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Family and Consumer Sciences Research Journal 2007; 35; 260
DOI: 10.1177/1077727X06296625

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<http://fcs.sagepub.com/cgi/content/abstract/35/3/260>

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Materialism, Perceived Financial Problems, and Marital Satisfaction

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Although scholars and counselors have long acknowledged a link between financial problems and marital outcomes, little research has examined how materialistic attitudes may affect these associations. This article examines a conceptual model linking spousal materialism, perceived financial problems, and marital satisfaction. Group comparison and structural equation modeling analyses were run with a nationally representative sample of 600 married couples. Analyses confirmed that higher levels of spousal materialism are associated with increased perceptions of financial problems, which in turn are negatively associated with levels of marital satisfaction. Analyses also found that materialistic attitudes have a stronger impact on spouses' perceptions of financial problems than do levels of couple income. These findings support the notion that materialism contributes to how couples define and react to financial problems in their relationship and that these factors indirectly and directly affect general levels of marital satisfaction. Implications for research and intervention are discussed.

Keywords: *divorce; financial distress; financial problems; image; income; marital dissolution; marital quality; marital satisfaction; materialism; money; self-esteem*

Prior to 1980, research on married couples identified financial problems as one of the primary reasons for marital dissatisfaction and dissolution (Albrecht, 1979; Goode, 1965; Levinger, 1979). However, later studies suggest that though financial problems remain a potentially problematic issue for couples, they may be less influential in marital outcomes than previously believed (Amato & Rogers, 1997; Andersen, 2005; Kendal, 2003; Kitson & Sussman, 1982; Thurnher, Fenn, Melichar, & Chiriboga, 1983). Some have speculated that the relative importance of financial distress as a predictor of marital dissolution was inflated in early research due to the fact that spouses divorcing prior to the 1980s often cited financial problems as the reason for divorce because this was considered to be a legally and socially acceptable basis for divorce in the fault-based system that existed at the time

Authors' Note: The data for this project were collected by the RELATE Institute with funding from the Family Studies Center at Brigham Young University. We thank Dr. Thomas B. Holman, executive director of the RELATE Institute for his assistance with this project. We also thank Judith Fischer, Kathleen Bahr, and Larry J. Nelson for providing helpful comments on earlier drafts of this article. Portions of this study represent the work of Luke R. Dean's thesis. Lukas R. Dean is a doctoral student in the Department of Human Development and Family Studies at Texas Tech University. Jason S. Carroll, PhD, is an assistant professor in the School of Family Life at Brigham Young University, and Chongming Yang, PhD, is a research scientist with the Social Science Institute at Duke University. Please direct correspondence concerning this article to Jason Carroll, 2092-C Joseph F. Smith Building, School of Family Life, Brigham Young University, Provo, UT 84602; e-mail: jcarroll@byu

Family and Consumer Sciences Research Journal, Vol. 35, No. 3, March 2007 260-281

DOI: 10.1177/1077727X06296625

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(Kendal, 2003). Whatever the reason, recent research has shown that though the relationship between financial problems and divorce is statistically significant, financial variables are rarely able to explain more than 5% of the variance in divorce (Anderson, 2005). Taken as a whole, the past 50 years of research have produced mixed and inconsistent evidence to support the widely held notion that financial problems are a frequent and salient feature in poor marital outcomes.

Scholars' inability to identify a consistent association between financial distress and marital outcomes may result from the fact that measures of financial problems are typically evaluated without explicit consideration of personal ideologies or value positions. Simply put, scholars have largely assumed that the relative frequency and importance of financial issues is the same across spouses and couples. However, this may not be the case. The salience of financial issues in marriage may vary based on the relative importance specific spouses place on the acquisition of financial or material goods. The degree to which spouses hold a *materialistic ideology* may influence how well financial distress predicts their levels of marital satisfaction and other measures of marital quality. A number of studies provide support for the idea that materialism can influence individual and relationship outcomes. For example, studies have shown that in comparison to nonmaterialistic individuals, materialistic people tend to be less satisfied with their lives in general (Belk, 1984; Richins, 1995; Sirgy, 1998) and less satisfied with specific aspects of their lives, such as relationships with their friends (Richins & Dawson, 1992). Materialism has also been linked with feelings of inadequacy that lead to heightened efforts to increase self-image through possession and use of material goods (Lee, Lennon, & Rudd, 2000; Yurchisin & Johnson, 2004). Based on these types of findings, it is reasonable to hypothesize that materialistic values may create a perceptual context that influences how marriages are affected by financial variables.

Purpose of the Study

Although a number of studies investigate the impact of financial problems on couple relationships, there is no study to date that examines the influence of materialism on financial matters in marriage. In this article, we report on a study that examined a conceptual model linking materialism, perceived financial problems, and relationship satisfaction among married couples. Specifically, we evaluated three interrelated issues. First, we explored what association, if any, spousal materialism has with the frequency of perceived financial problems in marriage. Next we wanted to find out if the strength of the association between perceived financial problems and marital satisfaction differs for materialistic and nonmaterialistic spouses. Finally, we tested a multivariate model to see if spousal materialism affects couple reports of financial problems and marital satisfaction. The overarching purpose of the current study was to evaluate if the concept of materialism can improve our understanding of how financial matters affect marital outcomes.

MATERIALISM AND MARRIAGE

For more than five decades, scholars have explored the association between financial distress and marital outcomes. In particular, researchers have explored how financial problems are linked to divorce, marital conflict, and marital satisfaction.

The first part of this section presents an overview of this literature and the current state of knowledge we have about the role financial issues play in marital success or failure. The second part of this section reviews the existing literature on materialism in the social sciences. Although scholars have not directly examined materialism in the couple context, there have been some efforts to study materialism in regard to personality development and individual well-being. These studies are instructive in developing a conceptual model of materialism in marriage.

Financial Problems and Marital Outcomes

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 factors contributing to divorce, whereas few studies done after 1980 attribute the same strength or magnitude to the relationship between financial distress and divorce.

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 a 50-year-old classic work on divorce adjustment, Goode (1965) asked recently divorced women to identify the main causes of their divorce. The complaint that the ex-husband was an inadequate provider was ranked as the number one reason for divorce, in terms of frequency of the response and the relative priority it was given to other rationale. The complaint of mismanagement of funds through gambling or spending too much on entertainment, ranked 8th of 12 possibilities (Goode, 1965). Therefore, according to this research in the 1950s and 1960s, two of the eight most common causes of divorce reported by divorced women were related to couple finances. Building on this line of work, Albrecht (1979) studied 500 divorced individuals who had remarried and asked them to identify the primary reasons for their previous divorce. The finding of this frequently cited study was that financial problems were reported as the fourth most common reason for marital dissolution; more common than physical abuse, sexual problems, neglect of children, and communication problems.

Although using the retrospective accounts of divorced individuals seems to be a straightforward way to assess what factors lead to divorce, several researchers have argued otherwise. For example, Goode (1965) cautioned that individuals' reports of marital problems may not be the true underlying causes of divorce. Rasmussen and Ferraro (1979) contended that post hoc explanations of divorce emerge from a redefining process that attempts 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 ex-husbands and ex-wives report as the cause for their divorce (Bernard, 1972; Kitson, 1992; Thompson & Walker, 1989). Levinger (1979) 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 were more likely to complain about financial issues than middle-class wives (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 although financial problems was still cited as a reason for divorce, it had receded in importance; whereas issues of

mental and emotional fulfillment were given heavier weight. Thurnher et al. (1983) also conducted a replication of Goode's study and concluded that one reason financial factors had 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. Scholars have also noted that 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 (Andersen, 2005; Kendal, 2003).

Recent studies have also supported the conclusion that financial problems are often only a minor predictor of divorce. Amato and Rogers (1997) used 12-year longitudinal data to identify variables that increase the probability of divorce. Four variables were found to be statistically significant predictors of divorce: (a) infidelity, (b) drinking or drug use, (c) spending money foolishly, and (d) "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. Andersen (2005) examined the relationship between financial problems and divorce using a nationally representative sample. A panel study design was used to determine if financial problems at one interview could predict those who would divorce by the second interview. Bivariate correlation and discriminant analysis procedures indicated statistically significant relationships between several financial factors and divorce. However, none of the financial variables, individually or in combination, explained more than 5% of the variance in divorce patterns.

Financial conflict and marital satisfaction. Although financial problems have generally proven to be an inadequate direct predictor of future marital dissolution, research does show that there is an association between conflicts about money and marital satisfaction. For example, Snyder, Wills, and Keiser (1981) found that disagreements about finances correlated strongly and positively with global relational dissatisfaction. Koutstaal (1998) found that adding conflict about money to a regression equation predicting marital satisfaction improved the predicted variability by more than 40%. This finding held true for 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 strength and importance and has most recently been determined to be only a minor predictor of future marital dissolution (Andersen, 2005). 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, though financial problems have some influence on marital outcomes, research suggests there may be other factors that affect 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 a person's "interest in getting and spending"

(Rassuli & Hollander, 1986, p. 10). According to Richins and Dawson (1992) there are at least three traits of individuals who subscribe to a materialistic ideology: (a) acquisition as the pursuit of happiness, (b) possession-defined success, and (c) acquisition centrality. First, materialistic individuals tend to need possessions to be content with their life situation and therefore prefer to pursue happiness by acquiring and using possessions. Second, materialistic individuals tend to judge a person's success in life by the quantity and quality of their material possessions and financial assets. Thus, an individual with a materialistic orientation is more likely to attribute greater success to their neighbor who drives a luxury car than to a neighbor who drives an economy car or rides a bicycle. 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 such as personal relationships, social experiences, or intellectual enrichment (Christopher, Marek, & Carroll, 2004; Richins & Dawson, 1992; Richins & Rudmin, 1994).

From a social perspective, the pursuit of material goods has become synonymous for many individuals with the American way of life. Although the economic climate in the United States is challenging for many families, a robust economy during the 1990s created an increase in the median per capita income and a growth in wealth for the segment of the population with significant holdings in the stock market (White & Rogers, 2000). Within this setting of economic disparity, many individuals in the United States are working hard to achieve the high standard of living available to those at the upper end of the socioeconomic spectrum. Some scholars have contended that materialism is one reflection of an individualistic paradigm that permeates Western culture. Bellah's (1996) concepts of utilitarian and expressive individualism are variants of materialistic individualism and stand in contrast to what he sees as a more familial or communal orientation to life. He explained 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, individuals with a familial or communal orientation will sacrifice their own comforts for the betterment of the group. Clark and colleagues' (Clark & Mills, 1993; Clark & Pataki, 1995) findings concur with Bellah's reflections in that they have identified 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 (for a summary, see Richins & Dawson, 1992). Materialism has often been assessed by measuring related constructs and using them to infer a person's level of materialism. Dickins and Ferguson (1957), for instance, assessed materialism by the kinds of wishes expressed by children and the types of occupations they desired when they were adults. Other scholars have attempted to infer the presence of materialism from scores on early personality-test batteries (e.g., Burdsal, 1975; Justice & Birkman, 1972). More recently, Belk (1984, 1985) developed personality-trait measures specifically designed to infer the presence of materialism. His work examined the theoretical linkages between specific personality traits (e.g., envy, possessiveness,

generosity) and materialism. However, this measurement approach has proven inconsistent with low reports of scale reliability (Richins & Dawson, 1992). Other scholars have used attitude-based measures that utilize a more direct approach in their assessment of materialism. These measures usually involve Likert-type items or scales with respondents reporting their agreement with specific financially related value statements or goals, such as "money really can buy happiness," or "it is important to me to have nice things." These types of direct measures of materialism have been found to be adequately reliable and have been the basis of the majority of research on materialism in the social sciences.

Research on materialism. A series of studies have been done to identify the dominant traits and identifying features of individuals with materialistic orientations. Richins and Dawson (1992) identified the following traits in materialistic individuals: (a) a need for a high level of income, (b) a greater emphasis on financial security and less on interpersonal relationships, (c) a preference to spend more on themselves and less on others, and (d) a lower level of satisfaction with their life in general. Christopher and Schlenker (2004) found that highly materialistic individuals tend to experience greater negative affect and less positive affect than did less materialistic individuals. Furthermore, materialistic individuals tend to be more concerned with their social images than were less materialistic individuals (Christopher & Schlenker, 2004; Lee et al., 2000; Yurchisin & Johnson, 2004).

Research has established an inverse relationship between a materialistic orientation and psychological well-being (Belk, 1984; Kasser & Ahuvia, 2002; Kasser & Ryan, 1993; Richins, 1995; Sirgy, 1998; Srivastava, Locke, & Bartol, 2001; Wachtel & Blatt, 1990). For instance, Kasser and Ahuvia (2002) found that more materialistic people tend to be less self-actualized, more anxious, less happy, 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 (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 compulsive buying (Yurchisin & Johnson, 2004) and materialistic strivings (Christopher et al., 2004; Lee et al., 2000; O'Guinn & Shrum, 1997).

Recent literature has also discussed how a materialistic-based concern with impressing others can lead people to engage in self-detrimental behaviors or cultural fads that constitute health risks such as unsafe sexual practices, drug abuse, and eating disorders (Christopher & Schlenker, 2004; Leary, Tchividjian, & Kraxberger, 1994); many of which have been documented to be risk factors for marital dissolution and lower levels of marital quality (Kahn & London, 1991; Locke & Newcomb, 2003; Newcomb, 1994; Teachman, 2003; Woodside, Lackstrom, & Shekter-Wolfson, 2000). Therefore, based on these findings, one would expect to find at least an indirect negative relationship 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 frequency and importance of economic issues is the same across spouses and couples. However, as our review of the materialism literature suggests, the link between financial problems and marital outcomes may not be that simple. Specifically, research suggests that there may be at least two ways that materialism affects marital outcomes. First, given the existing literature on the negative effects of materialism on individual-level outcomes such as self-esteem and life satisfaction, it is reasonable to propose that materialistic attitudes have a direct negative impact on marriage relationships as well. Individuals who give high priority to the accumulation of economic resources and material possessions are typically less relationship oriented and, therefore, give less attention to fostering close relationships such as marriage. This would negatively affect marital outcomes for 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 couple financial issues to be defined as problematic.

If materialistic spouses do indeed have a lower threshold for financial distress this will likely affect their perceptions of financial problems in two ways. First, a heightened sensitivity to financial matters would likely cause materialistic spouses to perceive financial problems with a *greater frequency* than their nonmaterialistic counterparts. Simply put, higher levels of materialism may cause a spouse or a couple to define their financial situation as problematic, when a less materialistic spouse or couple may not be as distressed by similar economic concerns. Second, materialism may influence the *salience* or *magnitude* of the relationship between perceived financial problems and marital outcomes. If a spouse places a high level of importance on having money and materialistic possessions, it is possible that financial problems will have a stronger association with their overall marital satisfaction than spouses who do not place such an emphasis on financial factors.

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, the current study was conducted to shed light on the following three research questions:

Research Question 1: Is spousal materialism associated with the relative frequency with which spouses perceive financial matters to be a problem in their relationship?

Research Question 2: Does the strength of the association between perceived financial problems and marital satisfaction differ for materialistic and nonmaterialistic spouses?

Research Question 3: Do spouses' levels of materialism affect couple reports of financial problems and marital satisfaction?

Conceptual model. To guide our analyses, we developed a path model that theoretically links spousal materialism with spouses' perceptions of financial problems in their relationship and marital satisfaction (see Figure 1). Given that access to

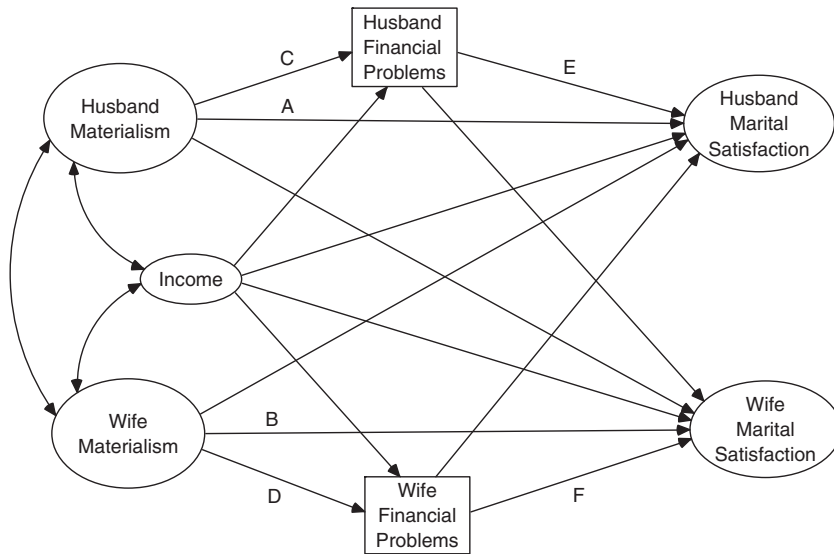


Figure 1: A Conceptual Model Relating Spousal Materialism, Perceived Financial Problems, and Marital Satisfaction

financial resources likely affects the relationships between these variables, couple income is included in the model as a controlling variable. The model proposes four primary types of associations: (a) associations between materialism and marital satisfaction (Paths A & B), (b) associations between materialism and perceived financial problems in the marital relationship (Paths C & D), (c) associations between perceived financial problems and marital satisfaction (Paths E & F), and (d) controlling associations between couple income level and the other variables in the model. In sum, the model proposes that materialism is negatively associated with marital satisfaction in two ways: (a) a direct relationship between materialism and marital satisfaction and (b) an indirect relationship through spouses' perception of financial problems in the relationship. The model also proposes interspousal effects between spouses, with proposed pathways between husbands and wives' materialism and their partners' reports of financial problems and marital satisfaction.

METHOD

Participants

The sample for the current study was selected from an ongoing longitudinal study of relationship development that is being sponsored by the RELATE Institute. Founded in 1979, the RELATE Institute is a nonprofit 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 the current study consists of married couples drawn from the RELATE study's Cohort 1 (paper-and-pencil format) and Cohort 2 (online format), Time 1 assessment ($N = 12,618$ couples).

The sample consists of 600 couples (1,200 individuals) who were selected from the larger cohort sampling frame to form a group that was as representative of the U.S. population in terms of racial and/or ethnic distinctions and religious affiliations as possible, based on recent U.S. Census figures (U.S. Census Bureau, 2002). The selection process involved dividing the total sample into racial and/or ethnic and religious subgroups 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 race and/or ethnicity and religious affiliation (see Table 1). 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 the current 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%). Nearly 50% of the participants had completed college-level education, while approximately 9% had completed an associate degree, and almost 32% of participants had attended some college without having completing any type of degree. Approximately 10% of the participants had a high school diploma or less. The mean yearly personal income (gross) was U.S. \$15,000 to \$24,999 for wives and \$30,000 to \$39,999 for husbands.

Measures and Procedures

The measures for the current 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: (a) the individual context (e.g., personality characteristics, styles of interacting, values, and beliefs), (b) the couple context (e.g., couple communication, patterns of relating, conflict resolution), (c) the familial context (e.g., parent's couple relationship, parent-child relationships, overall family tone), and (d) the social context (e.g., social support, race, socioeconomic status, 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 60 scales that were analyzed, only 3 of the scales had reliability estimates below .70 and most had much higher coefficients. These are particularly noteworthy results as most scales only contain three or four 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 et al. (2001) for a detailed account of the development procedures and properties of the RELATE Questionnaire.

The participants for the current study completed the RELATE questionnaire either with a paper-or-pencil format (Cohort 1) or online (Cohort 2) through the Internet (see www.relate-institute.org). Couples were informally recruited to complete the questionnaire through at least three primary types of referral sources, including (a) family professionals, such as therapists, family life educators, college faculty, and clergy who use RELATE in their counseling and educational curriculums; (b) media advertisements, such as newspaper articles, magazine articles, and national television appearances made by RELATE Institute members; and (c) personnel referrals, such as word-of-mouth referrals from other couples who

TABLE 1: Proportionate Stratified Sampling According to Race and/or Ethnicity and Religious Affiliation

	Wives %	Husbands %
Race and/or ethnicity		
African American	4.2	5.0
Asian American	8.2	5.9
Euro-American	65.3	64.9
Latino American	13.2	11.2
American Indian	2.8	3.2
Other or multiracial	6.3	9.8
Religious affiliation		
Catholic	29.7	26.5
Protestant	39.7	39.3
Jewish	2.2	2.3
Islamic	5.0	1.0
Latter-Day Saint	3.7	2.2
Other	12.2	9.7
No affiliation	12.0	19.0

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 younger than age 18 years is to take RELATE.

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

Spousal materialism. For the current 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 5-point scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). 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 the current study, couples' level of access to financial resources likely influences how materialism and financial distress affect marital outcomes. Therefore, the model includes couple income as a controlling variable. In the current 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 that asks respondents to report their "current personal yearly gross income before taxes & deductions." Response categories range from 0 (*none*) to 9 (*more than \$100,000*).

Financial problems. For the current study, the perceived financial problems variable is defined as the degree to which each spouse views 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 1 (*never*) to 5 (*very often*).

Marital satisfaction. *Marital satisfaction* is defined as the amount of satisfaction husbands and wives report with their marriage relationship. The RELATE Relationship Satisfaction Scale consists of six 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 1 (*very dissatisfied*) to 5 (*very satisfied*). These six items serve as the manifest indicators for the overall marital satisfaction construct. Busby et al. (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.

Analysis Plan

The analyses for the current study were conducted in a four-step process to test the three research questions detailed previously. The first step involved running frequency and group comparison analyses (*t* tests) to assess the relative frequency and levels of perceived financial problems between spouses reporting high and low levels of materialism. The second step involved running partial correlation coefficients to test the strength of the association between perceived financial problems and marital satisfaction between low materialism and high materialism spouses. For first- and second-step analyses, spouses who reported that they "disagree" (2) or "strongly disagree" (1) with the statement that having money and lots of things has been important to them were classified as "low materialism" spouses, while spouses who "agree" (4) or "strongly agree" (5) with the statement were classified as "high materialism" spouses. Spouses reporting that they "neither agree nor disagree" (3) are not included in Step 1 or Step 2 of the analyses. These analyses were run separately for husbands and wives to observe potential gender effects and controlled for the income levels of the spouses. The third step involved the entire sample and consisted of preliminary analyses involving scale development, descriptive statistics, and testing the relationships between study measures at the bivariate level using Pearson correlation coefficients. The fourth step involved using structural equation modeling (SEM) to test the multivariate relationships proposed in

Figure 1. The maximum likelihood estimation in Mplus 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).

RESULTS

The current study was designed to measure the impact of materialism on marital satisfaction in two hypothesized ways: (a) via a direct relationship between materialism and marital satisfaction and (b) via an indirect relationship through spouses' sense of financial problems in the relationship. As specified in the analyses plan, bivariate and multivariate analyses were conducted to test these proposed relationships.

Research Question 1: Is spousal materialism associated with the relative frequency with which spouses perceive financial matters to be a problem in their relationship?

Table 2 presents the results of group comparison (*t* tests) and comparative frequency analyses between high and low materialism spouses. Husbands and wives reported significantly higher levels of perceived financial problems in their relationship when wives had a high level of materialism versus when she had a low level of materialism. Similarly, both spouses reported a higher frequency of perceived financial problems when husbands were high in materialism as well; however, only the comparison between husbands' perception of financial problems was statistically significant. Effect size statistics were computed using the average standard deviation between comparison groups to evaluate the magnitude of the identified statistical differences. These analyses found that the differences in relative frequency of perceived financial problems between low materialism and high material spouses had an average effect size of .23 (range = .13 to .31).

Comparative frequency analyses (see Table 2) showed that low materialism wives are nearly twice as likely to report that financial matters are "never" a problem in comparison to high materialism wives (low materialism wives = 14.0%, high materialism wives = 7.2%); however, this distinction was not as prominent for husbands (low materialism husbands = 10.8%, high materialism husbands = 9.6%). Frequency analyses also revealed that nearly one half of high materialism spouses (wives = 48.2%, husbands = 47.4%) report that financial matters are "often" or "very often" a problem in their relationships, whereas only about one third of low materialism spouses (wives = 37.2%, husbands 32.7%) report finances to often or very often be a source of trouble in their relationship. Therefore, materialistic spouses appear to be about 30% to 40% more likely to experience frequent financial problems in their relationship than low materialism spouses. Taken as a whole, these analyses support the notion that materialistic spouses and couples have a lower threshold for financial distress, thereby increasing the frequency of financial problems in relationships where one or both spouses express a materialistic orientation.

TABLE 2: Levels of Spousal Materialism and the Relative Frequency of Perceived Financial Problems

	Wife Materialism			Husband Materialism		
	Low (n = 251)	High (n = 222)	t Test Effect Size	Low (n = 269)	High (n = 198)	t Test Effect Size
Wife's perception of financial problems						
M (SD)	3.04 (1.22)	3.40 (1.14)	3.35***	3.09 (1.22)	3.25 (1.20)	1.36
% Never	14.0	7.2	.31	12.3	10.1	.13
% Often	37.2	48.2		36.9	44.5	
Husband's perception of financial problems						
M (SD)	3.11 (1.17)	3.35 (1.09)	2.30*	3.01 (1.13)	3.30 (1.13)	2.72**
% Never	11.6	6.3	.21	10.8	9.6	.26
% Often	39.9	45.5		32.7	47.4	

* $p < .05$. ** $p < .01$. *** $p < .001$ (two-tailed test).

Research Question 2: Does the strength of the association between perceived financial problems and marital satisfaction differ for materialistic and nonmaterialistic spouses?

Partial-correlation coefficients were calculated to assess the magnitude of the association between perceived financial problems and marital satisfaction for low- and high-materialism spouses. These analyses revealed that perceived financial problems are indeed negatively associated with marital satisfaction for husbands and wives. However, there were no appreciable differences in the magnitude of the association between materialistic (wives, $r = -.35^{**}$; husbands, $r = -.21^{**}$) and nonmaterialistic spouses (wives, $r = -.39^{**}$; husbands, $r = -.19^{**}$). These analyses do not confirm the hypothesized notion that perceived financial difficulties more negatively affect marital quality in materialistic couples. Coupled with the findings associated with the first research question, it appears that high levels of materialism increase the relative frequency with which couples experience financial problems but do not increase the salience or magnitude of these troubles when they are experienced.

Research Question 3: Do spouses' levels of materialism affect couple reports of financial problems and marital satisfaction?

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.

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, yet 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

TABLE 3: Bivariate Correlations of Study Variables

Variable Scale	1	2	3	4	5	6	7	8
Wife materialism	—							
Husband materialism	.15***	—						
Husband marital satisfaction	-.16***	-.06**	—					
Wife marital satisfaction	-.17***	-.10*	.68***	—				
Husband financial problems	.14***	.05	-.35***	-.29***	—			
Wife financial problems	.09*	.10*	-.24***	-.24***	.61***	—		
Husband income	-.13**	-.05	.13***	.16***	-.02	.01	—	
Wife income	-.17	-.15***	.16***	.18***	.00	.02	.34***	—

* $p < .05$. ** $p < .01$. *** $p < .001$ (two-tailed test).

satisfaction ($r = -.16, p < .001$) and also to their husbands' marital satisfaction ($r = -.17, p < .001$). A comparison of the strength and pattern of the interspousal effects indicates that wives' materialism seems to have a stronger impact on 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 husbands and wives, whereas husbands' materialism is significantly related only to their own marital satisfaction. These findings support the proposition that materialism has a direct negative impact on marital satisfaction, albeit at a modest level.

Indirect relationships. Bivariate analyses also indicated that materialism is indirectly related to marital satisfaction for 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 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 high levels of materialism increase the sensitivity of married couples to the perception of financial problems.

Correlation analyses also revealed that increased perceptions of financial problems in marriage are in turn related to significantly lower levels of marital satisfaction for 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 ($r = -.24, p < .001$); as are wives' perceptions of financial problems that have a moderate to strong association with lower levels of marital satisfaction for themselves ($r = -.35, p < .001$) and their husbands ($r = -.29, p < .001$). When comparing interspousal 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 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 ($r = .13,$

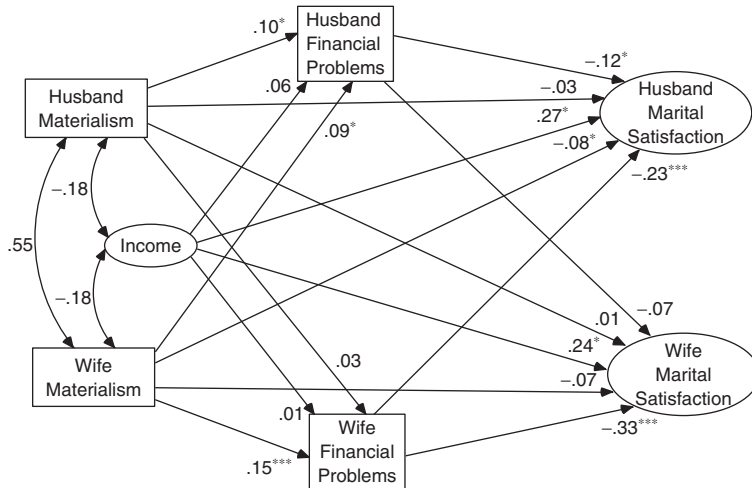


Figure 2: Results of Structural Equation Modeling Relating Spousal Materialism, Perceived Financial Problems, and Marital Satisfaction

* $p < .05$. ** $p < .01$. *** $p < .001$ (two-tailed test).

$p < .001$) and their husbands' marital satisfaction ($r = .16, p < .001$). However, it is surprising to note that 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, $r = .01, p = .89$).

Multivariate Results

Figure 2 presents the results of the SEM analyses conducted to test the multivariate associations between (a) materialism and marital satisfaction, (b) materialism and perceived financial problems, (c) perceived financial problems and marital satisfaction, and (d) controlling associations between couple income level and the other study variables. The statistical model derived from the theoretical model held up empirically and accounted for marital satisfaction and partners' perceptions of financial problems. The baseline model fit the data very well ($\chi^2 = 172.7, df = 58, p = .00$,¹ Comparative Fit Index [CFI] = .98, Tucker–Lewis Index/Non-Normed Fit Index [TLI/NNFI] = .99, & root mean square error of approximation [RMSEA] = .057). The model accounted for approximately 20% of the variance in marital satisfaction for 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 husbands ($\beta = .27, p < .05$) and wives ($\beta = .24, p < .05$). However, couple's income was not significantly related to the perception of financial problems in the relationship for either husbands ($\beta = .06, p = .38$) or wives ($\beta = .01, p = .89$).

Direct relationships. The structural paths specified by the measurement model between materialism and marital satisfaction (see Figure 2) 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 affects 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 wives, their personal level of materialism appears to have a small negative effect on their husband's marital satisfaction, and possibly on their own marital satisfaction.

Indirect relationships. Multivariate results indicate that materialism is indirectly related to marital satisfaction for 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 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 higher individual levels of materialism increase the perception of financial problems in a relationship.

As noted in Figure 2, an increased perception of financial problems is in turn related to significantly lower levels of marital satisfaction for 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 husbands ($\beta = -.12, p < .05$) and wives ($\beta = -.33, p < .001$). A comparison of the interspousal 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 husbands' perceptions of financial problems are not significantly related to lower levels of marital satisfaction for wives ($\beta = -.07, p = .26$). The strengths of these pathways are particularly noteworthy given that the measurement model controls for 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 $1 \times$

indirect pathway 2 + direct pathway) demonstrates that wives' materialism has three times the impact on their own marital satisfaction than husbands' materialism has on their 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 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. Materialism was hypothesized to affect marital satisfaction in two ways: (a) via a direct negative relationship with marital satisfaction and (b) 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 the bivariate and multivariate levels to test these propositions.

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

The findings of the current study indicate that high levels of materialism increase the relative frequency with which couples experience financial problems but do not increase the salience or magnitude of these troubles when they are experienced. It appears that 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. In addition, 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 affect how much and how frequently financial matters affect 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 the current study was that income was found to not be significantly related to couples' levels of perceived financial problems; however, 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 lend support to the notion that financial problems are "frequently

behavior or attitude problems, rather than money problems" (Poduska, 1993, p. 277). If this is the case, financial counseling and education would be wise to target attitudinal orientations, such as materialism, in that such value positions may be significant "behind-the-scenes" factors contributing to the behaviors that lead to financial distress in relationships.

An interesting pattern of gender distinctions emerged in the analyses of the current 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 that have found that wives' predictors frequently have a stronger impact on husbands' outcomes than husbands' predictors do on wives' outcomes. Wamboldt and Reiss (1989) interpreted this type of 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 prowess as a provider and fits the traditional Western notion of men's success being measured in the accumulation of wealth and prestige in the marketplace. Materialism among women may have a more ambiguous interpretation in our current society. On one hand, it may be seen as a marker of independence and social standing; however, 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 possibility is strikingly similar to other research demonstrating that for men, marriage and parenthood are a "package deal" (Furstenberg & Cherlin, 1991). For example, Waite and Doherty (2005) asserted that fathers appear to withdraw from their children when things are not going well with the mother, whereas the mother-child relation is unaffected by how things are going with the father. They further concluded that in contemporary culture, "a woman is a mother all her life, but a man is a father only if he has a wife" (p. 159). If marriage and money are viewed as more of a "package deal" for women than they are for men, this could explain why wives' materialism and perception of financial problems are significantly associated with his and her outcomes, whereas husbands' materialism has only an indirect relationship to his own marital satisfaction.

Furthermore, 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 of primary breadwinner or who contribute a larger amount of income 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. In contrast, a woman's materialism might not be given the same deference and might be perceived as less acceptable, accounting for some of the negative outcomes experienced by both partners when wives are "materialistic." Although 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.

Although this topic is not addressed directly in the current study, future research should also examine the role of children in relation to spousal materialism. The current study suggests direct and indirect links between materialism and marital satisfaction. Other studies have documented the effects of children on marital satisfaction (Crohan, 1996; Huston & Vangelisti, 1995). Would couples who are highly materialistic exhibit qualitatively different parenting behaviors than couples who are not? Would there be a correlation between levels of materialism and the number of children a couple decides to have? Also, it would be helpful to better understand how parental materialism influences child outcomes. Do children with materialistic parents have higher levels of materialism themselves? This type of research may be particularly important in light of research showing undesirable associations between materialism and individual outcomes such as self-esteem, anxiety, and happiness (Kasser & Ahuvia, 2002).

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 the current 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. In addition, the current study assessed individuals' sense of their own level of materialism. It is possible that individuals are only partly aware of the degree to which their orientation is materialistic in nature because most people evaluate financial desires 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 measures where partners not only report on their own materialism but also report on their spouse's level of materialism. This may be a particularly useful approach to assessing the impacts of materialism on marriages given that scholars have shown that "reports on spouse" typically have a stronger relationship than "reports on self" to individuals' perceptions of relationship quality (Busby et al., 2001).

Another limitation of the current 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 affects 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 subgroups more than others. For example, would couples with a high-income level be affected differently by materialism than couples with a low-income level?

Also, it is important to note that though many of the model pathways tested in our model were significant, they were only modest in strength. However, this may have more to do with the nature of the measures available to us in the current study than the utility of the model we propose. Given that the overall model fit the data well despite only having a one-item indicator of materialism and controlling for income makes the results particularly noteworthy. Future research is needed to identify whether the relationship between materialism and marital satisfaction is only of modest importance, or if the modest findings of the current study were largely due to our use of a relatively simple measure of materialism. The patterns identified in the current study suggest that such future efforts will be a worthwhile pursuit.

NOTE

1. Typically, a nonsignificant chi-square is desirable; however, chi-square analyses can be problematic in that they are extremely sensitive to sample size and other study features such as degrees of freedom (Jöreskog, 1969). Other fit indices such as Tucker–Lewis Index/Non-Normed Fit Index (TLI/NNFI), Comparative Fit Index (CFI), and root mean square error of approximation (RMSEA) are largely unaffected by sample size and other study features, and our statement that the model fit the data well is based on the results of these goodness-of-fit indices.

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