$60,000-\$69,999	8	9.5%
\$70,000-\$79,999	9	10.7%
\$80,000-\$89,999	3	3.6%
\$90,000-\$99,999	3	3.6%
\$100,000 or more	14	16.7%
Missing	7	8.3%

Note. N = 84. Participants were on average 34 years old, range 20-58.

Table 4*Factor Loadings for Principal Components Solution of CFCS*

	Item	Component 1
4	How often do money conflicts lead you to feel distant from your partner?	0.90
1	How often do you and your partner experience financial conflict?	0.87
3	How often do conversations about money lead to arguments?	0.86
7	R How often do you feel heard by your partner when discussing money?	0.85
6	R How often do you feel that you and your partner have successful financial communication?	0.84
5	How often have financial conflicts led you to consider divorce, separation, or terminating your relationship?	0.79
2	R How often do conversations about money lead to you and your partner feeling closer to each other?	0.72
8	How often does your partner criticize your financial decision-making?	0.71

Note. N = 80. R refers to an item that was reverse coded.

Table 5*Reliability Analysis for the Eight-Item Couple Financial Conflict Scale*

	Item	Cronbach's Alpha if Item Deleted
1	How often do you and your partner experience financial conflict?	0.915
2	How often do conversations about money lead to you and your partner feeling closer to each other? (R)	0.927
3	How often do conversations about money lead to arguments?	0.915
4	How often do money conflicts lead you to feel distant from your partner?	0.911
5	How often have financial conflicts led you to consider divorce, separation, or terminating your relationship?	0.922
6	How often do you feel that you and your partner have successful financial communication? (R)	0.917
7	How often do you feel heard by your partner when discussing money? (R)	0.916
8	How often does your partner criticize your financial decision-making?	0.929

Note. *R* refers to an item that was reverse coded.

Table 6

Descriptive Statistics for Measures of Financial Conflict, Relationship Instability, and Emotional Intimacy

	<i>M</i>	<i>SD</i>
CFCS Score	15.69	9.55
Relationship Instability	6.36	3.76
Emotional Intimacy	22.00	7.51

Note. N = 75

Table 7*Construct Validity Analysis for the CFCS*

	Relationship Instability	Emotional Intimacy
CFCS Score	0.27**	-0.42**

Note. N = 75

* $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$.

Table 8*Hierarchical Regression Results for Financial Conflict on Relationship Instability*

Predictor Variables	Model 1	Model 2
Gender ^a	-0.60	-0.116
Income ^b	0.318*	0.286*
Marital Status ^c	-0.072	-0.137
Education Level ^d	-0.169	0.849
Financial Conflict (CFCS Score)		0.381**
Adjusted R^2	0.037	0.149**
ΔR^2	0.090	0.118**

Note. N = * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$. Standardized beta coefficients

^aFemale = 1, Male = 0. ^bAbove \$60K = 1, Below \$60K = 0. ^cMarried = 1, Not married, but in a relationship = 0. ^dCompleted Bachelor's degree = 1, Did not complete Bachelor's degree = 0.

Table 9*Regression Coefficients for Individual Attributes on Financial Conflict*

Variable	<i>B</i>	<i>SE</i>	β
Constant	17.813	2.703	
Gender ^a	2.927	2.114	.153
Income ^b	1.773	2.412	.094
Marital Status ^c	3.190	2.416	.164
Education Level ^d	-8.436	2.544	-.378
Adjusted <i>R</i> ²	.133		

Note. N = 75

^aFemale = 1, Male = 0. ^bAbove \$60K = 1, Below \$60K = 0. ^cMarried = 1, Not married, but in a relationship = 0. ^dCompleted Bachelor's degree = 1, Did not complete Bachelor's degree = 0.

CHAPTER 5

DISCUSSION

This dissertation sought to accomplish one primary goal, to introduce and test a proposed scale measuring self-reported financial conflict, the Couple Financial Conflict Scale (CFCS), as guided by Couples and Finances Theory (CFT; Archuleta, 2008; Archuleta & Burr, 2015). The scale was intended to measure the presence and frequency of financial conflict in intimate partner relationships. Higher scores on the CFCS indicate higher levels of perceived financial conflict. The eight-item scale presented in the study was found to offer good initial levels of reliability and evidence supporting validity. Demonstrated by the initial findings of the validity and reliability analyses conducted, the Couple Financial Conflict Scale was determined to be appropriate for exploring how much financial conflict is perceived to be present in a relationship by intimate partners. The scale would likely be useful for practitioners in various contexts (e.g., mental health therapists, financial therapists, financial planners, financial counselors) who regularly work with couples and want to evaluate this aspect of their relational-financial dynamic. The CFCS may also be useful for researchers examining aspects of couple functioning as a measure of self-reported financial conflict. As it stands, very few scales examining aspects of financial conflict in intimate relationships are available. Therefore, researchers end up relying upon proxy measures or single items which may not adequately capture the construct of financial conflict (Dew & Stewart, 2012).

The eight-item scale was found to be unidimensional and loaded on one factor. Though it was observed that the initial reliability of the scale could have improved marginally (i.e., 0.001)

by omitting item 8 (i.e., how often does your partner criticize your financial decision-making), there was clinical and theoretical rationale for retaining the item, so the final version of the scale contained all original items. An eight-item measure would likely be considered practical for practitioners who may need to collect large amounts of data from couples at an initial phase, or during the course of services/treatment. Due to the size of the sample and the fact that the initial analyses utilized a clinical sample of participants, the CFCS's reliability and validity should be investigated with additional samples of data. It is not unexpected that a clinical sample possessed some skewness toward suboptimal relationship dynamics, including potentially more conflict and less relationship stability when compared with non-clinical samples. However, initial results here indicate that the Couple Financial Conflict Scale is a good tool for measuring a couple's perceived level of financial conflict in their relationship.

The results presented both consistencies and inconsistencies with previous research findings concerning relationship instability and financial conflict. When controlling for demographic factors including gender, income, marital status, and income, a positive association was found between financial conflict and relationship instability (i.e., as financial conflict increases, relationship instability also increases). Income was the only demographic variable that was significantly and negatively associated with relationship instability. That is, in this sample, the higher the level of income reported, the less relationship instability reported. This seems to be fairly consistent with previous findings which suggested that having a lower income was associated with decreased marital satisfaction (Dakin & Wampler, 2008). Perceptions couples hold regarding their income level also matter (Hill et al., 2017). If the couples in this study perceived they were not making "enough" (regardless of the objective amount), this may have impacts on their assessment of the stability in their relationship (Hill et al., 2017).

In the current study, all other demographic variables tested (e.g., gender, education level, and marital status) were not significantly associated with relationship instability. It could be that there were fewer differences across the individuals in the sample when considering perceived levels of relationship instability. Because the data was drawn from a clinical sample who were seeking out help for relationships and/or financial concerns, it is reasonable to suggest that there could be a self-selection bias present. Regardless of their demographic characteristics, participants were experiencing levels of instability within their relationship or their financial circumstances, and therefore, less variation among those in the sample would be apparent. It is possible these individuals were experiencing some level of financial stress or strain, as they were seeking out low- or no-cost assistance.

The present findings may also help to build on the work of others studies that have examined predictors of financial conflict in couple relationships. Dew and Stewart (2012) found that three areas contribute to financial conflict between spouses: economic pressure, communication issues, as well as “hidden” issues (i.e, power, fairness, respect, and commitment). Importantly, economic pressure was the strongest predictor of financial conflict, both for wives and husbands in their sample. The more worried someone was about meeting financial obligations (i.e., economic pressure), the more apt they were to report experiencing financial conflict. Though not as strong of predictors, when spouses reported satisfying communication and fewer “hidden” concerns, they reported lower levels of financial conflict.

This study examined whether individual partner characteristics were associated with self-reported financial conflict. The results showed that in this sample the level of educational attainment was the strongest predictor of financial conflict; meaning, that the more education someone had obtained, the less they reported perceiving financial conflict in their relationship

with their partner. This should be considered by practitioners who are working with highly educated couples. It may be that the occurrence of financial conflict will be less of a concern for couples - or at least individuals within couples - who have attained a Bachelor's degree or higher. There were no significant differences regarding the presence and frequency of financial conflict considering other individual partner attributes examined (i.e., gender, income, or marital status).

Despite having gained some important insights about couple-level financial conflict from previous studies, it is clear more research is needed to deepen our understanding and develop evidence-based practices and interventions meant to assist couples in resolving financial conflict. There is certainly no consensus concerning the origin point of financial conflict in couple relationships, and the likelihood is that regardless of where it originates, couples identify it as a source of concern and stress - and at worst, identify it as contributing to the ending of their relationship or marriage. This makes it all the more important for practitioners to be equipped with valid tools for measuring this phenomenon. Furthermore, the lives of couples are in a constant state of change. The recent COVID-19 pandemic has changed health and financial realities for countless families. With the present economic challenges, rising inflation, as well as global health and security stressors affecting couples and families on a near daily basis, the potential for increased and more intense conflict, born out of these stressors, is real and substantial (Kelley et al., 2022).

Couples and Finances Theory is a framework designed to illuminate the interactional dynamics of the couple relationship and their financial situation (Archuleta & Burr, 2015). This dissertation also helps to situate financial conflict theoretically as an important dynamic within CFT, demonstrating that financial conflict has an impact on at least one dimension of

relationship quality (i.e., relationship stability). CFT assumes that human systems (e.g., couples) are self-reflective (Archuleta & Burr, 2015). Patterns of financial conflict may be enduring but through this lens, they are also changeable. Once the presence of financial conflict has been identified, practitioners are poised to help couples explore their own contributions to these patterns through activities and interventions that invite self-reflection and coach couples to change interactional patterns. The CFT assumptions of interdependency and holism would imply that financial conflict could be disruptive at many levels of the relational-financial system. Enduring financial conflict could have implications for a couple's relationship system (e.g., decrease relationship quality or negatively affect other CRCs, such as communication, intimacy, etc.), the financial process (e.g., difficulties maintaining fair or effective financial management practices, decrease financial satisfaction, increase financial infidelity/secret-keeping), and individual partner attributes (e.g., increase mental health symptoms, decrease self-worth or self-esteem, decrease perceived quality of life). CFT supports the notion that conflict management, as a couple relationship characteristic (CRC), impacts relationship quality. As conflict must be present to precipitate conflict management strategies, it is assumed that financial conflict might also be appropriately situated as a CRC within CFT. The theory also posits that individual partner attributes influence the components within the couples relationship system (i.e., CRCs and relationship quality) and the financial process system (i.e., inputs, financial management practices, and financial satisfaction). The study offers insights into which individual partner attributes are associated with financial conflict and relationship instability, namely education level. Additional research is needed to further validate these initial findings.

Implications for Research and Practice

Financial matters are known to be a topic of significant concern and conflict for couples. The unique nature of financial conflict, being more enduring and more predictive of divorce, contributes to detrimental outcomes for individuals, couples, and families (Dew et al., 2012; Papp et al., 2009). This study supports previous research on the problematic nature of financial conflict. It was found that the more financial conflict is perceived within the intimate partner relationship, the more relationship instability is also reported (i.e., lower relationship quality). With that in mind, practitioners across the relational-financial spectrum (e.g., mental health therapists, financial therapists, financial planners, financial counselors) are highly likely to encounter individuals and couples who struggle with managing money conflict in their relationships. These enduring experiences of financial conflict not only have consequences for the couple and their family, but also may derail important financial objectives and accomplishments. It is possible couples will seek out these practitioners specifically for help with relational-financial concerns due to their positioning in therapy and financial related fields (Ford et al., 2017). Although there have been some recent signs of change (e.g., the growth of cross-training and certificate programs at universities and CFP Board's new educational requirements concerning financial psychology), historically most mental health therapists do not receive training involving finances (McCoy et al., 2013). Likewise, most financial professionals do not receive any specific training related to relationship dynamics, couple communication, and emotions (Archuleta & Burr, 2015). Financial therapy, a growing area of practice which requires both therapeutic and financial competencies, may be distinctly positioned to assist couples with overlapping relational and financial concerns. The dynamic of financial conflict should be of concern for practitioners whose goals center on individual, relational, and financial well-being outcomes. Regardless of where someone lands for help across the practitioner spectrum,

possessing a tool which assesses the presence and frequency of financial conflict is needed. This dissertation presents one such tool, the Couple Financial Conflict Scale, as a reliable and valid measure both practitioners and researchers may want to utilize.

In practice settings, the CFCS could be incorporated in a variety of ways with both individuals and couples. With new clients, practitioners typically engage in the process of gathering initial information and data. Doing so informs the practitioner of important background data/relevant history, current needs and goals, as well as current problems/symptoms/challenges. This information then guides the practitioner's approach to services/treatment. When an individual or couple engages in a practitioner's services, the Couple Financial Conflict Scale could be included at the outset of services during the assessment/data gathering process to elicit more information about this area of concern. Additionally, the scale may help to assess how vulnerable a couple is to financial conflict and relationship instability. That is, individual CFCS items can offer clues about the perceived stability level of the couple as assessed by individual partners, as well as the severity of financial conflict (i.e., item 5: How often have financial conflicts led you to consider divorce, separation, or terminating your relationship). Beyond being offered at the outset of services, the scale could also be administered before and after interventions or recommendations that target the reduction of financial conflict as a way to monitor any change or progress. Further, the scale could be utilized as a couple intervention tool. Practitioners might consider having each partner complete the scale twice: once from their own perspective and again as they perceive how their partner would answer. The congruence or inconsistency among the couple's perceptions could serve as a helpful point of reflection and discussion (Kruger, 2019).

It should be noted that in many of these practice settings, it is not uncommon for one partner to present for services individually, while simultaneously carrying relationship-related stressors and concerns. Therefore, involving partners together can be an important part of the solution. Findings by Ford et al. (2017) revealed that a shared intercouple stress reaction could be a key motivator for further pursuit of professional help. Couples who feel like they are engaging together in changing or resolving relational and financial concerns may be more inclined to continue seeking help (or seek out additional practitioners for assistance) as they are not alone in their pursuit for better well-being (Ford et al., 2017). The CFCS can help practitioners assess whether involving a partner in services is warranted, as it could prove to be valuable. Further, according to LeBaron et al. (2019), when partners are involved in financial discussions, activities, and processes together, it contributes to higher levels of relationship quality and stability. If it is within their practice scope and capabilities, practitioners might suggest to the individual that, based on their CFCS scores, they may benefit from being involved in services together as a couple. On the other hand, if the practitioner is not skilled in addressing these matters, a referral could be offered.

Practitioners using the CFCS should also recognize that the scale assesses one partner's perceptions. Perceptions are subjective, so it is worth mentioning that the results of the CFCS may or may not reflect circumstances accurately. Still, the subjective concerns of couples remain an important area of focus for practitioners. When working with a couple, it would be important to assess the perceptions of both partners and compare their perspectives. How much congruence exists between the couple's perceptions is key information and may inform a practitioner's plan of action for discussion and intervention.

That said, discussion of finances remains difficult for many. Discussing money is still considered taboo in some relationships and family systems (Atwood, 2012; Romo, 2015). Regardless, having financial conversations with a partner is, to a great extent, unavoidable when navigating daily life together. The CFCS and its results could offer a way to initiate and normalize discussion of relational-financial issues in more professional service contexts. Demystifying and de-shaming the discussion of money and the common experience of financial conflict could be highly beneficial to clients. Helped by this current research study and others that have preceded it, practitioners should also consider providing psychoeducation to couples about what financial conflict is, where it may stem from, and how it can be harmful to relationships if left to fester. Assessing the presence and frequency of financial conflict, alongside incorporating interventions which effectively address it earlier on, might contribute to healthier relationship outcomes. The CFCS could also be used in tandem with approaches that may help couples to mitigate financial conflict, for example promoting earlier money conversations, addressing the taboo money discussions can involve, and coaching on effective communication tactics (Saxey et al., 2022). Interventions which help couples to identify shared goals and values may also help to lessen financial conflict, or at least may lessen negative communication tactics, such as blaming and criticism, often associated with money conversations (Archuleta et al., 2013).

The CFCS would likely be a suitable assessment tool for couples from an array of backgrounds. Given the results of this study, practitioners can expect that couples from various backgrounds. It seems that couples of all education and income levels, as well as relationship statuses (i.e., married and unmarried) will experience some level of financial conflict within their intimate relationship. However, in this sample, there were differences observed with couples

who reported higher levels of education. Education level is the strongest predictor of financial conflict, based on this sample and the results of the study. Practitioners may notice that couples (or individuals within couples) who have attained Bachelor's degrees or higher demonstrate fewer concerns related to financial conflict. However, to be thorough in their assessment of concerns, practitioners may want to assess the presence of financial conflict globally across all couples regardless of their demographics or individual attributes.

Overall, practitioners who administer the CFCS must be prepared for the results. To echo the advice of Klontz et al. (2016), when working with couples it is advised that practitioners "be careful out there" (p. 179). In their caution, they acknowledge the complexity and complications that can emerge when maneuvering couple concerns. Having obtained skills for effectively working with couples and/or having curated a list of trusted referral sources where couples could be assisted more appropriately are both advisable (Gale et al., 2012).

For researchers, the Couple Financial Conflict Scale is a new measure that should be explored in other studies with different samples. The CFCS could be of use especially to researchers who are examining research questions pertaining to relational-financial issues and financial conflict in intimate partner relationships. Several studies to date have relied upon measures of financial conflict that were less than ideal, including items already located within datasets which may not fully capture the construct (Britt et al., 2010; Dew & Stewart, 2012). Therefore, a multi-item measure of the presence and frequency of financial conflict could serve to strengthen future research on this subject.

Limitations

Though this dissertation makes an important initial contribution on the measurement of financial conflict in couple relationships, it is not without cautions and limitations. One major

limitation is that the data were cross-sectional. As a result, no causality is implied and no claims related to the directionality of effects can be made without additional longitudinal studies.

Similarly, generalizations cannot be made beyond this sample population. Results would likely differ within a more normally distributed sample. Second, when defining and operationalizing latent constructs, such as financial conflict, there are limitations. There are likely various ways that financial conflict can be defined and operationalized, beyond the way it was in this dissertation study, so this should be noted and considered as a limitation. Third, this study utilized a convenience clinical sample of individuals within heterosexual relationships.

Additional research with a more demographically diverse sample, including same-sex couples, are needed to confirm that the CFCS is reliable and valid among these populations. Fourth, the study's sample contained at least some data from partners within the same relationships. As a consequence, the results could be skewed due to dyadic nonindependence. Dyadic nonindependence would suggest that scores from intimate partners are more similar to each other than the scores of two people who are not coupled (Kenny, Kashy, & Cook, 2006). Survey data was also collected using an online survey, so a further limitation to consider is that there is no certainty of who answered the survey or whether answers given were independent. Fifth, this data was collected prior to the COVID-19 pandemic. Therefore, results may not reflect or account for new attitudes and experiences couples could hold in the present context. It is possible that results would be different now considering the global and economic outcomes many families have faced, including clear increases in financial and relational stress (Kelley et al., 2022). Last, empirical measurement is undoubtedly a backbone of good and ethical practice across various fields. That said, practitioners working with couples cannot harness scales and measurements alone for assessment of relational-financial dynamics, including the presence of financial

conflict. Practitioners must also have developed skills for monitoring and measuring financial conflict in other ways. Conflict, after all, does not always show up externally or in very obvious ways. Couples may not be explanative or forthcoming about these types of difficulties.

Therefore, practitioners serving couples must also rely upon - and hone - their intuitions so they can tune in to more subtle signs of conflict, distress, and instability about key dynamics concerning power and control, such as non-verbals.

Future Research Directions

Several limitations to this dissertation study may be mitigated through future research efforts. One key direction for future research would involve testing the Couple Financial Conflict Scale with a larger, non-clinical sample to confirm its reliability among different populations. Furthermore, the CFCS should also be tested with more diverse populations, including same-sex couples and couples representing more diverse racial and ethnic backgrounds. Tests of the Couple Financial Conflict Scale's construct validity against the relational-financial scales mentioned here, including the Financial Transparency Scale (Koochel et al., 2020) and the Spender-Saver Perception Scale (Grable et al., 2021; Kruger, 2019), would also be warranted to further confirm construct validity. Conducting a confirmatory factor analysis (CFA) would also strengthen and further validate the results of this initial study (DeVellis, 2017). Concerning the results, future research should examine a potential moderating effect between financial conflict and reported level of education. Lastly, Couples and Finances Theory does not explicitly acknowledge the construct of financial conflict as an aspect of relational finance. Though this dissertation study offered suggestions for how financial conflict may be conceptualized through the theory, future studies that further explore and better solidify its positioning theoretically would be worthwhile.

Conclusion

This dissertation study focused on the development and testing of the Couple Financial Conflict Scale (CFCS). The scale, informed by Couples and Finances Theory (Archuleta, 2008, 2013; Archuleta & Burr, 2015), measures the presence and frequency of self-reported financial conflict in intimate partner relationships. The initial testing of the CFCS demonstrated high reliability ($\alpha = .928$). Additional tests of validity and robustness were also conducted. The Couple Financial Conflict Scale was associated with both relationship instability and emotional intimacy constructs, revealed through a correlation analysis. The Couple Financial Conflict Scale was used in two multiple regression analyses to explore associations between relationship instability and financial conflict, and to better understand which individual partner attributes may contribute to financial conflict in couples. Findings from this dissertation study with a clinical sample ($N = 84$) suggested that relationship quality was positively and significantly correlated with perceived financial conflict. Emotional intimacy was significantly negatively correlated with financial conflict. When controlling for demographic factors including gender, income, marital status, and income, a positive and significant association was found between financial conflict and relationship instability (i.e., as financial conflict increases, relationship instability also increases). Additionally, within this sample, the level of educational attainment was the strongest predictor of financial conflict; meaning, the more education someone had obtained, the less financial conflict they perceived in their relationship. All in all, initial tests conducted suggest the brief, eight-item Couple Financial Conflict Scale, contributes high levels of reliability and validity, as well as practicality, and would be of value to both researchers and practitioners.

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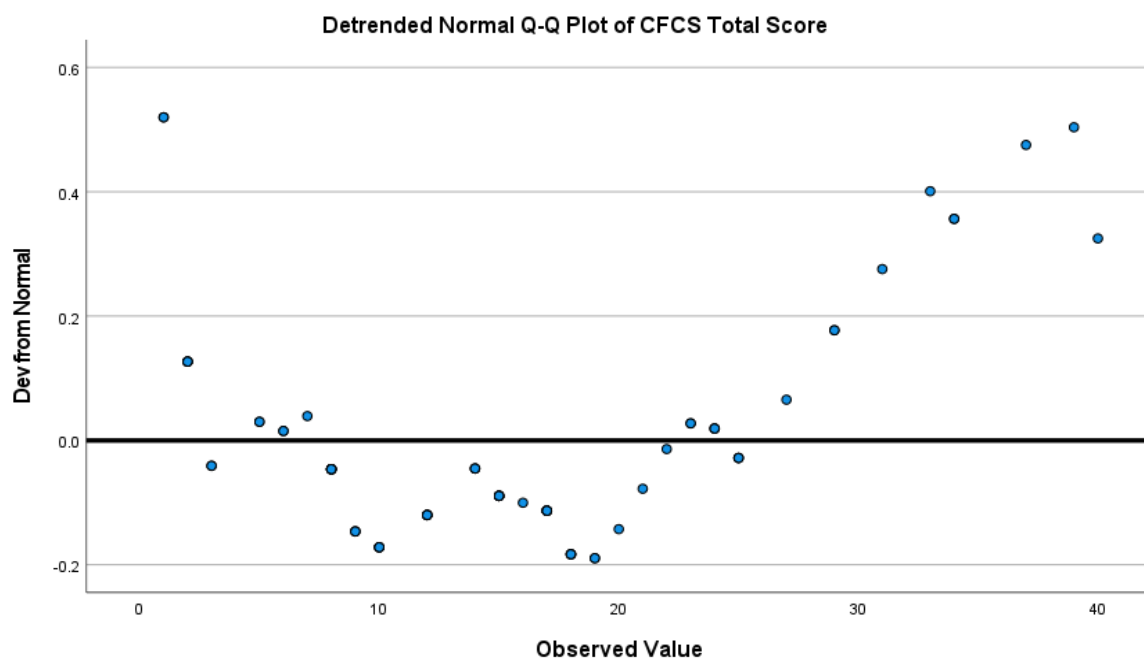
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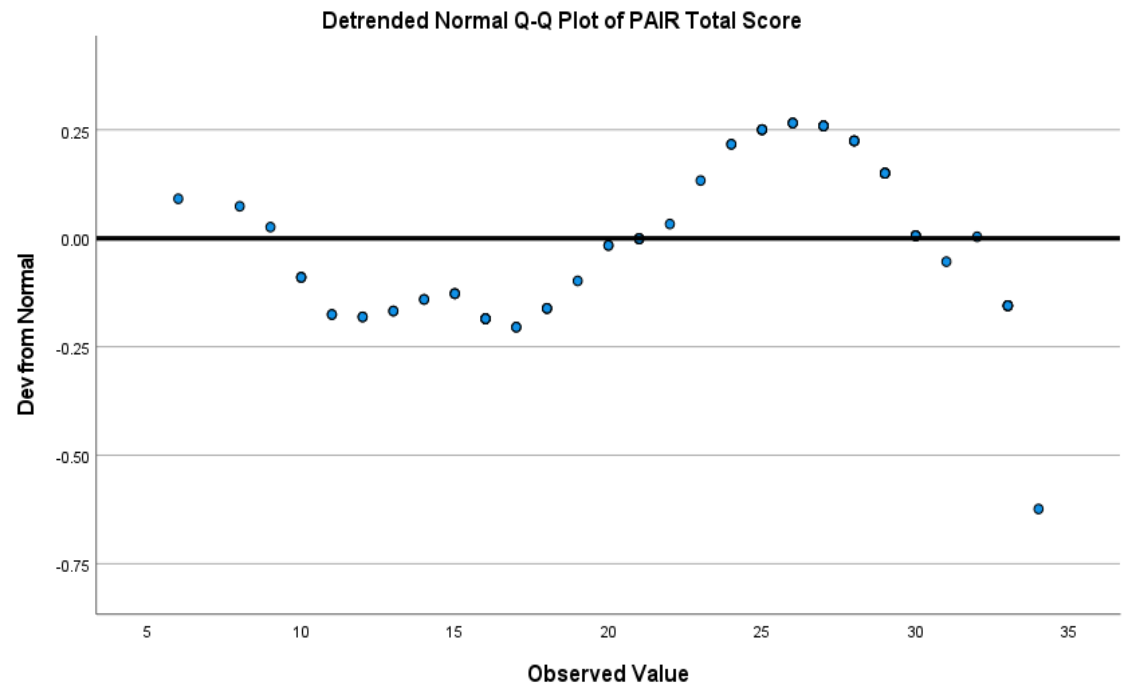
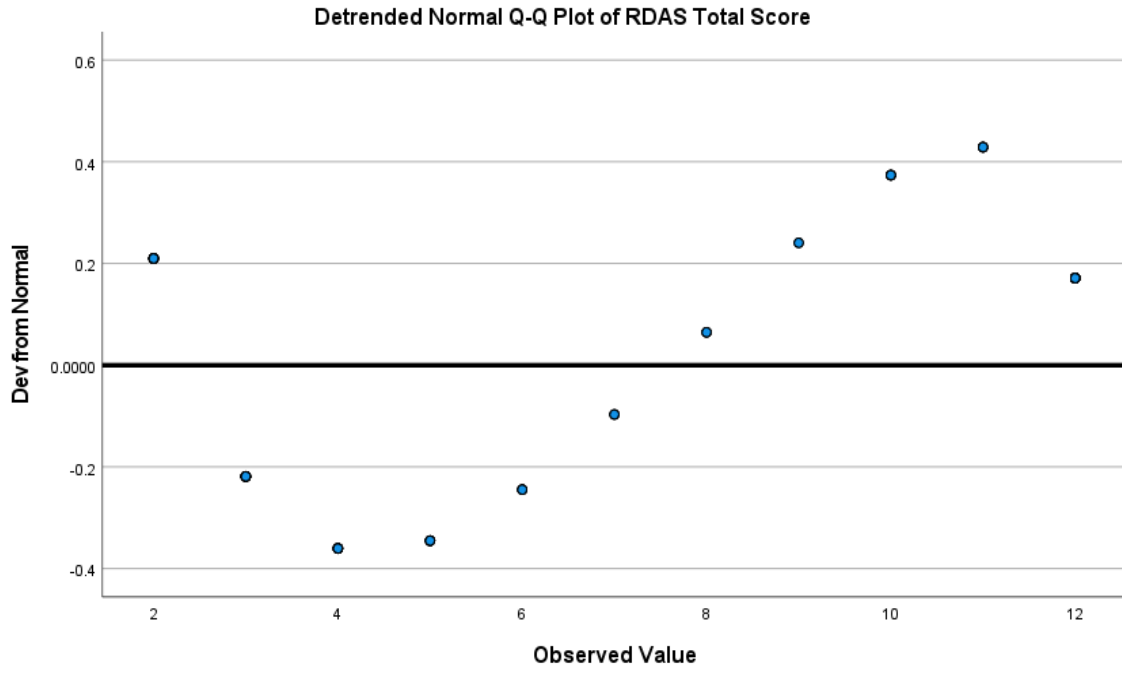
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APPENDICES

APPENDIX A
PLOTS OF NORMALITY





APPENDIX B

SCREE PLOT FOR THE COUPLE FINANCIAL CONFLICT SCALE

