

FINANCIAL PROBLEMS AS PREDICTORS OF DIVORCE: A SOCIAL EXCHANGE PERSPECTIVE

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Data from a nationally representative sample of 1,620 married men and women under the age of 55 who were in their first marriages were used to determine if financial problems reported at one interview could predict those who would divorce by the subsequent interview. A self-replicating design allowed data analyses for three separate time periods: 1980-1983, 1983-1988, and 1988-1992

The results indicated statistically significant relationships between financial problems and divorce. However, none of the independent variables (singularly or in combination) explained more than 5% of the variance in divorce; financial problems were inadequate predictors of divorce.

Introduction

Popular wisdom asserts that money problems are a primary cause of divorce. The following is a succinct example of the accepted divorce tenets of today:

Money can get in the way of love, even in the most romantic, compatible relationships. Of all the intimacies you share, the sharing of money sparks the most arguments, kindles the most resentments, and creates the most confusion. From what I've seen, it also causes the most divorces. (Felton-Collins, 1990, p. 1)

Yet, few empirical studies have examined the relationship between financial problems and divorce (Lown & Chandler, 1993; White, 1990).

Studies on divorce that have included financial problems rarely report more than respondents' anecdotal accounts regarding their own divorces (White, 1990). Additionally, few of these studies employed nationally representative samples (Blumel, 1992; Lown & Chandler, 1993; White, 1990), and most were conducted without an explicit theoretical

framework (Blumel, 1992). Finally, virtually no studies that have examined finances and divorce have supported the proposition that money problems are the primary cause of divorce; money problems generally never rank higher than fourth in importance (Lown & Chandler, 1993).

Purpose

The purpose of this study was to examine the relationship between financial problems and divorce in the United States. Specifically, this study attempted to identify, based on selected financial variables, a predictive model that will discriminate the divorced from the nondivorced.

Definitions

Researchers often include separated individuals when they study divorce (e.g., White & Booth, 1991). Even though the divorced and separated may be similar in many respects (see Amato & Rogers, 1997), there is substantial evidence that they do differ (see Morgan, 1991). Therefore, for this study, divorce will refer to the result of the process wherein married couples have their marital relationship and obligations legally severed.

Problems are often experienced differently: a "major" problem to one person may be of little concern to another. R. M. Jones, a professor of family and human development, suggested that money issues negatively affect a marriage only if one or both of the spouses feel that the money issues are a problem (personal communication, July 20, 1999). Without an assessment of the attitudes or feelings of the respondents, the researcher may not be measuring a problem at all. Therefore, the definition of financial problem must incorporate the subjective nature of problems. Accordingly, for this study, financial

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problem is defined as: any event, condition, or situation in which the process of acquisition or expenditure of money, assets, goods, or services causes an individual in the marital relationship to experience anxiety, dissatisfaction, or physical distress.

Theoretical Framework

Social exchange theory (also referred to as exchange theory, exchange framework, or social exchange framework) has been used extensively since the 1970s to study family relationships, including divorce (Sabatelli & Shehan, 1993; also see Albrecht & Kunz, 1980; Booth, Johnson, White, & Edwards, 1985). Over time, several exchange perspectives, which share a common set of concepts, assumptions, and propositions, have evolved. This study employed the exchange perspective developed by Levinger (1982):

Social exchange theory views human interaction as the ongoing exchange of mutually rewarding activities. It assumes that activities differ in their rewardingness and costliness for different actors and at different occasions, and that members of a relationship seek to maximize their rewards and minimize their costs. Presumably, a rewarding association will continue; a costly one will eventually be terminated. (p. 98)

For this study it was assumed that marriage is an exchange relationship, that financial problems disrupt the stability of that relationship, and that financial problems are costly. It was further assumed that the costliness of financial problems can be identified and measured as the dissatisfactions expressed by either spouse.

It was the general hypothesis of this study that financial problems are statistically significantly and positively related to divorce. In the discussion of relevant literature that follows, the theoretical foundation that supports this expectation is developed, a conceptual model is presented, and specific financial problems are identified.

Review of Literature

Levinger's Social Exchange Framework

Levinger (1979) suggested that the marriage relationship primarily is a dyad, a two-person group. Inducements to either stay in the group or leave the group depend on the interactions of attractions, barriers, and alternatives (see Figure 1; Levinger, 1965).

Attractions. Within any relationship there are psychological forces that tend to push individuals toward or away from positive interaction (Levinger, 1979). Lewin (1951) described these pressures as “driving forces” (p. 259). Exchange theorists have labeled these driving forces “attractions.” Overall

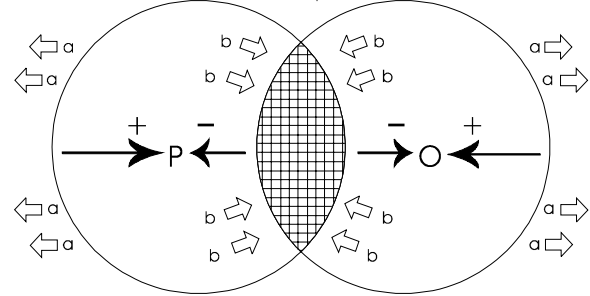


Figure 1. Modification of Levinger's “Schema of a Person-Other Relationship” showing the forces that act to maintain or dissolve the relationship. The circles represent the lives of a person (P) and another person (O). The intersection of the two life circles (i.e., the cross-hatched area) represents the region of exchange and the degree of interdependence between P and O. The arrows (+, -, a, b) represent the forces that strengthen or weaken pair cohesiveness: positive and negative attractions (+ and - arrows) within the relationship, barriers (b arrows) that restrain an individual from leaving the relationship, as well as alternative attractions (a arrows) that draw an individual away from the current relationship.²

attraction, more appropriately described as net attraction since it actually is composed of both positive and negative driving forces (see Figure 1), is a function of the perceived rewards and costs associated with membership in a relationship (Thibaut & Kelley, 1959). In other words, net attraction equals rewards minus costs. A sufficient decrease in net attraction will cause one or both spouses to act to dissolve the marriage (Levinger, 1982).

Rewards. Thibaut and Kelley (1959) defined rewards as “the pleasures, satisfactions, and gratifications the person enjoys” (p. 12). Levinger (1979) classified rewards as material (e.g., income), symbolic (e.g., educational status), or affectional (e.g., companionship). He also stated that rewards are associated with the positive outcomes of the relationship and are derived from the items exchanged (Levinger, 1979); rewards are the driving

² Modified from Levinger, 1979, pp. 38-44.

force toward exchange, the positive attractions that help to maintain relationships (see Figure 1; Lewis & Spanier, 1979).

Costs. “By costs, we refer to any factors that operate to inhibit or deter the performance of a sequence of behavior” (Thibaut & Kelley, 1959, p. 12). As exchange inhibitors, costs produce the negative attractions in a relationship (see Figure 1) and are characterized by feelings of discomfort, irritation, displeasure, anxiety, embarrassment, disillusionment, disagreements, tensions, and conflict (see Levinger, 1979, 1982; Lewis & Spanier, 1979; Thibaut & Kelley, 1959). Therefore, financial problems that produce similar dissatisfactions are, in reality, costs that increase the amount of negative attraction, thus reducing net attraction.

Barriers. Barriers are “*restraining forces*” (Lewin, 1951). Like a fence, barriers may keep people apart, preventing a relationship from developing, or they may restrain a relationship, helping it to stay together (Levinger, 1979). Strong barriers may keep a marriage together even when positive attraction no longer exists, creating a relationship prison for one or both spouses (Levinger, 1979). However, barriers are important for maintaining long-term relationships because they reduce the “the effect of temporary fluctuations in interpersonal attraction” (Levinger, 1979, p. 41).

Alternatives. A marriage, like other relationships, is not a closed system; each spouse also has relationships with family, friends, and coworkers (Levinger, 1979). Each alternative relationship has its own attractions (and barriers) that may compete with and threaten the marriage relationship, especially when the alternative attractions are perceived as being more rewarding (Levinger, 1979).

Attractive stability. The stable relationship is characterized as established, rich, growing, and enduring, a relationship that both partners want to perpetuate because of the high mutual rewards and low costs; marital partners that are experiencing a high level of stable attraction pay little attention to the exchange ledger because they have an exchange surplus (Levinger, 1982).

Causes of divorce. Divorce is the result of one or more of the following changes: (a) net attractions have decreased, (b) alternatives have become more attractive, and/or (c) barriers have weakened (Levinger, 1982). From an exchange theory point of view these are the only “causes” of divorce.

Conceptual model. Although social exchange theory provides the conditions under which divorce should occur, it does not specifically identify the variables that influence those conditions. A conceptual model to more fully illustrate how financial problems and

divorce fit into the exchange framework is presented in Figure 2.

Financial Problems and Divorce

The literature is void of studies that primarily focused on the relationship between financial problems and divorce. Yet, a substantial body of determinants-of-divorce literature exists that includes financial variables. Since many are replicative and repetitious, relying on retrospective data (Amato & Rogers, 1997; Kitson, Babri, & Roach, 1985), only a sample of those studies that identify financial problems are presented.

Virtually all contemporary studies of the determinants of divorce have their beginnings in the works of Goode (1956/1965) and Levinger (1966). In 1948 Goode interviewed 425 individuals who were identified from county divorce records in Wayne County, Michigan. Goode was primarily interested in the post-divorce adjustment of mothers, not the “causes” of divorce. However, one of the interview questions asked respondents to “state, in your own words, what was the main cause of your divorce” (Goode, 1956/1965, p. 123).

Goode (1956/1965) found that nonsupport (i.e., the husband did not bring home enough money for basic expenses such as food, housing, clothing, or medical

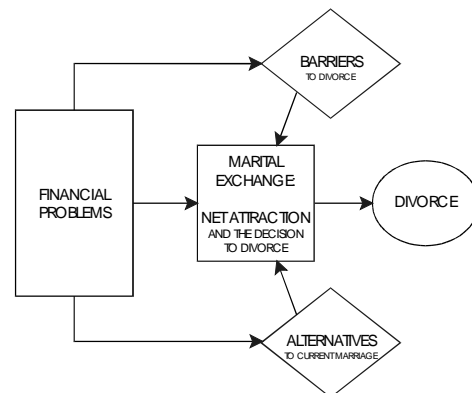


Figure 2. Conceptual model of divorce showing financial problems as an element of the marital exchange process. Financial problems increase the costs of exchange, thus lowering net attraction and increasing the likelihood of divorce. Also, financial problems may impact perceptions of alternatives and barriers, increasing or decreasing the probability of divorce. care) ranked as the number one reason for divorce. The complaint of consumption, which included mismanagement of money, ranked eighth.

Levinger (1966) examined the marital complaints of 600 couples who were residents of greater Cleveland and had applied for divorce. When compared to Goode's list of causes of divorce, Levinger's list of marital complaints indicated a change in the wives' ranking of financial problems from one to third.

Kitson and Sussman (1982) measured marital complaints by asking 209 men and women: "What caused your marriage to break up?" (p. 89). They found that nonsupport ranked 9th for females and 11th for males, and financial problems ranked 10th for females and 19th for males.

In 1993 Dolan and Hoffman (1998) surveyed 130 divorced women regarding the factors that lead to their divorce. Incompatibility, emotional support, abuse, and sexual problems ranked as the top four causes of divorce. Financial problems ranked fifth.

Amato and Rogers (1997) investigated how marital problems in 1980 predicted divorce during the period 1980-1992. They found that spending money foolishly in 1980 increased the odds of divorce between 1980 and 1992 by 45%.

Mott and Moore (1979) found that improvements in overall financial situation were associated with a lower probability of divorce or separation for both Black and White women. However, this relationship was statistically significant only for Black women.

In their review of 60 years of literature on employment and the family, Marshall, Chadwick, and Marshall (1992) concluded that work-related variables such as job satisfaction and job stress are related to the level of marital satisfaction and conflict. A logical conclusion is that individuals who are dissatisfied with their employment will have higher divorce rates.

Summary. Many of the determinants-of-divorce studies used cross-sectional survey designs based on retrospective accounts of respondents' reasons for the

demise of their marriages. Often the researchers employed small, nonrandom or nonrepresentative samples of divorced individuals (usually women), although recent studies have relied more on larger, nationally representative samples of men and women. Secondary analysis of data not specifically collected to study divorce was common methodology. Additionally, many studies were reported (and presumably carried out) without an explicit theoretical foundation.

Researchers appeared to be aware of the inherent deficiencies and limitations of their data and subsequent analyses. They generally provided caveats to the reader. For example, Goode (1956/1965) cautioned against inferring a causal relationship based on the marital complaints of divorced individuals by suggesting that married individuals might have the same complaints. Kitson and Sussman (1982) declared that they had "demonstrated a relationship between certain kinds of complaints and distress, not their cause and effect. Longitudinal analysis is necessary in order to explore causality" (p. 100). Guided by such warnings, the present study employed a longitudinal design to examine possible causal relationships between financial problems and divorce.

Method

This study employed a self-replicating, predictive design that attempted to use financial problems in one time period to discriminate the divorced from the nondivorced in the next time period.³ The model was based on a secondary analysis of survey data from a nationally representative sample of married men and women. The data were collected over a 12-year period (1980-1992) as part of "Marital Instability Over the Life Course," a four-wave longitudinal study of marital instability (Booth, Amato, Johnson, & Edwards, 1998).

Sample

In 1980, Booth et al. (1998) used a clustered, random-digit-dialing procedure to sample husband-and-wife households in the continental United States. The resulting data set included 2,033 cases, which represented a response rate of 65% of eligible

³This study is similar to the work of Amato and Rogers (1997). However, the present study examined a variety of financial problems, whereas Amato and Rogers included only one financial problem as part of a larger analyses of marital problems and divorce.

households. The participants were reinterviewed in 1983, 1988, and 1992.

Booth et al. (1998) compared their 1980 sample characteristics with United States census data for married individuals. They concluded that the 1980 sample was “representative with respect to age, race, household size, presence of children, home ownership, and region” (Amato & Rogers, 1997, pp. 615-616). Also, after analyzing the characteristics of those reinterviewed in each time period, White and Booth (1991) concluded that “panel attrition produced no serious biases in the sample” (p. 9; also see Booth et al., 1998).

Subsamples

To avoid the possible effects of prior marital relationships, this study limited its focus to those respondents and spouses who were in their first marriages. A first-marriages-only subsample of the 1980 respondents was selected for use in the 1980-1983 analysis. A first-marriages-only subsample was maintained for the remaining analyses (i.e., 1983-1988 and 1988-1992) by eliminating respondents whose marriage dissolved in the previous time period.

Variables

Divorce is the only dependent variable that was examined in this study. Specifically, the divorce variables from waves two, three, and four of the original study were used in these analyses. From each of waves one, two, and three of the original study, seven independent variables were identified: (a) husband’s job interferes with family life, (b) husband’s job satisfaction, (c) wife’s job satisfaction, (d) satisfaction with spouse as breadwinner, (e) satisfaction with financial situation, (f) spending money foolishly/unwisely, and (g) financial situation getting better or worse. Three sets of independent and dependent variables allowed for analysis and comparison of three replications within this study; that is: (a) the 1980 financial problem variables and the 1983 divorce variable were analyzed, (b) the 1983 financial problem variables and the 1988 divorce variable were analyzed, and (c) the 1988 financial problem variables and the 1992 divorce variable were analyzed.

Recoding and Variable Creation. Each set of independent and dependent variables were recoded to facilitate data analyses. The financial problem variables had response choices that reflected various degrees of satisfaction/happiness or

dissatisfaction/unhappiness. These variables were recoded to dichotomies: 0 = not a problem; 1 = problem. Don’t know, inappropriate, doesn’t apply, and refused responses were treated as missing values. For example, wife’s job satisfaction was recoded: very satisfied, moderately satisfied into 0 = not a problem; a little dissatisfied, very dissatisfied into 1 = problem. Similarly, the divorce variables were recoded so that 0 = not divorced, 1 = divorced, and all other responses (widowed, don’t know, and refused) as missing.

Additionally, two independent variables were created: wife’s work preference and total number of financial problems. By comparing wife’s present work status with her desired work status, wife’s work preference was created and coded: 0 = no problem whenever the wife’s present work status matched her desired work status, and 1 = problem when there was a mismatch. Finally, total number of financial problems was created by summing the recoded responses of the other independent variables.

After all recoding and variable creation was completed, total number of financial problems was the only interval-level variable employed in this study. All other variables were nominal-level, dummy-coded dichotomies.

Analyses

Nine null hypotheses (one for each independent variable), each stating that a specific financial problem was not a statistically significant predictor of divorce, were tested. Point-biserial and phi correlation coefficients were used to assess the strength of the bivariate relationships contained in the null hypotheses.

Point-biserial correlation is appropriate when one variable is measured at the interval level and one variable is measured at the nominal level (Newton & Rudestam, 1999). The phi coefficient is a chi-square based statistic that tests the association between two nominal-level variables (Norušis, 1990). Point-biserial and phi coefficients are interpreted the same as the Pearson r .

A tenth null hypothesis also was tested: The combined effect of financial problems is not a statistically significant predictor of divorce. Discriminant analysis (DA) techniques, appropriate when the dependent variable is a dichotomy (Klecka, 1980), were used to test the multivariate relationship expressed in the last null hypothesis. Specifically, all of the independent variables except total number of

financial problems were entered simultaneously into the equation to examine their combined influence as predictors of divorce.

DA produces several test statistics, including the eigenvalue, canonical correlation, and Wilks's lambda. Eigenvalues are either zero or positive. "The larger the eigenvalue, the greater the discrimination" (Klecka, 1980, p. 35). The canonical correlation is a measure of association which is interpreted the same as the Pearson r . Wilks's lambda is used to test group differences and to generate a chi-square test of statistical significance; it is an inverse statistic, meaning zero represents high discrimination and one represents no discrimination between the groups (Klecka, 1980).

For all of the analyses, a probability level of .05 was used to determine statistical significance (and the decision to reject or retain a null hypothesis). Practical significance, however, was judged on strength of association. Relationships where the independent variables explained less than 6% of the variability in divorce (i.e., a correlation coefficient less than .25) were considered weak and of no practical significance.

Results

Nine of the 10 null hypotheses were rejected, indicating statistically significant relationships between financial problems and divorce in at least one time period (see Tables 1 and 2). Wife's job satisfaction (Table 1) was the only variable that did not produce a statistically significant correlation with divorce in any of the time periods.

Of the bivariate relationships tested (Table 1), spends money foolishly generated the largest correlation coefficient (i.e., .15). Ironically, a coefficient of this magnitude indicates that spending money foolishly accounted for a little more than 2% of the variability in divorce; practically, this is a meaningless relationship.

For the multivariate analyses (Table 2), all of the independent variables were entered simultaneously into the discriminant equation. In spite of near zero eigenvalues and Wilks's lambdas near one, financial problems were statistically significant predictors of divorce for the 1980 subsample. The most striking results, however, are the relatively improved correlations compared to those in the bivariate relationships (compare Tables 1 and 2), indicating that financial problems in combination are more powerful predictors of divorce. Even with the

improved correlations, though, financial problems explained less than 5% of the variability in divorce.

Summary

Over 80% of the point-biserial and phi correlation coefficients were less than .10 (Table 1). The strongest bivariate correlations and the greatest

Table 1
Comparison of the Correlations Between Financial Problems and Divorce for the 1980, 1983, and 1988 Subsamples

Financial problem	Correlation coefficient^a		
	1980 ^b	1983 ^c	1988 ^d
Total number of financial problems	.13***	.09*	.06
Husband's job interferes with family	.02	-.00	.07*
Husband's job satisfaction	.07*	.06	-.03
Wife's job satisfaction	.04	.05	-.02
Wife's work preference	.08**	.05	.00
Satisfaction with spouse as breadwinner	.11***	.06	.09*
Satisfaction with financial situation	.11***	.06*	.06
Spends money foolishly/unwisely	.15***	.05	.03
Financial situation better or worse	-.03	-.01	.07*

^aThe coefficients for total number of financial problems are point-biserial; all others are phi coefficients.

^b $n = 1,620$. ^c $n = 1,247$. ^d $n = 1,002$.

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

Table 2
Summary Statistics of Discriminant Analyses Between Financial Problems and Divorce for the 1980, 1983, and 1988 Subsamples

Predictor Variables	Canonical Eigenvalue	Wilks's correlation	Wilks's lambda	Associated chi-square	Significance level
1980 ^a	.05	.21	.96	32.60	.000
1983 ^b	.02	.13	.98	10.60	.226
1988 ^c	.02	.15	.98	11.00	.202

Note. All of the predictor variables were entered simultaneously into the equations.

^aValid $n = 740$. ^bValid $n = 589$. ^cValid $n = 506$.

number of statistically significant relationships occurred in the 1980 subsample. The pattern over time was mixed, but generally indicated weakening relationships and fewer statistically significant relationships. Of greater importance, though, are the weak associations that were evident in all of the analyses.

Although generally larger, the canonical correlation coefficients never exceeded a magnitude of .21 (Table 2). Therefore, financial problems (singularly

or in combination) explained, at best, less than 5% of the variability in divorce; the financial problem variables generated no meaningful predictive power. That is, the variables used in this study were not useful in discriminating the divorced from the nondivorced. The best predictive model that resulted from this study was one that always predicted that no one got divorced.

Discussion

“Little wonder, then, that money is a leading cause of divorce” (Morris, 1996, p. 52). But this author chose to “wonder,” and the results of this study provide little empirical support for such a belief. Although some statistically significant relationships were identified, especially in the 1980-1983 time period, generally the relationships were statistically nonsignificant and very weak: the strongest relationship explained a little less than 5% of the variability in divorce, but most explained less than 1%. Substantively, the results indicate no meaningful relationship between financial problems (singularly or collectively) and divorce; knowing that a respondent had financial problems did not aid in the prediction of subsequent divorce.

Why did the results of this study not strongly support the popular notion that money problems are a major cause of divorce? Are the results valid or flawed? The following methodological, theoretical, and sociological issues provide some possible explanations.

Methodological

Sample size. Sample size affects the sensitivity (i.e., power) of statistical tests. Because everything in the social sciences “correlates to some extent with everything” (Meehl, 1991, p. 21), very small, but meaningless relationships can be statistically significant with large samples. The large sample size (i.e., over 1,000 respondents in each subsample) may have accounted for most, if not all of the statistically significant relationships identified in this study. The small correlations generated support this conclusion.

Attrition. Attrition was substantial in this study: at least 20% in each time period. There is no way of assessing the impact that the missing data might have had on the results. It is quite possible that the group that dropped out of the study (as well as those who had been married more than once) had a higher divorce rate than those who remained. Had the data been complete, stronger associations between financial problems and divorce may have resulted.

History. History refers to events, other than the independent variables, that occur during the study that might influence the results (Kazdin, 1992): events that interfere with what would have happened if the event had not occurred. For example, a wife who answered in the first interview that her husband spent money foolishly may become widowed by the second interview. Had her husband not died, they may have divorced because of his spending behavior. Instead of being identified as divorced at the second interview, she is counted as widowed (i.e., missing), thus distorting the true relationship between financial problems and divorce. In addition to respondent-specific history, societal events that occurred in the 1980s, such as increases in the labor force participation of women, might have had a history effect in this study.

Measures. One of the limitations of using secondary data is that other questions cannot be asked of the respondents. It could be that the questions used in the study were valid measures of one dimension of financial problems, but that they were not the ones that affect divorce. The financial problems that are alluded to in the popular money-problems-cause-divorce declarations may refer to credit, debt, housing, bankruptcy, assets, investments, or differing money values.

Theoretical

Exchange theory offers three possible explanations (see Figures 1 and 2). First, relative to the rewards from the marital relationship, financial problems were not sufficiently costly to cause net attraction to decrease to the point of disrupting the stability of the relationship. In other words, although financial problems added some dissatisfaction to the marriage, they made only a small dent in the overall cohesiveness of the relationship.

Second, net attraction may have been sufficiently low to cause divorce, but a barrier (or barriers) prevented the relationship from dissolving. Among the various possibilities are that some financial problems act as barriers to divorce. A few of the results appear to support the barrier explanation. For example, the 1980 correlation between financial situation getting better or worse and divorce (Table 1) indicates that as the financial situation got worse, the probability of divorce decreased. Another possibility is that couples might have delayed or averted divorce by trying to resolve their financial problems. The problem-solving process might have strengthened their relationship.

The third theoretical explanation is that divorce would have occurred, but more attractive alternatives to the present marriage did not exist. Perhaps neither spouse viewed their other relationships (current or future) as providing greater rewards, or maybe being single was not acceptable.

Sociological

The results of the studies by Goode (1956/1965) and Levinger (1966) suggested that financial factors were important causes of divorce. Perhaps society has, as Kitson and Sussman (1982) concluded, changed since then. Society now accepts (and generally expects) that both spouses have the capacity and the responsibility to contribute financially to the marriage. Financial issues may not be as important as they once were when the husband was expected to be the sole breadwinner. Or perhaps, financial problems never were a major factor in most divorces, but were cited by respondents in earlier studies because they were legally acceptable grounds in the fault-based divorce system that existed prior to the 1970s (see Goode, 1956/1965; Weitzman, 1985). Or financial problems may have been a socially acceptable reason for divorce. If financial problems never were or are no longer the actual reason couples divorce, why is the money-causes-divorce myth still prevalent today? Bohannan's (1970) observation may well provide the answer:

When a couple are [*sic*] afraid to fight over the real issue, they fight over something else--and perhaps never discover what the real issue was. . . . [and] two of the areas of life that are most ready to accept such displacement are the areas of sex and money. Both sex and money are considered worthwhile fighting over in American culture. If it is impossible to know or admit what a fight is all about, then the embattled couple may cast about for areas of displacement, and they come up with money and sex, because both can be used as weapons. . . . Often these are not the basis of the difficulties, which lie in unconscious or inadmissible areas. . . . [These] facts lead a lot of people to think that emotional divorce occurs over money or over sexual incompatibility just because that is where the overt strife is allowed to come out. Often, however, these are only camouflage. (pp. 33-34)

Implications

Practitioners

Financial counselors and marital therapists, as well as educators, should not interpret the findings of this study to mean that financial problems are not important factors in marital relationships. Substantial research has concluded that financial problems are stressors that affect marital quality and satisfaction (e.g., Aniol & Snyder, 1997; Berry & Williams, 1987; Kerkmann, 1998; Koutstaal, 1998; Ulrichson & Hira, 1985).

Over 70% of the respondents in this study reported at least one financial problem, but less than 4% experienced divorce. Consequently, for most people, financial counseling should be provided with the goal of improving the couple's quality of life, not divorce prevention. The skills developed through solving financial difficulties may help the couple work through more serious problems.

For some couples, however, divorce may result because of severe financial problems or because financial problems become the proverbial "last straw." Marital therapists and financial counselors need sufficient cross-training to be able to recognize when a problem is primarily financial and when it is primarily relational; when the counselor or therapist lacks the appropriate expertise, a referral to another, more qualified professional should be made (Aniol & Snyder, 1997; Kerkmann, 1998). Aniol and Snyder (1997) further stated that it was the counselor's and therapist's responsibility to facilitate more complete assessments of the couple's financial and nonfinancial needs, and to help the couple set goals in both areas.

Researchers

A major limitation of this study was too few financial questions. Future instrument development should include multiple, scalable items covering a wide range of financial problems, including the more "traditional" financial problems (i.e., credit use, debt, bankruptcy, etc.) as well as those associated with money values and attitudes. The instrument should be designed specifically to study financial problems and marital relations. Also, research designed to help counselors and therapists implement the suggestions of Aniol and Snyder (1997) is needed.

Money is one of the most pervasive elements in people's lives. Individuals not only devote much time to earning and spending money, but they also

develop strong emotions and attitudes regarding its meaning and use. Yet, little research has been done that examines the psychological and affective influences of money in marital dissolution. This study has made a step in that direction by providing evidence that financial problems are weak predictors of subsequent divorce.

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