

MATERIALISM, PERCEIVED FINANCIAL PROBLEMS,
AND MARITAL SATISFACTION

by

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A thesis submitted to the faculty of

Brigham Young University

in partial fulfillment of the requirements for the degree of

Master of Science

Marriage, Family & Human Development

School of Family Life

Brigham Young University

August 2005

BRIGHAM YOUNG UNIVERSITY

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ABSTRACT

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While there has been a relatively large number of studies conducted to investigate associations between financial problems and marital outcomes, little research has been done to examine possible relationships between materialistic attitudes, perceived financial problems, and marital outcomes. This study has been designed to examine a conceptual model linking materialism, perceived financial problems, and relationship satisfaction among married couples.

Data obtained from 600 married heterosexual couples who took the RELATE test fit the model well. Findings indicate that wives' materialism is negatively related to husbands' marital satisfaction. Husbands' and wives' materialism is positively related with increased perception of financial problems which is in turn negatively associated

with marital satisfaction. As expected, income was positively related to marital satisfaction, however, income had no relation to perception of financial problems. Materialism had a stronger impact on perception of financial problems than income.

Distinct gender findings indicate that although husbands' variables had no significant relation with wives' outcomes, wives' variables were significantly related to husbands' outcomes. Specifically, wives' materialism is positively related with husbands' increased perception of financial problems, and wives' perceived financial problems is negatively associated with husbands' marital satisfaction. These findings support the notion that materialism is indirectly related to marital satisfaction, and in some ways directly related to marital satisfaction.

ACKNOWLEDGEMENTS

I would like to acknowledge and express sincere appreciation to the many contributors who aided in the successful completion of this thesis. First, I thank my entire graduate committee, Dr. Jason Carroll, Dr. Tom Holman, and Dr. Larry Nelson. Each committee member already had a full plate, and still willingly agreed to help me. Their time and expertise was a very generous and helpful gift that allowed me to complete this thesis in time to move on to a doctoral program at Texas Tech University.

Additional thanks should be directed to Dr. Chongming Yang who personally spent hours training me to work with Structural Equation Modeling (SEM) utilizing both Amos 5.0 and M-Plus 3.12. Dr. Kathleen S. Bahr who brought me into this program, helped revise numerous drafts of the Review of Literature. I also need to express thanks to my cohorts (whom I also consider friends) in the MFHD graduate program who offered their services when needed.

I express special appreciation to Angela Esplin Dean, my wife, for her supporting, applauding, and caring about all of my endeavors. She has made marriage and the transition to parenthood a very sweet, enjoyable, and memorable experience. Her encouragement has inspired me to take on greater challenges, and to a large extent she has paid the price for our success through her daily efforts on behalf of our family. Finally, I thank our beautiful daughter, Analise, for the smiles, laughs, and spirit she has brought into our home. I don't know anyone who enjoys life as much as she does, and her personality helped push me through the final stages of this thesis.

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Introduction

Much of the marital research done before 1980 identified financial problems as one of the primary reasons for couple's marital dissatisfaction and dissolution (Albrecht, 1979; Goode 1956/1965; Levinger, 1976). However, although finances remain a potentially problematic issue for couples, later studies suggest that financial problems may be less influential than previously believed (Andersen, 2000; Kendal, 2003, Kitson & Sussman, 1982; Thurnher, Fenn, Melichar, & Chiriboga, 1983; Amato & Rogers, 1997). Some of this change may be due to the possibility that spouses who were divorcing before the 1970s often cited financial problems as the reason for divorce because this was considered to be legally and socially acceptable grounds in the fault-based system of divorce that existed at the time, thus inflating the perceived importance of financial distress as a predictor for marital dissolution (Kendal, 2003). Andersen (2000) found that although the relationship between financial problems and divorce is statistically significant, financial variables have not been shown to explain more than five percent of the variance in divorce. Although there is limited support for the assumed connection between financial problems and marital instability, there is some evidence that finances may be a conflict area that is linked to marital satisfaction (Koutstaal, 1998). Taken as a whole, there is mixed and inconsistent evidence of the widely held notion that financial problems are a frequent and salient feature in poor marital outcomes.

This inability to identify a consistent association between financial distress and marital outcomes may result from the fact that measures of financial problems are typically analyzed in an acontextual fashion, without considering the personal orientations or values of the particular spouses involved. Simply put, the salience of

financial issues in marriage may vary based on the relative importance specific spouses place on financial or material goods. It may be possible that the degree to which spouses hold a materialistic outlook influences how well financial distress predicts their marital satisfaction and other measures of marital quality. Current research indicates that more materialistic people tend to be less satisfied with life in general than less materialistic people (Sirgy, 1998; Richins, 1995; Belk, 1984). Materially oriented individuals have also been found to be less satisfied with specific aspects of their lives, such as relationships with their friends, and have lower self-esteem than their non-materialistic counterparts (Richins & Dawson, 1992). Based on these findings, it is reasonable to hypothesize that materialistic values may create a perceptual context that influences how marriages are impacted by financial variables.

While there has been a relatively large number of studies conducted to investigate associations between financial problems and marital outcomes, little research has been done to examine possible relationships between materialistic attitudes, financial problems, and marital outcomes. The study proposed in this prospectus has been designed to examine a conceptual model linking materialism, financial problems, and relationship satisfaction among married couples. Specifically, this study sets out to explore the question: What are the relative associations between spousal materialism, financial problems, and marital satisfaction?

Review of Literature

For over five decades, scholars have explored the association between financial distress and marital outcomes. In particular, they have explored possible linkages between financial problems and divorce and marital conflict. The first part of this section of the thesis presents an overview of this literature and the current state of knowledge we have about the role finances play in marital success or failure. The second part of this section reviews the existing literature on materialism in the social sciences. While scholars have not examined the role materialism may play in marriage, there have been some efforts to measure and study materialism in other aspects of individual functioning. The final section concludes an overview of the study proposed in this thesis and presents a theoretical path model linking materialism with financial problems in marriage and marital satisfaction.

Financial Problems and Marital Outcomes

Research investigating financial problems and marital outcomes have primarily focused on divorce and marital conflict. A review of the research done on financial problems and divorce shows that studies completed before 1980 conclude that financial problems are one of the most significant contributing factors to divorce, while few of the studies done after 1980 attribute the same strength or magnitude to the relationship between financial problems and divorce. In a related line of research, scholars have also investigated possible links between financial problems and marital conflict and satisfaction.

Finances and divorce: Studies before 1980. Research studies done before 1980 identify financial stress or financial problems as a prominent predictor of marital

dissolution. In an almost 50-year-old classic work on divorce adjustment, Goode (1956, 1965) asked recently divorced women to name the main cause(s) of their divorce.

Complaints that the ex-husband was an inadequate provider were ranked as the number one reason for divorce, both in terms of percent of responses and percent of respondents (Goode, 1956/1965). The complaint of mismanagement of funds through gambling or spending too much on entertainment, ranked eighth out of twelve possibilities (Goode, 1956/1965). Therefore, according to Goode's research in the 1950s and 1960s, two of the eight most common causes of divorce reported by divorced women were financially related. Following up on this line of work, Albrecht (1979) studied 500 divorced people who remarried and asked them to identify the primary reasons for the divorce in their first marriage (see Table 1). The finding of this frequently cited study was that financial problems were reported as the fourth most common reason for marital dissolution.

[Insert Table 1 About Here]

Although the accounts of divorced individuals seem to be a straightforward way to access what factors lead to divorce, several researchers have argued otherwise. For example, Goode (1956) himself claimed that individuals' reports of marital problems may not be the true underlying causes of divorce. Rasmussen and Ferraro (1979) have argued that individuals' post hoc explanations of divorce result from redefining what had previously been acceptable (or at least tolerable) marital behavior in an attempt to reduce cognitive dissonance associated with the decision to end the marriage. Supporting this line of thought are studies showing that discrepancies exist between the reasons males and females report as the cause for their divorce (Bernard, 1972; Kitson, 1992; Thompson & Walker, 1989). In relation to financial problems, Levinger (1976) found

that wives report money problems as a reason for divorce nearly four times more often than husbands (wives = 38.6%, husbands = 8.7%). He also found that wives with a lower socioeconomic status (SES) were much more likely to complain about financial issues than wives with middle socioeconomic status (40.2 % vs. 21.9 %, respectively).

Finances and divorce: Studies after 1980. Early in the 1980s, Kitson and Sussman (1982) replicated Goode's study and found that financial problems, although still cited as a reason for divorce, receded in importance, while issues of mental and emotional fulfillment were given heavier weight. Thurnher, Fenn, Melichar, and Chiriboga (1983) also conducted a replication of Goode's study and concluded that one reason financial factors receded in importance was that women had increased their participation in the labor force, which contributed to the financial well-being of the household, and presumably, gave them increased decision-making power.

More recent studies have also shown that although money problems are still a contributing factor in divorce research, they have diminished in importance (Kendal, 2003; Andersen, 2000). According to Kendal (2003) and Andersen (2000) it is likely that partners who were divorcing in the 1950s and 1960s cited financial problems as reasons for divorce because they were considered legally and more socially acceptable grounds in the fault-based system of divorce that existed prior to the 1970s, thus artificially inflating the role of financial stress as a predictor for divorce.

Amato and Rogers (1997) used longitudinal data from 1980 -1992 to identify variables that may increase the probability of divorce. Four variables were found to be statistically significant predictors of divorce: infidelity, drinking or drug use, spending money foolishly, and "irritating habits." Spending money foolishly increased the odds of

divorce by 45%, compared to an increase of 100% for infidelity, 49% for drinking or using drugs, and 39% for irritating habits (Amato & Rogers, 1997).

Andersen (2000) examined the relationship between financial problems and divorce using a nationally representative sample (N = 1,620) of “Marital-Instability-Over-the-Life-Course” panel study. The panel study was used to determine if financial problems at one interview could predict those who would divorce by the second interview. The independent variable included eight financial problems: husband’s work-family conflict, husband’s job satisfaction, wife’s job satisfaction, satisfaction with spouse as breadwinner, satisfaction with financial situation, spending money foolishly/unwisely, and financial situation getting better/worse. Additionally, total number of financial problems, age at marriage, gender, income, and presence of children under age 6 were used as independent variables in the analyses. Bivariate correlation and discriminant analysis procedures indicated statistically significant relationships between financial problems and divorce for all independent variables, except wife’s job satisfaction, gender, and income. However, none of the independent variables (individually or in combination) explained more than 5% of the variance in divorce. Therefore, Andersen (2000) concluded that financial problems were inadequate predictors of divorce.

Financial conflict and marital satisfaction. Level of income, perception of resource adequacy, and the cohesion or conflict regarding financial values impact marital interactions on a daily basis. In terms of marital satisfaction, the level of income in the family plays a minor role compared to the cohesion or conflict between partners regarding finances. Hyun (1992) found no reciprocal relationship between resource

adequacy perception and marital satisfaction. Cohesion was the only salient cause of marital satisfaction among the predicted variables for husbands and wives. Individuals who have incongruent financial values when compared to the financial values of their spouse are more likely to experience financial conflict in marriage.

It is extremely difficult to determine whether financial conflict in a marriage is a problem or merely an easily identifiable symptom of a potentially greater problem. Turkel (1991) hypothesizes that a couple's financial arrangements represent hidden expectations or needs. Although monetary disagreements are often explained by a couple on the basis of differences in background or personal idiosyncrasies, their money transactions reflect accurately the state of, and can be called, a mirror of marriage. Specifically, the financial interactions exist often in the service of power needs, dependency needs, for revenge, as a covert way of expressing anger, as an expression of self-destructive tendencies, and even of sublimated sexual needs (Turkel, 1991). This theory is supported by Andersen (2000) who claims that the number of people who report financial problems as the cause of divorce is inflated due to the fact that it is less embarrassing for a couple to explain their financial differences than it is to explain abuse, addictions, sexual incompatibilities, emotional insecurities, or other personal differences.

Although financial problems have recently been determined to be an inadequate predictor of future marital dissolution (Andersen, 2000; Kendal, 2003), research on the relationship between conflicts over money and marital satisfaction concur that the two are related. For example, Snyder (1981) found that disagreements over finances correlated strongly and positively with global relational dissatisfaction. Koutstaal (1998) found that adding conflict over money to the regression equation predicting marital satisfaction

improved the predicted variability by 40-46%. Additionally, this finding held true for both husbands and wives, and agreed with other similar studies (Aniol & Snyder, 1997).

As the above research suggests, the relationship between financial problems and divorce has receded in terms of both strength and importance and has most recently been determined to be an inadequate predictor of future marital dissolution (Andersen, 2000). As indicated previously, current research findings seem to be inconsistent with earlier research that found financial problems as one of the most significant causes of marital dissolution. However, there does seem to be some link between marital quality and conflict around financial issues. Therefore, while financial problems have some influence on marital outcomes, research suggests there may be other factors that impact how often and to what degree financial problems disrupt marriages - one of these may be materialism.

Materialism

Materialism has been defined as "...the importance a consumer attaches to worldly possessions" (Belk, 1984, p. 291) and "...an interest in getting and spending" (Rassuli & Hollander, 1986, p. 10). According to materialism literature, there are at least three traits of materialistic individuals: (1) acquisition centrality, (2) acquisition as the pursuit of happiness, and (3) possession-defined success. First, materialistic individuals tend to need possessions to be happy in life. Materialistic individuals prefer to pursue happiness by acquiring possessions. Second, materialistic individuals tend to judge people's success by the quantity and quality of their possessions. Thus, materialistic people should attribute greater success to a person driving a brand new Lexus than to a person driving a used Hyundai. Finally, materialistic individuals consider possessions to be a

central aspect of their lives; that is, materialistic people tend to direct their thoughts and behaviors toward possessions over other pursuits like personal relationships, experiences, or intellectual enrichment (Christopher, Marek, & Carroll, 2004; Richins & Dawson, 1992; Richins & Rudmin, 1994).

Materialism is one reflection of individualism. Bellah's (1996) concepts of utilitarian and expressive individualism are variants of materialistic individualism. Bellah (1996) explains that for the classic utilitarian individualist, the only valid social contract is one based on negotiation between individuals acting in their own self-interest in contrast to individuals with a familial or communal orientation who will sacrifice their own comforts for the betterment of the group. For the utilitarian individualists, "no binding obligations and no wider social understanding justify a relationship. It exists only as the expression of the choices of the free selves who make it up. And should it no longer meet their needs, it must end" (Bellah, 1996). Findings by Clark and Mills (1993) and Clark and Pataki (1995) concur with Bellah in demonstrating that there is a qualitative distinction between relationships in which people feel a special responsibility for one another's needs (communal relationships) and those in which they do not feel such a special responsibility but give benefits with the expectation of receiving specific benefits in repayment (exchange relationships or individualistic relationships).

Efforts to measure materialism in the social sciences. Since 1957, researchers have attempted to measure materialism in several different ways. Table 2 presents a summary of various researchers and their attempts to measure materialism compiled by Richins and Dawson in 1992 for the *Journal of Consumer Research*. Materialism has often been assessed by measuring related constructs and using this to infer the level of

materialism. Dickins and Ferguson (1957), for instance, assessed materialism by the kinds of wishes expressed by children and the types of occupation they desire when they grow up. A few scholars have attempted to infer the presence of materialism from scores on early personality-test batteries (e.g., Burdsal 1975; Justice and Birkman 1972).

[Insert Table 2 About Here]

More recently, Belk (1984, 1985) has developed personality-trait measures specifically designed to infer the presence of materialism. His work examined the theoretical linkages between specific personality traits (envy, possessiveness, and nongenerosity) and materialism and used psychometric principles to develop his measures. A limitation of the Belk scales has been inconsistent and often low reports of scale reliability. In 12 separate data collections in which reliability was reported in the literature, internal consistency (i.e., alpha coefficients) for the individual personality scales ranged from .09 to .81 with a median reliability of .54.

Finally, some authors have used attitude measures that assume a more direct assessment of materialism. These measures usually involve Likert scales with respondents reporting their agreement with specific financially related value statements or goals, such as “money really can buy happiness,” “it is important to have nice things,” etc. These types of direct measures of materialism have been found to be adequately reliable and have been used in the majority of research on materialism in the social sciences.

Research on materialism. Using their Materialism scale, Richins and Dawson (1992) identified the following traits in materialistic individuals: (a) desire a higher level of income (i.e., respondents high in materialism felt they needed significantly more

income [$M = \$65,974$] than those low in materialism [$M = \$44,761$]), (b) place greater emphasis on financial security and less on interpersonal relationships, (c) prefer to spend more on themselves and less on others, (d) engage in fewer voluntary simplicity behaviors, and (e) are less satisfied with their life in general. Using these scales, researchers have begun to learn how the extent of a person's materialistic values is related to other economic and psychological variables. For instance, Christopher and Schlenker (2004) found that highly materialistic individuals tend to experience greater negative affect and less positive affect than did less materialistic individuals. Further, highly materialistic individuals tend to be more concerned with their social images than were less materialistic individuals.

Previous research has established an inverse relationship between a materialistic orientation and psychological well-being (Belk, 1984; Kasser & Ahuvia, 2002; Richins, 1995; Sirgy, 1998; Wachtel & Blatt, 1990). However, it is not yet clear why this relationship exists. Research suggests that the motivation behind the desire for material goods (Kasser & Ryan, 1993) and money (Srivastava, Lock, & Bartol, 2001) is related to the lower sense of well-being of materialists.

The link between materialism and psychological well-being has been reliably demonstrated across different operationalizations of psychological well-being. For instance, materialistic people tend to report being less happy and less satisfied with life in general than less materialistic people (Belk, 1984; Richins, 1995; Sirgy, 1998). Further, Kasser and Ahuvia (2002) found that more materialistic people tend to be less self-actualized, more anxious, more unhappy, and to have less vitality than less materialistic people. Materialistic people also tend to be less satisfied with specific aspects of their

lives, such as relationships with their friends, and have lower self-esteem than less materialistic people (Richins & Dawson, 1992). Furthermore, what self-esteem materialistic people possess tends to be contingent on public accomplishments, that is, it is dependent on external achievements rather than on an intrinsic belief in their own abilities (Deci & Ryan, 1995). Thus, their self-esteem is less stable because as circumstances change, so will the materialistic person's appraisal of personal worth (Christopher & Schlenker, 2004). Research also suggests a link between personal insecurity and extrinsic goals (Kasser & Kasser, 2001; Kasser, Ryan, Zax, & Sameroff, 1995), including materialistic strivings (Christopher et al., 2004).

Recent literature has discussed how a materialistic or obsessive concern with impressing others can lead people to engage in self-detrimental behaviors or cultural fads that comprise health risks such as risky sex, drug abuse, and eating disorders (Leary, Tchividjian, & Kraxberger, 1994; Christopher & Schlenker, 2004) which have a previously documented relationship to marital dissolution and lower levels of marital quality (Teachman, 2003; Kahn & London, 1991; Newcomb, 1994; Locke & Newcomb, 2003; Woodside, Lackstrom, & Shekter-Wolfson, 2000). Therefore, based on these findings, one would expect to find at least an indirect negative relation between materialism and marital satisfaction.

Focus of Study

To date, research on the association between financial distress and marital outcomes has implicitly assumed that the relative importance of economic issues is the same across spouses and couples. However, a review of the materialism literature suggests that the link between financial problems and marital outcomes may not be that

simple. Specifically, an analysis of the literature suggests that materialism may impact marital outcomes in two ways. First, given the existing literature on materialism and its negative effects on individual level outcomes such as self-esteem and life satisfaction, it is probable that materialistic perspectives have a *direct negative impact* on marriage relationships as well. Individuals who give high priority to the accumulation of economic resources and material possessions, may be less relationship oriented and, therefore, give less attention to fostering close relationships such as marriage. This would negatively impact marital outcomes for both themselves and their spouse. Second, spousal materialism may also have an *indirect negative impact* on marital outcomes by increasing the degree to which spouses' perceive there are financial problems in their relationship. Specifically, materialistic spouses may have a higher sensitivity to financial distress, thereby creating a lower threshold for financial issues to be perceived as problematic.

Theoretical path model. The current study was conducted to explore how spousal materialism is related to spouses' perceptions of financial problems and relationship satisfaction in marriage. In particular, this study addressed the question: Does an individual's level of materialism impact their own and their spouse's reports of financial problems and marital satisfaction? Figure 1 presents a path model that theoretically links spousal materialism with spouses' perceptions of financial problems in their relationship and marital satisfaction. Given that access to financial resources likely impacts the relationships between these variables, couple income is included in the model as a controlling variable. The model proposes four primary types of associations: (1) associations between materialism and marital satisfaction, (2) associations between materialism and financial problems in the marital relationship, (3) associations between

financial problems and marital satisfaction, and (4) controlling associations between couple income level and the other study variables. In sum, the model proposes that materialism is negatively associated with marital satisfaction in two ways: (1) a direct relationship between materialism and marital satisfaction and (2) an indirect relationship through spouses' sense of financial problems in the relationship. The model also proposes inter-partner effects between spouses, with proposed pathways between husbands and wives' materialism and their partners' reports of financial problems and marital satisfaction.

[Insert Figure 1 About Here]

Method of Study

Participants

The sample for this study was selected from an ongoing longitudinal study of relationship development that is being sponsored by the RELATE Institute (RI). The RI, founded in 1979, is a non-profit consortium of scholars, researchers, clinicians, and family-life educators from around the country who are dedicated to the dual goals of strengthening and understanding premarital and marital relationships. The sample for this study consists of married couples drawn from the RELATE study's Cohort 1 and Cohort 2, Time 1 assessment (total cohort N = 12,618 couples).

The sample consists of 600 couples (1,200 individuals) who were selected from the larger cohort sampling frame to form a group that is representative of the United States population in terms of racial/ethnic distinctions and religious affiliations as much as possible, based on recent U.S. Census figures (U.S. Census Bureau, 2002). The selection process involved dividing the total sample into racial/ethnic and religious sub-

groups and then randomly selecting proportional samples that would approximate the total U.S. population. This selection process resulted in a largely representative sample with regards to both race/ethnicity (Females: African American, 4.2%; Asian American, 8.2%; Euro-American, 65.3%; Latino American, 13.2%; American Indian, 2.8%; Other or multi-racial, 6.3%; Males: African American, 5.0%; Asian American, 5.9%; Euro-American, 64.9%; Latino American, 11.2%; American Indian, 3.2%; Other or multi-racial, 9.8%) and religious affiliation (Females: Catholic, 29.7%; Protestant, 39.7%; Jewish, 2.2%; Islamic, .5%; Latter-day Saint, 3.7%; other, 12.2%; no affiliation, 12.0%; Males: Catholic, 26.5%; Protestant, 39.3%; Jewish, 2.3%; Islamic, 1.0%; Latter-day Saint, 2.2%; other, 9.7%; no affiliation, 19.0%). The mean age of the sample was 30.8 years ($SD = 9.0$) for females and 32.5 years ($SD = 9.1$) for males. All of the couples selected for this study were in first marriages with a wide range of relationship duration (less than 1 year, 20.0%, 1 to 5 years, 20.2%; 6 to 10 years, 14.2%; 11 to 20 years, 14.3%; more than 20 years, 11.3%). Approximately 50% of the sample have completed college-level education, while approximately 10% of the participants have a high school diploma or less. The mean yearly personal income (gross) was \$15,000 to \$24,999 for females and \$30,000 to \$39,999 for males.

Measures and Procedures

The measures for this study were drawn from the RELATionship Evaluation (RELATE) questionnaire (Holman, Busby, Doxey, Klein, & Loyer-Carlson, 1997). RELATE is a multidimensional couple assessment instrument that contains 271 questions that are designed to measure respondents' perceptions about themselves and their partners in four main contexts of premarital and marital relationships: (1) the *individual*

context (e.g., personality characteristics, styles of interacting, values and beliefs), (2) the *couple context* (e.g., couple communication, patterns of relating, conflict resolution), (3) the *familial context* (e.g., parent's couple relationship, parent-child relationships, overall family tone), and (4) the *social context* (e.g., social support, race, SES, religion, cultural beliefs). Evaluated using a nationally representative sample, almost all the scales of RELATE have internal consistency scores between .70 and .90 (Busby, Holman, & Taniguchi, 2001). In fact, of the almost sixty scales that were analyzed, only three of the scales had reliability estimates below .70 and most had much higher coefficients. These are particularly noteworthy results as most scales only contain 3-4 items. Evidence for construct validity has been established by factor analyses. These analyses demonstrate that items group together on their appropriate subscales with little overlap across subscales. See Busby and colleagues (2001) for a detailed account of the development procedures and properties of the *RELATE Questionnaire*.

The participants for this study completed the RELATE questionnaire either with a paper/pencil format (cohort 1) or on-line (cohort 2) through the Internet (see <http://www.relate-institute.org>). Couples were informally recruited to complete the questionnaire through at least three primary types of referral sources, including: (1) *family professionals*, such as therapists, family life educators, college faculty, and clergy who use RELATE in their counseling and educational curriculums; (2) *media advertisements*, such as newspaper articles, magazine articles, and national TV appearances made by RI members; and (3) *personnel referrals*, such as word of mouth referrals from other couples who have completed RELATE and people who inadvertently found the questionnaire while “surfing the internet.” Coupled partners are instructed to

complete the questionnaire without consulting their partner. After completing RELATE separately, the partners receive a detailed report about themselves and their relationship. The report shows them how they compare to one another and identifies specific strength and challenge areas in their relationship. Because of legal reporting requirements, participants are instructed that no one under 18 years of age is to take RELATE.

Study Measures

As noted, measures were drawn from the RELATE questionnaire to test the model presented in figure 1. Specifically, measures include: materialism (measured separately for husbands and wives), couple income, financial problems (measured separately for husbands and wives), and marital satisfaction (measured separately for husbands and wives). All of the measures used in this study, utilize a self-report format using 5-point or 10-point Likert scales.

Spousal materialism. For this study, spousal materialism is defined as the relative degree of importance husbands and wives place on having money and material possessions. Participants' perceptions of their own level of materialism was measured using a single “materialism” item taken from the personal values and attitudes subsection of the RELATE questionnaire. Participants are asked to indicate how much they agree with the statement: “Having money and lots of things has never been important to me.” This item is measured on a five-point scale ranging from strongly disagree (1) to strongly agree (5). This item was reverse coded so that increases in the materialism score indicate higher levels of spousal materialism.

Couple income. As indicated in the model for this study, couples' level of access to financial resources likely influences how materialism and financial distress impact

marital outcomes. Therefore, the model includes couple income as a controlling variable. In this study, couple income is a latent variable assessed by two manifest variables, husband's reported income and wife's reported income. The RELATE questionnaire contains an item which asks respondents to report their "current personal yearly gross income before taxes & deductions." Response categories range from none (0) to over \$100,000 (9).

Financial problems. For this study, the financial problems variable is defined as the degree to which each spouse perceives financial matters to be a problem area in their marriage relationship. The RELATE questionnaire contains a 12-item "*relationship problems checklist*" that asks respondents to report how often various aspects of their relationship (e.g., communication, sexual intimacy, rearing children, etc.) have been a source of problems for them as a couple. The "financial matters" item from this checklist was used as a measure of husband's and wife's perceived level of financial problems in the relationship. This item is measured using a 5-point scale ranging from never (1) to very often (5).

Relationship satisfaction. Relationship satisfaction is defined as the amount of satisfaction husbands and wives report with their marriage relationship. The RELATE *relationship satisfaction* scale consists of 6 domains of relationship functioning (i.e., physical intimacy, love experienced, conflict resolution, relationship equality, quality of communication, and overall relationship) and asks respondents to report their level of satisfaction with each domain. Response categories for this scale range from very dissatisfied (1) to very satisfied (5). Busby and colleagues (2001) found the RELATE relationship satisfaction scale to be a reliable and valid couple outcome measure with an

internal consistency score of .82 and .85 for males and females, respectively. Increases in the relationship satisfaction scale indicate higher levels of satisfaction.

[Insert Figure 2 About Here]

Analysis

The analyses for this study were conducted in a two step process to test the relationships between spousal materialism, financial problems, and marital satisfaction. The first step involved preliminary analyses involving scale development, descriptive statistics, and testing the relationships between study measures at the bivariate level. Pearson correlation coefficients were run to test these relationships. The second step involved using Structural Equation Modeling (SEM) to test the multivariate relationships proposed in Figure 1. The maximum likelihood estimation in M-Plus 3.12 was used in the current study. SEM is well suited for this type of analyses because it allows researchers to test models consisting of multiple outcomes (e.g., husbands' and wives' relationship satisfaction) and allows for the inclusion of variables that have potentially high correlations, (husbands' and wives' materialism, financial problems, and marital satisfaction). M-Plus 3.12 was selected for the structural equation modeling (SEM) analyses because it treats observed variables as categorical whereas other statistical software programs treat observed variables as continuous and therefore tend to underestimate the actual measurement of the relationships.

Results

This study was designed to measure the impact of materialism on marital satisfaction in two hypothesized ways: (1) via a direct relationship between materialism and marital satisfaction and (2) via an indirect relationship through spouses' sense of

financial problems in the relationship. As specified in the analyses plan, both bivariate and multivariate analyses were conducted to test these proposed relationships.

Preliminary Results (Bivariate Results)

Table 3 presents the bivariate correlation coefficients between the study variables. The results are examined here according to the insights they provide on materialism's direct and indirect relationships with marital satisfaction.

[Insert Table 3 About Here]

Direct Relationships. Bivariate analyses supported the idea that materialism has a direct negative impact on spouses' satisfaction with their relationship. Specifically, husbands' materialism was found to have a small significant negative relationship with their own marital satisfaction ($r = -.10, p < .05$), but was not found to have a significant correlation with their wives' marital satisfaction ($r = -.06, p = .14$). Wives' materialism was significantly related in a negative way to their own marital satisfaction ($r = -.16, p < .001$) and also to their husbands' marital satisfaction ($r = -.17, p < .001$). A comparison of both the strength and pattern of the inter-spousal effects indicates that wives' materialism seems to have a stronger impact on both their own and their husbands' marital satisfaction than does materialistic attitudes among husbands. Wives' materialism is significantly related to lower levels of marital satisfaction for both husbands and wives, while husbands' materialism is significantly related only to his own marital satisfaction. These findings support the proposition that materialism is directly related to marital satisfaction, albeit at a modest level. Namely that higher levels of materialism are associated with lower levels of marital satisfaction for both husbands and wives.

Indirect Relationships. Bivariate results also indicated that materialism is indirectly related to marital satisfaction for both husbands and wives via their perceptions of financial problems in their relationship (see table 3). Materialism among husbands was found to slightly increase their own perception of financial problems ($r = .10, p < .05$), but not to influence wives' report of financial troubles ($r = .05, p = .23$). Wives' levels of materialism were shown to be significantly, yet modestly, related to increased perception of financial problems for both themselves ($r = .14, p < .001$) and their husbands ($r = .09, p < .05$). Similar to the pattern found with direct relationships between materialism and marital satisfaction, these results lend initial support to the proposition that increasing levels of materialism increase the sensitivity of married couples to perception of financial problems.

Correlation analyses also revealed that an increased perception of financial problems in the marriage relationship is in turn related to significantly lower levels of marital satisfaction for both husbands and wives. Husbands' perceptions of financial problems are related to lower levels of marital satisfaction for themselves ($r = -.24, p < .001$) and their wives ($r = -.24, p < .001$). Wives' perceptions of financial problems have a strong association with lower levels of marital satisfaction for themselves ($r = -.35, p < .001$) and their husbands ($r = -.29, p < .001$). When comparing inter-spousal effects, it is interesting to note that wives' perceptions of financial problems have a stronger association with husbands' marital satisfaction than do husbands' own perceptions of financial problems.

Bivariate analyses were also conducted to explore the relationship between income and the other study variables to ensure the validity of these findings. As

expected, income was found to be positively related to marital satisfaction for both husbands and wives. Husbands' income was found to be positively related to their own ($r = .18, p < .001$) and their wives' ($r = .16, p < .001$) marital satisfaction. Wives' income was also found to be positively related to their own ($r = .13, p < .001$) and their husbands' marital satisfaction ($r = .16, p < .001$). However, surprisingly neither husbands' income nor wives' income was found to be significantly related to spouses' perceptions of financial problems (husbands' income: wives' perception of financial problems, $r = .00, p = .95$; husbands' perception of financial problems, $r = .02, p = .58$; wives' income: wives' perception of financial problems, $r = -.02, p = .68$; husbands' perception of financial problems, $r = .01, p = .89$).

Conclusion. Bivariate analyses reveal that materialism is directly related to marital satisfaction for both husbands and wives. Wives' materialism is directly related to husbands' marital satisfaction, whereas husbands' materialism is not significantly related to wife's marital satisfaction. This pattern is replicated in spousal perception of financial problems. Wives' materialism is directly related to husbands' perception of financial problems, whereas husband's materialism is not significantly related to wife's perception of financial problems. As expected, income is significantly related to marital satisfaction for both husbands and wives. However, income is not significantly related to perception of financial problems. This finding indicates that materialism has a more profound impact on perception of financial problems than income.

In summary, these findings give preliminary support to the proposition that materialism is directly and indirectly related to marital satisfaction for both husbands and wives. These

findings also support the proposition that increasing levels of materialism increase a married couples' sensitivity to perception of financial problems.

Multivariate Results

Figure 3 presents the results of the SEM analyses conducted to test the multivariate associations between (1) materialism and marital satisfaction, (2) materialism and perception of financial problems, (3) perception of financial problems and marital satisfaction, (4) controlling associations between couple income level and the other study variables. The statistical model derived from the theoretical model of materialism held up empirically and accounted for marital satisfaction and partners' perceptions of financial problems. The baseline model fit the data very well ($\chi^2 = 172.7$, $df = 58$, $p = .00$, $CFI = .98$, $TLI = .99$, & $RMSEA = .057$). The model accounted for approximately 20% of the variance in marital satisfaction for both wives' ($r^2 = .22$) and husbands ($r^2 = .20$). To ensure that the targeted variable relationships were not biased by a couple's income level, income was used as a controlling variable in the model. The structural paths specified by the measurement model between income and marital satisfaction were significant for both husbands ($\beta = .27$, $p < .05$) and wives ($\beta = .24$, $p < .05$). However, couple's income was not significantly related to perception of financial problems in the relationship for either husbands ($\beta = .06$, $p = .38$) or wives ($\beta = .01$, $p = .89$).

[Insert Figure 3 About Here]

Direct Relationships. The structural paths specified by the measurement model between materialism and marital satisfaction (see Figure 3) indicate that husbands' materialism is not significantly related to their own marital satisfaction ($\beta = -.03$, $p = .48$)

and is not significantly related to their wives' marital satisfaction ($\beta = .01, p = .77$).

Therefore, there is no support at the multivariate level for the hypothesis that husbands' materialism directly effects the marital satisfaction of either spouse. However, wives' materialism is closely approaching significance in relation to their own marital satisfaction ($\beta = -.07, p = .08$) and is significantly related to husbands' marital satisfaction ($\beta = -.08, p < .05$), although path estimates are not very strong. These findings give some support to the hypothesis that at least for the wives, their level of materialism appears to have a small negative effect on her husband's marital satisfaction, and possibly on her own.

Indirect Relationships. Multivariate results indicate that materialism is indirectly related to marital satisfaction for both husbands and wives through an increased perception of financial problems in their relationship. Husbands' level of materialism has a small but significant relationship with their own increased perception of financial problems ($\beta = .10, p < .05$), but not their wives' ($\beta = .03, p = .46$). Following the pattern noted in previous analyses, wives' level of materialism is significantly related to increased perceptions of financial problems for both husbands ($\beta = .09, p < .05$) and wives ($\beta = .15, p < .001$). When comparing the strength of the relationship between materialism and perception of financial problems, it is interesting to note that wife's materialism has the same level of impact on the husband's perception of financial problems as his own level of materialism. These findings support the proposition that materialism does indeed impact the perception of financial problems in a marital relationship. Specifically, these results suggest that higher individual levels of materialism increase the perception of financial problems in a relationship.

As noted in figure 3, an increased perception of financial problems is in turn related to significantly lower levels of marital satisfaction for both husbands and wives. The structural paths specified by the measurement model between financial problems and marital satisfaction indicate that an increased perception of financial problems is related to lower levels of marital satisfaction for both husbands ($\beta = -.12, p < .05$) and wives ($\beta = -.33, p < .001$). A comparison of the inter-spousal effects between perception of financial problems and marital satisfaction reveals that wives' perceptions of financial problems are significantly related to lower levels of marital satisfaction for husbands ($\beta = -.23, p < .001$), whereas a husbands' perceptions of financial problems are not significantly related to lower levels of marital satisfaction for wives ($\beta = -.07, p = .26$). The strength of these pathways are particularly noteworthy given that the measurement model used in this study controls for both income and interdependency of spouses' satisfaction ratings.

Conclusion. In sum, these findings give support to the proposition that materialism is at least indirectly related to marital satisfaction. These findings give little support to the proposition that husband's materialism is directly related to marital satisfaction for either the husband or the wife. However, results indicate that there is a direct negative relationship between wife's materialism and husband's marital satisfaction. In fact, an evaluation of total effects (i.e., indirect pathway 1 * indirect pathway 2 + direct pathway) demonstrates that wives' materialism has three times the impact on her own marital satisfaction than husbands' materialism has on his own satisfaction (wives' = .12; husbands' = .04), and wives' materialism has five times the impact on husbands' satisfaction than husbands' materialism has on wives' satisfaction (wives' materialism to husbands' satisfaction = .11; husbands' materialism to wives'

satisfaction = .02). Taken as a whole, these findings lend initial support to the proposition that increasing levels of materialism increase sensitivity to perception of financial problems for both husbands and wives.

Discussion

The current study set out to explore how spousal materialism is related to spouses' perceptions of financial problems and relationship satisfaction in marriage. In particular, this study addressed the question: Does an individual's level of materialism impact their own and their spouse's reports of financial problems and marital satisfaction? Materialism was hypothesized to impact marital satisfaction in two ways: (1) via a direct negative relationship with marital satisfaction and (2) via an indirect negative impact on marital outcomes by increasing the degree to which spouses' perceive there are financial problems in their relationship. Analyses were run at both the bivariate and multivariate levels to test these propositions.

Analyses conducted at the bivariate level indicate that materialism is both directly and indirectly related to marital satisfaction. Analyses conducted at the multivariate level using Structural Equation Modeling revealed that materialism is at least indirectly related to marital satisfaction for both husbands and wives. Specifically, increasing individual levels of materialism, for both husbands and wives, are associated with their increased perception of financial problems which in turn are associated with significantly lower levels of marital satisfaction for both husbands and wives.

Husbands' materialism has no direct relation to marital satisfaction, however, wives' materialism is directly related to husbands' marital satisfaction and approaching a significant relationship with their own marital satisfaction. Additionally, the results

indicate that wives' materialism is significantly related to husbands' perception of financial problems, whereas husbands' materialism is not significantly related to wives' perceptions of financial problems. Based on these findings, scholars may want to reconsider the implicit assumption that financial problems are experienced similarly by all couples. The degree to which spouses individually, and perhaps collectively espouse a materialistic orientation in their marriage may impact how much and how frequently financial matters impact marital outcomes. Materialism may indeed be a useful construct for marriage and financial scholars to incorporate in their study of marital economics.

A particularly striking finding of this study was that income was found to not be significantly related to couples' levels of perceived financial problems in their relation, but materialism was found to be significantly related to the perception of financial problems in marriage. Simply put, materialism has a more profound impact on perception of financial problems than income does. These findings also support the notion that financial problems are usually behavior or attitude problems rather than money problems (Poduska, 1993). If this is the case, financial counseling and education would be well served in targeting attitudinal orientations, such as materialism, that may be the vehicle that drives behaviors that lead to financial problems in a marital relationship.

An interesting pattern of gender distinctions emerged in the analyses of this study. Using a model that controlled for income, study results found that wives' materialism is approaching a significant direct negative relationship with their own level of marital satisfaction, but that husbands' materialism is not significantly related to their own marital satisfaction. Analyses also found that wives' materialism has a negative effect on

husbands' marital satisfaction, however, husbands' materialism was not found to be significantly related to wives' marital satisfaction. This pattern is replicated in spousal perception of financial problems. Wives' materialism is directly related to husbands' perceptions of financial problems, whereas husbands' materialism is not significantly related to wives' perceptions of financial problems. This pattern is similar to other lines of research which have found that wives' predictors have a stronger impact on husbands' outcomes than husbands' predictors do on wives' outcomes. Wamboldt and Reiss (1989) interpreted this pattern as an indicator that women are socialized to be "relationship architects" and therefore their perspectives and behaviors have a stronger impact on relationship outcomes.

These distinct gender-related patterns may reveal that materialism has different intrapersonal and interpersonal interpretations when espoused by men and women in our society. It is possible that materialism among men is more culturally acceptable in that it is seen as a measure of his prowess as a provider and fits the traditional western notion of men's success being measured in the accumulation of wealth prestige in the marketplace. Materialism among women may have a more ambiguous interpretation in our current society. On the one hand it may be seen as a marker of independence and social standing, but on the other it may be deemed as unwomanly or inappropriate. In dating and marriage, women are sometimes labeled as "high maintenance" or "gold diggers" if they place too high an importance on money and material possessions.

Another possible explanation for these gender patterns may lie in the employment patterns of spouses in the marriage. In traditional marriage societies, marriage has often been viewed as a financial stepping stone for women. Because of this, material success

may play a stronger role in women's evaluations of their marriages than it does for men. Marriage and money may be more intertwined for women, whereas men might view marriage and money as more separate entities. This could explain why wives' materialism and perception of financial problems is significant with both his and her outcomes, whereas husbands' materialism has only an indirect relationship to his own marital satisfaction. Based on this rationale, when financial problems arise, women might be more likely to attribute negative feelings toward their partner and see their troubles as his failing in his spousal role. Also, men who take the role as primary breadwinner in a marriage may feel a greater sense of entitlement to the financial resources in the marriage and therefore are less likely to label their pursuit of money and possessions as materialistic or problematic, whereas, a woman's materialism can be perceived as less acceptable. While these ideas may shed some light in gender distinctions of materialism in marriage, they are purely speculative at this point. Scholars should systematically investigate alternative explanations for these patterns in future research.

Limitations. Due to the preliminary nature of this investigation, several limitations should be noted in interpreting the study's findings. First, the indicator variable used to measure materialism was measured with a simple, single item measure. Future efforts should be made to develop stronger multi-indicator measures of materialism in marriage. The measure in this study was also atheoretical in nature in that it did not attempt to tap into different aspects or domains of materialism. This type of construct development may be useful, especially if there are different types or domains of materialism that are manifest between men and women. Additionally, the single item

measure of materialism used in this study uses a direct self-report approach assessment of materialism. It is possible that individuals are only partly aware of the degree to which their orientation is materialistic or not since most people will see financial issues in relative terms, thereby biasing their assessment of self as average or moderate. Scholars should explore ways to capture alternative measures of spouses' materialistic attitudes. One possible way to do this would be to develop spouse report measures where partners not only report on their own materialism, but also report on what they believe their spouse's level of materialism to be. This may be a particularly useful approach to assessing the impacts of materialism on marriages given that other scholars have shown that reports on spouse typically have a stronger relationship than reports on self on spouses' perceptions of relationship quality (Busby et al., 2001).

Another limitation of this study is that it did not consider spouses' materialism in relation to their partners' relative level of materialism. It is possible that materialistic attitudes in marriage have a different impact on marital outcomes if they are shared or consensual in a relationship, as opposed to being a distinguishing issue between spouses. Future research should investigate couple patterns of materialism to investigate if congruent or incongruent materialism levels between spouses changes how materialism impacts marriages. Specifically, if both partners were highly materialistic, would they report higher levels of marital satisfaction than a couple where the husband and wife reported extremely different levels of materialism? Also, future research should attempt to determine whether materialism affects some economic sub-groups more than others. For example, would couples with a high-income level be impacted differently by materialism than couples with a low-income level?

While many of the model pathways were significant they were not of large strength. Given that the overall pattern holds despite only having a 1-item indicator of materialism and controlling for income-- makes the results particularly noteworthy. Future research will be needed to identify whether the relationship between materialism and marital satisfaction is only of modest importance, or if the modest findings were due to using a 1-item measure. Therefore, before researchers or scholars discount the strength of the findings, keep in mind that this is a preliminary study and that the model and its overall relationship findings are worth closer attention.

Implications. Scholars may want to reconsider the implicit assumption that financial problems are experienced similarly by all couples. The degree to which spouses individually, and perhaps collectively espouse a materialistic orientation in their marriage may impact how much and how frequently financial matters impact marital outcomes. Materialism may indeed be a useful construct for marriage and financial scholars to incorporate in their study of marital economics, despite the fact that marriage and financial scholars have been relatively silent regarding the issue of materialism up to this point. The current study demonstrates that scholars need to take a closer look at attitudinal measures like materialism that drive individual behaviors.

This study suggests that policy makers who work with consumer bankruptcy laws have more to consider than just the amount of financial problems a couple has got themselves into. Therapists and financial counselors will also need to take a couple's level of materialism (particularly the wife's level of materialism) into consideration when discussing their financial behaviors, financial problems, or marital satisfaction. Ultimately, the current study demonstrates that future research attempting to explore the

relationship between financial problems and marital satisfaction should recognize that individual levels of materialism have a direct relationship with both marital satisfaction and the perception of financial problems.

The findings of this study might also serve as a reminder that individuals looking for perspective mates should take into consideration the individual's level of materialism and recognize the impact that their spouses' level of materialism will have in their day-to-day perception of financial problems and relationship satisfaction. Couple's who are already married will want to recognize the impact that personal characteristics such as individual levels of materialism have on marital outcomes.

Conclusions. This study set out to explore how spousal materialism is related to spouses' perceptions of financial problems and relationship satisfaction in marriage. Specifically, this study addressed the question: Does an individual's level of materialism impact their own and their spouse's reports of financial problems and marital satisfaction? Analyses conducted at the bivariate level indicate that materialism is both directly and indirectly related to marital satisfaction. Analyses conducted at the multivariate level using Structural Equation Modeling revealed that materialism is at least indirectly related to marital satisfaction for both husbands and wives. Specifically, increasing individual levels of materialism, for both husbands and wives, are associated with their increased perception of financial problems which in turn are associated with significantly lower levels of marital satisfaction for both husbands and wives.

Particularly noteworthy findings include the following: (1) Materialism has a more profound impact on perception of financial problems than income does. (2) Distinct gender-related patterns reveal that wives' materialism and wives' perception of

financial problems has a direct relationship to husbands' outcomes while husbands' materialism and perception of financial problems are not significantly related to wives' outcomes. (3) A closer look at the strength of the relationships in the path diagram reveals that a wives' perception of financial problems has almost three times as much impact on their marital satisfaction than husbands' perception of financial problems has on their marital satisfaction (see Figure 3).

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APPENDIX A

TABLE 1. Reasons for Divorce: Albrecht 1979

Reason for Failure of 1 st Marriage	Listed First (Number)	(Rank)	Total Number of Times Listed	(Rank)
Infidelity	168	(1)	255	(1)
No longer in love	103	(2)	188	(2)
Emotional problems	53	(3)	185	(3)
Financial problems	30	(4)	135	(4)
Physical abuse	29	(5)	72	(8)
Alcohol	25	(6)	47	(9)
Sexual Problems	22	(7)	155	(5)
Problems with in-laws	16	(8)	81	(6)
Neglect of children	11	(9)	74	(7)
Communication problems	10	(10)	18	(11)
Married too young	9	(11)	14	(12)
Job conflicts	7	(12)	20	(10)

Source: "Correlates of Marital Happiness Among the Remarried" by S. L. Albrecht, 1979, *Journal of Marriage and the Family*, 41, p. 862. Copyright 1979 by National Council on Family Relations. As cited in Olson & DeFrain (1994).

APPENDIX B

TABLE 2. Measures of Materialism Reported in Earlier Studies

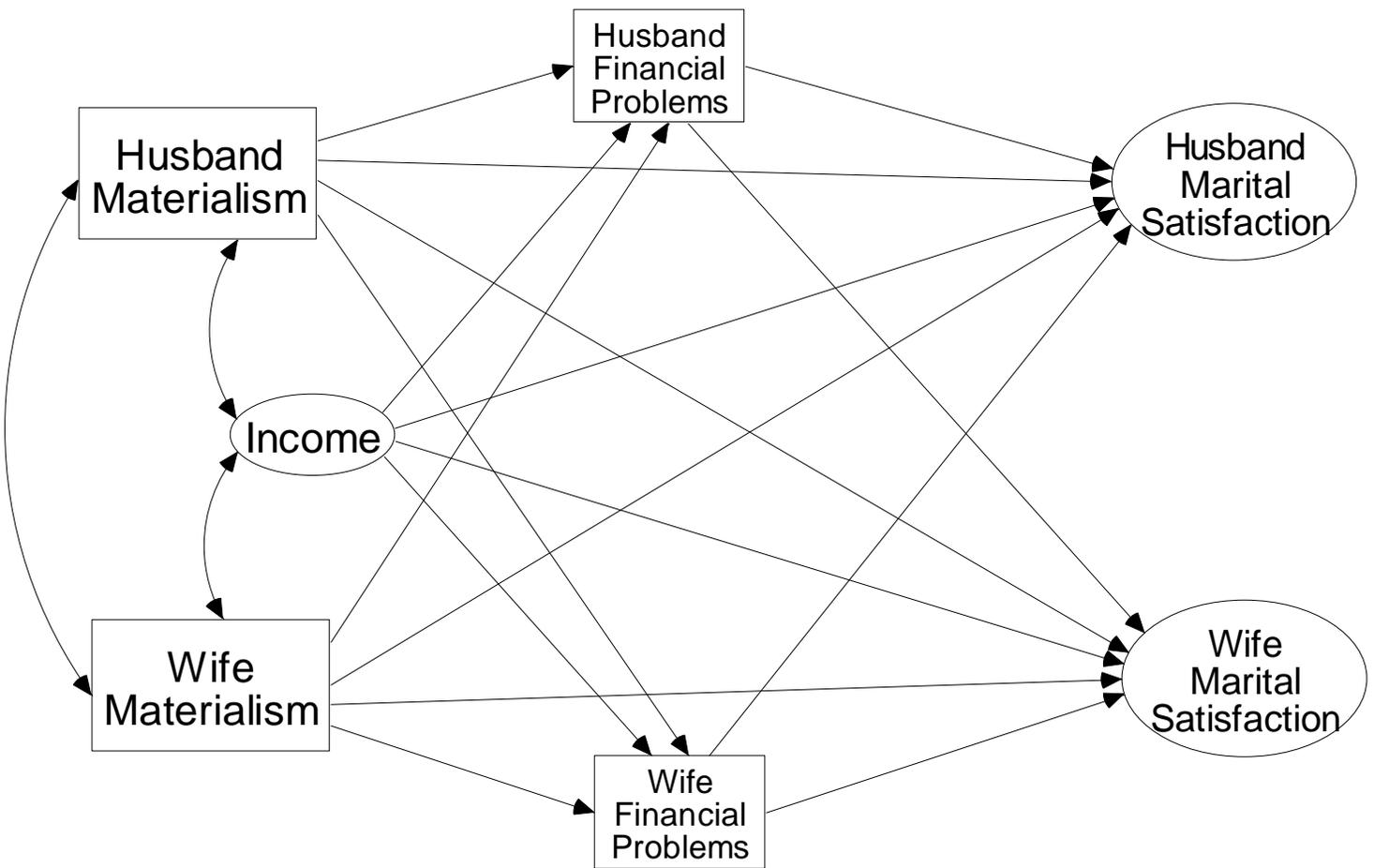
Study ^a	Subjects	How measured ^b	Reliability
I. Measures that infer materialism from related constructs:			
Dickins & Ferguson (1957)	Children aged 7-8 and 11-12	Content analysis of responses to five open-ended questions: "If you could make three wishes and they would all come true, what would you wish for?"	...
Justice & Birkman (1972)	Employed adults, prison inmates	Subscale of the Birkman vocational interest and attitude survey; materialism inferred from true-false questions concerning social perceptions and self-image	...
Bengston & Lovejoy (1973)	Three-generation families	Materialism/humanism factor scores based on rankings of 16 values: "finances," "possessions," "service"	.78
Burdsal (1975)	College students, military personnel	Materialistic motivations inferred from factor scores on Cattell's motivational analysis test	...
Jackson, Ahmed, & Heapy (1976)	Adults and college students in several cultures	Acquisitiveness subscale of the six-dimensional achievement scale; includes Likert scale, semantic differential, and adjective checklist items	~.80
Inglehart (1981)	Adults in Europe and the United States	Materialist and postmaterialist goals; 12 goals ranked by importance: "maintain a stable economy," "try to make our cities and countryside more beautiful"	...
Belk (1984)	College students, adults	Personality traits of envy, nongenerosity, and possessiveness; 24 Likert scale items: "I am bothered when I see people who buy anything they want," "I don't like to lend things, even to good friends," "I tend to hang on to things I should probably throw out"	Subscales .09-.81; Entire .48-.73
II. Attitude measures of materialism:			
Campbell (1969)	College students, adults	Materialism; eight items, forced-choice format: "If things were such that everybody in the world had stereographic record players and champagne, wars would probably be obsolete"	...
Wackman, Reale, & Ward (1972)	Adolescents	Materialism; 5 items, Likert scale format: "It's really true that money can buy happiness"	...
Moschis & Churchill (1978)	Adolescents	Materialism; 6 items, adaptation of Wackman et al. (1972)	.53-.71
De Young (1985-1986)	Adults	Nonmaterialism; four items with five-point scales: "do not evaluate everything in dollars," "get more pleasure from the non-material"	.78
Richins (1987)	Adults	Materialism; six items, two subscales, Likert scale format: "It is important to me to have really nice things"	.73, .61
Heslin, Johnson, & Blake (1989)	Students	Materialism subscale of the spender scales; six items, Likert scale format	.76 ^c

Source: Richins & Dawson (1992). A Consumer Values Orientation for Materialism and Its Measurement: Scale Development and Validation. *Journal of Consumer Research*, p. 306.

NOTE – Ellipses indicate that data are unavailable. ^a Where a scale has been used in more than one study, the source with the greatest amount of scale information is reported. ^b Entry includes a description of the scale followed by sample items. ^c Measures is a test-retest correlation; all other reliabilities are Cronbach's alpha

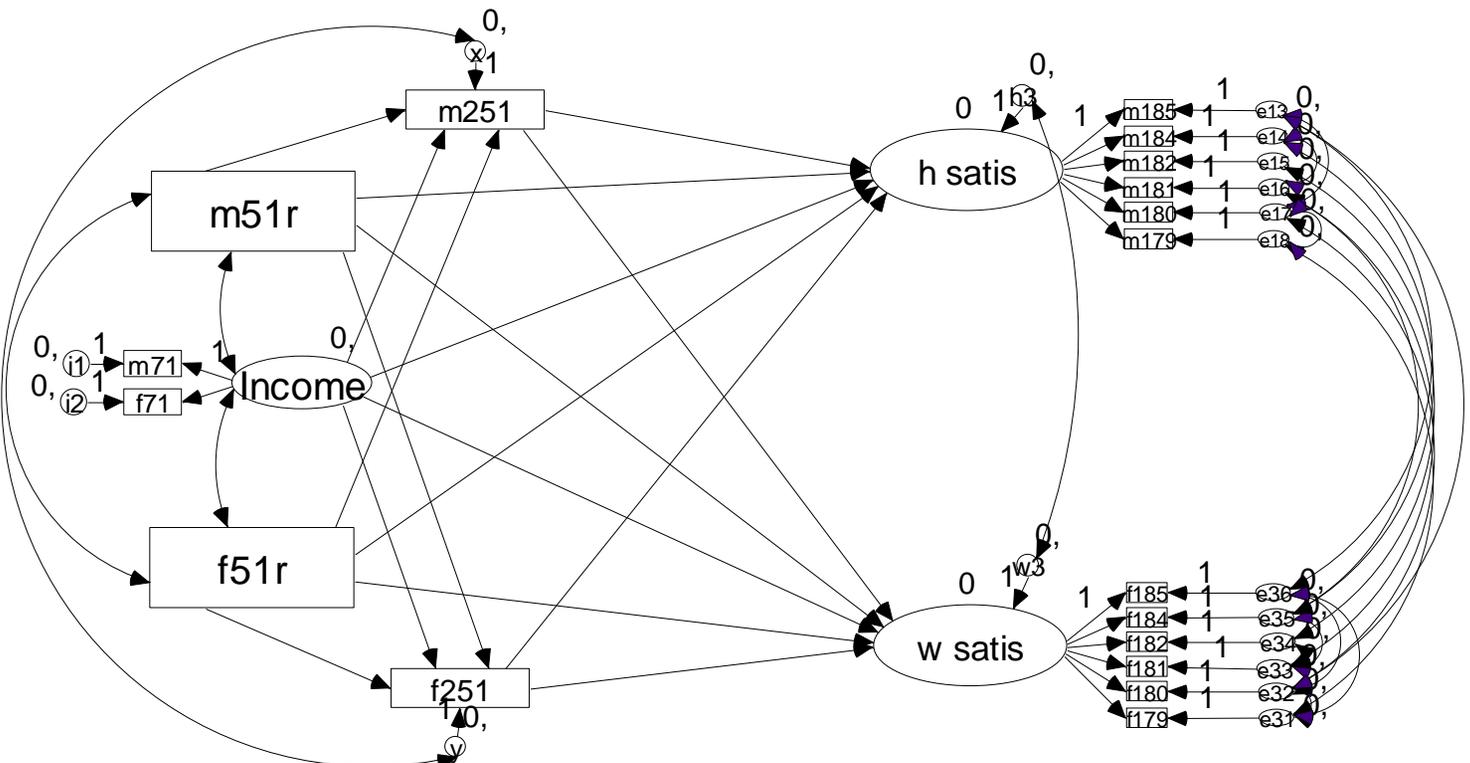
APPENDIX C

FIGURE 1. Conceptual Model of the Associations Between Spousal Materialism, Financial Problems, Marital Satisfaction



APPENDIX D

FIGURE 2. Measurement Model of the Associations Between Spousal Materialism, Financial Problems, Marital Satisfaction



APPENDIX E

TABLE 3. Bivariate Correlations of Study Variables

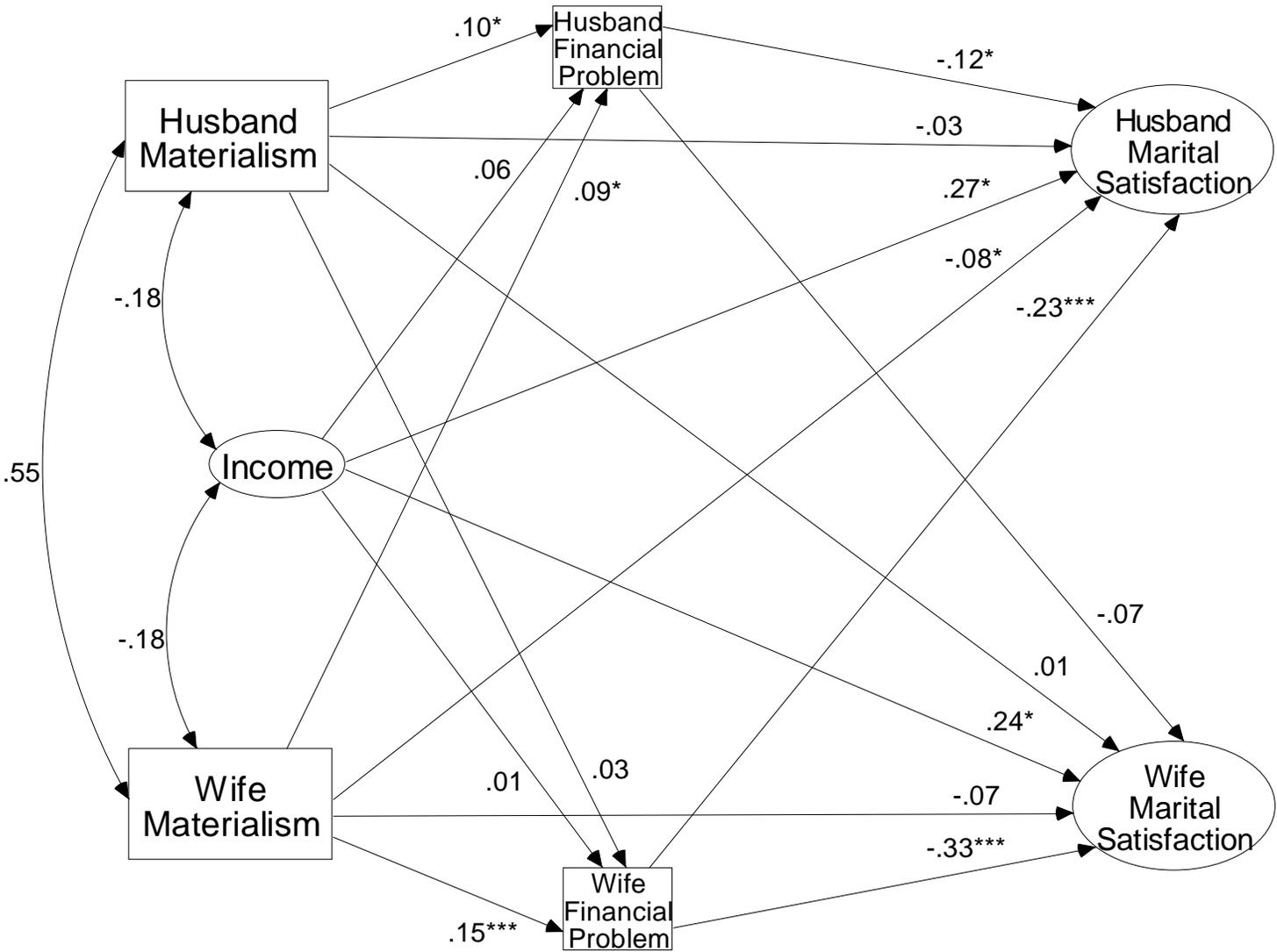
Variable Scale	1	2	3	4	5	6	7	8
1. Husband Materialism	-----							
2. Wife Materialism	.15***	-----						
3. Husband Marital Satisfaction	-.16***	-.06**	-----					
4. Wife Marital Satisfaction	-.17***	-.10*	.68***	-----				
5. Husband Financial Problems	.14***	.05	-.35***	-.29***	-----			
6. Wife Financial Problems	.09*	.10*	-.24***	-.24***	.61***	-----		
7. Husband Income	-.13**	-.05	.13***	.16***	-.02	.01	-----	
8. Wife Income	-.07	-.15***	.16***	.18***	.00	.02	.34***	-----

- * Correlation is significant at the 0.05 level (2-tailed).
- ** Correlation is significant at the 0.01 level (2-tailed).
- ***Correlation is significant at the 0.001 level (2-tailed).

APPENDIX F

FIGURE 3. Measurement Model of the Correlations and Strengths of Associations

Between Spousal Materialism, Financial Problems, Marital Satisfaction



APPENDIX G: Study Measures

Relationship Satisfaction

In your relationship, how satisfied are you with:

_____?

1. The physical intimacy you experience

1=Very dissatisfied 2=dissatisfied 3=Neutral 4=Satisfied 5=Very

Satisfied

2. The love you experience

1=Very dissatisfied 2=dissatisfied 3=Neutral 4=Satisfied 5=Very

Satisfied

3. How conflicts are resolved

1=Very dissatisfied 2=dissatisfied 3=Neutral 4=Satisfied 5=Very

Satisfied

4. The amount of relationship equality you experience

1=Very dissatisfied 2=dissatisfied 3=Neutral 4=Satisfied 5=Very

Satisfied

5. The quality of your communication

1=Very dissatisfied 2=dissatisfied 3=Neutral 4=Satisfied 5=Very

Satisfied

6. Your overall relationship with your partner

1=Very dissatisfied 2=dissatisfied 3=Neutral 4=Satisfied 5=Very

Satisfied

Financial Problems

How often have the following areas been a problem in your relationship?

1. Financial matters

1=Never 2=Rarely 3=Sometimes 4=Often 5=Very Often

Materialism

Answers given on a Likert-type scale from 1 = Strongly Disagree to 5 = Strongly Agree.

The Importance of Money and Material Things

1. Having money and lots of things has never been important to me (reverse coded).