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# “To Each Their Own”: Comparing Satisfaction, Money Management, and Financial Communication Across Couple Types

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"TO EACH THEIR OWN": COMPARING SATISFACTION, MONEY MANAGEMENT, AND FINANCIAL COMMUNICATION ACROSS COUPLE TYPES

by

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ABSTRACT

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Negative outcomes associated with poor money management and financial communication prompt research that provides fresh theoretical perspectives with the ultimate goal of providing concrete advice to both couples and practitioners. Contributing to scholarship regarding finances in committed relationships, the current study examined connections among relationship satisfaction, financial management, and financial communication. Results demonstrated positive associations between: (a) relationship satisfaction and financial management as well as (b) relationship satisfaction and financial communication. Further, utilizing Fitzpatrick's (1988) couple types, the investigation tested whether or not the typology explained differences in individuals' and dyads' relationship satisfaction, financial management, and financial communication. Regarding differences based on dyads' types, *Independent* couples reported lower levels of relationship satisfaction than *Traditional/Independent*, *Independent/Separate*, and *Traditional* couples. As far as financial communication, *Independent* couples reported lower levels of communication than *Traditional* and *Traditional/Separate* couples. Second, concerning differences based on individuals' couple types, *Traditionals* reported higher levels of satisfaction (low conflict and high stability) than *Separates* as well as higher levels of financial communication than *Independents. Separates* also reported higher levels of financial communication than *Independents.* Overall, findings of the study highlight the importance of productive financial management and communication in sustaining satisfying relationships. Finally, results indicate that couple types account for some differences in relationship satisfaction and financial communication; however, future research should continue to explore this phenomenon, particularly because of the profound impact of money on committed relationships.

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“To Each Their Own”: Comparing Satisfaction, Money Management, and Financial Communication Across Couple Types

In committed romantic relationships, managing finances (Dew, 2009), understanding money both individually and jointly (Cunningham, 2012), as well as communicating productively about finances (Papp, Cummings, & Goeke-Morey, 2009) represent challenges for many dyads. As far as money management, couples often struggle to coordinate finances in ways that satisfy both parties (Dew, 2009). For example, in a survey of 1,005 individuals regarding money in relationships, couples’ disagreements center on: (a) opposing ideas of “needs” versus “wants” in terms of purchases (identified by 58% of participants), (b) unexpected expenses (49%), and (c) lack of savings (32%) (American Institute of CPAs Harris Interactive Survey, 2012). In addition to these difficulties, lack of financial knowledge increases risk of divorce (Amato & Rogers, 1997) as well as bankruptcy, debt, and financial crisis (Braunstein & Welch, 2002; Greenspan, 2005). Amato and Rogers’ (1997) 12-year longitudinal study of married couples revealed that “spending money foolishly” constituted the third most significant predictor of divorce, after infidelity and substance abuse. Money represents a significant source of conflict for many couples (Papp et al., 2009; Stanley, Markman, & Whitton, 2002), triggering approximately three monthly arguments (American Institute of CPAs Harris Interactive Survey, 2012). Stanley et al. (2002) surveyed 908 never-divorced participants, finding that money constituted the number one “problem-starter” in relationships. Money overshadowed other difficult issues such as careers, children, chores, communication, and in-laws (Stanley et al., 2002).

Finances represent a significant concern for many couples, regardless of relationship length (Stanley et al., 2002) or even socioeconomic status (Dew, 2009); therefore, understanding more about how money functions in relationships is necessary. Discussing money, even with good friends, is generally considered culturally inappropriate in America (Trachtman, 1999; Treas, 1993). The mindset that money remains “off limits” is often passed down from generation to generation (Elliott, 2012). Children avoid discussing money in detail with parents, limiting financial socialization to common spending issues such as the difference between purchasing a name brand versus a generic item at the grocery store (Romo, 2011). Romantic partners often report little to no financial knowledge passed on from their own parents or caregivers (Romo, 2013). Interestingly, many individuals are conscious of significant money-managing deficits in relationships, especially if the partner’s family also lacked communication about in-depth financial issues (Romo, 2013). In many cases, though, despite couples’ awareness of financial shortcomings, they find money conversations difficult, often viewing such interactions as “taboo” (Stanley & Einhorn, 2007; Trachtman, 1999).

In a study of financial uncertainty in romantic relationships, Romo (2013) contends that uncertainty about money transcends age, sex, relationship status (unmarried versus married), and family background. To complicate matters, individuals rarely learn about financial management in school (Mandell, 2008), and the effectiveness of such classes, when offered, is questionable (e.g., Mandell & Klein, 2009). Therefore, couples are charged with the task of managing money mostly by themselves, with only a limited amount of advice and ideas of how to handle finances successfully (Treas, 1993). General uncertainty about money and lack of proper financial education (both in school and in the home) contribute to challenging money conversations, with such interactions dreaded, and/or tumultuous in committed relationships (Papp et al., 2009). Nonetheless, couples seek ways to competently discuss this topic.

Some existing research outlines constructive strategies couples might use to communicate about finances. Skogrand, Johnson, Horrocks, and DeFrain (2011) surveyed self-selected couples that believed they had “great marriages.” As proper financial management is considered a fundamental component of successful relationships (Skogrand et al., 2011), couples in the study explained useful money management approaches. Most clarified that one person in the relationship managed the money; therefore, trust regarding money was essential (Skogrand et al., 2011). Both spouses, the money-manager or not, explained that trust was vital in handling finances productively (Skogrand et al., 2011). Some money-managing partners expressed appreciation for the spouses’ trust, as money was described as a crucial aspect of relationships (Skogrand et al., 2011). Couples also described the significance of openness in regard to money. For instance, spouses discussed big purchases with partners, explaining that they would not spend money on anything substantial without consultation (Skogrand et al., 2011). Specific to financial interactions, couples stressed the significance of *positive* communication in order to jointly come to an understanding (Skogrand et al., 2011). Finally, couples in Skogrand et al.’s (2011) study that previously dealt with financial hardships explained the causes of the problems externally. In other words, couples attributed difficult financial situations to factors other than the partner. When couples blame financial hardships on partners, relationship satisfaction decreases (Diamond & Hicks, 2011). On the other hand, attributing money difficulties to oneself or the economy reduces the negative effect of financial issues on satisfaction (Diamond & Hicks, 2011). Therefore, in some situations, finding a “scapegoat” for money troubles, rather than placing blame on a partner, provides an effective strategy to reframe perceptions of financial turmoil (Diamond & Hicks, 2011; Skogrand et al., 2011).

General financial advice could be helpful for some couples; however, not all individuals would benefit from each suggestion. For example, perhaps Couple X designates Partner A as "financial manager" because she knows more about money and how to handle it. In this situation, Partner B might be satisfied without frequent and open financial conversations, as long as the couple's funds are in order. Conversely, if Couple Y highly values openness no matter who handles the money, Partner C becomes offended if Partner D makes any financial decisions without consultation. Comparing these couples demonstrates that Couple Y typically values open financial discussion and is disappointed when information is concealed, whereas Couple X is content without open financial discussion, especially since partners appreciate designated financial roles. Therefore, to capture potential distinctions in how couples manage and talk about money, the current study utilizes an existing typology, which consists of couple types. The aim of this research is to determine whether or not the typology offers insight into whether distinct couples perceive money management and communication differently.

After decades of research on committed romantic relationships, Fitzpatrick (1988) derived three couple types based on: (a) how individuals view their relationships (e.g., conventional or unconventional), (b) how they prefer to spend their time (e.g., independently or together), and (c) how they manage conflict (e.g., engage or avoid). Distinctions among these dimensions allowed for Fitzpatrick (1988) to derive three "pure" couple types (meaning both partners' types match): *Independents, Traditionals,* or *Separates*. First, *Independents* view relationships from an unconventional standpoint. For example, the couple type believes relationships should not restrain individual freedom; partners should not be "consumed" with one another. *Independents* sometimes value physical separation (e.g., an office meant for one partner; separate vacations with friends), but also privilege strong emotional connection. Finally, engaging in conflict is a fairly common aspect of *Independents'* relationships. Second, *Traditionals* are conventional in relationship views; for instance, one belief of this couple type is that infidelity is inexcusable. *Traditionals* are quite interdependent and typically report engaging in conflict. However, this couple type might avoid conflict more than they perceive. Third, *Separates* simultaneously hold opposing ideological views. This couple type is similar to *Traditionals* in conventional relationship/family views, but *Separates* also relate to *Independents* in that they believe that relationships should not constrain individuals. *Separates* have significantly less companionship, value use of separate spaces, and typically avoid open conflict with partners. Finally, if a dyad's types differ, the couple is classified as *Mixed*. For instance, Partner A might identify as an *Independent*, whereas Partner B might identify as a *Separate.*

Fitzpatrick's (1988) typology allows for researchers to demystify "the assumption that any behavior uncovered in a sample of [romantic] couples can be used as the basis for generalizing about the behavior of couples in general" (Knapp, 1988, p. 9). Knapp argues that being in a committed relationship allows for individuals to develop their own kind of bond; in other words, couples negotiate the types of relationships that best suit them. For instance, conventional wisdom might assume interdependence is valuable is committed relationships. However, Fitzpatrick's (1988) couple types offer a different perspective. Two couples—one who values interdependence and one who values distance—might be equally satisfied; the dyads simply have differing preferences for closeness.

Due to various preferences regarding: (a) how relationships are perceived, (b) how time is spent with partners, and (c) how conflict is managed (Fitzpatrick, 1988), couples have a variety of ways in which satisfaction with financial management/communication could be attained. For instance, Couple A could be satisfied with frequent constructive conflict surrounding money, whereas Couple B might be mortified if instructed to openly discuss financial issues. Therefore, couple types allow scholars to consider that the communicative and behavioral practices that work well for one couple might not translate to others as successfully. The current study utilizes Fitzpatrick's (1988) couple types as a means of understanding potential differences among couples' relationship satisfaction, money management, and financial communication.

If couple types aid in explaining differences among how people manage and communicate regarding money, findings of the current study (as well as follow-up research) could lead to more targeted practical advice regarding financial management and communication. If therapists or other practitioners are able to discern couples' types before providing guidance, experts could potentially offer more specific advice depending on whether couples are *Traditionals, Independents, Separates,* or a variety of *Mixed* couple. Scholars have utilized Fitzpatrick's (1988) couple types to generate more effective interventions based on specific characteristics and communication patterns of different categories of couples. For instance, Smith, Wienke, and Baker (2014) surveyed married adults exposed to test results that indicated an increased genetic risk for adult-onset conditions. For instance, a SERPINA1 mutation, associated with alpha-1 antitrypsin deficiency (AATD), predisposes people to diseases such as chronic obstructive pulmonary disease (COPD), emphysema, and cancer (Laurell & Eriksson, 1963; Sharp, Bridges, Krivit, & Freier, 1969; Smith et al., 2014). Smith et al.'s (2014) investigation illustrated that Fitzpatrick's (1988) couple types aided in differentiating how individuals communicated about AATD. *Independents* demonstrated openness with a desire to communicate about AATD, but preferred autonomous disclosure decisions (e.g., the person with the AATD deficiency chose how to disclose health-related information) (Smith et al., 2014). *Separates* valued autonomous decision-making and avoidance of discussion regarding AATD

(Smith et al., 2014). Finally, *Traditionals* preferred open communication about AATD as well as joint disclosure decisions (Smith et al., 2014). Smith et al. (2014) suggested that "[genetic counselors] could tailor their content and delivery for their clients who are processing the information more on their own or more in coordination with a partner, who may or may not be present" (p. 308). In other words, using couple types, genetic counselors could provide advice that aligns with existing communicative practices. Similarly, the current study's goal is to utilize Fitzpatrick's (1988) couple types as the foundation for understanding possible differences in how money is handled and discussed in committed relationships. The long-term goal of this line of research is to offer Fitzpatrick's (1988) couple types as a practical tool for financial advisers, therapists, or others who counsel couples needing guidance in terms of money management and communication. Additionally, couples themselves could benefit from understanding more about the type of relationship they have as well as some best practice strategies for money management and communication according to couple types.

This dissertation offers a review of literature that frames the hypothesis and research questions. Beginning with a section outlining why financial illiteracy complicates money issues in committed relationships, literature relevant to relationship satisfaction, money management, and financial communication is discussed. Then, Fitzpatrick's (1988) couple types are explained in greater depth, along with how these types potentially relate to relationship satisfaction, money management, and financial communication. The hypothesis and research questions are integrated throughout the review of literature.

**Financial Illiteracy**

A major concern related to money management and communication in the American household is financial illiteracy among adults. The Financial Literacy Survey, sponsored by the

National Foundation for Credit Counseling (NFCC) and the Network Branded Prepaid Card Association (NBPCA), periodically releases data and trends regarding Americans' financial attitudes and behaviors, and the 2012 survey of 1,007 adults revealed unsettling financial tendencies. For instance, 56% of participants lacked a budget, 33% admitted not paying bills on time, and 40% saved less than the year prior. Also, 40% of participants "graded" themselves a C, D, or F when asked to rate knowledge of personal finance. Poor financial practices have concerning implications. Taylor, Jenkins, and Sacker (2009) found a strong association between financial incapability and psychological instability, including higher mental stress, lower life satisfaction, and health issues such as anxiety/depression. Lack of proper financial knowledge and low money confidence also contribute to the inability to manage financial uncertainty effectively (Romo, 2013). Fortunately, programs and resources designed to help consumers with finances exist (e.g., The National Endowment for Financial Education's (NEFE) website SmartAboutMoney.com); however, Americans generally distrust money experts such as financial advisors, partly due to the financial crisis of 2008 (Light, 2012).

Not only are people wary of financial experts, but consumers also remain skeptical of financial information from the Internet, banks, family/friends, employers, and the media (Charles Schwab Rethinking Retirement Survey, 2008). Widespread distrust, no matter the source of information, potentially promotes a society uninformed about finances, which can lead to detrimental personal (e.g., Taylor et al., 2009) and relational consequences such as bankruptcy, debt, financial crisis (e.g., Braunstein & Welch, 2002; Greenspan, 2005), and even divorce (e.g., Amato & Rogers, 1997). Due to the negative outcomes associated with mismanagement of money, researchers examine how finances are handled in committed relationships.

**Financial Management in Committed Relationships**

Couples possess several options when considering how to manage household income and assets: (a) open a joint account, (b) retain separate accounts, or (c) utilize some combination of accounts (Pahl, 1995; Treas, 1993). Beyond the decision to pool both partners' finances, couples utilize different methods to allocate funds. For instance, some couples prefer to utilize joint sharing (both partners can access all accounts and can withdraw money), whole wage (one partner turns over his income, other than spending money, for the other partner to control), or housekeeping allowance (one partner controls finances, but provides the other with an allowance to pay for household expenses) (Pahl, 1995). In other instances, some couples decide to combine some money in a joint account, but maintain individual accounts as well (Treas, 1993). Couples with joint accounts often view the arrangement as more efficient; for instance, joint account holders explain that it takes less time, energy, and effort, as opposed to maneuvering a system to pay for expenses from separate accounts (Smith & Reid, 1986). Joint accounts allow for partners to "monitor" each other, which, in some instances, operates as beneficial if a closer watch on spending is necessary (Treas, 1993). Conversely, couples with separate accounts perceive the arrangement as more efficient and less conflicted because one partner's spending fails to immediately impact the other person (Treas, 1993).

Financial account arrangements can impact partners' relationship perceptions. For instance, couples typically perceive that shared finances imply a more "equal" arrangement (Kurdek, 1991; Schaninger & Buss, 1986). Couples using a joint account are more likely to establish a "we" identity, meaning more emphasis on partnership (Treas, 1993). Cheal (1993) argued that pooling money became popular in the 1950s in response to the companionate marriage as well as a means to overcome the division between homemakers and breadwinners.

For many, joint money management symbolizes the idea that the activities of both partners are equal in value, despite partners' individual financial contributions to the relationship (Hamplova & LeBourdais, 2009).

Conversely, independent financial management is often seen as a rejection of "togetherness" and interdependence (Kenney, 2006). Interactions in separate account households are more openly based on rational exchange and calculations of costs/rewards, meaning quantifying the benefits and drawbacks associated with being in a particular relationship (Hamplova & LeBourdais, 2009). Poduska (1985) claimed that individualized money management leads couples to develop "yours, mine, and ours" attitudes toward allocation of income, which could lead to emotional distance in the relationship. Overall, no matter the type of account used, couples' financial arrangements potentially reveal perceptions of partners and/or relationships. For instance, couples might perceive their relationship as a unit (joint account) or as a sum of individuals (separate accounts) (Treas, 1993). Romo's (2013) research, though, highlights the fact that both partners typically view money hardships or financial uncertainty as both partners' responsibility, despite the type of account. Whether couples are cohabiting, engaged, or married can provide insight into preferred types of accounts.

Depending on relationship status, some financial arrangements are more or less common. More often than not, married couples pool both partners' funds into one account (Lauer & Yodanis, 2011), potentially due to collective orientations with emphasis on shared goods and benefits (Hamplova & LeBourdais, 2009). Burgoyne, Reibstein, Edmunds, and Dolman (2007) interviewed couples before marriage and followed up a year later. Most couples utilized separate accounts prior to marriage; a year later, however, some decided to combine funds (Burgoyne et al., 2007). As far as the rationale for the type of account, some couples offered pragmatic reasons (e.g., combining funds to afford a home), whereas others cited more ideological reasons (e.g., keeping separate accounts to maintain independence versus combining accounts to "share everything" with their spouse) (Burgoyne et al., 2007). Aside from these pragmatic and ideological reasons, joint money management is more common in higher-income families where one partner works (Burgoyne & Morison, 1997). On the other hand, families with one previously divorced/widowed partner (Burgoyne & Morison, 1997) or families with dual-income partners are less likely to use complete joint money management (Treas, 1993). Therefore, in situations involving divorce, death, or two incomes, couples might use some version of joint accounts accompanied by separate spending accounts for each partner or completely separate accounts (Treas, 1993).

Recent studies indicate that fewer couples have joint accounts than in previous decades. Kan and Laurie (2014) explain that the trend potentially represents a secular shift toward more independent forms of financial management. In addition, financial experts may suggest that couples avoid merging *all* finances, but instead, open a combination of joint and separate accounts (Light, 2014). Another potential reason for the shift toward more independent finances is the deinstitutionalization of marriage, meaning that social norms surrounding marriage are changing (Cherlin, 2004). In the past, combining funds after marriage was considered an expectation; however, couples now choose a financial arrangement that best suits their lifestyle (Cherlin, 2004).

Unmarried couples across cultures (e.g., United States, New Zealand, Australia, Great Britain, Sweden, Czech Republic) keep accounts separate more often than married couples (Hamplova & LeBourdais, 2009). The tendency toward individualized money management can be attributed to a few different reasons, including insecurity about the future, lower levels of commitment, and lack of protection for joint investments (Hamplova & LeBourdais, 2009). However, when nonengaged cohabitors pool money, this practice is perceived as significant relationship building behavior in that joint banking and relational quality are highly associated in this population specifically (Steuber & Paik, 2014). In the current study, financial management and committed couples' satisfaction is an important connection to explore, as previous research indicates that successful financial management and satisfaction are often associated (Copur & Eker, 2014).

**Financial management and relationship satisfaction.** Some researchers report that the type of financial arrangement (e.g., joint; separate) is less important to satisfaction than how money management occurs. For instance, Kan and Laurie (2014) concluded that having any amount of savings/investments, in either joint or separate accounts, was associated with higher levels of well-being in both partners. Likewise, Nyman (1999) found that each partner's equal access to financial resources was more important to relationships than whether couples had joint or separate accounts. Financial management, in the current study, refers to perceptions regarding how money is managed in the relationship. If individuals/couples report high scores of financial management, they have favorable perceptions of how money is handled; conversely, lower financial management scores indicate disapproval with money management. Items on the financial management scale focus on couples' spending patterns and the care with which financial decisions are made, including the: (a) desire for one partner to spend money more carefully, (b) level of satisfaction regarding how much money is saved, (c) awareness of major debts, (d) level of agreement in terms of how money is spent, and (e) level of difficulty associated with financial decisions (Fowers & Olson, 1992). In the current study, the focus is on partners' perceptions about how money is managed in the relationship as well as whether these dynamics contribute to or detract from the satisfaction of the relationship.

Researchers can measure relational success through examining satisfaction, which is the evaluation of a relationship as good, happy, or satisfying (Lewis & Spanier, 1979). Satisfaction relates to how partners describe and evaluate relationship quality (Fitzpatrick, 1988). Couples' satisfaction with their financial status can enhance relationship satisfaction (Copur & Eker, 2014). On the other hand, financial hardships and dissatisfaction with financial status contribute to marital conflict or divorce (Copur & Eker, 2014). Perceptions of how to manage money, including materialism, can impact satisfaction. Materialism is the level of importance someone attaches to possessions (Belk, 1984). For example, individuals high in materialism report inflated perceptions of financial troubles, which is associated with decreased satisfaction (Dean, Carroll, & Yang, 2007). In addition, income desires differ based on whether individuals are more or less materialistic. Individuals high in materialism desire significantly more income, a difference of approximately $20,000 when compared to those measuring low in materialism (Richins & Dawson, 1992). Hence, if highly materialistic individuals' household income is lower, they perceive the financial situation as "troubling," which again, contributes to decreased satisfaction (Dean et al., 2007). Conversely, less materialistic individuals would perceive a similar financial situation as satisfactory. Relatedly, in Romo's (2013) study:

> Even though all participants experienced some type(s) of financial uncertainty, people who seemed to more highly value material items or who compared themselves to others appeared to more negatively appraise uncertainty, potentially because they viewed their financial hardship as a reflection of their self-worth and identity. (p. 186)

Overall, it is not amount of income, but judgments about money that matter in terms of satisfaction (Romo, 2013). Similarly, differences in spending habits can detract from relationship satisfaction.

Compatibility in financial management tendencies is associated with positive relational outcomes. For instance, couples incompatible in money management styles (e.g., cheapskate versus reckless spender) typically experience conflict regarding opposing preferences, which ultimately leads to decreased relational quality (Rick, Small, & Finkel, 2011). New research also indicates that the "match" of couples' credit scores can predict whether relationships remain intact (Dokko, Li, & Hayes, 2015). Credit scores are meant to indicate the risk of lending money individuals based on previous history of borrowing as well as repaying/defaulting on debt (Swanson, 2015). Several reasons can help to explain why closely matched credit scores seem advantageous for committed relationships. First, many agencies use the lower score when evaluating couples' finances; hence, pairing up with someone who has a lower credit score can limit opportunities available to individuals with solid credit (Dokko et al., 2015). Second, a wide gap in credit scores could lead to financial stress (Dokko et al., 2015). Individuals with higher credit scores might worry that partners will lead them into troubling financial situations, which promotes relationship instability (Dokko et al., 2015). Lastly, Dokko et al. (2015) argue that credit scores could relate to more meaningful aspects of relationships, including individuals' trustworthiness and/or commitment to non-financial obligations. Overall, research demonstrates that compatibility in financial management practices is beneficial for couples' relationships.

Mishandling of finances can promote relational distress; "at a minimum, there appears to be a reciprocal overlap between financial behavior problems and relationship difficulties" (Britt, Grable, Nelson, Goff, & White, 2008, p. 31). Couples struggling with finances appear prone to other negative issues in relationships, including hostility toward partners (Cutrona et al., 2003), which potentially leads to arguments surrounding finances. These arguments, then, result in couples spending less quality time together (Romo, 2013), contributing to marital instability (Gudmunson, Beutler, Israelson, McCoy, & Hill, 2007). Hence, research indicates that financial management difficulties can lead to a downward spiral of negative events, each of which contributes to why couples are ultimately dissatisfied. Based on previous research associated with financial management and its association with relationship satisfaction (e.g., Copur & Eker, 2014), the following hypothesis is proposed:

H1: Financial management and relationship satisfaction will be positively correlated.

**Financial Communication in Committed Relationships**

The manner in which couples organize their funds (e.g., saving versus spending; joint versus separate accounts) characterizes financial management, but the interaction processes that lead to these decisions comprises financial communication. Understanding how individuals in committed relationships communicate about finances is vital for the purpose of this study, as previous research (e.g., Stanley, Markman, & Whitton, 2002) demonstrates that money is one of most significant issues about which couples argue. Families must negotiate financial issues every day—from deciding what to eat for dinner to how the money is managed and by whom (Romo, 2013). Though financial talk could be worthwhile, individuals often view this topic as difficult, even in close relationships (Stanley & Einhorn, 2007; Trachtman, 1999). In general, individuals view money as an "off limits" topic during first conversations with strangers, but even "husbands, wives, and children often lie, deceive, or simply conceal [financial] information from each other as well" (Zelizer, 1989, p. 352). Communicating about finances in any relationship, no matter how close, proves difficult for many people.

Despite economic standing, committed couples "encounter ambiguity regarding effectively communicating with their partner about money and uncertainty related to their own financial beliefs and identity" (Romo, 2013, p. 99). In other words, individuals describing themselves as rich, poor, and everything in between question whether or not they can productively talk with their partner about money and worry about levels of financial knowledge (e.g., how to manage outstanding debt) (Romo, 2013; 2015). If committed partners are ashamed about financial status and/or limited financial knowledge, a discussion of this nature could produce embarrassment, anxiety, or fear of rejection; these negative feelings help to explain why some choose to avoid this conversation and/or put it off until much later in a relationship (Torabi, 2014). Collectively, these findings suggest that financial conversations are difficult because of the uncertainty of the interaction as well as the individual uncertainty surrounding money.

Not only does money promote uncertainty, but it is also a topic that leads to conflict in committed relationships (Oggins, 2003). Papp et al.'s (2009) comparison of common conflict topics (e.g., intimacy, children, chores, money, etc.) in marriages demonstrated that money conflicts were more stressful and threatening than non-money disagreements. In addition, money was more likely to function as a recurrent, longer-lasting conflict topic than others, and both partners placed high present and long-term significance on this subject (Papp et al., 2009). However, even though both partners viewed money conflicts as meaningful, conflicts about finances were more likely to be mishandled (increased anger; more depressive conflict expressions such as withdrawal, physical distress, and sadness) than disagreements regarding other topics (Papp et al., 2009). Thus, even in (arguably) individuals' closest relationships, financial conversations are infused with doubt, negativity, and stress.

Existing research points to communicative practices that benefit couples' financial discussions. For instance, in Skogrand et al.'s (2011) study of couples with successful relationships, a few communicative strategies surrounding money emerged. One partner explained:

> I have the expertise, so I manage all our finances. We have been through good times and tough times. I handle finances always, but I keep my wife informed. If we need to 'cut back' or economize, I simply explain the situation, suggest how she can assist, and she follows through. (Skogrand et al., 2011, p. 31)

This participant's (and others') explanation reflected the importance of openness regarding couples' current financial states, regardless of who managed the money. Openness was also evident in terms of specific financial issues, such as larger purchases (Skogrand et al., 2011). Romo's (2013) research supports the idea that openness is important in terms of financial discussions. A lack of communication skills, including being indirect about finances, represented a substantial barrier related to participants' ability to reduce uncertainty regarding money; "it was through communication that participants were able to create and implement financial plans and management strategies, establish purchasing rules, seek financial information, and change joint behaviors" (Romo, 2013, p. 192). Romo's (2015) recent research revealed that tailoring financial communication based on partners' personalities was a useful practice. For instance, when financial discussions were necessary, some individuals approached partners logically, laying out a firm budget (Romo, 2015). Others appealed to partners' emotions, explaining that a significant purchase would mean less money for the family (Romo, 2015). Generally, figuring out how to talk about money with partners is a critical step in managing financial uncertainty.

However, in fewer cases, Romo's (2013) results indicated that some people conceal financial information from their partners because keeping this information private will provide some sort of benefit. For instance, because her spouse was a careless spender, one participant revealed little information about the amount of money at the couple's disposal so that they could save more efficiently (Romo, 2013). Hence, when deciding what to reveal about money, some individuals might choose to conceal information if they perceive that the risks of disclosing could actually outweigh the rewards (Petronio, 2002). Overall, though, Romo's (2013) participants' explanations of financial communication reflected positive attitudes regarding openly discussing money with their partners.

**Financial communication and relationship satisfaction.** Although interdisciplinary scholars have examined the effects of managing finances in certain ways, communication research on committed partners' financial conversations is lacking (Romo, 2013). Therefore, the current study offers insight into committed couples' perceptions of financial conversations. To ascertain how couples in this study generally communicate about finances, issues such as: (a) how often they discuss money, (b) tone of the conversations (positive, negative, or somewhere in between), (c) satisfaction with the conversations, and (d) importance of the conversations are examined. Many couples experience financial uncertainty (which most perceive as negative), and communication is an important way in which they reduce this uncertainty (Romo, 2015).

The association between financial communication and relationship satisfaction is unclear based on previous research; however, Romo's (2013, 2015) work allows for some speculation about this connection. When individuals were unable to successfully communicate with their partners about money, the ability to manage the uncertainty associated with finances and/or the relationship suffered (Romo, 2013). However, Romo (2013) also found, in fewer cases, that communication about money was restricted to preserve the relationship (e.g., avoid senseless arguments) or to achieve a specific goal (e.g., save money more effectively). Hence, due to the limited research and mixed findings regarding financial communication and relationship satisfaction, the following research question is posed:

> RQ1: Is there a relationship between financial communication and relationship satisfaction?

**Couple Types**

The current study is framed by Fitzpatrick's (1988) couple types, which help to determine whether or not variations exist amongst dyads' (and individuals') relationship satisfaction, money management, and financial communication. Couples co-own and co-manage financial uncertainty, despite existing roles (e.g., Partner A is the only person in charge of finances) or financial arrangement (e.g., joint, separate, or combination of accounts) (Romo, 2013). Thus, communication research should focus on dyadic perspectives using theoretical lenses relevant to how couples handle and communicate about money (Romo, 2013). Utilizing couple types is valuable for future financial communication research because although money struggles as well as accompanying communication breakdowns are widespread (Dew, 2009), "there is no automatic one-size-fits-all approach to managing financial uncertainty that works for everyone" (Romo, 2013, p. 205). Therefore, because people have unique ways of managing their financial issues (Romo, 2013), using couple types allows for the current study to capture potential differences regarding the nature of relationship satisfaction, money management, and financial communication across dyads.

As mentioned previously, couple types are based on three main factors: (a) ideology about relationships (conventional versus nonconventional), (b) view on autonomy or interdependence in relationships, and (c) approach to handling conflict (confrontation or avoidance) (Fitzpatrick, 1988). Within these factors are eight total subscales; to determine ideological views, (a) ideologies of traditionalism and (b) uncertainty are measured (Fitzpatrick, 1988). Relational ideology refers to beliefs, values, and standards regarding relationships and family (Fitzpatrick, 1984). A particular ideology could dictate how individuals communicate with partners as well as the judgments associated with particular interactions and outcomes (Fitzpatrick, 1984). For instance, Partner A cancels a family trip at the last minute. If Partner B holds a traditional relational ideology, she expresses that it is unacceptable to break plans with the family, and she will judge this interaction and its outcome as particularly negative. Conversely, if Partner B is less traditional, she might see the trip cancelation as an opportunity to engage in another activity closer to home.

Measuring autonomy/interdependence consists of four subscales: (a) sharing, (b) autonomy, (c) undifferentiated space, and (d) temporal regularity. This element of relationships relates to the amount of sharing and companionship in a relationship, along with couples' organization of time and space (Fitzpatrick, 1984). If couples are interdependent, they have high levels of companionship, spend a lot of time together, and organize time and space to emphasize togetherness and conversation (Fitzpatrick, 1984).

Finally, orientation toward conflict is determined through: (a) conflict avoidance and (b) conflict assertiveness. In committed relationships, conflict is inevitable, and couples handle disagreements differently (Fitzpatrick, 1984). Some couples view open conflict as essential to relationships, whereas others prefer to avoid these encounters (Fitzpatrick, 1984). Using reports of these dimensions/subscales, both partners' couple types are derived. A couple can be categorized as either pure or mixed; pure couples are those in which both partners' types match (e.g., two partners are *Separates*), whereas mixed couples consist of two different types (e.g., one partner is *Traditional,* and the other is *Independent*).

When couples are pure, Fitzpatrick (1988) explains that the dyad agrees on a relational definition, meaning the pair perceives the relationship similarly. Mixed couples, on the other hand, disagree on at least one main relationship factor (ideology, degree of connectedness, or conflict) (Fitzpatrick, 1988). Knapp (1988) explains that the typology is valuable because couple types studies advance the notion that dyads have unique relational desires and vary in how to achieve those desires. In other words, appropriate communication and behavior in one couple could be perceived as inappropriate for another. For instance, forgiveness after infidelity might occur more often in couples identified as *Independents* because of progressive relationship views, whereas *Traditionals* are more likely to find this type of transgression inexcusable (Fitzpatrick, 1988).

The percentages of couple types vary across previous studies. For example, Fitzpatrick (1988) combined the samples from existing couple types research and explained that across 700 couples, 17% identified as *Separate*, 20% *Traditional,* and 22% *Independent*. The remaining couples were classified as *Mixed*. When comparing all *Mixed* couples, none of the types occurred with significantly greater frequency than others (Fitzpatrick, 1988). Similarly, Givertz, Segrin, and Hanzal's (2009) research revealed no dominant pattern in 48% of *Mixed* couples, and pure couple types consisted of: 16% *Separate*, 17% *Independent,* and 19% *Traditional*. Finally, in Smith et al.'s (2014) recent study, nearly 67% of couples were pure, with 17% identifying as *Separate,* 20% as *Independent*, and 30% as *Traditional.* Deriving couple types serves as the foundation for making conclusions regarding their association to significant relationship characteristics.

After offering a thorough description of couple types and how to derive them, Fitzpatrick (1988) argues, “These facts [as in similarities/differences regarding relational definitions] are useless unless the scheme allows a researcher to discriminate these types on a number of different attributes of relationships” (p. 84). Therefore, the couple types and potential associations with three significant aspects of relationships—relationship satisfaction, money management, and financial communication—are discussed in the following sections.

**Couple types and relationship satisfaction.** Satisfaction is crucial in predicting relationship success (Fitzpatrick, 1988). In fact, some scholars argue that contentment in committed relationships is the primary indicator of whether or not the relationship will remain stable or intact (Lewis & Spanier, 1979). However, satisfaction was considered an afterthought for many couples of the past. In previous decades, people in marriages or on the road to marriage perceived their bond as an economic relationship that could reinforce social class (Cherlin, 2004). However, in current Western committed relationships, people emphasize romantic love and personal attraction, which led to researchers developing measures designed to evaluate satisfaction (Fitzpatrick, 1988). Validating couple types in reference to relationship satisfaction is worthwhile for several reasons. First, satisfaction is theoretically significant and relates to various: (a) outcomes such as the ability to effectively resolve conflict (e.g., Papp et al., 2009) and (b) processes such as how couples negotiate commitment (e.g., Givertz & Segrin, 2005). Second, satisfaction is widely investigated in relationship studies (Fitzpatrick, 1988); therefore, gathering this information for the purpose of comparison with other research is worthwhile. Fitzpatrick (1988) argues that omitting the assessment of satisfaction is a significant oversight. For instance, if researchers are unaware that they have sampled highly dissatisfied participants, results could mistakenly be promoted as indicative of most relationships. Hence, some or all of the results could need reevaluating. Third, both the couple type and the level of satisfaction can be utilized to predict sequences of interaction within committed relationships (Fitzpatrick, 1988). In reference to financial communication, for instance, if a dyad identifies as a satisfied *Separate* couple, the researcher understands that the couple's limited amount of money conversations is potentially desirable in their relationship. Hence, considering the couple type as well as the level of satisfaction can help to form a clearer understanding of the ways in which dyads interact. Researchers have explored couple types and their association with satisfaction in previous work.

For the purpose of this study, relationship satisfaction or dyadic adjustment represents the levels of consensus, cohesion, and satisfaction in the relationship (Busby, Crane, Larson, & Christensen, 1995). First, consensus relates to the extent to which couples agree on important issues (e.g., religion) (Busby et al., 1995). Second, cohesion relates to how well couples engage in shared activities and productive discussion (Busby et al., 1995). Lastly, satisfaction refers to intensity of conflicts as well as perceived stability of the relationship (Busby et al., 1995). The consensus, cohesion, and satisfaction scores are combined in order to derive a complete adjustment score in which individuals/couples are classified as non-distressed or distressed based on how high (non-distressed) or low (distressed) scores are (Busby et al., 1995).

Existing research allows for speculation regarding satisfaction across distinct dyads. Surveying 60 couples, Fitzpatrick and Best (1979) conducted an exploratory study of dyadic adjustment and couple types. *Traditionals* reported the highest levels of dyadic adjustment (Fitzpatrick & Best, 1979); based on the tendency to view relationships through rose-colored glasses, this finding aligns with what is generally expected of *Traditionals'* self-reports of satisfaction (Fitzpatrick, 1988). This trend has continued in more current research as well (e.g., Givertz et al., 2009; Kelley, 1999; Mustafa, Hasim, Aripin, & Hamid, 2013). Overall, *Independents* typically report high adjustment, with cohesion as the major contributor as to why this type reports being satisfied (Fitzpatrick & Best, 1979). As mentioned previously, *Independents* value open and unrestrained discussion, which makes up much of the cohesion construct (e.g., "How often do you have an stimulating exchange of ideas?"); therefore, it makes sense that this type of couple privileges cohesion. Finally, *Separates'* adjustment was also high, but the major source of adjustment is the perceived consensus on issues such as important decisions, leisure activities, and values (Fitzpatrick & Best, 1979). Perhaps consensus is important to *Separates* so that they are able to smoothly function without many major differences. *Separates* tend to avoid conflict (Fitzpatrick, 1988), so consensus on vital issues would be useful for this couple type in that they might have less reason to argue if they perceive similar views on important issues, values, and activities. To find out whether or not couple type and relationship satisfaction are associated in the study, the following research question is posed:

RQ2a: Is there a relationship between couple type and relationship satisfaction?

**Couple types and financial management.** In the current study, if couples/individuals report high levels of financial management, they perceive their money management processes as favorable. To examine financial management, spending patterns and the care with which financial decisions are made are examined (Fowers & Olson, 1992). Several issues comprise financial management, such as the: (a) desire for one partner to spend money more carefully, (b) level of satisfaction regarding how much money is saved, (c) awareness of major debts, (d) level of agreement in terms of how money is spent, and (e) level of difficulty associated with financial decisions (Fowers & Olson, 1992). Research on couple types provides some insight regarding how dyads might manage finances.

One relevant research area concerning the association between couple types and money management is power. When examining power, exchanges among couples can be labeled symmetrical (the partners “match” one another’s style of interaction) or complementary (the partners are “opposite,” meaning one is dominant and the other is submissive) (Rogers & Farace, 1975). If a couple uses competitive symmetry, one spouse refuses to give in to the other’s attempts to control the situation and uses similar one-up messages (Rogers & Farace, 1975). *Independents* engage in more competitive symmetry than other couple types, regardless of whether the issue is important or not (Best, 1979). For instance, Partner A might insist that the significant other needs to keep track of spending. Partner B, then, might counter with a one-up message in order to assert dominance as well. Even with an unimportant money issue, *Independents* do not shy away from using dominant messages. Because *Independents* embrace an ideology of uncertainty, they report being comfortable in unpredictable conversations and are not afraid of trying to gain the upper hand (Fitzpatrick, 1988). Hence, in *Independents’* financial management, perhaps money is a more consistent issue where both parties contribute to decisions as they arise.

On the other hand, *Separate* couples use fewer competitively symmetrical exchanges than the other couple types and are much less likely to fight for control, even when engaging in conflict discussions (Best, 1979). The most emotionally distanced couple type, *Separates* are usually skilled at “not letting things get out of hand.” Based on *Separates’* general tendencies (e.g., emotionally distant from one another; lack of interest in who has control), perhaps these dyads have established secure financial management procedures/roles and do not feel the need to continually manage money. Finally, *Traditional* couples increase the use of competitive symmetry when issues matter (Best, 1979). Hence, if money management is important to a

*Traditional* couple, Partner A might argue that the couple has enough credit cards. In response, Partner B might counter by pointing out that Partner A was the person who applied for the last two credit cards. In opposition to *Separates*, *Traditionals* will attempt to exert control if the issue is important (Best, 1979). Therefore, if *Traditionals* view money as an important topic, dyads would typically become assertive when they believe their financial management opinions are valuable.

When examining complementarity, or accepting control moves, *Separates*, regardless of whether an issue is important or not, engage in more complementary interactions than the other couple types (Best, 1979). For instance, Partner A might express irritation with the lack of financial freedom in the relationship. Responding to this one-up message, Partner B might accommodate and explain that s/he wants to give Partner A more leeway. In this situation, Partner B attempts to quickly smooth over the issue by accommodating to Partner A's concern. *Traditional* couples, on the other hand, typically use more complementarity only when the issue is fairly unimportant (Best, 1979). Hence, members of *Traditional* couples allow partners to gain control when it comes to mundane issues, but are less willing to do so in regard to important issues (Best, 1979). Lastly, *Independents* used the same proportion of complementary exchanges regardless of whether the issues mattered to them or not (Best, 1979). Overall, when assessing power dynamics in *Independents'* relationships, research finds that their behaviors are fairly stable because they are not affected by the topic (Fitzpatrick, 1988). Although the connection between power and couple types provides some insight regarding how dyads might manage finances, a lack of previous research makes it difficult to posit *Independent, Separate, Traditional,* and *Mixed* couples' attitudes about money management. Therefore, to determine whether a relationship between couple type and financial management exists, the following question is asked:

RQ2b: Is there a relationship between couple type and financial management?

**Couple types and financial communication.** The current study seeks to broadly understand how couples communicate about finances; in particular, perceptions of financial conversations are examined. Issues such as: (a) how often they discuss money, (b) tone of the conversations (positive, negative, or somewhere in between), (c) satisfaction with the conversations, and (d) importance of the conversations are explored. Reviewing previous research about couple types and communication-related issues allows for speculation regarding how couples might talk about money; analyzing data in which couples interacted in their homes, Fitzpatrick (1988) concluded that dyads with different couple types communicate with one another in distinct ways.

Couple types allow researchers to consider communication outcomes that cannot be predicted based on either spouse's type alone (Fincham, 2004). For instance, the amount of self-disclosure varies in regard to couple types, with *Independents* self-disclosing the most, *Traditionals* in between the other types, and *Separates* self-disclosing least (Fincham 2004; Fitzpatrick, 1984; Fitzpatrick, 1988). In a different study, Fitzpatrick and Best (1979) found that *Traditionals* and *Independents* reported similar perceptions of the frequency/quality of communication in their relationships. Further, these two types are equally likely to express feelings to partners; both types also believe that partners reciprocate personal disclosures (Fitzpatrick & Best, 1979). However, when examining communication more closely, differences emerged between *Independents* and *Traditionals*. *Independents* reported being less socially restrained (e.g., expressed themselves fully) and more frank (e.g., brutally honest) than

*Traditionals* (Fitzpatrick & Best, 1979). *Separates* are in between *Independents* and *Traditionals* in terms of communicative sensitivity (Fitzpatrick & Best, 1979). *Separates* are not as opposed to frank interaction as *Traditionals*, but restrain themselves more than *Independents* (Fitzpatrick & Best, 1979). Overall, *Separates*' communication is fairly unexpressive; they rarely divulge their feelings to partners (Fitzpatrick & Best, 1979). Interestingly, though, Fitzpatrick (1984) discovered that although *Separates* speak less to one another in casual conversation, this couple type is more attentive to partners than other types. Smith et al.'s (2014) research regarding couple types and health-related disclosures mirrors Fitzpatrick (1988) and Fitzpatrick and Best's (1979) self-disclosure research in that *Independents* and *Traditionals* wanted to openly communicate about health problems, whereas *Separates* tended to avoid the discussion. Based on previous research regarding couples' communication, perhaps *Independents* have fairly open (and potentially heated) dialogues about money, *Traditionals* possibly talk about money fairly often, but might be less forthright about their true feelings, and *Separates* potentially disclose a minimal amount of information regarding money.

Other research involving communicative differences among Fitzpatrick's (1988) couple types could illuminate how dyads might typically discuss money. Because finances are a common source of disagreement in committed relationships (Papp et al., 2009), examining how couple types handle conflict is advantageous. Fitzpatrick (1988) explains a few general conclusions regarding each couple type's conflict management style. *Separates* show some level of hostility toward partners during conflict and find ways to exit the discussion if partners challenge their opinions (Fitzpatrick, 1988). This couple type also tends to deny that conflict exists and refuses to discuss issues with partners (Fitzpatrick, Fallis, & Vance, 1982). When engaging in conflict, *Separates* tend to exchange as few messages as possible and use less intense communication behaviors (Fitzpatrick, 1988). For instance, Partner A might say, “I asked you to take a look at the logistics of buying a new home. When are you going to get around to that?” In response, Partner B could respond, “I have looked into it, but I want to do more research.” Instead of firing back with a justification or opening the door more dialogue, Partner B finds a way to answer the question in a way that is less likely lead to an explosive exchange. Because *Separates* do not value interdependence, they seem less able (and willing) to sustain prolonged conflict discussions. *Separates* tend to favor patterns of joint conflict avoidance (Fitzpatrick, 1988).

*Traditionals* are cooperative during conflict, but might avoid conflict more than they realize (Fitzpatrick, 1988). Fitzpatrick (1988) concludes, “For traditional couples, it may simply be a mistake to assume that the open discussion of negative feelings and salient conflict issues is a critical part of their [relationships]” (p. 150). Interestingly, examining *Traditional* couples’ interactions demonstrate that resolution of salient disagreements occurs fairly quickly; in addition, this couple type tends to use information seeking to clarify their partners’ views (Best, 1979). However, *Traditionals* do not utilize much dialogue to reach resolution (Best, 1979). Hence, *Traditionals* might sometimes choose to avoid discussions about money to “keep the peace” or might minimally engage in discussions with the purpose of resolving the issue quickly. For instance, Partner A might inquire, “So, what did you want to discuss about the trip I took with my friends?” Partner B explains, “Well, you really went overboard on the spending; I checked our account, and I just don’t think we’re in a position for you to spend as frivolously as you did.” Partner A respectfully responds, “I see. Well, would it be helpful if we set a budget for any future trips that either of us take?” Finally, Partner B replies, “I like that idea. Let’s do that.” In this situation, Partner A finds a way to resolve this concern fairly quickly, with the help of some clarifying questions. Therefore, *Traditionals'* financial communication potentially occurs with some frequency, but the amount of depth could be lacking because partners want to resolve issues quickly.

Finally, *Independents* dislike partners trying to avoid serious discussions and continue confrontation if the partners attempt to physically or communicatively exit the conflict (Fitzpatrick, 1988). For *Independents*, the notion of "openness" in a committed relationship is vital in perceptions of relational success; therefore, confronting conflict is emphasized (Fitzpatrick, 1988). Fitzpatrick et al. (1982) examined conflict interactions across couple types and found that *Independents* reported fewer outright denials of disagreements; therefore, *Independents* willingly admit the existence of disagreement. When *Independents* want to avoid conflict, this couple type shifts the conversation or uses humor, as opposed to more obvious avoidance tactics (Fitzpatrick et al., 1982). Interaction data reveals that *Independents* use more dominance and assertiveness than the other couple types, even in neutral conversations (Best, 1979). During conflict, *Independents* commonly utilize challenges, justifications, and orders (Best, 1979). For example, in a conversation about money, Partner A might say, "We should really sit down each month to go over our spending." Partner B, in response, could say, "Well, we met with the financial planner a few months ago, and we seem to be doing fine. I don't think we need to have a monthly sit-down about our money; it seems like a waste of time." As opposed to *Traditionals, Independents* are less focused on reaching resolution in a timely manner. Based on previous research, perhaps *Independents* in the current study will emerge as the couple type most valuing open and honest conversations about money. Previous research provides some preliminary ideas regarding how couple types might vary in their financial communication, but scholars have not yet studied this relationship. Therefore, to understand how couple types perceive communication about money, the following research question is asked:

RQ2c: Is there a relationship between couple type and financial communication?

**Individuals' Couple Type**

Fitzpatrick (1988) acknowledges that individuals' own classification of their relationship, and perhaps not the couple type, could best relate to or predict elements of committed relationships. Therefore, in addition to dyads' types, the study explores individuals' couple types and potential relationships between relationship satisfaction, financial management, and financial communication:

RQ3a: Is there a relationship between individuals' RDI scores and relationship satisfaction?

RQ3b: Is there a relationship between individuals' RDI scores and financial management?

RQ3c: Is there a relationship between individuals' RDI scores and financial communication?

## Method

### Recruitment

Scholars examining finances in couples' relationships (e.g., Britt et al., 2008; Romo, 2013) argue that researchers should sample both partners to account for perceptual differences and understand how money impacts relationships. Therefore, couples living together for two years or more were recruited to participate in this study after Institutional Review Board (IRB) approval. The researcher required couples living together for a substantial period of time so that dyads realistically discussed how to handle monthly rent, mortgage, utilities, or other payments. To recruit participants, the researcher utilized convenience sampling through communication courses at a large, urban Midwestern public university. Communication instructors distributed the recruitment message to classes, and students did not receive extra credit to participate in this study. If students did not meet the study's qualifications, they were encouraged to forward the recruitment message to personal contacts currently in committed relationships (e.g., parent, other family members, friends). The researcher also posted a recruitment message to the listserv of the Communication, Research, and Theory Network (CRTNET), which is managed by the National Communication Association. Finally, the researcher solicited participants through posting recruitment messages on her Facebook and Twitter pages. Whether recruiting students, communication scholars, or social network contacts, the recruitment message included: (a) information regarding the study and (b) a link to the Qualtrics survey where participants agreed to participate in the study after reading the informed consent.

### Procedure

Because the study required both members of couples to participate, partners were identified as Partner A and Partner B and completed nearly identical surveys. Partner A completed the survey first and entered Partner B's email address in the final question of the survey. Then, Qualtrics automatically emailed Partner B an explanation of the study as well as a code s/he entered at the beginning of the survey in order for the researcher to match the couples (see Figure 1 for automated email sent to Partner B). In some cases, the researcher sent the email again to remind Partner Bs who had not yet completed the survey. After data collection, the email addresses were deleted to protect participants' confidentiality. The data were stored on a password-protected computer, and only the researcher had access to participants' responses. On average, participants completed the survey in 40 minutes, and they responded to items pertaining to: individual demographics, relationship characteristics, relationship satisfaction, couple type, financial management, and financial communication. (For complete survey, see Appendix). In addition to close-ended items, the financial communication section included three open-ended items to capture further details regarding why participants are dis/satisfied with financial conversations, situations in which money conversations are more likely, and descriptions of memorable financial conversations.

**Participants**

A total of 58 couples participated ($N$ = 116; $n_{PartnerA}$ = 58; $n_{PartnerB}$ = 58). The average age of the total sample (see Table 1) was 35.06 ($SD$ = 11.53), with ages ranging from 20 to 67. Partner A's average age was 34.93 ($SD$ = 11.65), and Partner B's average age was 35.19 ($SD$ = 11.41). Overall, 56 participants (48%) identified as male, and 60 participants (52%) identified as female. Ethnically, the sample identified as 84% White, followed by Asian (1%), Black (1%), Hispanic (1%), Native American (1%), and 12% did not report enough information to determine ethnic background (e.g., reported "American"). Less than half of couples (45%) had children. The couples with children ($N$ = 26) averaged 1.07 ($SD$ = 0.89) children living at home.

The majority (88%) of couples were in opposite sex relationships (*N* = 51), whereas 12% were in same-sex relationships (*N* = 7). Forty-three couples (74%) were married, eight couples (14%) were engaged, and seven couples (12%) were dating. On average, couples had been in their relationships for 11.38 years (*SD* = 10.59). Most of the sample were employed full-time (74%) or part-time (17%), followed by participants who were not currently working (8%), and one participant (1%) who reported "other" for employment status. The participants in the study were highly educated, as 88% had completed either four years of undergraduate education (44%) or graduate degrees (44%). Some participants (8%) reported taking some college classes, a few (3%) reported earning associates' degrees, and one (1%) reported "other" for education level. For combined income, most couples (57%) earned over $100,000 per year, 19% earned between $75,000 and $99,999, 17% earned between $25,000 and $49,999, and 7% earned between $50,000 and $74,999. Approximately half of the couples utilized a joint account for finances (48%), some couples utilized a combination of joint and separate accounts (28%), and finally, a few couples utilized separate accounts (24%). Aside from descriptive items pertaining to participants' individual demographics and relationship characteristics, four measures were used to determine participants' relationship satisfaction, couple type, financial communication, and financial management.

## Measures

**Relationship satisfaction.** The Revised Dyadic Adjustment Scale (RDAS) (Busby, Crane, Larson, and Christensen, 1995) assessed the level of satisfaction in couples' relationships. The RDAS is an updated version of the Dyadic Adjustment Scale (DAS), originally developed by Spanier (1976). Busby et al. (1995) explain that the RDAS displays good content (represents various components of satisfaction), criterion-related (correlates to other satisfaction-related measures), and construct validity (measures what it intends to measure). In previous research, the Cronbach's alpha scores of each subscale are typically at least .80, and the full RDAS Cronbach's alpha scores have ranged from .69 to .90 (e.g., Erwin, 2008; Busby et al., 1995). The three subscales included in the RDAS are: (a) consensus, (b) cohesion, and (c) satisfaction.

First, the consensus subscale ($\alpha$ = .80) included six items related to agreement on decision-making, values, and affection (Busby et al., 1995). The prompt on the consensus subscale explained, "Most persons have disagreements in their relationships. Please indicate below the approximate extent of agreement or disagreement between you and your partner for each item on the following list." The list included items addressing religious and career decisions, and participants indicated the extent of agreement on a six-point scale (5 = always agree; 0 = always disagree). High scores on the consensus subscale indicate that participants agree quite often on issues of importance; in this sample, participants generated fairly high levels of consensus ($M$ = 22.90, $SD$ = 4.04), as the maximum score on this scale is 30.

Second, the cohesion subscale ($\alpha$ = .60) included four items related to joint activities and meaningful discussions (Busby et al., 1995). For instance, participants responded to an item, "Do you and your partner engage in outside interests together?" by specifying their response on a five-point scale (4 = every day; 0 = never). High scores on the cohesion subscale indicate that participants spend a lot of time engaging in worthwhile discussions and engaging in activities together. In this sample, participants' levels of cohesion were moderate ($M$ = 12.46, $SD$ = 2.34), as the maximum score on this scale is 16.

Third, in the four-item satisfaction subscale ($\alpha$ = .77), responses are scored on a six-point scale (0 = all the time; 5 = never). This subscale contained four questions, which relate to conflict and stability in relationships (Busby et al., 1995), including, "How often do you and your partner 'get on each other's nerves?'" and "Do you ever regret that you are *together* (changed from 'married')?" (Busby et al., 1995, p. 307). High scores on the satisfaction subscale indicate that participants' relationships are relatively stable, and they report lower levels of conflict and irritation. In this sample, participants reported fairly high levels of satisfaction ($M$ = 16.18, $SD$ = 2.50) because the maximum score was 20.

Finally, full RDAS (α = .79) scores range from 0 to 69; higher scores indicate greater relationship satisfaction. Lower scores suggest greater relationship distress. The cutoff score for this scale is 48, meaning that scores 48 and above indicate non-distress, whereas scores lower than 47 indicate distress (Busby et al., 1995). In this study's sample, 16 participants (14%) identified as distressed, whereas 100 participants (86%) designated as non-distressed. A follow-up analysis revealed that Partner A ($M$ = 54.16, $SD$ = 5.50) and Partner B's ($M$ = 53.91, $SD$ = 5.22) scores correlated significantly, $r$ (114) = .33, $p$ < .05.

**Couple type.** To determine participants' couple type, Fitzpatrick's (1988) 77-item relational dimensions instrument (RDI) was used. The RDI measures three major dimensions of romantic relationships, including: (a) conventional/nonconventional ideology, (b) autonomy/interdependence, and (c) conflict engagement/avoidance. The instrument consists of eight total subscales that correspond with the major dimensions of committed relationships mentioned above. First, subscales associated with relationship ideology include: (a) ideology of uncertainty and change (e.g., "Life is filled with so many contradictions that I am not certain how to interpret what it all means") (α = .44) and (b) ideology of traditionalism (e.g., "Once family plans are made, they should not be changed without a very good reason") (α = .71). Second, subscales associated with autonomy/interdependence include: (a) autonomy (e.g., "We can go for long periods of time without spending much time together as a couple") (α = .66), (b) undifferentiated space (e.g., "I open my partner's personal mail without asking for permission") (α = .41), (c) temporal regularity (e.g., "In our home, we keep a fairly regular daily time schedule") (α = .75), and (d) sharing (e.g., "We talk about the future of our relationship") (α = .84). Third, subscales associated with conflict engagement/avoidance include: (a) conflict avoidance (e.g., "It is better to hide one's true feelings in order to avoid hurting your partner") (α = .70) and (b) assertiveness (e.g., "We are likely to argue in front of friends or in public places") (α = .74).

**Financial communication.** Because a financial communication scale has yet to be developed, the researcher developed a six-item measure (α = .69) to ascertain participants' perceptions regarding communication about money. For instance, participants responded to items regarding: (a) how often they discuss finances with their spouse, (b) valence of the conversations (positive versus negative), (c) how important they perceive these conversations to be, (d) how important they think their partner perceives these conversations, (e) level of agreement when conversations occur, and (f) level of satisfaction with financial communication. Higher mean scores on the five-point items indicate that participants discuss finances fairly often and view these conversations as important and satisfactory. In this study, talking about money factored into participants' communication and relationships ($M$ = 3.85, $SD$ = 0.79) in fairly substantial ways.

**Financial management.** Part of the larger 125-item (and 14 subscale) ENRICH marital inventory (Olson, Fournier, & Druckman, 1985), the 10-item financial management subscale (α = .80) assesses general perceptions and concerns about the manner in which financial issues are managed within the relationship. Participants rate on a five-point scale (1 = strongly disagree; 5 = strongly agree) their level of agreement regarding statements such as, "I am satisfied with our decisions about how much we should save." Higher item means on this scale ($M = 3.89$, $SD = 1.10$) indicate favorable perceptions regarding money management in participants' relationships; hence, participants in this study were generally content with financial management.

**Data Analysis**

For hypothesis 1, a series of correlations evaluate the proposed positive association between favorable perceptions about financial management and relationship satisfaction. The full RDAS scale as well as its three subscales (consensus, satisfaction, and cohesion) were used to detect the association. To answer research question 1, the researcher utilized a series of correlations to determine whether or not there was an association between financial communication and relationship satisfaction; again, the three subscales as well as the full RDAS were used.

For research questions 2a through 3c, the researcher first derived couple types. To classify couple types, partners' data from Fitzpatrick's (1988) relational dimensions instrument (RDI) were analyzed in the SPSS K-Means Cluster classification program, which is equivalent to the Quick Cluster program used in most of the analyses Fitzpatrick describes. Because independent observations are an assumption of cluster analyses, Partner A and Partner B's data were analyzed separately. For each, the number of clusters was set to three, and means from Fitzpatrick's (1984) sample of 1,672 couples provided initial mean values for the eight RDI dimensions (see Table 3). These means were integral in classifying individuals into couple types, as they aided the K-means cluster program in grouping individuals according to RDI dimension means of previous research. Once partners were classified as *Independent*, *Separate*, or *Traditional,* the classifications of both partners were combined to identify the couple type.

Results of these analyses yielded 30 pure couples (53%) and 27 mixed couples (47%). Thirty pure couples were comprised of: 18 *Traditional* (31%), nine *Separate* (16%), and three (5%) *Independent* couples. Conversely, 27 mixed couples emerged: 14 *Traditional-Separate* (25%), eight *Independent-Traditional* (14%), and five (9%) *Separate-Independent* couples. One individual did not fully complete the RDI; thus, 57 couples, as opposed to 58, are represented in the analyses. The means and standard deviations for each of the eight RDI dimensions appear in Table 4. As suggested by Fitzpatrick (1988), the researcher conducted one-way ANOVAs for the eight RDI dimensions by couple type. Overall, the patterns of means that appear in this sample are close to the initial cluster means based on Fitzpatrick's (1984) findings. For instance, *Traditionals* had the highest means for traditional values and sharing, *Separates* had the highest means for undifferentiated space and autonomy, and *Independents* had the lowest means for temporal regularity and traditional values. Follow-up analyses of demographic and descriptive variables indicated no differences based on couple type. For instance, age, biological sex, employment, education, income, relationship status, type of bank account, or length of relationship did not vary based on couple type.

Research questions 2a through 2c asked if relationships existed between dyads' couple types and three outcomes: relationship satisfaction (RQ2a), financial management (RQ2b), and financial communication (RQ2c). The researcher performed a series of one-way ANOVAs to determine the nature of these relationships.

Finally, for research questions 3a through 3c, individuals' couple type (as opposed to dyads') were examined. These questions asked whether or not a relationship existed between individuals' RDI scores and relationship satisfaction (RQ3a), financial management (RQ3b), and financial communication (RQ3c). Individual RDI scores resulted in 58 *Traditionals* (50%), 31 females and 27 males; 38 *Separates* (33%), 18 females and 20 males; and 19 *Independents* (17%), 10 females and nine males. To answer the research questions, the researcher performed a series of one-way ANOVAs to conclude whether or not relationship satisfaction, financial management, and financial communication varied based on individuals' couple type.

## Results

### Relationship Satisfaction and Financial Management

H1 proposed a relationship existed between relationship satisfaction and financial management. When examining the relationship between the full satisfaction scale and financial management, a significant positive association was detected, $r$ (114) = .36, $p < .01$. The associations between financial management and cohesion, satisfaction, and consensus were also examined. First, the relationship between cohesion and financial management revealed a significant positive association, $r$ (114) = .21, $p < .05$. Second, satisfaction and financial management were positively associated, $r$ (114) = .30, $p < .01$. Finally, when examining the relationship between consensus and financial management, a significant positive association was detected, $r$ (114) = .27, $p < .01$. (For complete correlation matrix, see Table 2). Hence, all elements of relationship satisfaction (including consensus, satisfaction, and cohesion) were positively related to favorable perceptions about financial management. Couples who agreed on important issues, reported stable and low-conflict relationships, and engaged in activities/discussions together reported more positive perceptions of financial management.

### Relationship Satisfaction and Financial Communication

To answer research question 1, the researcher utilized a series of bivariate correlations to determine whether or not there were associations between financial communication and elements of relationship satisfaction; again, the full RDAS and its three subscales were tested. When examining the relationship between the full satisfaction scale and financial communication, a significant positive association was detected, $r$ (114) = .24, $p < .05$. The associations between financial communication and cohesion, satisfaction, and consensus were also tested. First, the relationship between cohesion and financial communication was not significant. Second, the relationship between satisfaction and financial communication was also not significant. However, when examining the relationship between consensus and financial communication, a significant positive association was detected, $r$ (114) = .24, $p < .05$. Therefore, the full RDAS along with consensus (agreement on important issues such as proper behavior or career decisions) were positively associated with communicating about money.

**Dyads' Couple Types and Dependent Measures**

Research questions 2a through 2c asked if relationships existed between dyads' couple types and three outcomes: relationship satisfaction (RQ2a), financial management (RQ2b), and financial communication (RQ2c). First, a series of one-way ANOVAs were conducted to determine whether relationship satisfaction (along with its three dimensions) varied based on couple type. When examining full RDAS scores, significant differences among couple types emerged, $F$ (5, 51) = 2.47, $p < .05$. Results from Tukey's HSD post-hoc test demonstrated that *Independents* ($M$ = 51.83, $SD$ = 2.47) reported significantly lower overall adjustment scores than *Traditional/Independents* ($M$ = 58.56, $SD$ = 2.23)*, Independents/Separates* ($M$ =57.60, $SD$ = 4.38), and *Traditionals* ($M$ = 57.25, $SD$ = 4.26). Therefore, this analysis reveals that *Independent* couples reported higher levels of distress than couples that identified as *Traditional/Independent, Independent/Separate,* and *Traditional.*

Results from a one-way ANOVA examining cohesion and couple type did not indicate a significant mean difference, $F$ (5, 51) = 1.81, $p$ = .13. Hence, *Traditionals* ($M$ = 12.53, $SD$ = 1.74)*, Independents* ($M$ = 10.67, $SD$ = 0.58)*, Separates* ($M$ = 11.67, $SD$ = 2.01)*, Traditional/Independents* ($M$ = 13.12, $SD$ = 1.22)*, Traditional/Separates* ($M$ = 12.43, $SD$ = 1.40)*,* and *Independents/Separates* ($M$ = 13.50, $SD$ = 2.03) did not report differences in levels of cohesion. This subscale relates to how often couples engage in outside interests or discuss ideas with one another; in this study, dyads did not vary in regard to the amount of time spent engaging in activities or discussions with partners.

A one-way ANOVA examining satisfaction and couple type did not indicate a significant mean difference, $F$ (5, 49) = 1.61, $p$ = .18. *Traditionals* ($M$ = 12.53, $SD$ = 1.74), *Independents* ($M$ = 10.67, $SD$ = 0.58), *Separates* ($M$ = 11.67, $SD$ = 2.01), *Traditional/Independents* ($M$ = 13.12, $SD$ = 1.22), *Traditional/Separates* ($M$ = 12.43, $SD$ = 1.40), and *Independents/Separates* ($M$ = 13.50, $SD$ = 2.03) did not report significantly different levels of satisfaction. This subscale taps into couples' relationship stability as well as level of negative conflict. Hence, in this study, the various couples did not view their relationships as more or less stable, nor did they report differing in regard to their levels of destructive conflict.

Finally, a one-way ANOVA analyzing consensus and couple type revealed no significant mean differences, $F$ (5, 50) = 1.21, $p$ = .32. Put differently, *Traditionals* ($M$ = 23.47, $SD$ = 1.99), *Independents* ($M$ = 20.17, $SD$ = 3.75), *Separates* ($M$ = 23.94, $SD$ = 1.72), *Traditional/Independents* ($M$ = 23.19, $SD$ = 3.62), *Traditional/Separates* ($M$ = 23.18, $SD$ = 1.83), and *Independents/Separates* ($M$ = 23.20, $SD$ = 2.61) did not vary in levels of consensus. Therefore, none of the types of couples reported significantly higher (or lower) levels of agreement on important issues such as religious matters, career decisions, or demonstrations of affection.

Second, to answer RQ2b, a one-way ANOVA examining financial management and couple type indicated no significant mean difference among *Traditionals* ($M$ = 40.00, $SD$ = 5.28), *Independents* ($M$ = 35.00, $SD$ = 4.58), *Separates* ($M$ = 36.56, $SD$ = 3.96), *Traditional/Independents* ($M$ = 38.06, $SD$ = 5.50), *Traditional/Separates* ($M$ = 38.53, $SD$ =4.50), and *Independents/Separates* ($M$ = 38.70, $SD$ = 5.72), $F$ (5, 51) = 0.92, $p$ = .47. Therefore, dyads' attitudes regarding money in their relationships (e.g., care in how money is spent, awareness of debts) did not deviate based on couple type.

To answer RQ2c, a one-way ANOVA examined whether financial communication varied based on couple type. Results indicated a significant mean difference, $F$ (5, 51) = 2.76, $p$ < .05. Post-hoc analyses using Tukey's HSD test demonstrated that *Independents* ($M$ = 17.67, $SD$ = 4.93) reported lower levels of financial communication than *Traditionals* ($M$ = 23.89, $SD$ = 2.69) and *Traditional/Separates* ($M$ = 24.14, $SD$ = 2.82). Put differently, *Independent* couples reported communicating less often and more negatively about finances than did *Traditional* and *Traditional-Separate* couples.

**Individuals' Couple Types and Dependent Measures**

Three research questions asked whether or not a relationship existed between individuals' couple type and relationship satisfaction (RQ3a), financial management (RQ3b), and financial communication (RQ3c). First, to answer RQ3a, the full RDAS as well as its three subscales were examined in relation to individuals' couple types. When examining the full RDAS, results from a one-way ANOVA did not indicate a significant mean difference, $F$ (2, 112) = 1.54, $p$ = .22. *Traditionals* ($M$ = 54.50, $SD$ = 5.03), *Independents* ($M$ = 53.00, $SD$ 5.44), and *Separates* ($M$ = 52.53, $SD$ = 6.49) did not vary in terms of overall levels of satisfaction. Therefore, individuals' classification as an *Independent*, *Separate*, or *Traditional* had no bearing on their levels of distress.

Next, individuals' cohesion was examined in relation to their RDI scores. Results from a one-way ANOVA revealed no significant mean difference, $F$ (2, 111) = .11, $p$ = .89, among *Separates* ($M$ = 12.66, $SD$ = 2.89), *Independents* ($M$ = 12.56, $SD$ = 2.97), and *Traditionals* ($M$ = 12.36, $SD$ = 3.17) in regard to levels of cohesion. Individuals' levels of cohesion did not vary by much; in other words, *Traditionals, Independents,* and *Separates* did not report differences in how often they engaged in activities/discussions with partners.

Then, individuals' satisfaction (specifically the stability and conflict reported) was examined in relation to their RDI scores. Results from a one-way ANOVA revealed a significant mean difference among the individuals' couple types, $F$ (2, 112) = 3.58, $p < .05$. Post-hoc analyses using Tukey's HSD test indicated that *Traditionals* ($M$ = 16.71, $SD$ = 2.09) reported significantly higher levels of satisfaction than *Separates* ($M$ = 15.34, $SD$ = 3.22). Hence, individuals who identified as *Traditional* reported more stability and less conflict in their relationships than *Separates.*

Finally, individuals' consensus was examined in relation to their RDI scores. Results from a one-way ANOVA revealed that *Traditionals* ($M$ = 23.40, $SD$ = 3.33), *Independents* ($M$ = 23.16, $SD$ = 2.38), and *Separates* ($M$ = 23.16, $SD$ = 3.31) did not differ in terms of their level of agreement on important relationship issues such as religion, demonstrations of affection, or career decisions, $F$ (2, 111) = .08, $p$ = .92. Thus, classification within a certain couple type did not impact participants' reported levels of consensus.

To answer RQ3b, financial management was examined in relation to RDI scores. Results from a one-way ANOVA revealed that *Independents* ($M$ = 39.81, $SD$ = 7.87), *Traditionals* ($M$ = 38.60, $SD$ = 6.20), and *Separates* ($M$ = 37.42, $SD$ = 5.42) did not differ with regard to their attitudes about financial management, $F$ (2, 108) = .91, $p$ = .46. Therefore, none of the individual couple types reported being more or less concerned about how money is handled in their relationships.

Lastly, financial communication was examined in relation to RDI scores to answer RQ3c. Results from a one-way ANOVA revealed a significant mean difference among the couple types,

$F$ (2, 112) = 3.73, $p < .05$. Post hoc analyses using Tukey's HSD test indicated that *Traditionals* ($M$ = 23.57, $SD$ = 2.71) reported higher levels of financial communication than *Independents* ($M$ = 21.58, $SD$ = 3.52). *Separates* ($M$ = 23.58, $SD$ = 2.87) also reported higher levels of financial communication than *Independents* ($M$ = 21.58, $SD$ = 3.52).

## Discussion

The current investigation provides a glimpse into how Fitzpatrick's (1988) couple types offer insight on how finances influence committed relationships. This study provides an examination of the relationship between couple types and finances, and the results provide a springboard for researchers interested in exploring this phenomenon. Couples often cite finances as an essential feature of relationships (Papp et al., 2009) during both day-to-day and significant life events (Romo, 2013); hence, communication scholars should seek to understand more about how this challenging issue impacts committed relationships. Using couple types provides another avenue by which scholars can examine money's effect on relationships, and considering the study's results in greater depth illuminates possibilities for future work.

Using data from couples' online surveys, the study explored how dyads' and individuals' couple types relate to relationship satisfaction, financial management, and financial communication. In addition, associations between: (a) financial management and relationship satisfaction and (b) financial communication and relationship satisfaction were examined. Results demonstrate a positive relationship between both financial management and financial communication with relationship satisfaction. Couple types explained a few variations regarding relationship satisfaction and financial communication, but played no significant role dealing directly with financial issues. Overall, even though dyads' and individuals' relationship satisfaction, financial management, and financial communication, in many cases, did not vary according to couple types, findings offer insight about how communication scholars could explore the connection between money and committed relationships. Theoretical and practical implications of the findings, study limitations, directions for future research, and concluding remarks are discussed in the sections that follow.

## Theoretical Implications

**Finances and relationship satisfaction.** Successful financial management and relationship satisfaction provides an association that previous research identifies (e.g., Copur & Eker, 2014). Similarly, this study demonstrates that finances relate to satisfaction in several ways. A follow-up analysis assessed whether a difference in financial management existed between distressed and non-distressed couples. Results revealed a significant difference in reported levels of financial management between distressed ($M$ = 35.06, $SD$ = 7.38) and non-distressed couples ($M$ = 38.82, $SD$ = 5.96), $t$ (112) = 2.26, $p < .05$. Another follow-up t-test revealed a significant difference in reported levels of financial communication between distressed ($M$ = 21.64, $SD$ = 4.07) and non-distressed couples ($M$ = 23.44, $SD$ = 2.74), $t$ (112) = 2.15, $p < .05$. Therefore, the study provides evidence that successful financial management and financial communication provide two distinguishing factors between happy and unhappy relationships.

The results might endorse a logic that advises couples to "manage money more effectively" and "talk about finances." However, Skogrand et al. (2011) argue that teaching couples about money will not necessarily promote enhanced satisfaction, especially in strained relationships. Instead, helping couples improve relationships more generally might prompt them to handle difficult relational issues, such as finances, more competently (Skogrand et al., 2011). Enhancing relationship satisfaction as a whole, according to this argument, would potentially "spill over" into other aspects of couples' relationships. Skogrand et al.'s (2011) reasoning provides one method of characterizing the relationship between money and levels of distress. However, for other instances in which couples are not severely distressed, perhaps money advice, including logistics involving how to manage and talk about money constructively, would serve as a means of enhancing relationships. Findings of the current study along with previous research demonstrate that practitioners should determine whether couples would benefit from: (a) improving relationships more generally versus (b) improving a specific aspect of relationships, such as financial management and communication; the distinction is an important issue worth considering in practice as well as in future research. In the current investigation, closer examination of the data allows for the researcher to highlight practical money management and financial communication tips, useful for both couples and practitioners. The suggestions are highlighted in the practical applications section.

Aside from the difference between non-distressed and distressed individuals' reports of financial management and communication, the first hypothesis predicted a relationship between financial management and relationship satisfaction. Full RDAS scores, along with each subscale (cohesion, satisfaction, and consensus), were positively associated with financial management. Financial management related to all aspects of satisfaction, demonstrating that positive attitudes about money management, including agreement on how to spend money, awareness of debt, and proper use of credit cards, predicted increased relationship satisfaction. Considering the dimensions of the RDAS scale more closely, the connection between financial management and cohesion, satisfaction, and consensus is logical.

First, cohesion refers to couples' ability to discuss issues as well as engage in activities together (Busby et al., 1995). Many of the financial management scale items consist of statements with "we" language (e.g., "We keep records of our spending so we can budget our money") (Olson et al., 1985). Therefore, much of successful financial management (according to this measurement) involves couples' ability to jointly manage money, which is similar to the collaborative nature of the cohesion construct (e.g., "How often do you and your partner calmly discuss something?"). Future work could examine the specific money management activities (e.g., meeting with a financial adviser as a couple) and discussions (e.g., talking about outstanding debt) that contribute to and/or detract from relationship satisfaction.

Second, satisfaction relates to the stability of the relationship and how often couples engage in conflict (Busby et al., 1995). Previous research confirms that money remains one of the most difficult conflict topics couples discuss (Papp et al., 2009). Perhaps individuals reporting lower scores on the satisfaction subscale experience conflict over financial management issues such as poor record keeping, agreement on how to spend money, and awareness of debts. Papp et al.'s (2009) results indicated that financial conflicts were "more pervasive, problematic, and recurrent, and remained unresolved, despite including more attempts at problem solving" (p. 91). Thus, conflicts about money potentially impact relationships significantly, for better or worse. Research demonstrates that poor financial management ultimately leads to distress and even divorce (Amato et al., 1997), which relates to relational instability (Falconier & Epstein, 2011).

Third, consensus refers to the extent to which couples agree on issues of importance (Busby et al., 1995). Two consensus issues, making major decisions and career decisions, potentially relate more to finances. Previous research suggests that couples make financial decisions in different ways (e.g., joint versus separate accounts), but generating an agreed-upon money management plan becomes essential to relational success (Wallerstein & Blakeslee, 1995). Romo's (2015) findings reflected the utility of cooperative financial management in a different way. For instance, when couples viewed money trouble as a joint issue and confronted problems together (e.g., setting money priorities, goals, and rules), this practice alleviated stress and reduced uncertainty in that both partners shared responsibility (Romo, 2015). Hence, perhaps higher levels of consensus on issues of relational importance, including finances, allow couples to manage finances more effectively. Further, couples with high levels of agreement on various issues (e.g., making major decisions; career decisions) are potentially predisposed to manage money productively because of shared understanding regarding significant relational concerns.

Overall, the finding that financial management and relationship satisfaction positively correlate is encouraging for financially literate couples motivated to increase money management skills. The nature of this association, though, should be evaluated more closely in future work. For instance, individuals satisfied across multiple areas of the relationship are potentially motivated to manage money effectively as another relational maintenance behavior. On the other hand, successful money management could lead to higher levels of relationship satisfaction. Or finally, both of the explanations could be reasonable in different relationships.

Although fewer studies examine financial communication specifically, a similar trend emerged when exploring the relationship between financial communication and relationship satisfaction. The association between the full RDAS and financial communication was positive. In Skogrand et al.'s (2011) study of couples with great marriages, participants emphasized open and honest communication as one of the keys to handling money successfully. Similarly, results of the current study demonstrate that individuals generally report higher levels of relationship satisfaction if: (a) communication about money occurs at least somewhat often, (b) the tone of the conversation is positive, (c) both partners view the interaction as important, (c) the level of agreement during financial conversations is high, and (d) the overall satisfaction level with financial communication is high. Financial uncertainty, often appraised negatively, requires communication as the primary means through which couples reduce uncertainty (Romo, 2015). Lack of financial communication skills represents a significant barrier in reducing uncertainty and stress associated with financial turmoil (Romo, 2015). If individuals fail to successfully communicate with partners about money, the ability to manage uncertainty associated with finances (as well as the relationship itself) suffers (Romo, 2015). Hence, Romo's (2013, 2015) work and the current study underscore the importance of financial communication in alleviating financial uncertainty, which allows couples to maintain satisfying relationships.

Because no financial communication scale exists, the researcher developed a measure that broadly captured issues related to conversations about money (e.g., quantity, satisfaction, and tone of conversations). Although the scale provides a general picture of financial communication in relationships, researchers should develop more refined scales capturing different dimensions of interactions about money. For instance, a scale could be devoted to particular financial topics (e.g., credit cards, debt, investments, bills) and how often certain issues are discussed. The current study's scale included one item related to the tone of financial conversations (very negative to very positive). With slight adjustments, Williams, Boyle, Herman, Coleman, and Hummert's (2012) emotional tone rating scale (ETRS) (e.g., "Please rate the communication of your partner in regard to money conversations. In our last interaction about finances, my partner's communication was…") could be used to evaluate the tone of partners' financial conversations. The original ETRS assessed the tone of staff-resident communication in nursing homes (Williams et al., 2012), but the adjusted scale would allow for individuals to report to what degree the partner's tone is nurturing, respectful, patronizing, supportive, polite, etc. (Williams et al., 2012). The use of more refined scales would allow for future research to empirically examine specific aspects of financial communication in order to discover trends that predict (un)productive money conversations.

The association between financial communication and consensus was also positive. Again, consensus relates to the approximate level of agreement between partners on important issues including religious matters, demonstrations of affection, making major decisions, sexual activity, correct behavior, and career decisions (Busby et al., 1995). Consensus relates to communication, as individuals report on levels of agreement regarding issues that have likely surfaced in conversations throughout the course of the relationship. As mentioned previously, two issues related to consensus, making major decisions and career decisions, potentially relate more to finances; therefore, it seems logical that money is at least sometimes part of these decisions (e.g., deciding whether or not to accept a job could depend partly on salary). In the current study, part of the financial communication scale focuses on level of agreement, also relevant to consensus in a committed relationship. Previous research (e.g., Gottman, 1994) argues that couples' ability to constructively handle differences leads to higher relational quality. Couples reporting higher levels of consensus may communicate more effectively about important issues, including finances. Following the logic of uncertainty reduction theory (Berger & Calabrese, 1975), couples with higher levels of agreement are potentially more similar to one another, theoretically meaning they experience less uncertainty. Often, similarity leads to lower levels of uncertainty and smoother communication, as parties spend less time and energy attempting to reduce uncertainty in interactions (Berger & Calabrese, 1975).

**Couple types.** In this investigation, (a) overall level of relationship satisfaction and (b) financial communication varied based on dyads' couple types. First, *Independents* reported lower levels of satisfaction than *Traditional/Independents*, *Independent/Separates*, and *Traditionals. Traditionals* typically report higher levels of satisfaction than most other couple types (Fitzpatrick, 1988; Fitzpatrick & Best, 1979; Givertz et al., 2009); therefore, the finding aligns with previous research. Some of the results, though, are surprising in that other studies (e.g., Fitzpatrick & Best, 1979; Givertz et al., 2009) typically find that *Separates*, not *Independents*, report the lowest levels of satisfaction. Perplexing is the fact that out of the *Mixed* couple types, the *Traditional/Separates* usually report the highest levels of satisfaction (Fitzpatrick, 1988), but this trend was not observed in the current study. Instead, *Traditional/Independents* and *Independent/Separates* emerged as the couple types with the highest levels of satisfaction, followed by *Traditionals.*

Closer examination of the two *Mixed* types' satisfaction scores is interesting in that one might assume that partners with higher satisfaction in the *Mixed* couples could be the driving force behind why *Traditional/Independents* and *Independent/Separates* report greater satisfaction. On the contrary, *Independents* in the *Traditional/Independent* couples and *Separates* in the *Independent/Separate* couples, overall, were the partners who reported higher satisfaction scores. Examining previous work involving *Mixed* couples, *Separate/Traditionals* are the only type consistently discriminated from others (Fitzpatrick, 1988). Hence, researchers typically focus more on *Separate/Traditionals* (e.g., Fitzpatrick & Best, 1979) or classify all *Mixed* couples together (e.g., Givertz et al., 2009). The current study could indicate that less common *Mixed* couple types (e.g., *Traditional/Independents; Independent/Separates*) are on the rise compared to previous research. In today's society, *Mixed* couples are potentially more common due to shifts in relational norms. Cherlin (2004) argues that marriage in particular has become "deinstitutionalized," meaning that fewer shared marital norms exist. For example, in previous decades, a taken-for-granted assumption involving marriage had the wife taking the husband's last name. Presently, not only is that assumption sometimes incorrect, but modern married couples consist of members of the same sex. The rise of cohabitation combined with couples not believing that marriage is a necessary part of the relational trajectory are other contributing factors that relate to Cherlin's (2004) deinstitutionalization argument. Along with changing relational norms (or lack thereof), Cherlin (2004) contends that satisfaction in modern relationships is based more on individual development of the self, as opposed to shared interests. Perhaps the relational shifts Cherlin (2004) outlines relate to individuals' increased willingness to pair up with partners who potentially view relationships, connectedness, and/or conflict differently. Collectively, the findings involving *Mixed* couples could indicate that previous trends/assumptions involving *Mixed* types require reexamination.

Second, *Independents* reported lower levels of financial communication than *Traditionals* and *Traditonal/Separates.* According to previous work, *Traditionals* and *Traditional/Separates* are similar in that both types hold high traditional values and could be described as companionable relationships (e.g., Fitzpatrick, 1988); therefore, similar reports of financial communication makes sense. *Independents* reported lower levels of satisfaction in the current study, which helps to explain why levels of financial communication could be lower. Differences in how *Independents* versus *Traditionals* along with *Traditional/Separates* potentially report on financial communication could also help to explain why *Independents'* financial communication scores were lower than *Traditionals* and *Traditional/Separates*. Fitzpatrick (1988) explains that finding "unhappy" *Traditional* couples proves challenging, as they potentially are not as forthright in reporting negative characteristics of relationships. Another explanation that could clarify the finding involves communicative differences between *Traditionals* and *Independents.* Although both types report openly expressing feelings to partners, *Independents* report being less socially restrained (e.g., express themselves fully) and more frank (e.g., brutally honest) than *Traditionals* (Fitzpatrick & Best, 1979). Thus, the honesty in *Independents'* relationships potentially came through in response to certain financial communication items (e.g., tone of the conversation and level of agreement), whereas *Traditionals* might either be apprehensive to report on negative aspects of financial communication and/or they realistically communicate about money more productively than *Independents*. During tough conversations, *Independents* are less likely to be supportive, concede to partners, or accept responsibility (Fitzpatrick, 1988). On the other hand, *Traditionals* usually cooperate with one another, avoiding confrontation if possible (Fitzpatrick, 1988). Fitzpatrick (1988) explains, "For traditional couples, it may simply be a mistake to assume that the open discussion of negative feelings and salient conflict issues is a critical part of their [relationships]" (p. 150). Using more refined financial communication scales in future research would pinpoint specific differences amongst couple types' conversations about money.

Individuals' couple types were also analyzed. As mentioned previously, Fitzpatrick (1988) explains that individuals' own classification of their relationship, and perhaps not the couple type, could best relate to or predict elements of relationships. Individuals' couple types revealed differences in: (a) the satisfaction subscale of the RDAS and (b) levels of financial communication. First, the RDAS satisfaction subscale examines the level of stability and amount of conflict in the relationship. *Traditionals* reported higher levels of satisfaction than *Separates.* As a comparison, Givertz et al. (2009) found similar results in that *Separates* reported the lowest levels of commitment, whereas *Traditionals* reported the highest levels of commitment. Similarly, previous research generally finds that *Traditionals* are most satisfied, whereas *Separates* are least satisfied (Kelley, 1999; Mustafa et al., 2013). The investment model (Rusbult, Martz, & Agnew, 1998) demonstrates that commitment predicts stability or the probability of relational persistence; therefore, commitment and stability are likely related. In fact, items from Rusbult et al.'s (1998) commitment subscale (e.g., "I want our relationship to last forever") are similar to Busby et al.'s (1995) satisfaction subscale (e.g., "How often do you discuss or have you considered divorce, separation, or terminating your relationship?"). Conflict items in the RDAS satisfaction subscale include: (a) "How often do you and your partner fight?" and (b) "How often do you 'get on your partner's nerves'?" Burggraf and Sillars' (1986) work on couple types' conflict relates to results of the current study. *Traditionals* reported using more avoidance, and if the same trend continued, this result would make sense in the current study because *Traditionals* would likely report fighting and/or getting on each other's nerves less often. Conversely, Burggraf and Sillars (1986) found that *Separates* used more confrontation than expected by chance, which aligns with the current study's results because of the likelihood of reporting conflict and "getting on partners' nerves" more often than *Traditionals* who sometimes avoid conflict.

Second, similar to results of dyads' couple types, *Traditionals* reported higher levels of financial communication than *Independents*. Both types report self-disclosing to partners, but *Independents* report less social restraint (e.g., express themselves fully) with more frank statements (e.g., brutally honest) than *Traditionals* (Fitzpatrick & Best, 1979). Thus, the honesty in *Independents'* interactions potentially came through in responses to certain financial communication items (e.g., tone of the conversation and level of agreement). Conversely, *Traditionals* might either be apprehensive to report on seemingly negative aspects of financial communication and/or they could communicate about money more productively than *Independents*. During difficult conversations, *Independents* are less supportive, make fewer concessions, and fail to accept responsibility (Fitzpatrick, 1988). On the other hand, *Traditionals* usually cooperate with one another, often avoiding confrontation if possible (Fitzpatrick, 1988).

Lastly, as opposed to *Traditionals, Independents* are less focused on reaching resolution during conflict. The lack of concern with resolution could potentially relate to *Independents'* reports of levels of agreement in financial discussions, which would potentially lower overall financial communication scores.

Interestingly, *Separates* also reported higher levels of favorable perceptions about financial communication than *Independents*. Examining *Separates'* typical communication patterns sheds light on reasons why their financial communication scores might be higher than *Independents. Separates* tend to deny that conflict exists and refuse to discuss issues with partners (Fitzpatrick, Fallis, & Vance, 1982). When engaging in conflict, *Separates* tend to exchange in as few messages as possible and use less intense communication behaviors (Fitzpatrick, 1988). Hence, even if *Separates* in the current study fail to report engaging in financial communication as often, it would not be surprising if reports of tone and level of agreement were more positive than *Independents* who are more comfortable with unresolved hostile discussions. Based on results of the current study, an important area for financial communication research is the development of more precise measurements, which would allow for studies to pinpoint specific areas in which couples differ when discussing money.

Dyads' and individuals' classification into a particular couple type accounted for a few differences related to relationship satisfaction and financial communication. However, differences based on couple type did not apply to financial management. Considering the results in greater depth, perhaps differences based on couple types relate more to issues of communication. Although the financial management scale includes some items that likely involve communication (e.g., "We always agree on how to spend our money"), the majority of items relate to perceptions of how money is handled in relationships (e.g., "I am satisfied with our decisions about how much we should save”). In opposition, each subscale of the RDAS as well as the financial communication scale relate to how partners interact with one another. Therefore, perhaps differences based on couple type become salient when evaluating distinctions in communication. Another possibility is that couple types are less useful in explaining financial management differences than assumed. Perhaps no matter the couple type, dyads and/or individuals are more or less successful at money management depending on other factors such as degree to which families of origin instilled financial knowledge (Romo, 2011), how well couples work as a “team” (Skogrand et al., 2011), or even individual/joint motivation to handle money constructively.

**Practical Applications**

As this investigation links a common relationship issue that couples negotiate, finances, with interpersonal communication research, practical implications emerge when considering the results. The findings can inform both laypersons and practitioners, such as financial advisers or therapists, in establishing a stronger understanding of the connection between money and committed relationships.

**Importance of building financial literacy.** First, results of this study underscore the importance of building individual financial literacy, as both individual and relationship benefits exist for those who are competent in money management. Overall, financial literacy offers individual benefits including self-confidence, independence, and control (Allen, Edwards, Hayhoe, & Leach, 2007; Conger, Jewsbury, Matthews, & Elder, 1999). Kan and Laurie (2014) found that psychological well-being improves if individuals have savings/investments, no matter if funds are held solely or jointly with partners. Hence, actively working to maintain or improve financial literacy, no matter a person’s relationship status, is worthwhile. As far as positive relational outcomes, Romo (2015) argues that financial management skills promote stronger bonds between partners. Results of the current study demonstrated positive relationships between relationship satisfaction and financial management as well as relationship satisfaction and financial communication. In other words, positive attitudes about both financial management and communication were at least part of why participants reported satisfaction with partners. The finding provides considerable motivation to take active ownership of one's financial state in order to either: (a) begin a relationship on the right financial path or (b) potentially improve an existing relationship by refining one's knowledge of finances. Presumably, individuals strive for satisfaction in relationships; therefore, engaging in sensible financial management practices could positively impact current (or future) relationships more than they might assume.

**Financial training for couples.** Money is a salient relational issue from the beginning (e.g., starting a committed relationship) (Marshall & Skogrand, 2004) to end of partnerships (e.g., money issues related to divorce) (Benjamin & Irving, 2001). Mismanagement of finances relates to relational distress and even divorce (Amato et al., 1997), along with several personal problems such as higher mental stress, lower life satisfaction, and anxiety/depression (Taylor et al., 2009). With such pronounced negative outcomes, establishing money management practices through communication early in committed relationships is important. However, many couples wait to discuss finances until much later (after marriage in some cases), due to anxiety, embarrassment, and/or fear of rejection (Torabi, 2014). More prominent efforts encouraging couples to consider money's impact on the relationship seems necessary due to individual and relational stress. Examining differences between non-distressed and distressed individuals' financial management and communication allows for the researcher to offer concrete suggestions pertaining to money in committed relationships.

Closer inspection of particular issues within financial management and communication provide some initial areas upon which practitioners and couples could focus. First, three financial management concerns revealed the most significant differences between non-distressed and distressed individuals: (a) agreement on how to spend money, (b) decisions regarding what is most important to spend money on, and (c) problematic use of credit cards. The first two related issues are highlighted in existing research. One study demonstrated that working together to make a specific financial decision, such as donating to a charity, was important to relationships (Burgoyne, Young, & Walker, 2005). Participants highlighted significant topics to discuss with partners: how important they viewed the charity, how the charity would use the money, and how much money to donate (Burgoyne et al., 2005). In this type of financial decision, couples must not only reach agreement in terms of how to spend money, but view the expenditure as reasonable. In addition, perhaps agreement is more easily achieved when couples view "important" purchases in similar ways. Therefore, a key step to productive financial management, according to results of the current study, would be for individuals to strive to see partners' perspectives regarding what purchases are important. Realistically, even the happiest couples will encounter situations in which one partner views a purchase as important and the other sees the purchase as unnecessary. In these instances, if couples agree to develop a money management plan, the situation will likely unfold more smoothly. For example, based on a previous conversation about money, a couple might know that both partners are allowed two "splurge" purchases per month. Another option for couples without agreed-upon financial management plans is to use a tool such as Fidelity's financial compatibility quiz, which helps to determine level of agreement on how finances are currently managed as well as how they *will* be managed in the future. Overall, the study's results indicate that couples (and practitioners who guide couples) should find ways to evaluate their financial level of agreement as well as perspectives on what qualifies as important purchases.

The study's last important financial management concern, difficulties with credit, has been associated with relationship problems. Bryant, Taylor, Lincoln, Chatters, and Jackson (2008) found that negative financial issues, including difficulty with credit, generated tension and were associated with lower relationship satisfaction. Relatedly, Dokko et al. (2015) found that credit scores are positively associated with the likelihood of forming a committed relationship as well as the subsequent relationship's stability. Debt that accumulates as a result of mishandling of credit cards is another issue to consider. Couples who are satisfied with their money management report little or no debt and strive to pay credit card bills in full each month (Skogrand et al., 2011). In Skogrand et al.'s (2011) study, some couples began relationships with a debt-free philosophy, whereas others established this practice over time once they had the means to do so. Working toward a debt-free philosophy often involved couples "living within their means" through finding ways to stretch dollars such as buying items on sale, maintaining homes/vehicles without hiring someone else, and planning inexpensive family vacations (e.g., camping versus hotels) (Skogrand et al., 2011). To improve credit (and potentially relationships), couples can examine their FICO Scores, which are the most common credit scores that lenders use to determine credit risk. According to myFICO (2015), individuals can improve credit scores by: (a) checking credit reports (especially to find any errors such as an incorrect late payment), (b) setting up payment reminders (late payments can deteriorate credit scores), and (c) reducing the amount of debt owed (one easy step is to limit use of credit cards). Overall, findings of the current study as well as previous research suggest that working toward good credit is a practice that could improve individual financial knowledge as well as relationships.

Second, three financial communication issues revealed the most significant differences between non-distressed and distressed individuals: (a) tone of the conversation, (b) perception of how important the *partner* viewed financial communication, and (c) level of agreement during financial discussions. First, the tone of conversations was an element of financial discussions that differentiated distressed from non-distressed individuals. In Papp et al.'s (2009) study, results indicated that compared to other conflict topics, money emerged as particularly threatening and stressful. Specifically, conflicts over money were less likely to reach resolution, as participants reported more anger and depressive expressions (e.g., physical distress; withdrawal; sadness; fear) than disagreements about other issues. Therefore, money conversations are more likely to incite negativity, and this negativity, in the current study, distinguished distressed from non-distressed individuals. Papp et al. (2009) suggest couples should be advised that money differences are common and that financial conversations might require more ongoing problem-solving attempts as well as additional empathy from partners.

Second, the perception of how important *partners* viewed financial discussions was another differentiating feature of money conversations. The current study's financial communication scale also included an item about each participant's perception of the importance of financial discussions, but this item did not play a significant role in differentiating distressed and non-distressed individuals. In a study of conflict in committed relationships, Papp et al. (2009) found that both partners rated finances as having higher current and long-term importance than other topics such as chores, work, and relatives. Interestingly, though, the current study demonstrates that how individuals view their *partners'* interpretations matters more in regard to levels of distress. Therefore, a practical lesson of the finding is that individuals should attempt to make their investment in financial discussions as clear as possible. Future research could uncover how/why individuals perceive that the partners (do not) care about financial discussions through analysis of couples' interactions or even diary reflections of money conversations. Results of this future research could lead to suggestions regarding specific verbal and nonverbal cues that individuals could use to convey interest in financial discussions.

Finally, the level of agreement during financial discussions distinguished distressed from non-distressed individuals. As mentioned previously, agreement on how to spend money emerged as a differentiating feature of financial management in those who were distressed versus non-distressed. Hence, when couples make decisions regarding money management or communicate about finances, finding common ground seems paramount based on results of the current study and other research. In a longitudinal study of committed couples, Dew (2011) found that the likelihood of relational termination increased the more couples disagreed about financial issues such as how much money to save per month, how to pay monthly bills, and even specific concerns including how much money to spend at restaurants. In a study targeted toward practitioners who work with couples experiencing financial troubles, Falconier and Epstein (2011) urged professionals to find out partners' ideal financial role and money management scenarios in order to recognize areas of agreement and disagreement. For example, some experts recommend making lists of short- and long-term financial goals, discussing any discrepancies, and finally, making plans to accomplish those goals (Cobb, 2014). Hence, whether couples seek guidance from professionals or communicate about money issues on their own, working toward shared understanding (or at least compromises) of financial ideals is an important step in maintaining satisfactory relationships.

## Limitations and Directions for Future Research

Although the current study provides a valuable glimpse into the connection between couple types and finances, several limitations provide opportunities for future research. First, a limitation of the study is the small sample size. For instance, only three pure *Independent* couples participated in the study, whereas other couple types (other than *Independent/Separates* with five) had at least twice as many. When comparing groups in ANOVA analyses, cell sizes should be roughly equal to one another to avoid violations of homogeneity of variance (Allen, Titsworth, & Hunt, 2009). If cell sizes (couple types, in this case) are unequal, Type I error can increase significantly if the smaller of the groups have considerably larger standard deviations (Allen et al., 2009). In these situations, researchers could detect an effect that is not present. Regarding this study, in most cases, neither *Independents'* nor *Independent/Separates*' standard deviations were noticeably larger than those of the other couple types. However, results should still be interpreted with caution, as a larger sample size consisting of more equal cell sizes would eliminate concerns about Type I error.

Second, related to the small sample size, recruiting both members of couples proved difficult. The first members of dyads (Partner A) were reasonably easy to recruit, whereas Partner B needed, in some cases, several email reminders to complete the survey. To alleviate recruitment issues in future work, the survey could consist of fewer items. The entire questionnaire included 126 items, and survey fatigue was evident when examining the data (e.g., participants began the survey, but did not complete it). Fitzpatrick's (1988) RDI was used to classify couples, and this instrument consists of 77 items, constituting over half (61%) of the survey's items. Previous research (e.g., Fitzpatrick & Ritchie 1994; Honeycutt, 1999; Mustafa et al., 2013) has used shortened versions of the RDI, which would improve the issue concerning the survey's length. Another way to condense the survey would have been to use a shorter and more straightforward relationship satisfaction scale that does not consist of multiple dimensions, such as Norton's (1983) six-item Quality Marriage Index (QMI), which could be adjusted for those in committed relationships. A shorter survey might have garnered more participants, which could have: (a) eliminated concerns about Type I error and (b) potentially altered the study's results.

Third, relying on participants' self-reports is a potential limitation. The study prompted participants to report on information regarding money management, financial communication, relationship satisfaction, and general relationship characteristics. Even though the online survey likely provided more anonymity than other possible methods (e.g., interviews), participants could have felt somewhat uncomfortable reporting on this sensitive topic. As mentioned previously, individual financial uncertainty is a fairly common issue; many people do not feel comfortable or confident in their ability to manage money (Romo, 2013). In effect, participants could have overestimated their ability to manage and/or communicate about money. Another related issue is that individuals chose to participate in this study; hence, the results could represent a group of participants more confident and/or comfortable in regard to financial practices.

Similarly, issues of social desirability relate to the survey's relationship satisfaction items. An issue with research that measures relationship satisfaction involves participants reporting elevated levels of satisfaction (Vaughn & Baier, 1999). In addition, the manner in which the researcher recruited participants (volunteers solicited from communication courses, CRTNET, and social media) could relate to social desirability. Individuals who were already quite happy with their partners were likely more interested in participating in a study focused on couple types, satisfaction, and finances. This study demonstrated that only 16 participants (14%)

identified as distressed, whereas 100 (86%) participants identified as non-distressed. Therefore, the majority of participants could be classified as satisfied. Future research in this area could solicit participants through other means, such as those involved in couples counseling, to obtain a broader picture of how money impacts couples with varied levels of satisfaction. In conjunction with this type of recruitment, the researcher could partner with the practitioner following the study to offer insight from the study so that participants could benefit from its results.

Future work involving Fitzpatrick's (1988) couple types and finances might utilize other methodologies to obtain a broader understanding of this phenomenon. For instance, an interview study would allow researchers to uncover more details regarding how *Independents*, *Separates*, and *Traditionals* communicate about money. Participants could first complete the RDI in order for researchers to determine couple type. Following completion of the RDI, researchers could conduct interviews regarding financial conversations. After interviews are complete, researchers could examine participants' accounts to determine similarities/differences based on couple types. Results of the current study revealed only a few differences based on couple types. However, interview data would allow for a more thorough understanding of finances in committed relationships, which might potentially reveal more distinct differences (or even similarities) amongst *Independent, Separate*, *Traditional,* and *Mixed* couples.

Although this study used Fitzpatrick's (1988) couple types as a framework for understanding money in committed relationships, future research could employ established communication process models to explore financial communication. Process models would allow for a more nuanced understanding of how exactly discussions surrounding money unfold (or are potentially avoided) in committed relationships. Specifically, theories related to uncertainty can aid in examining financial communication because doubts about money remain salient for many couples (Romo, 2015). According to Afifi and Robbins (2015), "only a small fraction of our experiences with uncertainty are sufficiently motivating to have us go through a cognitively laborious process of decision making" (p. 145). Surveying previous research about money in committed relationships demonstrates that finances represent an issue of importance for couples (e.g., Papp et al., 2009). Therefore, in many cases, finances characterize an area of relationships that require individuals to determine how to manage the uncertainty. Understanding how exactly individuals arrive at the decision to reduce, maintain, or adapt to financial uncertainty (Romo, 2015) is an area for future work to explore.

The theory of motivated information management (TMIM) (Afifi & Weiner, 2004) would be useful for exploring uncertainty associated with finances. TMIM offers a framework for understanding the process through which individuals make decisions about whether or not to seek information about issues of importance; the theory also helps to explain how exactly individuals decide to seek information (e.g., directly, indirectly) (Afifi & Weiner, 2004). Applying TMIM to money conversations, researchers could examine how individuals in committed relationships decide whether or not to talk to partners about financial difficulties. According to this theory, if individuals appraise uncertainty as anxiety provoking, they move into an evaluation phase where they consider: (a) possible outcomes of seeking information (outcome expectancy) as well as (b) whether they can gather the information and cope (efficacy assessment) (Afifi & Weiner, 2004).

Many studies focus on components of the evaluation phase of TMIM (Afifi & Robbins, 2015), and researchers studying financial communication could concentrate on outcome expectancies and efficacy assessments. Regarding outcome expectancy, for instance, individuals could assume that the money discussion will lead to a reduction in uncertainty. This outcome expectancy, in many cases, would be perceived positively, especially because individuals generally perceive financial uncertainty as negative and prefer to reduce this type of uncertainty (Romo, 2015). Conversely, seeking information could be perceived as negative due to expectations of heated conflict, discovery of serious debt, or other possible undesirable outcomes. Researchers could examine efficacy assessments as well. In terms of a financial information search, would individuals believe they have the communicative skills to obtain the information (e.g., confidence in the ability to discuss money)? Would partners actually disclose the desired information (e.g., partner's willingness to share details about bank accounts)? And finally, once information was obtained, could the individual emotionally handle the information (e.g., deciding whether knowing about a major financial strain is something with which s/he is ready to cope)? Both the outcome expectancy (positive, negative) and the efficacy assessment (ability to obtain and cope with information) ultimately dictate whether or not individuals decide to seek information (Afifi & Weiner, 2004). Understanding more about financial information seeking in relationships could lead scholars not only to conceptualize this interaction more clearly, but also to offer concrete practical advice. For instance, perhaps this type of research uncovers the need to increase communication efficacy concerning specific financial topics such as use of credit cards, debt, or retirement.

Another potential theory for exploring financial communication in committed relationships is Burgoon's (1993) expectancy violations theory (EVT). EVT focuses on the idea that communicators have preconceived notions (expectancies) related to how others should communicate or act (Burgoon, 1993). When communicators behave outside of expectancies, receivers can interpret the behavior positively, negatively, or somewhere in between (Burgoon, 1993). In the context of money in committed relationships, future research could examine memorable financial communication/management moments in which partners violate expectancies in salient ways. For instance, perhaps individuals more easily recall instances in which partners violate money-related expectancies in negative ways (e.g., the individual failing to communicate about outstanding debt and the partner finds out). On the other hand, for both laypeople and practitioners, it could be useful to identify instances in which partners violate expectancies in positive ways (e.g., the individual sets up a retirement savings account so that the couple can work for less time than anticipated). Recognizing positive violations in regard to money could provide useful suggestions for couples that want to improve how they manage and/or communicate about money.

## Conclusion

Financial experts (e.g., Dokko, Li, & Hayes, 2015), relationship scholars (e.g., Romo, 2015), and committed couples (e.g., Papp et al., 2009; Skogrand et al., 2011) agree that money is a critical aspect of relationships. The current study provides further evidence that both financial management and communication are important to consider when evaluating relationship satisfaction. Although it is encouraging that financial management and communication are associated with relationship satisfaction, results highlight the need for future research to determine how exactly the constructs are related. For example, individuals managing and communicating about money successfully could enhance relationship satisfaction through these behaviors. On the other hand, though, satisfied individuals could just be predisposed to manage and communicate about money productively as additional relationship-enhancing behaviors.

From a practical standpoint, understanding whether distressed couples could benefit from general relationship advice or specific financial guidance is a distinction important for experts to determine. Results of this study also highlight the importance of agreement in regard to both financial management and communication. Therefore, couples and practitioners should seek to determine the level of agreement on financial issues such as debt, credit cards, daily expenses, and other concerns. Whether couples talk about finances and/or seek guidance from professionals, determining perceptual discrepancies in terms of money seems vital for relationship satisfaction. Other important financial concerns emerged in the current study, including: decisions on what constitutes important purchases, difficulties with credit cards, tone of conversations, and *partners* demonstrating concern during financial conversations. Overall, this investigation underscores several practical financial issues in which both couples and practitioners could focus, as these concerns differentiated distressed and non-distressed individuals.

In the current study, Fitzpatrick's (1988) couple types inform differences in couples' and individuals' relationship satisfaction and financial communication. First, regarding differences based on dyads' types, *Independent* couples reported lower levels of relationship satisfaction than *Traditional/Independent*, *Independent/Separate*, and *Traditional* couples. As far as financial communication, *Independent* couples reported lower levels of communication than *Traditional* and *Traditional/Separate* couples. Second, concerning differences based on individuals' couple types, *Traditionals* reported higher levels of satisfaction (low conflict and high stability) than *Separates* as well as higher levels of financial communication than *Independents.*

Although couple types accounted for some differences in the study, further research is needed in order to capture a more nuanced understanding of how money impacts *Independent, Traditional, Separate*, and *Mixed* couples' relationships. For instance, through the use of qualitative methods, researchers would uncover more details than could be gleaned through a close-ended online survey. Overall, findings of the current study highlight the importance of productive money management and financial communication in maintaining satisfying relationships. Further, results demonstrate that couple types account for some differences in relationship satisfaction and financial communication, yet follow-up research should continue to explore this phenomenon, especially due to the profound impact of money on committed relationships.

*Figure 1*. Automated Email Message to Partner B.

Hello!

My name is Anne Zmyslinski-Seelig, and I'm a doctoral candidate in the communication department at the University of Wisconsin-Milwaukee. Your romantic partner participated in a survey for my dissertation, which is a research study about finances in committed relationships. Because I am recruiting couples, I would greatly appreciate your participation in this study as well.

Please follow the link below to access the survey. You will enter the following code into the first question after the consent form: [*each participant received a unique automated code generated by Qualtrics*]

Survey link: https://milwaukee.qualtrics.com/SE/?SID=SV_5pzv23FuO8Jon1r

If you have any questions regarding the study, please feel free to email me: zmyslin2@uwm.edu.

Thank you in advance for your participation,

-Anne

---------------------------------------------

Anne Zmyslinski-Seelig, ABD
University of Wisconsin-Milwaukee
Department of Communication

*Table 1*. Demographic Information for Participants.

| **Variable** | | **% or *M*(*SD*)** |
|---|---|---|
| Age (years) | | 35.06(*11.53*) |
| Biological sex | Female | 52% |
| | Male | 48% |
| Ethnic background | White | 84% |
| | Unable to determine | 12% |
| | Asian | 1% |
| | Black | 1% |
| | Hispanic | 1% |
| | Native American | 1% |
| Total children | | 1.04(*1.42*) |
| Children living at home | | 1.07(*0.89*) |
| Relationship type | Opposite-sex | 88% |
| | Same-sex | 12% |
| Relationship status | Married | 74% |
| | Engaged | 14% |
| | Dating | 12% |
| Relationship length (years) | | 11.38(*10.59*) |
| Education | Some college | 8% |
| | Associate's degree | 3% |
| | Undergraduate degree | 44% |
| | Graduate degree | 44% |
| | Other | 1% |
| Employment | Full-time | 74% |
| | Part-time | 17% |
| | Not currently employed | 8% |
| | Other | 1% |
| Combined total income | \$25,000–\$49,999 | 17% |
| | \$50,000–\$74,999 | 7% |
| | \$75,000–\$99,999 | 19% |
| | \$100,000+ | 57% |
| Type of bank account | Joint | 48% |
| | Combination | 28% |
| | Separate | 24% |

*Table 2.* Correlation Matrix, Means, Standard Deviations, and Reliabilities.

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | *M* | *SD* | α |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. Sharing | 1.00 | | | | | | | | | | | | | | 5.40 | 0.63 | .84 |
| 2. Trad | .25** | 1.00 | | | | | | | | | | | | | 4.80 | 0.75 | .71 |
| 3. Uncert | -.097 | .03 | 1.00 | | | | | | | | | | | | 4.26 | 0.61 | .44 |
| 4. TRA | .20* | .19* | -.24** | 1.00 | | | | | | | | | | | 4.92 | 1.00 | .75 |
| 5. Auto | -.24* | -.04 | .30** | -.06 | 1.00 | | | | | | | | | | 3.53 | 0.99 | .66 |
| 6. Assert | -.30** | -.15 | .21* | -.07 | .23* | 1.00 | | | | | | | | | 2.65 | 0.94 | .74 |
| 7. Space | .13 | .01 | .04 | .07 | .20* | .10 | 1.00 | | | | | | | | 4.71 | 0.66 | .41 |
| 8. Avoid | -.23* | .19* | .08 | -.16 | -.15 | .06 | -.38** | 1.00 | | | | | | | 3.34 | 0.73 | .70 |
| 9. RDAS | .51** | .29* | -.18 | .06 | -.25** | -.24* | -.14 | .02 | 1.00 | | | | | | 54.06 | 5.36 | .79 |
| 10. Cohes | .26** | -.006 | -.13 | .04 | .08 | -.19* | -.14 | -.12 | .35** | 1.00 | | | | | 12.46 | 2.34 | .60 |
| 11. Satisf | .21* | .26** | -.19* | .00 | -.27** | -.23* | -.19* | .26** | .64** | .19* | 1.00 | | | | 16.18 | 2.50 | .77 |
| 12. Consen | .31** | .15 | -.12 | -.05 | -.19** | -.16 | -.11 | -.08 | .75** | .18 | .20* | 1.00 | | | 22.90 | 4.04 | .80 |
| 13. FM | .08 | -.12 | .03 | -.08 | -.14 | .00 | .02 | -.03 | .36** | .21* | .30** | .27** | 1.00 | | 3.89 | 1.10 | .80 |
| 14. FC | .44** | .19* | -.15 | .24* | .03 | -.17 | .04 | -.13 | .24* | .10 | -.02 | .24* | .00 | 1.00 | 3.85 | 0.79 | .69 |

Note. $N = 115$. **Correlation is significant at the 0.01 level (2-tailed). *Correlation is significant at the 0.05 level (2-tailed).

*Table 3*. RDI Initial Cluster Center Means from Fitzpatrick (1984)

| | Couple Type | | |
|---|---|---|---|
| | Traditional | Independent | Separate |
| RDI Dimension | *M* | *M* | *M* |
| Sharing | 5.01 | 4.73 | 4.07 |
| Traditionalism | 4.97 | 4.35 | 4.88 |
| Uncertainty | 3.52 | 4.35 | 4.19 |
| Temporal Regularity | 4.71 | 3.23 | 4.41 |
| Autonomy | 3.20 | 4.39 | 4.40 |
| Assertiveness | 2.80 | 3.54 | 3.27 |
| Undifferentiated Space | 4.44 | 4.41 | 3.88 |
| Conflict Avoidance | 3.94 | 3.60 | 3.27 |

*N* = 1672

*Table 4*. Means, Standard Deviations, and ANOVAs for Relational Dimensions Instrument (RDI) Dimensions by Couple Type

| | Couple Type | | | | | | |
|---|---|---|---|---|---|---|---|
| | Traditional | | Independent | | Separate | | |
| RDI Dimension | *M* | *SD* | *M* | *SD* | *M* | *SD* | *F* |
| Sharing | $5.56_a$ | 0.54 | $5.20_b$ | 0.68 | $5.25_b$ | 0.69 | 4.10** |
| Traditionalism | $4.96_a$ | 0.62 | $4.46_b$ | 0.76 | 4.75 | 0.86 | 3.53 |
| Uncertainty | $4.05_a$ | 0.62 | $4.45_b$ | 0.51 | $4.48_b$ | 0.53 | 7.45*** |
| TempReg | $5.35_a$ | 0.57 | $3.23_b$ | 0.64 | $5.10_a$ | 0.77 | 76.561*** |
| Autonomy | $3.02_a$ | 0.71 | $3.43_a$ | 0.87 | $4.34_b$ | 0.87 | 31.59*** |
| Assertiveness | $2.29_a$ | 0.64 | $2.31_a$ | 0.73 | $3.36_b$ | 1.03 | 22.55*** |
| Space | 4.71 | 0.64 | 4.44 | 0.54 | 4.84 | 0.71 | 2.38*** |
| Conflict Avoid | 3.38 | 0.70 | 3.57 | 0.48 | 3.15 | 0.85 | 2.35 |

Note: Means with different subscripts are significantly different at $p < .05$ as determined by Tukey's HSD post hoc test.
** $p < .01$. *** $p < .001$.

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## Appendix: Online Survey

*I. Individual Demographic Items*

1. What is your age?

_______ years

2. What is your biological sex?

[Open-ended response]

3. What is your ethnicity/nationality?

[Open-ended response]

4. How would you describe your current religious practice?

[Open-ended response]

5. Which of the following best describes your employment status?

1. Working full time paid employment (35 or more hours per week)
2. Working part time paid employment (less than 35 hours per week)
3. Self-employed (35 or more hours per week)
4. Self-employed (less than 35 hours per week)
5. Other form of paid employment
6. Not currently in paid employment

6. Please indicate the highest level of education you've achieved.

1. Less than high school
2. Some high school
3. High school/GED
4. Some college
5. College (2 year Associate's degree)
6. College (4 year BS/BA)
7. Graduate degree
8. Other

7. What is your annual individual income?

1. $0 to $24,999
2. $25,000 to $49,999
3. $50,000 to $74,999
4. $75,000 to $99,999

5. $100,000 and above

*II. Relationship Items*

1. Are you in a same- or opposite-sex relationship?

    1. Same-sex
    2. Opposite-sex

2. What is your relationship status?
    1. Married
    2. Engaged
    3. Dating

3. In years, approximately how long have you been in your current relationship (including dating if you are married)?

    __________ years

4. How would you describe your bank account/s with your partner?

    1. We have separate accounts.
    2. We have a joint account.
    3. Other, please explain _____________

5. Describe how you arrived at the way in which you currently handle your bank account/s. For instance, did you have a discussion about merging your funds into a joint account? Have you switched the way you manage your money over the years? How so?

    [Open-ended response]

6. Describe who handles the finances, in what capacity, and why. For example, does one person take on the money manager position? Why? Or, do both of you contribute to financial management? How so?

    [Open-ended response]

7. What is your total annual household income?

    1. $0 to $24,999
    2. $25,000 to $49,999
    3. $50,000 to $74,999
    4. $75,000 to $99,999
    5. $100,000 and above

8. How many children do you have?

______ children

9. How many of your children live at home?

______ children

*III. Revised Dyadic Adjustment Scale (RDAS) (Busby et al., 1995)*

- Most people have disagreements in their relationships. Please indicate below the approximate extent of agreement or disagreement between you and your partner for each item on the following list. (5 = always agree, 4 = almost always agree, 3 = occasionally agree, 2 = frequently disagree, 1 = always disagree)

    1. Religious matters
    2. Demonstrations of affection
    3. Making major decisions
    4. Sexual activity
    5. Conventionality (correct or proper behavior in terms of manners, politeness)
    6. Career decisions

- Please indicate how often the instances below occur in your relationship. (0 = all the time, 1 = most of the time, 2 = more often than not, 3 = occasionally, 4 = rarely, 5 = never)

- How often do you…

    7. …discuss or have you considered divorce, separation, or terminating your relationship?
    8. …and your partner fight?
    9. …regret that you are together?
    10. …and your partner "get on each other's nerves"?

- Please indicate how often you and your partner spend time sharing interests. (4 = every day, 3 = almost every day, 2 = occasionally, 1 = rarely, 0 = never)

    11. How often do you and your partner engage in outside interests together?

- How often would you say the following events occur between you and your partner? (0 = never, 1 = less than once a month, 2 = once or twice a month, 3 = once or twice a week, 4 = once a day, 5 = more often)

    12. Have a stimulating exchange of ideas
    13. Work together on a project
    14. Calmly discuss something

*IV. Relational Dimensions Instrument (RDI) (Fitzpatrick, 1988)*

- Please indicate how frequently a particular activity or behavior occurs OR how frequently a given statement can be considered true for you or your relationship. Choose the answer that best shows how you feel about the statement. (1 = always, 2 = usually, 3 = often, 4 = occasionally, 5 = often not, 6 = usually not, 7 = never)

1. We try to make our guests feel free to enter any room of our house.
2. We talk about the future of our relationship.
3. We share responsibility for deciding when, for how long, and at what speed chores around the house should be completed.
4. We go out together to public places in the community such as zoos, sporting events, public parks, amusement parks, museums, libraries, and so on.
5. We visit with our friends in their houses or apartments.
6. My *partner* has taken vacations without me (even if only for a day or two).
7. We try to resolve our disagreements immediately.
8. We embrace (show affection) in public places.
9. We tell each other how much we love or care about each other.
10. My *partner* tells me (e.g., tries to influence) what magazines or books to read and/or television shows to watch.
11. We decide together how to arrange the furniture and set up various rooms in our house.
12. We go to bed at different times.
13. My *partner* encourages me to use my talents, even if it means some inconvenience to him/her.
14. Most of our friends know each other.
15. We talk more about tasks and accomplishments than about feelings and affection.
16. We feel a need to resolve the disagreements or oppositions that arise between us.
17. I open my *partner's* personal mail without asking permission.
18. I feel free to interrupt my *partner* when s/he is concentrating on something if s/he is in my presence.
19. I tell (e.g., try to influence) my *partner* which magazines or books to read and/or what television shows to watch.
20. My *partner* reassures and comforts me when I am feeling low.
21. My *partner* forces me to do things that I do not want to do.
22. My *partner* expresses his/her feelings and reactions to me.
23. I get the feeling that my *partner* can read my mind.
24. We eat our meals (e.g., the ones at home) at the same time every day.
25. We seek new friends and outside experiences.
26. We are likely to argue in front of friends or in public places.
27. I have my own private workspace (study, workshop, utility room, etc.).
28. We cook and eat our meals separately, even when we are both at home.
29. I feel free to invite guests home without informing my *partner*.
30. I have taken separate vacations from my *partner* even if only for a day or two.
31. We express anger with each other.
32. I feel free to ask my *partner* to communicate his/her true feelings to me.

33. In our home, we keep a fairly regular daily time schedule.
34. We share many of our personal belongings with each other.
35. If I can avoid arguing about some problems, they will disappear.
36. My *partner* has his/her own private workspace (study, workshop, utility room, etc.).
37. My *partner* tries to persuade me to do something that I do not want to do.
38. We talk about the present.
39. We serve the main meal at the same time every day.
40. My *partner* complains if I open his/her personal mail without permission.
41. It bothers me if a guest goes into our refrigerator or fixes himself/herself some coffee in our home.
42. If I am working or concentrating on something, I ignore the presence of my *partner*.
43. When I am angry with my *partner*, I'll say nothing rather than something that I will be sorry for later.
44. We openly express our disagreements with each other.
45. Events in our apartment/home occur without any regularity.
46. Our time schedule varies quite a bit from day to day.

- The next set of questions is followed by scales, which ask for a judgment of how strongly you agree or disagree with the particular statements concerning a variety of issues regarding your marriage and general attitudes regarding life/marriage. Please indicate which response best describes your level of agreement with each statement. (1 = strongly agree, 2 = agree, 3 = moderately agree, 4 = undecided, 5 = moderately disagree, 6 = disagree, 7 = strongly disagree)

47. Life is filled with so many contradictions that I am not certain how to interpret what it all means.
48. Our life together seems more exciting than that of most couples I know.
49. We cooperate well in resolving our conflicts.
50. It is more important to share good feelings with each other than it is to share bad feelings.
51. I think we joke around and have more fun than most couples.
52. Infidelity (unfaithfulness) in marriage is inexcusable.
53. Relationships should not interfere with each person's pursuit to discover his/her own potential.
54. Often the only way to gain perspective on a situation is to see its absurdity.
55. Our wedding ceremony was (*or would be*) very important to us.
56. Pictures, mementos, and other objects that have a special meaning for a couple should be displayed in their home so that others can see them.
57. A good motto for our relationship is "Care deeply but remain composed."
58. It is important for a couple (or a family) to attend church, synagogue, etc., and, when possible, to attend together.
59. Sex is very important in our relationship.
60. I think it is important for one to have some private space, which is all his/her own and separate from one's partner.
61. Children should be taught the traditions and customs that are their heritage.
62. Once family plans are made, they should not be changed without a very good reason.

63. Family secrets should not be shared with friends, no matter how close they are.
64. Our society, as we see it, needs to regain faith in the law and in our institutions.
65. The meaning of life and our purpose is very clear.
66. The ideal relationship is one marked by novelty, humor, and spontaneity.
67. In romantic relationships there should be no constraints or restrictions on individual freedom.
68. There seem to be many minor crises in our lives.
69. One spouse should take the other's last name after they are married.
70. We can go for long periods of time without spending much time together as a couple.
71. We communicate to one another with a greater range and intensity of feelings than most couples I know.
72. It is better to hide one's true feelings in order to avoid hurting your *partner*.
73. With my *partner*, I tell it like it is no matter the consequences.
74. Partners should be frank (honest) and spontaneous in conversations with one another even if it leads to disagreements.
75. In a romantic relationship, privacy is more important than togetherness.
76. In a relationship, each individual should be permitted to establish the daily rhythm and time schedule that suits him/her best.
77. In our relationship, we feel that it is better to engage in conflicts than to avoid them.

*V. Financial Communication*

- Reflect on how you and your partner communicate regarding finances. The next set of questions will ask you to indicate how financial conversations occur in your relationship.

1. How often do you discuss finances with your partner?
    1. Never
    2. A few times a year
    3. A few times a month
    4. A few times a week
    5. Nearly every day

2. When you discuss finances with your partner, how would you describe the tone of the conversation?
    1. Very negative
    2. More negative than positive
    3. Somewhere in between
    4. More positive than negative
    5. Very positive

3. In your opinion, how important are these conversations?
    1. Not at all important
    2. A little bit important
    3. Somewhere in between
    4. Quite important
    5. Very important

4. How important do you think your partner thinks these conversations are?
    1. Not at all important
    2. A little bit important
    3. Somewhere in between
    4. Quite important
    5. Very important

5. Typically, what is the level of agreement with your partner when you discuss finances?
    1. Never agree
    2. Agree rarely
    3. Agree about half of the time
    4. Agree much of the time
    5. Always agree

6. Overall, how satisfied are you with how you and your partner discuss finances?
    1. Not at all satisfied
    2. Unsatisfied for the most part
    3. Somewhere in between satisfied and unsatisfied
    4. Satisfied for the most part
    5. Very satisfied

7. Please elaborate on your level of satisfaction regarding how you and your partner discuss finances. For what reasons did you answer the way you did?

    [Open-ended response]

8. Please elaborate on situations in which you are likely to have a discussion regarding finances with your partner (e.g., day-to-day spending; big ticket items; vacations; school costs; etc.).

    [Open-ended response]

9. Please describe a memorable financial conversation you had with your partner. Include why you were discussing finances, how the conversation went, how it ended, and how you felt during/after the conversation.

    [Open-ended response]

<u>*VI. ENRICH Financial Management Scale (Olson, Fournier, & Druckman, 1985)*</u>

- Please indicate your level of agreement with the following statements. (1 = strongly agree, 2 = moderately agree, 3 = neither agree nor disagree, 4 = moderately disagree, 5 = strongly disagree) *The numbers below reflect item numbers from the larger ENRICH marital inventory*.

16. Sometimes I wish my partner were more careful in spending money.
19. We always agree on how to spend our money.
26. We have difficulty deciding on how to handle our finances.
37. I am satisfied with our decisions about how much we should save.
45. We are both aware of our major debts, and they are not a problem for us.
51. We keep records of our spending so we can budget our money.
77. Use of credit cards and charge accounts has been a problem for us.
85. Deciding what is most important to spend our money on is a concern for us.
93. It bothers me that I cannot spend money without my partner’s approval.
110. I am concerned about who is responsible for the money.

**CURRICULUM VITAE**

Anne N. Zmyslinski-Seelig

Place of birth: Columbus, OH

**Education**

Ph.D. Communication

*University of Wisconsin-Milwaukee, December 2015*

Emphasis: Interpersonal communication with emphases in romantic relationships, family, conflict, and health communication

Advisor: Dr. Mike Allen

Dissertation Title: "To Each Their Own": Comparing Satisfaction, Money Management, and Financial Communication Across Couple Types

M.S. Communication

*North Dakota State University, 2011*

Thesis Title: Online or face-to-face? Relationship satisfaction and attraction across two media

B.A. Journalism, Broadcasting, & Mass Communication Technologies

Minor: Spanish

*North Dakota State University, 2008*

**Teaching**

SP111: Introduction to Public Speaking, 2015–present

Central Oregon Community College

- Assist students in generating meaningful speech topics
- Relieve students' public speaking anxiety through in-class activities throughout the semester
- Provide students with lectures, videos, and other forms of media containing real life examples they could relate as they public speakers

SP218: Interpersonal Communication, 2015–present

Central Oregon Community College

- Challenge students to practice communication competence more effectively in their personal and professional lives
- Discuss communication concepts in-depth through class discussion in which students learn from their peers' perspectives
- Utilize group work so that students learn how to communicate effectively in teams to complete tasks or answer thought-provoking questions

COMMUN 301: Interpersonal Communication Processes, 2012–2015
University of Wisconsin-Milwaukee

- Integrated theory and research into teaching and students' assignments in order to foster knowledge of interpersonal communication research
- Encouraged students to improve the close relationships in their lives through class discussion and a semester-long research and application-based paper
- Utilized group work through a 30-minute presentation about a topic in which students must locate and cite relevant communication research

COMMUN 101: Introduction to Interpersonal Communication, 2011–2015
University of Wisconsin-Milwaukee

- Challenged students to communicate more effectively in their daily lives
- Discussed communication issues in-depth through class discussion
- Utilized group work so that students learn how to communicate effectively in teams to complete tasks or answer thought-provoking questions

COMM 110: Introduction to Public Speaking, 2009–2011
North Dakota State University, 8 sections (~20 students)

- Challenged students to generate creative speech topics
- Relieved students' public speaking anxiety through in-class activities in which they familiarized themselves with their classmates
- Provided students with lectures containing real life examples they could relate to as college students

**Awards & Recognitions**

- University of Wisconsin-Milwaukee, Melvin H. Miller Doctoral Teaching Award, 2014

- Top Paper Panel, Interpersonal & Small Group Division, Central States Communication Association Convention, 2014

- University of Wisconsin-Milwaukee, ICA Teaching Award, 2013
- University of Wisconsin-Milwaukee, Chancellor's Award, 2011-2012

- Top Paper, Health Communication Division, Central States Communication Association Convention, 2010

**Research**

Publications

**Zmyslinski-Seelig, A. N.** (in press). Repeated measures. In M. Allen (Ed.), *The Sage encyclopedia of research methods*. Beverly Hills, CA: Sage.

**Zmyslinski-Seelig, A. N.** (in press). Survey questions, writing and phrasing of. In M. Allen (Ed.), *The Sage encyclopedia of research methods*. Beverly Hills, CA: Sage.

**Zmyslinski-Seelig, A. N.** (in press). Using others' surveys. In M. Allen (Ed.), *The Sage encyclopedia of research methods*. Beverly Hills, CA: Sage.

Frohlich, D. O., & **Zmyslinski-Seelig, A. N.** (in press). How *Uncover Ostomy* challenges ostomy stigma and encourages others to do the same. *New Media & Society.*

Song, H., **Zmyslinski-Seelig, A. N.**, Kim, J., Drent, A., Victor, A., Omori, K., & Allen, M. (2014). Does Facebook make you lonely?: A meta-analysis. *Computers in Human Behavior, 36,* 446–452. Doi: 10.1016/j.chb.2014.04.011

Allen, M., Bourhis, J., Burrell, N., Cole, A. W., Cramer, E., Dilbeck, K., England, N., Hawkins, J. M., Maier, M., Mullane, R., Omachinski, K., Omori, K., decloedt-Pincon, D., Victor, A., Willes, K. L., & **Zmyslinski-Seelig, A. N.** (2013). Comparing communication doctoral programs, alumni, and faculty: The use of Google Scholar. *Journal of the Association for Communication Administration, 32,* 55–68.

Frohlich, D. O., & **Zmyslinski-Seelig, A. N.** (2012). The presence of social Support messages on youtube videos about inflammatory bowel disease and ostomies. *Health Communication, 27,* 421–428. Doi: 10.1080/10410236.2011.606524

Under Review

Kim, S., Allen, M., Cole, A., Cramer, E. M., Ahn, S., Becker, K. M., Choi, C., Jayroe, T. J., Dilbeck, K., Gross, C. M., Hawkins, J. M., Kim, M., Mullane, R., Priddis, D., Smith, K., Victor, A. K., Willes, K., **Zmyslinski-Seelig, A. N.** (under review). Testing the evidence effect of additive cues model (ACM). *Communication Quarterly.*

Conference Presentations

Raiche, A. K., Nicolini, K. M., & **Zmyslinski-Seelig, A. N.** (2014, November). *Examining the interplay of adult children's dialectical discourse surrounding conflict*. Paper presented at the National Communication Association Convention, Chicago, IL.

Sahlstein Parcell, E., Allen, M., Emmers-Sommer, T. M., Nebel, S., & **Zmyslinski-Seelig, A. N.** (2014, April). *Divided families: How distance impacts communication frequency and relational quality.* Paper presented at the Central States Communication Association Convention, Minneapolis, MN. (Top Paper Panel, Interpersonal and Small Group Division).

Kartch, F., & **Zmyslinski-Seelig, A. N.** (2013, November). *I'm gay, but don't tell…: Coming out, negotiation of ownership, and identity formation.* Paper presented at the National Communication Association Convention, Washington, D.C.

Song, H., **Zmyslinski-Seelig, A. N.**, Kim, J., Drent, A., Victor, A., Omori, K., & Allen, M. (2013, November). *Does Facebook make you lonely?: A meta-analysis*. Poster presented at the National Communication Association Convention, Washington, D.C.

Kim, S., Cole, A. W., Cramer, E. M, Ahn, S., Becker, K. B., Choi, C. S., Dilbeck, K. E., Gross, C. M., Hawkins, J. M., Jayroe, T. J., Kim, M., Mullane, R., Priddis, D., Smith, K., Victor, A. K., Willes, K., & **Zmyslinski-Seelig, A. N.** (2013, November). *Testing the evidence effect of additive cues model (ACM).* Paper presented at the National Communication Association Convention, Washington, D.C.

**Zmyslinski-Seelig, A. N.**, Fisher, V. A., & Gross, C. M. (2013, October). *Honey, take out The trash: Types of demand/withdraw in marital relationships*. Paper presented at the International Association for Relationship Research Mini-Conference, Louisville, KY.

Frohlich, D. O., & **Zmyslinski-Seelig, A. N.** (2012, November). *How Uncover Ostomy Challenges the stigma of ostomies, and encourages others to do the same*. Paper presented at the National Communication Association Convention, Orlando, FL.

Frohlich, D. O., & **Zmyslinski, A. N.** (2011, November). *The presence of social support Messages on youtube videos about inflammatory bowel disease and ostomies*. Paper presented at the Central States Communication Association Convention, Milwaukee, WI. (Top Paper, Health Communication Division).

<u>Manuscripts in Progress</u>

**Zmyslinski-Seelig, A. N.**, Fisher, V. A., & Gross, C. M. (in preparation for submission to *Communication Research Reports*). Honey, take out the trash: Types of demand/withdraw in marital relationships.

Kartch, F., & **Zmyslinski-Seelig, A. N.** (in preparation for submission to *Journal of Family Communication*). I'm gay, but don't tell…: Coming out, negotiation of ownership, and identity formation.

Sahlstein Parcell, E., Allen, M., Emmers-Sommer, T. M., Nebel, S., & **Zmyslinski-Seelig, A. N.** (in preparation for submission to *Communication Research Reports*). Divided families: How distance impacts communication frequency and relational quality.

Raiche, A. K., Nicolini, K. M., & **Zmyslinski-Seelig, A. N.** (in progress). Examining the Interplay of adult children's dialectical discourse surrounding conflict.

Parcell, E., Timmerman, L., Rafferty, K. A., **Zmyslinski-Seelig, A. N.**, Baker, B. M. A., Stoll, A., Fisher, V., Kohler, K., & Kivolowitz, P. K. (in progress). Discourses of deployment: A military child perspective.

Discussion Panel

**Zmyslinski-Seelig, A. N.**, Davidson, R. D., Stache, L. C., Burns, M. E., Farrell, L. C., & Anderson, L. B. (2015, April). *Converging academic voices: Learning the languages of our peers*. Discussion panel to be presented at the Central States Communication Association Convention, Madison, WI.

Invited Presentation

**Zmyslinski-Seelig, A. N.** (2014, November). *"To each their own:" Comparing financial communication across couple types.*

- Dr. Andrew Cole invited me to present my dissertation proposal to students in an oral and interpersonal communication course at Waukesha County Technical College.

**Service**

Reviews

Invited Reviewer, *Personal Relationships*, 2015

Paper Reviewer, National Communication Association (Paper Reviewer, LGBTQ Caucus), 2015

Conference Service

National Communication Association (Usher), 2012-2013

University Service

NDSU Faculty Mentor, 2010 – 2011

Forensics Judge (Valley Forensics League), 2010 – 2011

Departmental Service

UWM Committee to Review TA Selection Policy, 2014

UWM Public Speaking Showcase, 2012–2015

UWM CGSC (Communication Graduate Student Council), 2011–2015

- Activities Coordinator, 2014-present
- Phd Mentorship Co-Coordinator, 2013–2014

NDSU Peer Mentor, 2010–2011

Community Service

ACT Exam Proctor (New Berlin, WI), 2014-2015

House of Peace (Milwaukee, WI), 2012 – 2013

Big Brothers, Big Sisters (Fargo, ND), 2010 – 2011

**Professional Association Membership**

Member, International Association for Relationship Research (2011 – present)
Member, National Communication Association (2010 – present)
Member, Central States Communication Association (2010 – present)