

Financial Disagreements and Marital Conflict Resolution Strategies

Using data from the National Survey of Families and Households ($N = 3,861$ couples), we examined whether different types of marital disagreements predicted self-reported marital conflict tactics. Financial disagreements was the top predictors of conflict tactics for husbands. Contrary to expectations, disagreements over housework predicted conflict tactics about as strongly as financial disagreements for wives.

Jeffrey Dew¹
John Dakin²

Financial issues are associated with decreased marital satisfaction, increased marital conflict, and higher likelihoods of divorce (Amato & Rogers, 1997; Dew, 2007, 2008). Financial matters are the most frequent topic of disagreement between spouses (Oggins, 2003). Recently, Papp, Cummings and Goeke-Morey (2009), found that compared with other topics of disagreement, financial disagreements were less-easily resolved, were more salient to couples, generated more heated responses, and lasted longer than other types of marital conflict. Although financial disagreements relate to the *frequency* and *length* of marital conflict, few studies have tested whether they are associated with conflict *tactics*. Further, with the exception of Papp et al. (2009), studies have not really compared financial disagreements to other disagreements to test whether they are indeed more problematic.

This study investigated whether marital disagreements differentially related to couples' conflict tactics. We focused on financial disagreements. That is, we examine whether financial disagreements are associated with more frequent use of calm discussion, heated arguments, and violence than other types of marital disagreements.

Method

The sample for this project was drawn from married individuals who participated in the first and second waves of the National Survey of Families and Households (NSFH). The cross-sectional sample had 5,362 couples; the longitudinal sample had 3,861 couples.

We used OLS regression for the cross-sectional sample and change scores in OLS regression for the longitudinal sample (Johnson, 2005).

Results

In the cross-sectional and longitudinal analyses, the results differed across gender. In the cross-sectional analysis, wives' financial disagreements were positively associated with couples' use of negative conflict tactics, but disagreements over housework was an even stronger predictor. In the longitudinal analyses, wives' disagreements did not predict changes in couples' conflict tactics. In contrast, husbands' financial disagreements were the strongest predictors of couples' conflict tactics in both the cross-sectional and longitudinal analysis.

These results suggest that financial issues do predict the use of couples' negative conflict tactics more than other types of disagreements – for husbands. For wives, housework and financial issues are both problematic.

References

- Amato, P. R., & Rogers, S. J. (1997). A longitudinal study of marital problems and subsequent divorce. *Journal of Marriage and the Family*, 59, 612–624.
- Dew, J. P. (2008). The relationship between debt change and marital satisfaction change in recently married couples. *Family Relations*, 57, 60 – 71.
- Dew, J. P. (2007). Two sides of the same coin? The differing roles of assets and consumer debt in marriage. *Journal of Family and Economic Issues*, 28, 89 – 104.
- Johnson, D. (2005). Two-Wave panel analysis: Comparing statistical methods for studying the effects of transitions. *Journal of Marriage and Family*, 67, 1061-1075.
- Oggins, J. (2003). Topics of marital disagreement among African-American and Euro-American newlyweds. *Psychological Reports*, 92, 419 – 425.
- Papp, L. M., Cummings, E. M., & Goeke-Morey, M. C. (2009). For richer, for poorer: Money as a topic of marital conflict in the home. *Family Relations*, 58, 91 – 103.

¹ Utah State University

² Texas Tech University