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Recent studies have suggested that relative to other types of marital disagreement, financial disagreements are more problematic for couples. Using data from the National Survey of Families and Households (N = 3,861 couples), we tested whether different types of marital disagreements predicted self-reported marital conflict tactics. Considering the findings overall, financial disagreements were among the consistent top predictors of conflict tactics – including using heated arguments more frequently than calm discussion. Contrary to previous studies, however, disagreements over housework also predicted conflict tactics about as strongly as financial disagreements. Husbands' reports of financial disagreements were more closely associated with conflict tactics than wives' reports.

Keywords: financial therapy; marital conflict; conflict tactics

INTRODUCTION

Financial difficulties predict increases in depression, decreased marital satisfaction, increased marital conflict, and higher likelihoods of divorce (Dew, 2008; Amato & Rogers, 1997; Conger et al., 1990; Gudmunson, Beutler, Israelsen, McCoy, Hill, 2007; Stanley, Markman, & Whitton, 2002). Further, financial disagreements enjoy a level of notoriety over other types. For example, financial matters are the most frequent topic of disagreement between spouses (Chethik, 2006; Oggins, 2003) – though some assert that this is more perception than actual reality (Papp, Cummings, & Goeke-Morey, 2009). However, even Papp et al. – using a convenience sample of married couples – found that compared with other topics of disagreement, financial disagreements tended to be less-easily resolved, were more salient to couples, generated more heated responses, and lasted longer than other types of marital disagreements.

Although financial disagreements relate to the *frequency* and *length* of conflict, few studies have tested whether they are associated with conflict *intensity* or *tactics*. Further,

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only a few studies (e.g., Papp et al., 2009; Stanley et al., 2002) have compared financial disagreements to other disagreements to test whether financial disagreements' reputation for difficulty is warranted, that is whether they are indeed more problematic for couples.

This study investigated whether the content of marital disagreements differentially related to couples' conflict tactics. The particular focus was whether financial disagreements were associated with more frequent use of calm discussion, heated arguments, and violence than other types of marital disagreements, such as sex or spending time together. We also assessed whether financial disagreements were more strongly linked to a conflict style of having heated arguments equal or exceed calm discussion. Researchers have found that heated arguments are most problematic when they are accompanied by a lack of using positive or affirmational conflict techniques (Gottman, 1991, 1994). Thus, we also assessed whether financial disagreements were linked to a conflict style of having more heated arguments than calm discussions. This study utilized data drawn from the National Survey of Families and Households (NSFH, *N* = 5,362 married couples) to assess these research question. The NSFH is nationally representative, longitudinal, surveyed both spouses in most couples, and includes detailed items on the couples' financial status, marital conflict tactics, and their marriage in general.

FINANCES AND CONFLICT

Marital Conflict Tactics

Nearly all spouses experience disagreements. The key determinant of relationship health, however, is not how frequently spouses have disagreements, but the varying tactics they use to resolve their differences (Gottman, 1994). Positive conflict tactics can facilitate marital quality. For example, couples who use supportive gestures during disagreements are less likely to experience marital distress (Gottman). Further, accepting a spouses' solution during a disagreement can establish a benign process of trust and interdependence (Wieselquist, Rusbult, Foster, & Agnew, 1999). Further, couples can use their disagreements to foster greater understanding and solidarity (Jenkins, Stanley, Bailey, & Markman, 2002).

Researchers have also identified harmful conflict patterns. When spouses resolve disagreements with high levels of heated arguments *while neglecting positive tactics*, they can seriously damage their marriage (Gottman, 1991, 1994; Weiss & Heyman, 1997). Conflict tactics characterized by anger and few positive behaviors predict decreased marital satisfaction, increased marital distress, and an increased likelihood of divorce (Gottman, 1994).

Marital violence is another destructive conflict strategy. Scholars have recognized two forms of marital violence: common couple violence and intimate partner terrorism (Johnson & Ferraro, 2000). Common couple violence is linked to situational conflict resolution (Johnson & Ferraro; Roberts, 2006). In other words, it is a strategy that couples use to get their way in a specific argument, although couples do not employ this tactic frequently (Johnson & Ferraro; Roberts). This study only focused on common couple

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violence because it is the type that is identifiable in nationally-representative surveys (Johnson & Ferraro).

Researchers have also linked the use of anger to resolve marital disagreements to common couple violence. Sometimes, common couple violence can occur during heated arguments (Roberts, 2006). Further, husbands' and wives' verbal aggression longitudinally predicts their initiation of physical aggression (Schumacher & Leonard, 2005). Couple violence may have its roots in a lack of anger management (Johnson, 2000) and the frequent use of heated arguments may also share a similar cause (Gottman, 1994; Weiss & Heyman, 1997).

Financial Disagreements and Negative Conflict

The main research question of this study was whether financial disagreements have a stronger relationship to negative conflict tactics than other common marital disagreements. One of the reasons financial disagreements may be related more strongly to negative conflict tactics is that financial transactions and payment obligations are frequent events. This gives couples frequent opportunities to disagree about something that will impact their lives (Stanley & Einhorn, 2009). For example, bills arrive monthly – if not weekly – and routine purchases, such as food and fuel, need to be made frequently. Large unexpected expenses, such as car repairs, can also arise. Financial issues are somewhat different than other marital issues in that they cannot easily be ignored (Papp et al., 2009). That is, putting off a decision about a credit card bill to maintain marital harmony has more problematic implications than putting off a decision about who makes the bed or whether to attend holiday gatherings with in-laws – though ignoring routine household chores like dishes and laundry could be disruptive (Barnett & Shen, 1997).

In addition to their frequency and unavoidability, financial issues may be related to powerfully visceral emotions that might trigger negative conflict tactics. This is because individuals connect extremely powerful meanings such as caring, security, success, and esteem to money (Shapiro, 2007; Jenkins et al., 2002). When spouses attach different or opposing meanings to money and its use, they may use negative conflict tactics to resolve financial disagreements. These disagreements may have less to do with the actual financial event and more to do with the underlying meanings of money (Jenkins et al.). For example, one individual might want to purchase a luxury-class automobile because he or she deeply feels that money should provide status and prestige. This desire might lead to problems if their spouse wants to put the money into a retirement account because he or she deeply feels that money should provide peace of mind. Recent research has shown that "tightwads" often marry "spendthrifts;" unsurprisingly when spouses have these opposing orientations, they are less satisfied in their marriage and fight more frequently (Rick, Small, & Finkel, 2009). Although other topics that couples frequently argue about (e.g. housework) may also have deep emotional ties (e.g., power), those involved in both research and practice have asserted that "…money has symbolic potential unlike almost anything else." (Stanley & Einhorn, 2007, p. 294).

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Finally, studies have shown that money can have negative interpersonal effects. In randomized experiments, participants receiving subconscious primers of money evidenced less helping behavior and more autonomy seeking relative to the control group (Vohs, Mead, & Goode, 2006). Further, survey research has shown that highly materialistic individuals report poorer marriages (Dean, Carroll, & Yang, 2007). These studies suggested that money brings about less affiliative orientations in individuals and have consequences for interpersonal relationships. Consequently, financial disagreements may be more likely to predict negative conflict responses than other types of disagreements. Thus, we hypothesized that financial disagreements will be the strongest predictors of negative conflict tactics.

Gender and Financial Issues

Financial disagreements may also be related to power and gender issues. Disagreements over finances can, in reality, be disagreements about underlying power and control issues (Jenkins et al., 2002; Shapiro, 2007). For example, when one spouse acts unilaterally to assume debt or save money using jointly-held resources, this may provoke conflict (Dew, 2007). The conflict may not necessarily be about the financial effects of the decision, but rather about the power imbalance such actions reflect. Diary research using a small number of married couples in Austria showed that most financial disputes concerned impending or recent consumption decisions; decision-making power was an issue in these disagreements (Kirchler, Rodler, Hölzl, Meier, 2001). Thus, financial issues can provoke larger issues of relationship equity and power.

Historically, husbands have held the financial power within households. In American colonies, few wives could own property or be employed for pay, though in some locales women could continue running a deceased husband's business (Kessler-Harris, 1980). And, although economic cooperation was the norm in rural areas during the mid-19th century, urbanization and earning wages (or earning higher wages) gave husbands more economic power in the late 19th and early-to-mid 20th century (Kessler-Harris; Zelizer, 1994).

The legacy of husbands' greater economic power continues. Despite increases in wives' paid labor force participation and economic contributions, husbands are still more likely to be the primary financial decision maker than are wives. For example, in a study of university faculty, 62% of married couples reported that they shared financial decisions, 26% reported that the husband was the primary financial decision maker, while only 12% reported that wives were the primary decision maker (Bernasek & Bajtelsmit, 2002). The majority of this group shared decision-making power, but husbands were twice as likely as wives to be the primary financial decision maker. Wives may also be more sensitive to becoming financially dependent on men as they marry or become mothers (Shapiro, 2007). In 2006, most couples still divided finances within the home in ways that could disadvantage women (Kenney). Thus, wives' reports of financial disagreements may be more strongly associated with conflict tactics than husbands'.

Alternatively, husbands might be more sensitive to financial disagreements. Because

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husbands have historically held greater economic decision-making power, they may expect to continue wielding such power. That is, husbands may expect few if any financial disagreements. Further, decision-making power may actually be a gendered resource that is not governed by economic contribution (Tichenor, 1999). Consequently, husbands' reports of financial disagreements may predict conflict tactics better than wives' reports.

The Financial and Marital Context

By accounting for couples' economic situations, we attempted to ensure that financial conflict did not arise because of financial difficulties. For example, not having enough money to meet financial obligations may elicit feelings of economic pressure. These stressful feelings of economic pressure are positively associated with negative marital interactions (Dew, 2007; Conger et al., 1990; Gudmunson et al., 2007).

The marital context may also be related to the conflict tactics that husbands and wives employ. Marital satisfaction may increase the likelihood that couples will use positive conflict tactics and decrease the likelihood of negative tactics. Spouses who are happy in their marriages have a greater incentive to keep their disagreements positive. Further, past interactions that have been positive may help them continue using positive interactions (Wieselquist et al., 1999).

METHOD

Data and Sample

The sample for this project was drawn from individuals who participated in the first and second waves of the National Survey of Families and Households (NSFH). The NSFH is a nationally representative, longitudinal survey of households. Wave 1 (W1) began in 1987 with over 13,000 households (Sweet, Bumpass, & Call, 1988). Wave 2 (W2) of the NSFH was conducted between 1992 – 1994. Although the third wave of the NSFH was conducted in 2001, some of the participants were purposefully and systematically dropped due to budgetary constraints. Thus, we used the first and second waves of the data for this project.

The NSFH has many advantages for this study. First, the NSFH is one of the few nationally-representative longitudinal data sets that includes measures of conflict tactics, the different issues couples fight over, and actual measures of financial well-being, such as assets and debt. Second, the NSFH collected data from both husbands and wives in most households. This helps to eliminate single-reporter bias.

We used two subsamples of NSFH participants in this project. The first subsample was a cross-sectional sample from W1. NSFH participants were included in this sample if they were married at W1 and had a participating spouse. The second subsample was a longitudinal subsample. To be included in the longitudinal sample, individuals had to be married at W1, participate in W1 and W2, had their spouse participate in W1 and W2, and not experience any separation or divorce between W1 and W2. The cross-sectional

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subsample had 5,362 couples. Of the 5,632 married couples in the cross-sectional sample, 898 were lost to the longitudinal sample due to attrition. A further 773 participated in W2, but had divorced between W1 and W2. Consequently, the longitudinal sample had 3,861 couples. These two samples were not mutually exclusive; the couples in the longitudinal sample were also in the cross-sectional sample.

Examining the characteristics of those who left the sample and those who divorced showed the differences between the cross-sectional and longitudinal sample. Age and race/ethnic minority status were positively associated with attrition in a logistic regression analysis, whereas W1 levels of assets and consumer debt were negatively associated with it (analysis not shown). Participants who were younger, who had lower marital satisfaction, and who had been married more than once were more likely to divorce. Consequently, attrition and divorce make the longitudinal sample less representative.

Measures

Dependent Variables. Three of the four dependent variables in the cross-sectional analysis were items that asked participants about their conflict tactics. Participants were asked how frequently they engaged in each of the following behaviors when they had a disagreement with their spouse: "discuss your disagreements calmly," "argue heatedly or shout at each other," and "end up hitting or throwing things at each other." Participants could respond that they 1 (*Never*) to 5 (*Always*) engaged in those behaviors.

We created the fourth dependent variable; it was a difference score. We subtracted participants' reports of using calm discussion from their reports of using heated arguments. A positive difference score meant that participants reported using heated arguments more than calm discussion. A negative difference score meant that they used calm discussion more than heated arguments. We created this variable to address Gottman's (1991, 1994) contention that the use of heated conflict, relative to how frequently positive tactics were used, was what matters most for relationship quality and stability.

For the longitudinal subsample, the dependent variables were change scores (CS) in the conflict tactics. To create the CS, W1 levels of calm discussion were subtracted from W2 calm discussion levels, W1 levels of heated arguments were subtracted from W2 levels, and W1 levels of physical violence was subtracted from W2 levels. Further, we subtracted the W1 difference score of calm and heated discussion from its W2 counterpart. A positive CS meant that individuals reported an increase in the use of the particular conflict strategy. A negative CS meant that they reported a decline.

Research has shown that spouses' reports of marital conflicts are highly correlated and can be combined to create couple-level reports of marital interactions (Gudmunson et al., 2007). We used this strategy for the dependent variables. That is, we summed husbands' and wives' reports of each dependent variable. This gave us the advantage of being more likely to find reports of tactics that often go unreported (e.g., couple violence) and also avoided the problem of single-reporter bias.

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Independent Variables. The main independent variables were five variables that measured participants' reports of how frequently they and their spouse disagreed on different topics in the past year. These topics were "money," "household tasks," "spending time together," "sex," and "in-laws." The response set ranged from 1 (*Never*) in the past year to 6 (*Almost everyday*). For the longitudinal analyses, W1 levels of each of these items were subtracted from their W2 levels to generate CS.

Global marital satisfaction was also an independent variable. This item asked participants, "Taking all things together, how would you describe your marriage." Respondents could answer that they were 1 (*Very Unhappy*) in their marriage to 7 (*Very Happy*) in it. Marital satisfaction change scores were created by subtracting W1 marital satisfaction from W2 marital satisfaction. We would have rather used a multi-item relationship satisfaction scale, but no such scale existed in W1 of the NSFH. Despite this, we were not worried about the use of this item since simulations have shown that single global marital satisfaction item are psychometrically comparable to multi-item scales when the sample size is large enough (Johnson, 1993).

Unlike the dependent variables, we entered individual wives' and husbands' reports of disagreements and marital satisfaction into the models individually rather than combining them. We did this so that we could assess the independent contribution of wives' and husbands' reports of disagreements and satisfaction to the couple level reports of marital conflict tactics. Entering these variables in separately (e.g., wives' financial disagreements, husbands' financial disagreements) also allowed us to examine our hypotheses about gender.

We used three variables to measure participants' financial situations. The analyses all included measures of total family income, total family assets (a sum of savings, investments, and worth of the home), and total family consumer debt (a sum of credit card debt, installment loans, and past-due bills). We surmised that including these variables would remove much of the variance regarding financial difficulties from the dependent variables. We transformed each of these financial variables using the *log 10* transformation to normalize their distributions.

Finally, we controlled for age, education, number of marriages, and race. Age was the wives' ages at W1 of the NSFH. Education measured how many years of education the participant had completed. Number of marriages simply indicated how many marriages each spouse had been in at W1 of the NSFH. To measure race, we used a categorical dummy variable that indicated whether the wife was White, Non-Hispanic. The omitted category was being a member of an ethnic/racial minority group. With the exception of age and race, we entered these control variables in for both wives and husbands (e.g., wives' education, husbands' education). We omitted husbands' age and race/ethnicity because tolerance statistics showed that they were too collinear with wives' age and race/ethnicity to include in the model.

Table 1 shows the descriptive statistics. Couples reported that calm discussion was

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their most frequent conflict tactic, with heated arguments and violence less common. The average difference between heated arguments and calm discussion was negative, indicating the use of calm discussion more frequently. Both wives and husbands reported infrequent disagreements. The means of the disagreements ranged from 1.48 (wives' disagreements on in-laws) to 2.05 (wives' financial disagreements) on a scale of 1 – 6. Most were highly satisfied in their marriage. Participants' mean age was in the early 40's, with most participants in their first marriage.

Table 1 also shows that although reported frequencies of disagreements went up between Waves 1 and 2, marital satisfaction was stable. Over time, couples utilized calm discussion less, but hardly changed their use of heated arguments or violence. This increased the number of couples whose heated arguments equaled or exceeded their calm discussion.

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Table 1
Descriptive Statistics

	Wives			*Husbands*		
	M	*SD*	Range	*M*	*SD*	Range
W1 Frequency of Disagreements:						
Money	2.05	1.14	1 – 6	2.02	1.13	1 – 6
Housework	1.97	1.07	1 – 6	1.97	1.07	1 – 6
Spending Time Together	1.94	1.24	1 – 6	2.02	1.28	1 – 6
Sex	1.70	1.04	1 – 6	1.78	1.11	1 – 6
In-laws	1.48	.84	1 – 6	1.50	.85	1 – 6
Change in Disagreement Freq.:						
Money	.09	1.12	-5 – 5	.06	1.12	-5 – 5
Housework	.11	1.14	-5 – 5	.06	1.14	-5 – 5
Spending Time Together	.06	1.40	-5 – 5	.03	1.43	-5 – 5
Sex	.08	1.18	-5 – 5	.07	1.29	-5 – 5
In-laws	.05	.98	-5 – 5	.06	1.00	-5 – 5
W1 Marital Satisfaction	6.06	1.27	1 – 7	6.13	1.19	1 – 7
Change in Marital Satisfaction	-.01	1.60	-6 – 6	.05	1.65	-6 – 6
W1 Age	41.52	15.31	16 – 97	44.21	15.76	17 – 90
W1 Education	12.55	2.73	0 – 20	12.60	3.22	0 – 20
Number of Marriages	1.25	.52	1 – 5	1.28	.57	1 – 5

	Couple Level Variables		
	M	*SD*	Range
W1 Freq. of Conflict Tactics:			
Calm Discussion	6.69	1.64	2 – 10
Heated Arguments	4.13	1.59	2 – 10
Violence	2.27	.73	2 – 9
Heated Arg. - Calm Disc.	-2.55	2.73	-8 – 8
Change in Conflict Tactics:			
Calm Discussion	-1.44	2.53	-8 – 8
Heated Arguments	.05	1.40	-6 – 8
Violence	-.05	.71	-7 – 8
Heated Arg. - Calm Disc.	1.49	2.90	-10 – 15
W1 Income[a]	$30,000	45,441.25	1 – 988,700
W1 Assets[a]	$55,628	124251.78	1 – 4,300,000
W1 Consumer Debt[a]	$96	3282.65	1 – 97,500

[a] Sample Median
Note: The descriptive statistics for the change scores represent only those in the longitudinal sample.

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Analysis

We conducted the cross-sectional analyses with Ordinary Least Squares (OLS) regressions. That is, we regressed each conflict tactic (e.g., calm discussion or heated arguments) on the argument topic variables, marital satisfaction, the financial variables, and the demographic variables.

For the longitudinal analyses we utilized change score (CS) analysis in OLS regression. That is, we regressed the CS of the different conflict tactics onto the change scores of the independent variables. CS models are interpreted like other regression models. That is, for every one-unit change an individual experienced in X (e.g., changes in financial disagreement frequency), on average, they were predicted to experience a change in Y (e.g., change in the conflict strategy) equal to the coefficient.

Unchanging variables (e.g., race) could not be directly included in change score models (Allison, 1994; Johnson, 2005). However, unchanging variables can be interacted with the CS of the other variables and thus included in the equation. We tested the CS models both with and without interactions of the unchanging demographic variables (e.g., race, age, number of marriages). The findings were the same whether these interaction terms were included in the regression or not. Further, the interaction terms were rarely significant. Thus, we presented the CS models without the interaction terms of the unchanging control variables.

We used CS models because they are a statistically sound strategy when measuring change with only two panels of data (Johnson, 2005). Further, CS models automatically control any variance related to omitted variables *that did not change* between W1 and W2; they become the fixed effects estimator when only using two panels (Allison, 1994; Johnson, 2005). This fact of CS models produces unbiased estimates of change and can help control problems related to not including unmeasured variables in the regression.

The variables had between 0 and 9% of the responses missing. Instead of list-wise deleting cases with missing data, we used multiple imputation to generate plausible values. In multiple imputation, the statistical software (SAS, 9.1, PROC MI) used maximum likelihood methods to generate 5 values for each missing response. The software then ran the analyses, once for each data set, and synthesized the analyses to generate the final results. Multiple imputation generates less-biased samples than mean imputation or list-wise deletion (Rubin, 1987).

RESULTS

Cross-sectional Relationships

Table 2 shows the cross-sectional relationships between the frequency of different argument topics and the frequency of couples' different conflict tactics. Both husbands' and wives' reports of financial disagreements were negatively associated with calm discussion. Contrary to what we had hypothesized, though, housework disagreements were also

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negatively related to calm discussion at about the same magnitude as financial disagreements. Disagreements over in-laws were also negatively related to calm discussion.

The findings were about the same for heated arguments. The frequency of financial disagreements was positively associated with the frequency of heated argument for both wives and husbands (though the magnitude was stronger for husbands). But, wives' and husbands' reports of housework disagreements were also positively associated with the frequency of heated arguments and they had about the same magnitude as financial disagreements.

Many types of disagreements were also associated with physical violence (Table 2). The strongest was husbands' reports of financial disagreements, but other types, including housework, time, sex, and in-laws, predicted the frequency of using violence as a conflict tactic. Wives reports' of financial disagreements were not related to reports of physical violence.

The final conflict tactic shown in Table 2 was the difference between couples' use of heated arguments and their use of calm discussion. Wives' and husbands' financial and housework disagreements were positively associated with using more heated arguments than calm discussions. For every one step increase in money or housework disagreements, the difference between the use of heated arguments and calm discussion increased between one-fifth and one-quarter of a point.

The standardized coefficients in Table 2 were somewhat small. This fact does not nullify the importance of the findings, however. For example, a couple, in which the husband reported disagreeing about the finances "about once a week," would have heated arguments about .40 (about one-quarter of a standard deviation) more often than a couple that disagreed about the finances "less than once a month." Further, that couple would experience a .5 higher difference (about 1/3 of a standard deviation) between their calm and heated arguments. Finally, the absolute value of the standardized coefficients for the frequency of financial and housework disagreements were about the same as the standardized coefficients for marital satisfaction.

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Table 2
Wave 1 Relationship between the Frequency of Argument Topics and Couples' Argument Tactics

	Calm Discussion			*Heated Arguments*			*Physical Violence*			*Difference between Heated Arguments/Calm Discussion*		
	b	*S.E.*	β	*b*	*S.E.*	β	*b*	*S.E.*	β	*b*	*S.E.*	β
Intercept	4.72***	.25		4.34***	.22		2.75***	.11		-.38	.38	
Freq. of Arguments:												
Money (W)	-.09***	.03	-.06	.13***	.02	.09	.01	.01	.02	.22***	.04	.09
Money (H)	-.07**	.03	-.05	.20***	.02	.14	.05***	.01	.08	.26***	.04	.11
Housework (W)	-.07**	.03	-.05	.19***	.02	.13	.04***	.01	.06	.27***	.04	.10
Housework (H)	-.10***	.03	-.07	.16***	.02	.11	.03*	.01	.04	.26***	.04	.10
Spousal Time (W)	.01	.02	.01	.04*	.02	.03	.03***	.01	.05	.04	.03	.02
Spousal Time (H)	-.01	.02	-.01	.02	.02	.02	-.01	.01	-.03	.03	.03	.02
Sex (W)	-.02	.03	-.01	.01	.02	.01	.01	.01	.01	.03	.04	.01
Sex (H)	-.03	.02	-.02	.03	.02	.03	.03*	.01	.04	.07	.04	.03
In-laws (W)	-.09**	.03	-.05	.10***	.03	.05	.04**	.01	.05	.20***	.05	.06
In-laws (H)	-.06*	.03	-.03	.06*	.02	.03	.01	.01	.02	.12**	.04	.04
Marital Satisfaction (W)	.11***	.05	.20	-.19***	.02	-.15	-.06***	.01	-.10	-.45***	.03	-.21
Marital Satisfaction (H)	.01	.04	.12	-.14***	.02	-.11	-.02*	.01	-.04	-.31***	.03	-.13
Wife Age	-.01***	.001	-.08	-.01***	.002	-.02	-.01***	.001	-.06	.01	.01	.02
Wife Education	.03**	.01	.05	-.01	.01	-.01	-.01	.01	-.02	-.04*	.02	-.04
Husband Education	.03**	.01	.05	.01	.01	.02	-.01***	.004	-.05	-.01	.01	-.02
Number of Marriages (W)	.11*	.05	.03	-.04	.04	-.01	-.02	.02	-.02	-.15	.07	-.03
Number of Marriages (H)	.01	.01	.01	.03	.04	.01	.08***	.02	.06	.03	.06	.01
White, Non-Hispanic (W)[a]	-.18**	.06	-.04	.19***	.05	.05	-.10***	.03	-.05	.38***	.09	.05
Logged Income	-.01	.01	-.01	.01	.02	.01	-.01	.01	-.01	-.01	.03	-.01
Logged Assets	.01	.01	.01	-.01	.01	-.01	-.007**	.003	-.04	-.01	.01	-.01
Logged Consumer Debt	-.01	.01	-.01	.02	.02	.02	-.01	.01	-.03	.02	.02	.01
F Value	53.00***			129.41***			35.04***			118.62***		
R^2	.17			.33			.12			.31		

Note: Husbands' age and race not included in the model because they were too collinear with wives' values.
[a] Omitted category is wife not white, non-Hispanic.
* $p < .05$, ** $p < .01$, *** $p < .001$

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Longitudinal Analyses

The cross-sectional findings were in line with expectations, but still leave doubts about the association between disagreements and conflict tactics. Longitudinal analysis of change presented stronger tests of whether financial disagreements were related to changes in conflict resolution tactics. Table 3 shows the results.

First, increases in husbands' reports of financial disagreements were the only type of disagreement to predict declines in couples' use of calm discussion, apart from increases in husbands' reports of disagreements over in-laws. Changes in marital satisfaction were not associated with changes in using calm discussion.

Changes in financial and housework disagreements were positively associated with increases in heated arguments for both husbands and wives. Although changes in wives' spousal time and sex disagreements, and in husbands' in-law disagreements were also positively related, they were not as strong of predictors as changes in financial disagreements.

Table 3 also shows that none of the changes in disagreement variables were associated with changes in the use of physical violence. Indeed, the only variable that predicted these changes was change in wives' marital satisfaction. This finding suggests that although disagreements were related to the use of physical violence in the cross-sectional data, this association may be due to unobserved characteristics of the couple, and not to a causal association between the disagreement types and couple violence.

Finally, changes in both wives' and husbands' reports of financial disagreements and housework disagreements were positively associated with a change in the use of heated arguments relative to the use of calm discussion. Husband's financial disagreements were strongly associated with this change. Interestingly, husbands' reports of changes in disagreements about in-laws were also positively associated.

To see whether we could rule out issues of reverse causality, we regressed changes in financial arguments on the four types of changes in conflict styles (not shown). For both husbands and wives, changes in calm arguments were not related to changes in the frequency that couples had financial disagreements. However, change in heated arguments and changes in the difference between heated arguments and calm discussion did predict changes in the frequency of financial disagreements for both husbands and wives. Thus, we cannot totally rule out a reverse-directional relationship from what we had hypothesized. However, it does not make sense theoretically to assert that when couples' argument tactics become more intense, they begin arguing about money more frequently.

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Table 3
The Relationship between the Changes in Argument Topics and Changes in Couples' Argument Tactics

	Changes in Calm Discussion			*Changes in Heated Arguments*			*Changes in Physical Violence*			*Changes in Difference between Heated Arguments/Calm Discussion*		
	b	*S.E.*	β	*b*	*S.E.*	β	*b*	*S.E.*	β	*B*	*S.E.*	β
Argument Changes:												
Money (W)	-.07	.05	-.03	.10***	.02	.08	.01	.01	.01	.16**	.06	.06
Money (H)	-.16**	.05	-.06	.11***	.02	.09	.02	.01	.03	.27***	.06	.09
Housework (W)	-.06	.05	-.02	.07***	.02	.06	.01	.01	.01	.13*	.05	.04
Housework (H)	-.06	.05	-.02	.11***	.02	.08	.01	.01	.02	.17**	.05	.06
Spousal Time (W)	-.01	.04	-.01	.07***	.02	.07	.01	.01	.01	.08	.04	.03
Spousal Time (H)	-.01	.04	-.01	.03	.02	.04	.01	.01	.03	.04	.05	.02
Sex (W)	.03	.05	.01	.04*	.02	.04	.01	.01	.01	.02	.05	.01
Sex (H)	.04	.05	.02	-.01	.02	-.01	.01	.01	.01	-.04	.05	-.02
In-laws (W)	-.03	.05	-.01	.03	.02	.02	.01	.01	.02	.06	.06	.02
In-laws (H)	-.14**	.05	-.05	.09**	.03	.06	.01	.01	.03	.22***	.06	.07
Changes in Marital Sat. (W)	-.01	.03	-.02	-.09***	.02	-.11	-.03**	.01	-.06	-.09*	.04	-.04
Changes in Marital Sat. (H)	-.03	.03	-.01	-.08***	.02	-.09	-.01	.01	-.03	-.05	.04	-.03
Changes in Income	-.01***	.001	-.15	.01	.01	.02	-.01	.01	-.03	.01***	.01	.14
Changes in Assets	-.03*	.01	-.04	-.01	.01	-.01	-.01	.01	-.01	.03*	.01	.04
Changes in Consumer Debt	.05	.03	.03	-.01	.01	-.01	.01	.01	.01	-.05	.03	-.03
F-Value	9.91***			34.12***			4.15***			20.17***		
R^2	.04			.12			.02			.07		

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

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DISCUSSION

Using a nationally representative sample of married couples, this study demonstrates that what couples fight about, and how frequently they fight about it, is associated with the negative conflict tactics they use. Specifically, financial disagreements are one of the two strongest predictors of positive and negative conflict tactics – the other is disagreements over housework. In the cross-sectional data, financial disagreements negatively predict the use of calm discussion, and positively predict the use of heated arguments, common couple violence, and the difference between heated arguments and calm discussion. In the longitudinal data, increases in financial disagreements are associated with increases in heated arguments, decreases in calm discussion, and an increasing difference between heated arguments and calm discussion, but not with increases in common couple violence. Consequently, financial disagreements may not only occur more frequently and be more difficult to resolve as prior studies have suggested (Chethik, 2006; Papp et al., 2009), but they may also provoke more problematic conflict tactics than other types of disagreements.

This study contributes to the literature regarding the association between financial issues and marriage. This study, like Papp et al. (2009), demonstrated that financial issues positively predict negative conflict tactics. We built on and extended Papp et al.'s work by testing the association between financial disagreements and marital conflict in a national sample, by demonstrating that *change* in financial disagreements is associated with *change* in conflict tactics, and by examining a broader range of conflict tactics. For example, we show that financial disagreements are associated with the use of violence in the cross-sectional data and with heated arguments exceeding calm discussion in both the cross-sectional and longitudinal data. Unlike Papp et al., we pitted each disagreement type against financial disagreements rather than aggregating the non-financial disagreements. This analytic decision demonstrated that housework disagreements can be just as problematic as financial disagreements.

Our study also adds to the literature by identifying gender differences. To be sure, husbands' and wives' financial disagreements are equally predictive of conflict tactics in three of the cross-sectional analyses. However, in the longitudinal analyses, husbands' financial disagreements are either stronger than wives' disagreements or are significant when wives' are not. These findings tentatively suggest that men may expect more control regarding money (Tichenor, 1999). If husbands perceive increasing disagreements about finances, they may use negative conflict tactics more frequently to enforce their desired financial decisions. These gender differences also suggest that power issues may play a role in why financial disagreements were the strongest predictors of conflict tactics. That husbands' reports of financial disagreements mattered more for conflict tactics indicate that family finances are a gender issue (Dew, 2009), though few studies have used the lens of gender to investigate money once it is in the family. These ideas are speculative, however, and necessitate further empirical validation.

Unfortunately, the data are not detailed enough to determine why financial issues are a stronger predictor of negative conflict tactics than other types disagreements. We do

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not know whether these findings reflect the continual nature of financial decision-making or the differing psychological associations with which individuals imbue money. Perhaps both of these processes make financial issues a more potent predictor of conflict tactics than other issues. Future research might explore these ideas.

So far, we have reported the findings as if financial disagreements are the strongest predictor of conflict tactics. In fact, in five of the eight analyses, disagreements over housework are as strong of predictors of conflict tactics as financial disagreements. Consequently, although financial disagreements are positively related to negative conflict tactics, housework disagreements are also an important element in couples' conflicts.

Like financial disagreements, many issues may underlie this finding. Some types of housework (e.g., washing the laundry) are just as unavoidable as making financial decisions (Barnett & Shen, 1997). Further, since wives' entry into the labor force, housework has become an even stronger center of gendered negotiation and contention (Hochschild & Machung, 1989). Although we don't know the reasons behind the association between housework disagreements and negative conflict tactics, this is one of the first studies to demonstrate this association.

Our study is not without limitations. For example, the findings may result from a period effect. A national recession occurred in 1991. Because W2 of the NSFH was collected shortly after the recession, this may have made financial issues and disagreements more salient to couples. Consequently, although these findings may indeed generalize to couples during recessionary periods, they may be less generalizable during prosperous times.

Attrition and divorce was also problematic. Older individuals and individuals of race/ethnic minority were more likely to leave the sample. Younger individuals, those with lower marital satisfaction, and those who had been previously married were more likely to divorce. At the very least, this indicates that attrition and divorce made the longitudinal sample less representative. Because those with the least happy marriages selected themselves out of the longitudinal sample through divorce, we may not have a completely accurate picture of how different argument types are related to conflict resolution tactics.

Another issue is the age of the data. Although the NSFH had advantages that made it the only data set we could use for this particular study, it is an older data set. Marriage relations may have changed since 1992. For example, as marriages have become more egalitarian, financial decision-making may have continued to become more egalitarian. This would mean that the association between financial disagreements and conflict tactics may have decreased. An alternative scenario is that wives' desire for egalitarian financial decision-making might have grown, but husbands' desire to control the finances may not have decreased. Such a scenario would indicate greater potential for financial disagreements to be positively associated with negative conflict tactics.

A final limitation we note is that the effect sizes are not as large as we expected. This might also be a data issue. Small effect sizes frequently occur in studies of marital quality using national data. Further, the longitudinal panels were separated by four to five years.

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Despite the small effect sizes, changes in financial disagreements were associated with changes in conflict tactics, and the coefficient magnitudes were about equal to or exceeded changes in marital satisfaction.

Implications for Practice

These findings are important with regards to the helping professions. Clinicians frequently help couples experiencing financial problems, but they might not know it or even ask about it. While discussing the field of marital therapy, Stanley and Einhorn (2007, pg. 293) noted, "There are three subjects on the short list of those avoided in a ''polite'' society: sex, religion, and money. … Among these three taboo subjects, we think that there is fair attention to one, some to the other, and almost none at all to the last one in our field."

Although we would not dispute the idea that, "…process may be king," (Stanley et al., 2002, pg. 672) this study affirms that content should not just be dismissed (Stanley et al.). Regarding the prediction of conflict tactics, financial disagreements were on par with division of labor disagreements – a subject that is frequently addressed in therapeutic training and practice. Thus, perhaps more care toward the financial content area is warranted. Shapiro (2007) emphasizes this point by stating, "Therapists need to help couples recognize the underlying emotions connected to money and help them grapple with these affects. Then couples will be better able to use money as a tool to enhance their life together" (p.290). As more information about finances and relationships is generated, a clearer picture develops as to how practitioners should proceed in regards to couples' financial issues.

First, practitioners could ask if finances have created problems in their relationship. Just as important as addressing communication, division of labor, or a couple's sex life when working with couples, a practitioner might profitably explore financial issues. Asking about finances is a multi-faceted endeavor which could involve a formal questionnaire or a discussion about the matter. Alternatively, gathering information might involve a financial genogram (Mumford & Weeks, 2003), assessing gender biases for each individual (Zagorsky, 2003; Opiela, 2002), and understanding the power differential in the relationship (Carter, 1988).

Depending on the practitioner's financial literacy they may also want to assess the couple's basic financial status (income, outflow, debt load, etc.). If a practitioner is uncomfortable delving into this aspect of the financial problem, having referral sources in place to aid clients in practical matters of financial management is warranted. If the practitioner feels comfortable and it is within their scope of expertise, they might use the therapeutic environment to address basic financial education. At this time the practitioner could address cognitive, emotional, and behavioral issues in regards to the couple's financial disagreements.

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CONCLUSION

This study is one of the first that shows that *what* married couples argue about is associated with *how* they argue. Specifically, financial and housework disagreements are more predictive of using positive and negative conflict tactics than most other common problems. Like housework, family financial issues are associated with issues of gender and family roles. Husbands' reports of financial disagreements were sometimes stronger predictors of conflict tactics than wives' reports, and this pattern was reversed when considering housework disagreements. These findings support continued research on the association between financial issues and interpersonal relationships.

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