

# **Does She Think It Matters Who Earns More? Perceived Differences in Types of Relationship Arguments Among Female Breadwinners and Non- Breadwinners**

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*This mixed methods study used a sequential exploratory design and Becker's (1973a) Theory of Marriage to explore how female breadwinners and non-breadwinners perceive types of relationship arguments. Respondents completed an online survey targeted to women about money and relationships. Qualitative analyses using a multiple case study approach explored the contents of arguments among three groups: women who earn more than their partner/spouse, women who earn less, and women who earn the same. Quantitative analyses employed independent t-tests to identify differences between female breadwinners and non-breadwinners for variables related to the identified themes from the qualitative analyses. Findings from this mixed methods study suggest that female breadwinners tend to perceive their partners as not meeting their expectations, are more likely to use blame language, and are less likely to use "togetherness" language when describing relationship arguments. Implications for future research and practice are provided.*

*Keywords: income disparity; relationship arguments; money arguments; women; couples; female breadwinner; qualitative; mixed methods*

## INTRODUCTION

Women are increasingly becoming the main household breadwinner (Bertrand, Kamenica, & Pan, 2015). Despite female breadwinners contributing a greater share of household income, there is a dearth of research concerning this shift's effect on the content of relationship arguments concerning topics such as money, chores, and decisions concerning children, three common topics of contention (Papp, Cummings, & Goeke-Morey, 2009). While women continue to earn less for equivalent positions than men, salaries are steadily increasing (Hill, Miller, Benson, Maatz, & Nielson, 2018). The overarching research question for this mixed methods study was: How are contents of relationship arguments different for female breadwinners from their non-breadwinner counterparts? Phase 1 employed qualitative methods to describe types of relationship arguments among female breadwinners and non-breadwinners groups. In Phase 2, variables corresponding to the themes identified in Phase 1 were tested for statistically significant differences.

### Theoretical Framework

The theoretical framework utilized in this study is Becker's Theory of Marriage (Becker, 1973a). A core principle of the Theory of Marriage is that marriage is a voluntary state wherein individuals can choose to be married or remain single, dependent upon whichever state maximizes their utility. Men and women compete for the best mate in a "marriage market," and the decision to get married is based on the expectation that the individual will derive a higher utility by entering into marriage (Becker, 1973a).

Utility maximization is centered upon household-produced commodities, the correlates of which are numerous but include the quality of home cooked meals and housekeeping, the quality and quantity of children, companionship, and other factors (Becker, 1973a). Becker stated that consumption alone cannot measure total utility; however, an aggregate of all of these weighted factors determine an individual's utility or expected utility. The decision to get married versus remain single is dependent on an individual's expected utility while the decision to stay in a marriage or separate is based on existing utility. Ultimately, when expectation is neither met nor results in a higher level of household-produced commodities, the state of separation may occur (Becker, 1973a).

An assumption of the theory is that certain gains from marriage are not perfect substitutes for goods or services supplied by market firms or households (Becker, 1973a). For example, house cleaning, cooking, and sex can be purchased, but children and feelings of love cannot. Therefore, an individual wanting a larger number of children may seek marriage earlier than an individual who is ambivalent about children, as they want to enter into a situation that maximizes their utility as soon as possible.

## LITERATURE REVIEW

### Female Breadwinners

The uniqueness in the current study lies in its contribution regarding income disparities and women's perceptions of relationship arguments. A shortage of literature on female breadwinners or women who earn more than their partner exists. Generally, literature has suggested that the more the wife out earns her husband, the greater the marital instability (Ressler & Waters, 2000; Tzeng & Mare, 1995; Zagorsky, 2005; Rogers, 2004). Literature on the subject to date suggests that men report lower levels of happiness when their wives earn more (Wilcox & Dew, 2008; Schaninger & Buss, 1986). The presence of a wife's job itself was not problematic until a wife either worked more hours or was earning more than her husband.

Differences in income do not only appear to affect arguments, but also relationship commitment. Inesi, Gruenfeld, and Galinsky (2012) found that higher earning spouses were less committed to their relationships than the spouse who earned the same or less in the household. Related research found that men who earned less were much more likely to engage in infidelity than all women, particularly more so than women who earned more than their husbands (Munsch, 2015). Munsch (2015) suggested that these men felt socially emasculated by the earning status of their wives and compensated by engaging in adultery. Women who earned more were conscious of the fragility of the wage earning social construct and compensated by becoming more sensitive to these pressures, eliminating any other reason for husbands to feel insecure in their masculinity. Some research has indicated that breaking the traditional norms of men earning more may create a power differential as the person who has the highest earnings generally possesses decision-making power in the relationship (Carter, 1988).

From the lens of the theory of marriage, the greater the differential of wages, the greater the gain from marriage as opposed to remaining single because of the degree of specialization achieved when one member of the couple focuses on "market" production (e.g., earning wages) and the other focuses on "non-market" production (e.g., child rearing) (Becker, 1973a). This indicates that a woman earning more than her husband may expect the greatest utility if her husband focused on non-market production activities, such as chores around the home and rearing children.

### Relationship Arguments

It is these non-market production activities that are the often most fought about topics in a relationship. Relationship arguments have been associated with psychological, physiological, and family health problems (Fincham, 2003). Arguments can breed anger, depression, and negative behaviors toward the spouse, which have been found to be associated with spouses' psychological well-being (Du Rocher, Schudlich, Papp, & Cummings, 2004). While the list of topics couples argue about most is exhaustive, the leading three

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themes center upon: (a) children and parenting, (b) money related topics, and (c) household issues (Papp et al., 2009).

While the theory of marriage does not discuss argument or conflict directly, it does discuss the division of household produced commodities as a process that is not always an even split (Becker, 1973b). In fact, there is the contrast between what Becker called “caring” behavior versus “policing” behavior. With “caring” behavior, individuals hold household produced commodities above individual interest. Individuals believe that “stealing” from one’s mate – acting in the best interest of oneself versus the family unit – is detrimental not only to their spouse’s consumption, but their total family utility. With “policing” behavior, an individual spends time they could be using towards working on household-produced commodities, patrolling their spouse who is suspected to be shirking their duties or “stealing” from the couple’s total utility (Becker, 1973b).

### **Parenting Arguments**

Parenthood makes substantial demands on married couples’ time and energy. Spousal arguments occur at greater rates across different demographic traits. For example, when there are female children or pre-teen to early teenage children, more arguments occur (Krishnakumar & Buehler, 2000). Becoming an empty-nester has also been found to be associated with higher levels of marital satisfaction, mainly due to the increase in time and energy devoted to marriage after the children leave (Gorchoff, John, & Helson, 2008).

Having young children is associated with higher levels of household work and chores. In a diary study, wives were found to assist in their husbands’ recovery from long hours at work by taking on more housework and childcare, thereby lightening the load at home (Bolger, DeLongis, Kessler, & Wethington, 1989). However, when women worked more, there was no evidence of the same behavior by men. Twenty years later, however, husbands reported that they were spending time on childcare when their wives’ work demands became greater (Roeters, Van Der Lippe, & Kluwer, 2009). A subsequent study positively linked paternal involvement in parenting to female marital satisfaction (Pedro, Ribeiro, & Shelton, 2012). This may be evidence of Becker’s theoretical link between “caring” as opposed to “policing” to maximize total utility.

A recent Pew Research Center (2015) study found that in households with children under the age of 18 and two parents working full-time, responsibility for providing care for the children was more likely to be split equally than in situations where the father worked full-time and the mother either worked part-time or not at all. Moreover, the study found that females were more likely than males to say that the share of household and childrearing responsibilities were disproportionate, whereas males were likely to report that these responsibilities were shared equally. More recent research showed that fathers have become more active in the household and the number of stay-at-home fathers is rising (Parker & Livingston, 2017).

## Money Arguments

Some research has indicated that money is not the most argued about issue. However, this same research has suggested that money arguments are different than other types of arguments, as they tend to be more intense and less likely to be resolved (Papp et al., 2009). Becker's theoretical framework considers assortative mating, the sharing of similar traits by partners, as being a positive influencer of utility. Additionally, spousal-specific investments, activities wherein substitutions could not take place by swapping one partner for another, reaffirm remaining in a marriage versus seeking separation.

Other relevant literature reinforces these concepts. Whether a couple shares similar goals and values related to money, marital debt, and satisfaction with financial status was positively associated with perceived relationship satisfaction (Archuleta, Grable, & Britt, 2013; Copur & Eker, 2014; Dew, 2009). Effective conflict resolution surrounding money also increased relationship satisfaction (Archuleta et al., 2013). Increasing consumer debt has been shown to cause a decrease in marital satisfaction (Dew, 2009). When more debt is addressed through longer working hours, this further contributes to increased arguments and decreased marital satisfaction (Dew, 2009). More recent research circles back to Becker's conceptual framework concerning expectations, caring, and policing. Britt and Bean (2017) found that the top predictors of money arguments were money worries, the husband having a lower than expected income, and one partner being more "spendy" than the other partner believes is appropriate (Britt & Bean, 2017).

## Household Arguments

Previous studies of dual-income couples suggested that marital satisfaction reported by both spouses was significantly driven by perceptions of fairness in the division of labor, both at home and in the workplace, and each person's feeling of empowerment in terms of agenda-setting (Grote & Clark, 2001; Wilkie, Ferree, & Ratcliff, 1998). Furthermore, research has indicated that couples who viewed the marriage as a cohesive unit and those that felt that they were equal partners were much more satisfied within the marriage. For example, successful long-term married African-American couples reported that the most important issues to manage were allotting time together, supporting needs within the extended family, leaning on each other through the difficult times, accepting one another at face value, and becoming a cohesive unit (Marks et al., 2008).

While work tended to take time away from household duties, spouses who reported higher levels of satisfaction with their jobs tend to report higher marital satisfaction (van Steenbergen, Kluwer, & Karney, 2011). Among nonparent couples, husbands were satisfied with their marriages during periods when they reported an elevated workload, and wives followed suit. Wives experienced both an increase in work satisfaction and marital satisfaction positively, but this did not extend to husbands when the situation was reversed (van Steenbergen et al., 2011). Household arguments engendered both Becker's concepts of sharing of non-market activities when both partners worked, but also the role of

specialization in utility maximization. When work satisfaction was higher, a “caring” spouse may respond by taking on a greater proportion of household duties, resulting in a higher total utility for the couple.

## **METHODOLOGY**

This study set out to explore how female breadwinners (i.e., women who earn more than their partner) and female non-breadwinners (i.e., women who earn the same or less than their partner) describe the content of their arguments and conceptual differences between the groups. Earning the same or less included women who were retired, homemakers, or unemployed as the study looked at the dynamics of relationship arguments based on which partner provided more financially to the relationship. Providing no income to the relationship was simply interpreted as earning less.

A mixed methods approach, using a sequential exploratory design (i.e., qualitative methods are employed and followed up with quantitative methods) was used. First, qualitative methods explored the contents of self-reported relationship arguments as they differed among female breadwinners versus non-breadwinners. Second, quantitative methods were employed to analyze how emergent themes in the qualitative piece and Becker’s theory of marriage concepts differed between income disparity groups. For Phase 1, four sub-research questions were developed to guide this qualitative study, including:

Sub-question 1: How does earning more than one’s partner influence what women perceive to be the most argued about topic in their couple relationship?

Sub-question 2: How does earning less than one’s partner influence what women perceive to be the most argued about topic in their couple relationship?

Sub-question 3: How does earning the same as one's partner influence what women perceive to be the most argued about topic in their couple relationship?

Sub-question 4: How do women perceive topics of arguments differently across income disparity groups?

For the quantitative phase of this study, four hypotheses were developed based on the thematic findings in Phase 1. Female non-breadwinners (i.e., women who earned the same or less than their partner) were combined into one group. This occurred after a first round of analysis revealed a highly homogenous group between the two.

H1: Relationship satisfaction will differ between female breadwinners and female non-breadwinners.

H2: Financial management roles will differ between female breadwinners female non-breadwinners.

H3: Decisions concerning children will differ between female breadwinners and female non-breadwinners.

H4: Adherence to household chores will differ between female breadwinners and female non-breadwinners.

## Sample

The data utilized for Phases 1 and 2 were derived from the same dataset, a money and relationships survey disseminated via SurveyMonkey in 2013 and approved by a research university's Institutional Review Board. This survey targeted women who were in a committed relationship and over the age of 18. Participants were recruited through the use of a variety of social media outlets, inviting them to take the survey and enter to win one of several \$100 gift cards. Surveys were anonymous; however, participants had the option to add their email address to be contacted for the drawing. As such, the respondents' personal information could not be linked in any way to their survey responses, maintaining participant anonymity. Although the invitation to participate in the survey targeted females, males also responded to the survey. Therefore, a sample of only females, regardless of employment status, who reported being in a committed relationship were extracted from the data. This was in line with Becker's use of the term "marriage" which referred to a man and a woman sharing the same household, regardless of being legally married, common-law, or a casual union (Becker, 1973a).

The final sample consisted of 768 women who identified being married (72%), engaged (6%), or in a committed relationship (22%). Table 1 reports demographics of the final sample. The majority of the sample reported being Caucasian (74%), heterosexual (93%), and holding a college degree or beyond (82%). Eighty percent of the sample reported working full-time, whereas 8% worked part-time, 4% were unemployed, 5% were homemakers, and 2% were retired. The sample was highly educated overall with advanced degrees (36%), some graduate school (7%), college (39%), some college (15%), and very few with high school or less (3%). The average age of the respondents was 38 years. Over half of the sample reported that household income was over \$100,000, with an average individual income of \$68,040 and average household income of \$131,490.

This study's overall sample differed from the general population. According to the US Census Bureau's 2016 American Community Survey estimates, the racial composition of the United States in 2016 was 61.1% Caucasian, 17.8% Hispanic, 12.3% African American, and 5.4% Asian, with the remaining 3.4% of the population being some other ethnicity or a mixture of ethnicities. The average age was estimated at 37.9 years old. Median income for women was listed at \$40,607 and for households at \$57,617, although married household median income was significantly higher at \$85,290. And, lastly, education attainment was estimated that of women 25 and older, 20.9% had some college, 9.2% had an associate's degree, 19.7% had a bachelor's degree, and 12% had a graduate or professional degree.

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Table 1  
Descriptive table for sample groups

	Overall n=768	More n=415	Less n=311	Same n=42
<b>Age (years)</b>	%	%	%	%
19 - 25	8.3	7.2	8.7	16.7
26 - 35	42.2	44.1	41.2	33.3
36 - 45	24.5	24.8	24.4	21.4
46 - 55	15.2	14.7	15.8	16.7
56 - 65	8.7	8.4	8.7	11.9
over 65	0.8	0.7	1.0	0.0
missing	0.1	0.0	0.2	0.0
M	38.08	38.07	38.05	38.36
<b>Education</b>				
High school or less	2.7	2.1	3.5	4.8
Some college	14.7	10.1	19.3	26.2
College	39.5	40.5	38.9	33.3
Some grad school	7.3	7.7	6.8	7.1
Advanced degree	35.7	39.5	31.5	28.6
<b>Individual Income</b>				
0 - 25,000	17.8	4.1	36.7	14.3
25,001 - 50,000	29.0	21.0	38.9	35.7
50,001 - 75,000	22.2	27.0	14.8	31.0
75,001 - 100,000	13.4	20.2	4.8	9.5
100,001 - 150,000	10.7	16.9	2.9	7.1
over 150,000	6.1	10.2	1.3	2.4
missing	0.7	0.7	0.6	0.0
M	\$68,040	\$90,167	\$38,548	\$67,786
<b>Household Income</b>				
0 - 25,000	2.6	1.9	1.7	11.9
25,001 - 50,000	6.6	6.5	5.1	7.1
50,001 - 75,000	14.6	15.2	10.1	16.7
75,001 - 100,000	21.2	21.0	16.7	16.7
100,001 - 150,000	29.0	27.2	23.6	28.6
over 150,000	25.8	28.2	17.6	19.0
missing	0.1	0.0	0.2	0.0
M	\$131,490	\$131,210	\$131,744	\$132,360
<b>Race/Ethnicity</b>				
Caucasian	73.6	73.9	72.7	76.2
Hispanic	7.7	7.5	8.0	7.1
African-American	6.6	7.7	5.8	2.4
Asian-American	6.3	6.5	6.8	0.0
Other	5.6	4.2	6.5	14.3
missing	0.2	0.2	0.2	0.0

## Multiple Case Study Sample

To investigate the overarching research question, a multiple-case study design approach (Merriam, 1998) was implemented. To employ a multiple case design, female participants were divided into three categories based on perceived income disparity. Perceived income disparity was determined by respondent's answer to the question, "Compared to your partner/spouse's income, do you make: (a) more, (b) less, or (c) the same." Based on perceived income disparity responses, female respondents were categorized into one of three cases (hereinafter referred to as groups): (a) women who reported earning more than their partner/spouse, (b) women who reported earning less than their partner/spouse, and (c) women who reported earning the same as their partner/spouse. All three individual groups had very similar household incomes compared to the sample's income.

**Women who earn more sample.** When analyzing the group of women who earned more than their partner (n=415), the sample was slightly more educated with at least some graduate school as compared to the overall average of a college educated sample (see Table 1). This group appeared to be almost identical to the overall sample in regard to household income at \$131,210, age of 38, and being Caucasian (74%). The most significant difference was that the average reported individual income, which was \$90,167 compared to the individual income (\$68,040) of the overall sample.

**Women who earn less sample.** For the group of women who reported earning less than their partner (n=311), the average age was 38 years old (see Table 1). The average income for this group was \$38,548, although the average education level was a college degree. Similar to the other groups, women in this category reported race of Caucasian (73%), Hispanic (8%), African- American (6%), Asian-American (7%), and all others (7%). The average household income for this group was \$131,744.

**Women who earn the same sample.** The smallest group was women who reported earning the same as their partner (n=42) (see Table 1). This group had an average individual income of \$67,786, was the least educated as a whole, were on average 38 years old, and these households had the highest income average of any of the other households (M=\$132,360). This group also had the highest concentration of Caucasian women (76%).

## Qualitative Methods and Analyses

As part of the survey, one open-ended question was asked of respondents: "Name the one thing that you and your partner/spouse argue about most." This question was the focus of qualitative analysis for the current study. Participants were able to fill in the blank with no character/word limit.

Utilizing a multiple case study design, data were inductively analyzed using content analysis techniques to code and create latent categories, subcategories, and themes (Babbie, 2016) within each group (i.e., women who earn more, women who earn less, women who earn the same). Many responses consisted of one word (e.g., spending, children, schedules),

while other responses were expanded. To further substantiate categories of arguments that emerged from the data, observation counts were conducted in addition to content analyses techniques of coding, categorizing, convergence and divergence (Patton, 2001). When respondents listed more than one topic, responses were coded into two different categories.

Data was organized in Excel and, as with much qualitative research analyses, the researchers were the analyses tools (Patton, 2001). Rigor and adherence to content analyses methods were crucial to enhance the reliability of the study. In addition researcher triangulation was used to increase validity of the analysis process (Patton, 2001). One member of the team of three researchers was assigned to each income disparity group and coded each interview line-by-line. Then, the two other team members not assigned to that group verified the coding. This process was conducted for each income disparity group. The research team had to come to full agreement for categories to be created. The research team met on a regular basis to discuss the development of categories and emergent themes.

### **Quantitative Methods and Analyses**

Once qualitative analyses were completed, variables for quantitative analyses were selected from the dataset to examine the differences between groups that best fit with the themes discovered in the qualitative results and informed by Becker's theory of marriage (1973a). The selected were: relationship satisfaction, financial management decision roles, decisions about children, and household chores.

***Relationship satisfaction.*** The question is a Likert-scale question, asking respondents to rate their level of happiness in their present relationship with their mate. Responses could range from 1 (extremely unhappy) to 7 (perfectly happy).

***Financial management decisions.*** Responses to who makes financial management decisions included "me," "partner/spouse," "both of us equally," and "neither of us." The financial management topics were the following: (a) paying bills, (b) monitoring finances, (c) making purchases, (d) budget decisions, (e) savings decisions, (f) investment decisions, and (g) planning for retirement. If the response reported that couples made their decisions together, they were coded 1; all other responses were coded 0. Scores closer to 1 indicate higher levels of mutual decision-making while lower scores indicate non-mutual decision-making. This was done because the research team was specifically interested in mutual decision-making rather than which partner was more comfortable in making financial decisions as decision-making could be influenced by a number of factors in addition to which partner earns more money.

***Decisions about children.*** This is a six-point Likert-style question, asking the following: "I feel conflicted about my decisions around starting a family and/or child care." Responses ranged from 1 (strongly disagree) to 6 (strongly agree).

**Household chores.** This is a six-point Likert-style question, asking the following: “I am satisfied with how my partner/spouse and I divide up household chores.” Responses were rated from 1 (strongly disagree) to 6 (strongly agree).

**Analysis.** Due in part because the two groups were largely homogenous, as well as to sample size limitations in the women who earn the same group (n=42), this group and the women who earn less than their partner (n=311) were combined into one group for quantitative analyses (i.e., female non-breadwinners). Independent t-tests were run to assess mean differences between the two groups (i.e., female breadwinners and female non-breadwinners) for specific variables related to the themes found in the qualitative analysis and Becker’s theory of marriage (1973a).

## RESULTS

### Qualitative

**Women who earn more.** For women who earn more, eight latent categories of relationship arguments emerged from the data, including: (a) money, (b) household chores, (c) couple relationship and communication, (d) lifestyle choices and preferences, (e) time and schedules, (f) parenting/children, (g) career/work, and (h) extended family dynamics (e.g., extended family, in-laws, ex-spouses). For the purposes of this paper, the three categories with the most observations are reported. Money was the category with the most observations, in which 131 responses related to money such as spending, saving, and debt. The second theme with the most observations (n=67) was household chores, such as cleaning, cooking, and responsibility for household chores. The third theme (54 observations) was couple relationship and communication, referring to how couples communicate, aspects that influence communication and the relationship (e.g., attitude, trust, support), and sexual relationship.

For the money category, the words *money* and *finances* as standalone responses accounted for 55 out of the 131 total responses. Emerging subcategories included spending and budgeting (29 observations), the role of money in either spouse’s career choice (9 observations), saving and investing (8 observations), and debt issues (5 observations). One of the themes to emerge was a difference in financial priorities or differences in how to allocate their money, where partners disagreed about how to invest, save, and spend. For example, a respondent reported that she and her partner had different financial priorities related to their home:

*How to spend our savings/upgrades to our home. We don’t have the same priorities. He mostly wants to patch it up, I want to replace.*

Another respondent noted that how their money was allocated was the main argument in their relationship:

*Money (specifically, things that end up on the joint card that should come out of our individual allowances).*

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The second most argued about topic among women who earn more was about household chores (67 observations). The dominant theme that emerged was the equitable distribution of housework and differences in standards of home maintenance and upkeep. Words and phrases often suggested an imbalance of perceived costs and benefits, such as “equitable,” “balance,” “whose turn,” and “ownership.” Two exemplar quotes included: *Ownership of duties in the home*, and *Equitable distribution of household duties*.

The third most argued about category among women who earn more was couple’s communication (52 observations). Fifteen respondents focused on communication differences, such as “lack of communication,” “miscommunication,” and “not communicating well,” while another thirteen built on this theme describing issues such as “poor listening skills,” using trigger words like “you always,” and inability of “trying to understand where the other is coming from.”

**Women who earn less.** For women who earn less than their partner/spouse, the latent categories that developed were (a) money, (b) household chores, (c) lifestyle choices and preferences, (d) couple relationship and communication, (e) time & schedules, (f) parenting and children, (g) career/work, and (h) extended family. Three categories with the most observations included money (99 observations), followed by household chores (48 observations), then time and schedules (35 observations).

Like the women who earn more, standalone responses made up the majority of money arguments: (a) money (62 responses), (b) spending (10 responses), and (c) finances (8 responses). However, almost all responses were without possession (e.g., *his spending*). Instead, they were phrases, such as “saving money” (6 responses), “making ends meet” (2 responses), and “money for leisure” (1 response). This is an important notation as it appears to be a different nuance than the women in the earn more category who were more likely to write phrases that appeared to place blame on their partner or saw their partner as not meeting expectations.

For example, one respondent expressed the following exemplar:

*Finances, specifically, the budgeting process; he is very general and is okay with spending money we don't yet have (using credit). I need specifics down to the penny and prefer saving/planning before spending.*

Household chores remain a contentious subject for women who earn less with 49 observations. Outside of single word responses, such as “chores” or “cleaning,” there were responses indicating the desire for equity in the household through the use of words and phrases, such as “sharing” and “division of labor”.

Time and schedules focused on schedule management, time spent with one another, and balancing work and life. A respondent explained how having one car impacted the couples’ scheduling.

*How many activities I can be associated with since we only have one car (I drive) and one motorcycle, which I cannot drive. We have to plan our schedules accordingly and when we don't communicate effectively, we sometimes argue about that.*

**Women who earn the same.** Money, lifestyle choices and preferences, time together and schedules, couple relationship and communication and children were the latent categories that emerged for this group of women. Although this group was the smallest, money was still the most argued about topic with 18 observations. In comparison, both lifestyle choices and preferences and time together and schedules were the categories with the next highest observation counts with each having 9 observations.

This group of women also differed from the women who earned more group in that the language used to describe money arguments was less blaming and used words such as “we” and “our” to describe money arguments. Here, a theme of togetherness language emerged. Couples argued about “how we spend our money” and “money chores,” such as who should do the budgeting. For example, one woman stated:

*What to do with our money -- where to spend to pay off a mortgage and student loans and where to save for emergencies and a new house fund.*

The second and third most argued about topics were grouped into two categories: *lifestyle choices* (9 responses) and *time/schedules* (9 responses). Like money, a theme that emerged was togetherness language that referred to respondents' using language to implied togetherness or joint ownership as opposed to blaming or perceiving that expectations were not met. For example, for the *time/schedules* category, “time together” and “our schedules” was used. Similarly, “our religious differences” was used as an example for differences in *lifestyle choices*. While women who earn more than their spouses appeared to argue over equity in the household, this group argued about many of the same topics, such as household chores, without the emphasis on imbalance.

**Across income disparity groups.** In comparing across income disparity groups, money remained the most argued about topic in the couple relationship regardless of who earns more. Several themes emerged from the data that provide new insight into the dynamics among these three income disparity groups when it comes to topics that are argued about most frequently. When comparing across groups, an emergent theme for the women who earn more than their partner was *the inability for partners' to meet respondents' expectations* and as a result conflict occurred. This is in line with the theory of marriage as the decision to enter into a marital arrangement as opposed to remaining unmarried is largely dependent on expected utility. When actual utility is less than expected, there becomes the consideration of whether or not to seek utility outside of the marriage (Becker, 1973a).

Women in this category were more likely to write responses that were critical of their partner, seemingly hostile towards their partner, or less likely to take a “togetherness” stance or look at mutual contributions to the conflict. Consider that much of the content of

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money related responses involved placing blame on the partner or perceptions of how a partner should act. For example, one respondent from the women who earn more group wrote:

*His salary. He's a college graduate and doesn't earn his worth. Though he has great benefits if earned a little more, we could do so much more.*

Another respondent stated,

*Money - He does not understand when he has spent too much. He doesn't pay attention to money matters.*

Women in both the earn less and earn the same groups identified similar topics like spending, debt, work and schedule conflicts, but the language—how they talked about money conflict— was different in that they implied viewing the issues as a couple problem describing the conflict using words such as “we” and “our.” This finding is interesting considering that household income for all three groups was relatively the same, although average individual income was higher for women who earn more group.

According to the theory of marriage, specialization in the household, where one individual focuses on market activity (earning wages) and the other focuses on non-market activity (managing the household), there is the potential to realize greater overall utility from marriage versus as a single person (Becker, 1973a). The results of this study, however, make it unclear as to the degree of specialization as the question was posed as a “more”, “less”, or “the same” in terms of earning, not the actual size of the income disparity.

### **Quantitative**

To further investigate the qualitative findings, variables available in the dataset were selected based on results from the qualitative analysis and conceptualized by the theory of marriage (Becker, 1973a) to examine group differences for relationship satisfaction, financial management roles, decisions about children, and household chores. Overall utility from being in a relationship was measured through the variable *relationship satisfaction*. Financial management roles, decisions about children, and household chores were all indicators of whether or not a couple was engaging in joint decision-making or specialization and if there was a difference between female breadwinners and non-breadwinners.

Results of the independent *t*-tests showed significant mean differences between female breadwinners and female non breadwinners (i.e., women who earn the same or less than their partner) for the following variables: paying bills ( $t=-2.30, p<.05$ ), budget decisions ( $t=-4.31, p<.0001$ ), savings decisions ( $t=-3.87, p<.0001$ ), investment decisions ( $t=-2.03, p<.05$ ), and planning for retirement ( $t=-3.5, p<.001$ ). Table 2 displays the full results.

Table 2.

*Independent Group T-Test: Theory of Marriage Constructs*

	Female breadwinners		Female non-breadwinners		t-test
	N=415		N=353		
	M	SD	M	SD	
Relationship satisfaction	5.19	1.43	5.32	1.6	ns
Paying bills	0.23	0.42	0.32	0.47	-2.30*
Monitoring finances	0.31	0.46	0.37	0.48	ns
Making purchases	0.66	0.48	0.72	0.45	ns
Budget decisions	0.23	0.42	0.37	0.48	-4.31***
Savings decisions	0.28	0.45	0.42	0.49	-3.87***
Investment decisions	0.34	0.47	0.41	0.49	-2.03*
Planning for retirement	0.33	0.47	0.45	0.5	-3.50**
Decisions on having children	2.89	1.79	2.99	1.72	Ns
Chores	3.78	1.48	3.95	1.42	Ns

\*\*\*p<0.0001,\*\*p<0.001,\*p<0.05.

There was no statistically significant evidence to support Hypothesis 1, which suggested that female breadwinners and non-breadwinners differed with regard to relationship satisfaction. Additionally, there was no statistically significant evidence to support any differences in feelings of conflict concerning decisions about child-raising (H3) or the perception of fairness in household chores (H4).

Hypothesis 2 was partially supported. Hypothesis 2 stated that female breadwinners will differ from female non-breadwinners in financial management roles. There was no significant difference between breadwinners and non-breadwinners with regard to monitoring finance or making purchases. There were, however, statistically significant differences between breadwinners and non-breadwinners in paying bills, budgeting, saving, investment decisions, and saving for retirement. For all five variables, female breadwinners reported joint decision-making at a lesser rate than non-breadwinners. Instead, they were more likely to make decisions themselves, rather than with their partners.

## DISCUSSION

This mixed methods study using a sequential exploratory design (i.e., qualitative followed up with quantitative analyses) adds to the literature in several ways. First, not surprisingly, money was the perceived top relationship argument for respondents in each income disparity group, as money arguments as a primary couple conflict has been well established in the literature (Dew, 2009; Papp et al., 2009). However, the way in which female breadwinners presented arguments in response to an open-ended qualitative

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question suggested that their partners' were unable to meet their expectations, thus resulting in conflict. The way in which these female breadwinners described arguments were more critical of and hostile towards their partners and less likely to take a "togetherness" stance or look at mutual contributions to the conflict compared to the other groups. This was reflective of the theory's contrast between "policing" behavior versus "caring" behavior among partners (Becker, 1973b).

Quantitative analyses showed that for respondents in this study, female non-breadwinners were significantly more likely to share responsibility for various financial management roles (i.e., paying bills, budgeting, savings, investment planning, and retirement planning) with their partner than female breadwinners. This finding helps to inform why non-breadwinners were more likely to use language that implied the concept of sharing in the qualitative results.

We expected that relationship satisfaction for the two different groups in the quantitative analyses would be significantly different, especially because previous literature supported the association between positive communication and relationship quality (Stanley, Markman, & Whitton, 2002). For respondents in this study, however, no significant differences existed between female breadwinners and non-breadwinners in regards to relationship satisfaction. Exploring in-depth how these women participants perceive their relationship satisfaction would have provided insight into this statistical finding.

### **LIMITATIONS**

Like any study, the current study is not without limitations. The primary limitation is that, although both qualitative and quantitative data were collected, a larger, more representative sample would have led to more reliable and valid results. As noted previously, this study's sample of women is more homogenous, with higher income and higher education than the general population of women.

Qualitatively, the open-ended survey question used in Phase 1 did not capture the depth or breadth that other qualitative methods, such as face-to-face interviews could have captured. Asking open-ended questions that were specifically informed by theory of marriage could have also helped to provide thicker and richer descriptions of the type of money arguments and how power dynamics might be better understood.

Quantitatively, there were a number of weaknesses in the data set, which hindered full analyses. The question about earning more, less, or the same, was not adequately descriptive enough from the lens of the theory of marriage. The theory of marriage analyzes the specialization in the household and its relationship with household commodity production and thereby utility. Measuring specialization is difficult when actual numbers or ranges were not used to understand actual degrees of income differences.

The question about children was limited in information as well. The question was poorly worded: "I feel conflicted about my decisions around starting a family and/or child

care.” Responses ranged from 1 (strongly disagree) to 6 (strongly agree). While the researchers decided to include this variable in the model, as it is considered a spousal-specific investment within the theory of marriage framework, it ambiguously asks two questions in one. This poorly asked question led to no statistical significance, raising the possibility of a Type II error, concerning (a) decisions about how to raise children or (b) decisions to have children. On another note, but also concerning children, questions asking if the respondent had children or how many children were living in the home would have been helpful in two ways: (a) it would inform the theory of marriage framework more fully by explaining if the presence of children influenced utility, and (b) it may have also informed the household chores more comprehensively.

Additionally, the purpose of this particular study was to focus on women. While this led to an interesting data set overall, it limited the point of view to one person in the relationship. Subsequent studies should strive to capture both partners’ points of view with regard to marital conflict and income disparity. As in most online surveys, self-selection bias also may have had an influence on the results.

### IMPLICATIONS

Understanding relationship arguments surrounding money has implications for financial therapists, financial counselors, financial advisors, mental health therapists, educators in both personal finance and mental health, and others involved in helping professions. Although helping professionals have been informed by research to expect that money arguments are most intensely fought about, this research suggests that there may be issues of unmet expectations, unfairness in the distribution of non-market activities such as chores, and differing goals and values. These may be underlying issues that trigger intense arguments.

The stress that these dynamics can place upon couples can be insurmountable not only for partners in the couple relationship, but also for those who work with them. An understanding of partners’ perceived roles in the relationship in the presence of changing income dynamics is necessary, especially concerning female breadwinners’ perceptions of individual versus partnered financial management responsibilities. Archuleta (2013) suggested that when partners take on financial management roles that they enjoy, they are more likely to be satisfied in their relationships.

For helping professionals, recognizing the differences in households comprised of female breadwinners versus female non-breadwinners is important. It may inform the logic of decision-making around money topics, particularly as it relates to unmet expectations or the need to police or to share as described by Becker (1973b). To counsel couples dealing with chronic money arguments, practitioners can help couples recognize that conflict of any kind, including money, is a normal part of a couple relationship. Identifying underlying issues that trigger arguments may be helpful in diffusing the intensity of the argument so that couples can more effectively communicate.

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Dealing with relational conflict is inevitable for professionals who work with couples and money related issues. Having a basic skill set of how to deal with conflict is imperative (Asebedo, 2016). Helping couple clients find common ground or focus on their common interests, modeling and teaching active listening skills, and setting “fair fighting” ground rules for how they talk about money both in the office and at home may be useful. Helping couples to view conflict from a “we” stance can encourage partners to engage in productive conflict.

Helping professionals should be cognizant of their scope of practice in working with couples (Britt, Klontz, & Archuleta, 2015). When these professionals are unsure what to do, it may be time to refer to or collaborate with a professional from a different discipline who has the necessary skill set. For example, a financial professional may refer to a marriage therapist or vice versa. Making a referral or collaborating may help couples navigate their relational arguments more successfully and effectively. When couples can manage couple conflict better they are more likely to reach their desired financial and life goals, enhancing individual well-being and couple relationship satisfaction.

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