Associations Between Financial Avoidance, Emotional Distress, and Relationship Conflict Frequency in Emerging Adults in College

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Some research shows that college students are not aware of their financial situation and even avoid engaging with their finances. Research has yet to investigate how this financial avoidance is associated with emotional and relational health for college students in romantic relationships. As such, the purpose of this study was to identify the associations between financial avoidance and conflict frequency. Emotional distress was included as a possible mediator of the association. Results revealed that for both men and women, higher financial avoidance was indirectly associated with increased conflict frequency with their partner through increased emotional distress. A direct association was found for men. These results are important as they may give insight into increased mental health issues and relational distress in college students. Implications for practice are discussed.

Keywords: financial avoidance; couple conflict; emotional distress; college students

INTRODUCTION

Emerging adults (those between the ages of 18 and 25) in the US experience a drastic increase in financial responsibility during their college years (Hunt & Eisenberg, 2010). Compared to average consumers, college students are at a higher risk of incurring financial strain from a variety of sources, including student loan and credit card debt (Despard et al., 2016). Recent estimates suggest about 70% of college students in the United States have student loan debt, totaling well over a trillion dollars (Despard et al., 2016). In addition to the increase of financial responsibility, college students are also navigating the process of building and maintaining romantic relationships (Madey & Jilek, 2012). The intersection of these two unique challenges may have important implications for future financial management and healthy couple functioning.

Unfortunately, researchers reported that some younger individuals may have an avoidance money script (Klontz & Britt, 2012), suggesting college students may choose not to engage with their financial situation (Kahler & Fox, 2005). Klontz, Britt, Mentzer, and

Klontz (2011) astutely observed that rejecting or avoiding one's financial reality may occur as a way to manage negative feelings about one's financial situation. Surely, this financial avoidance may affect romantic relationship functioning in college students. Although research has shown that money issues may lead to relationship conflict and dissolution (Britt, Huston, & Durband, 2010), no research has identified if this is due to financial avoidance. As such, utilizing data from 317 emerging adults in committed relationships and in college, the purpose of this study is to investigate the associations between financial avoidance and couple conflict frequency among men and women. We will also test emotional distress as a possible mediator of this association.

LITERATURE REVIEW

College Students' Financial Knowledge and Financial Avoidance

Many college students do not fully understand the ramifications of their financial choices, and their financial literacy is typically quite low (Henry, Weber, & Yarbrough, 2001; Mandell, 2004). Consequentially, many make poor financial decisions leading to financial stress (Henry et al., 2001), which can yield significant difficulties in a variety of life domains including health issues, poor credit, and sub-par academic performance (Hyun, Quinn, Madon, & Lustig, 2006; Pinto, Parente, & Palmer, 2001). Despite this, there is a paucity of literature on what financial avoidance is specifically. Some bodies of literature have defined terms regarding financial mismanagement or aversive responsibility, such as avoidance money scripts (Kahler & Fox, 2005), fear or anxiety about money (Klontz & Britt, 2012), and lack of financial knowledge/literacy (Robb & Sharpe, 2009)—yet no research, to our knowledge, has investigated financial avoidance as a construct.

In the larger literature, cognitive avoidance is an outcome of worry and occurs in response to upsetting thoughts or emotions (Sibrava & Borkovec, 2006). Some scholars proposed that cognitive avoidance strategies are used to deflect these distressing thoughts (Koerner & Dugas, 2006; Sexton & Dugas, 2009). Applied to the financial realm, financial avoidance could be a way to deal with or avoid distressing thoughts about one's financial situation (Klontz et al., 2011). As such, for the purposes of this study, financial avoidance refers to a conscious aversion to engaging with financial responsibility, decision-making, and behaviors. It can include not thinking about money, not making efforts to keep up with financial statements, or intentionally putting off the various aspects of financial wellness. Researchers found that these avoidance money scripts are typical of younger individuals with lower income and less education (i.e., college students; Klontz et al., 2011; Klontz, Britt, Archuleta, & Klontz, 2012). As such, the presence of financial avoidance in college students presents a unique challenge for navigating romantic relationships, as previous research has found a positive correlation between financial decisions/behaviors and relationship health (Archuleta, Grable, & Britt, 2013).

Relationships and Finances

Romantic relationships in college. Although a complex process, forming and sustaining healthy romantic relationships during emerging adulthood is considered one of

the primary developmental tasks (Erikson, 1968). This is largely due to identity exploration, which involves exploring casual and committed relationships in a variety of settings and contexts (Arnett, 2014; Shulman & Connolly, 2013). The intersection of new freedoms and responsibility, adjusting to a new environment, and meeting new people, create new challenges that contribute to the process of relationship formation, maintenance, and dissolution (Madey & Jilek, 2012). It is likely that romantic partners find out about one another's money habits and behaviors during the process of relationship formation, and challenges can occur when partners have opposing financial beliefs (Rea, Zuiker, & Mendenhall, 2016).

Finances and conflict. A wealth of research has linked relationship functioning with financial well-being (for better or worse). Handling and navigating finances and money is an important indicator and diagnostic tool of relationship success (Shapiro, 2007), and even college students believe they should communicate about both individual and combined finances with their partner (Rea, Zuiker, & Mendenhall, 2016). Research has found that having shared financial goals and values, and communicating about their individual and combined finances, are important for relationship health, and this has been found in both married samples (Archuleta, 2013) and unmarried college students who are dating (Rea, Zuiker, & Mendenhall, 2016). In addition, improperly handling finances negatively affects the couple relationship. For example, money issues can increase relationship disagreements, decrease relationship stability, and lead to lower satisfaction (Falconier & Epstein, 2010; Goldberg, 1987; Hardie & Lucas, 2010; Kendal, 2004; Kwon, Rueter, Lee, Koh, & Ok, 2003; Oggins, 2003), and this has been found to be true in unmarried or cohabiting couples (Britt, Huston, & Durband, 2010). Conversely, being satisfied with one's financial situation is associated with less conflictual conversations (less harsh-startup in conversations; Archuleta, Grable, & Britt, 2013). When financial conflict in a relationship does occur, it can be a result of poor (or no) communication over financial decisions (Masarik et al., 2016).

Despite these important findings, however, no literature exists that has examined the associations between financial avoidance and couple conflict. We believe this is a crucial area for research, as one or both partners in a relationship may choose not to engage with their financial situation, avoid making important decisions, and ultimately defer to their partner to make financial choices. It is highly plausible that these behaviors could result in increased conflict, especially due to lifestyle changes and consumer debt in newer relationships (Dew, 2008). In addition, although higher financial avoidance may be directly associated with increased couple conflict, we believe this association may occur indirectly through increased emotional distress, such that financial avoidance could create emotional turbulence that increases the frequency of conflict with a partner.

Emotional Distress as a Mediator

Finances and emotional distress. Previous research has found that financial stressors are associated with various health problems, such as increased anxiety (Drentea & Lavrakas, 2000), depression (Kim, Sorhaindo, & Garman, 2006), increased consumption of alcohol, and decreased self-esteem (Smith, 2012)—and that these specifically exist in college students (Andrews & Wilding, 2004; Roberts, Golding, Towell, & Weinreb, 1999). We believe

that the avoidance of finances could also be positively associated with emotional distress. In particular, in order to avoid, disengage, or elude making financial decisions, one must first be aware—on some level—about their avoidance to better understand their current financial situation. As such, we believe that higher financial avoidance will be associated with higher emotional distress.

Emotional distress and couple conflict. A wealth of research has investigated the link between emotional distress and conflict frequency. Berkowitz's (1989) reformulation of the frustration-aggression hypothesis suggested that negative emotional experiences or duress could increase the likelihood of aggression or conflict. Many studies have since supported that psychological problems could lead to angry and intense interactions with a partner (Davila, Bradbury, Cohan, & Tochluk, 1997; Gotlib & McCabe, 1990). Specific to the current study, these associations hold true when stemming from economic difficulties (Conger, Rueter, & Elder, 1999) and financial stress (Fox & Chancey, 1998). Accordingly, we hypothesize that higher emotional distress will be associated with higher frequency of conflict.

The Present Study

Drawing on research suggesting that college students may avoid financial decisions and responsibility (Klontz & Britt, 2012) during a period of romantic relationship development (Madey & Jilek, 2012), the purpose of the present study is to identify associations between financial avoidance and couple conflict frequency in emerging adults in college. We will test emotional distress as a possible mediator of the financial avoidance/conflict frequency pathway and include gender as a moderator. In order to increase confidence in our model, we will include several important control variables—age, hours worked, income, amount of student loans, credit card debt, amount of financial aid, amount of aid from family, relationship length, and relationship status—as well as test our hypothesized model against two plausible alternative models. First, it is plausible that underlying emotional distress could increase the likelihood of financial avoidance (Sexton & Dugas, 2009), so emotional distress will be modeled to predict financial avoidance and ultimately conflict frequency (emotional distress → financial avoidance → conflict frequency). Finally, higher financial avoidance could also be associated with emotional distress through more frequent conflict, so financial avoidance will be modeled to predict conflict frequency and ultimately emotional distress (financial avoidance → conflict frequency → emotional distress).

METHODS

Procedure

We recruited participants from the United States online through Amazon's Mechanical Turk (Mturk). Research has shown that Mturk participants are more demographically diverse than standard internet and university samples, and that they are as reliable as using traditional sampling methods (Buhrmester, Kwang, & Gosling, 2011). In accordance with standard compensation rates on Mechanical Turk (2011), we compensated

participants $2.00 for completing the survey, which took about 23 minutes to complete. For initial screening criteria, we required participants to be living in the US, have an HIT (Human Intelligence Task) approval rating of at least 80%, and have completed at least 100 HITs (as recommended by Mason and Suri (2012) to increase participant quality). A total of 633 participants met initial screening criteria (saw the survey posted on the Mturk website) but did not meet our criteria for attending a university/college, be between the ages of 18 and 25, and are currently in a committed, romantic relationship (only dating/seeing one partner exclusively). Only 357 participants met those criteria and did not fail any of the embedded attention checks (56% of those who took the survey). Because there were so few individuals in homosexual relationships, mixed orientation relationships, or those that did not identify their sexual orientation, we further filtered the sample to include only those in heterosexual relationships, which left 317 participants.

Sample

The final sample for analysis (N=317) included 166 men and 151 women. The average length of relationship for men was 35.66 months (S.D. = 20.60) and for women was 33.44 months (S.D. = 19.36), and ranged from 2 months to 118 months; 267 were dating exclusively, 24 were engaged, and 28 were married. A total of 239 were living with their partner and 80 were not. The average age for both men and women was 22.60 years (S.D. = 1.68). See Table 1 for further demographic information.

Table 1
Demographics

	Men (N = 166)	Women (N = 151)
Variables	*N*	*N*
Race		
African/Black	18	13
Asian American/Pacific Islander	18	12
Caucasian	120	119
American Indian/Alaskan Native	1	4
Latino(a)	12	13
Mixed/Biracial	1	6
Other	0	0
Year in College		
Freshman	17	7
Sophomore	26	29
Junior	45	45
Senior	65	53
5th year or above	13	17
Hours Worked per Week		
None	13	10
1-9 hours	8	7
10-19 hours	35	45

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20-29 hours	49	55
30-39 hours	25	16
40+ hours	36	18
Income		
None	5	3
Under $1,000	1	2
$1K-$4,999	9	7
$5K-$9,999	18	15
$10K-$19,999	35	37
$20K-$39,999	60	54
$40K-$59,999	25	16
$60K+	13	17
Student Loan Debt		
I don't know	7	7
None	10	16
<$5K	7	16
$5K-$10K	24	21
$10K-$20K	49	26
$20K-$50K	51	50
$50K-$100K	13	12
>$100K	5	3
Credit Card Debt		
None	41	36
<$5K	52	69
$5K-$10K	46	29
$10K-$20K	18	11
$20K-$50K	8	6
$50K-$100K	1	0
Financial Aid Received		
None	22	24
<$5K	46	39
$5K-$10K	58	46
$10K-$20K	28	29
$20K-$50K	10	12
$50K+	2	1
Family Aid		
None	54	56
<25%	57	45
25-50%	33	25
50-75%	18	14
75-100%	4	11

Measures

Financial avoidance. Financial avoidance was measured using five items from the Financial Anxiety Scale (Shapiro & Burchell, 2012), which measures aspects of respondents' financial attitudes and beliefs. This measure has been shown to be distinct from general measures of emotional distress (2012). Examples of items included: "I prefer not to think about the state of my personal finances", "I do not make a big enough effort to understand my finances", and "I would rather someone else who I trusted kept my finances organized." Responses ranged from 1 *completely untrue* to 4 *very true*. Mean scores were computed and higher scores indicated higher financial avoidance. On average, most participants indicated some level of financial avoidance (Men: *M* = 2.37, S.D. = .67; women: *M* = 2.35, S.D. = .69). Cronbach's alpha reliability coefficients were .70 for men and .72 for women.

Emotional distress. Because we were interested in a wide range of emotional distress (since many may not experience some significant levels of depression, anxiety, or stress), we chose to model it as a latent variable made up of three indicators: anxiety, depression, and perceived stress.

Anxiety was measured using the seven-item General Anxiety Disorder Questionnaire (GAD-7; Spitzer, Kroenke, Williams, & Lowe, 2006) that assesses for the presence of anxiety symptoms. Examples of questions included: "Feeling nervous, anxious, or on edge?", "Not being able to stop or control worrying?", and "Being so restless that it is hard to sit still?". Responses ranged from 1 *not at all* to 4 *nearly every day*. Mean scores were computed, with higher scores representing higher anxiety (Men: *M* = 14.47, S.D. = 5.22; women: *M* = 15.46, S.D. = 5.97). Cronbach's alpha reliability coefficients were .92 for men and .94 for women.

Depression was measured using 10-item Center for Epidemiological Studies-Depression scale (CES-D; Radloff, 1977), which assesses for the frequency of depression symptoms. Examples of questions included: "I felt depressed", "I was bothered by things that usually don't bother me", and "I could not 'get going'." Responses ranged from 1 *rarely or none of the time* to 4 *all of the time*. Mean scores were computed, with higher scores indicating more depression (Men: *M* = 10.56, S.D. = 6.30; women: *M* = 9.97, S.D. = 6.85). Cronbach's alpha reliability coefficients were .86 for men and .90 for women.

Perceived Stress was measured using the 10-item perceived stress scale (Cohen, Kamarck, & Mermelstein, 1983), which assesses how often a respondent feels stress and how it interrupts daily life. Responses ranged from 1 *never* to 5 *very often*. Examples of questions included: In the last month, how often have you felt confident about your ability to handle your personal problems?", "How often have you been able to control the irritations in your life?", and "How often have you felt difficulties were piling up so high that you could not overcome them?" Items were summed together and higher scores indicated more perceived stress (Men: *M* = 28.27, S.D. = 6.13; women: *M* = 28.60, S.D. = 7.31). Cronbach's alpha reliability coefficients were .78 for men and .87 for women.

Full measurement invariance was found between men and women, suggesting that factor loadings, intercepts, and error variances should be constrained across groups: $\chi^2(3) =$

2.122, p =.547; CFI = 1.00; TLI = 1.00; RMSEA = .000; SRMR = .014. Standardized factor loadings were .94 for men's depression and .95 for women's depression, .86 for men's anxiety and .89 for women's anxiety, .72 for men's stress and .82 for women's stress.

Conflict frequency. Conflict frequency was measured by asking respondents about the amount of conflict that existed across nine domains of the relationships (Kluwer & Johnson, 2007). This scale was originally adapted from Kluwer, Heesink, and Van De Vliert (1996, 1997). The questions stemmed from the following: "How often did you have a difference of opinion, disagreement, fight, or argument about": (a) money, (b) division of housework, (c) division of childcare, (d) family or in-laws, (e) amount of time spent together, (f) how to spend leisure time, (g) physical intimacy (e.g., sex), (h) emotional intimacy, and (i) goals in life. Responses ranged from 1 *never* to 7 *very often*, items were averaged, and higher scores indicated more frequent conflict (Men: M = 2.91, S.D. = 1.08; women: M = 2.63, S.D. = .95). Cronbach's alpha reliability coefficients were .89 for men and .86 for women.

Control variables. We included several important control variables—age, hours worked, income, amount of student loans, credit card debt, amount of financial aid, amount of aid from family, relationship length, and relationship status—because of their potential relationship to financial health and well-being (Archuleta, Dale, & Spann, 2013). All variables were scored to be continuous (except relationship status), so that higher scores reflected higher/more of that scale. The following categories of relationship status were dummy coded (0, 1): Dating and cohabiting, dating and not cohabiting, engaged, and married.

Analytic Plan

Descriptive statistics and bivariate correlations were first explored to ensure that the data met the assumptions of structural equation modeling (e.g., distributional normality and heteroscedasticity). Missing data were low in this study (less than 1%) and were handled through the full-information maximum likelihood procedure. The research questions were answered using structural equation modeling in Mplus 7.0 (Muthén & Muthén, 2012). Model fit was evaluated with the model chi-square (χ^2), the comparative fit index (CFI), Tucker-Lewis Index (TLI), the root mean square error approximation (RMSEA), and the standardized root-mean-square residual (SRMR) with a nonsignificant chi-square, values greater than .95 for CFI and TLI and smaller than .06 and .08 for RMSEA and SRMR suggesting good fit (Hu & Bentler, 1999). The alternative models were tested using appropriate procedures in regard to nested model comparison for gender constraints (chi-square difference test) and non-nested model comparison (Akaike Information Criterion (AIC) and Bayesian Information Criterion (BIC), where smaller values of the AIC and BIC indicate less discrepancy between the hypothesized model and the true model (West, Taylor, & Wu, 2012). Finally, the indirect paths were tested with bootstrapping procedures at the 95% confidence interval and 2,000 samples (Preacher & Hayes, 2004).

RESULTS

Correlation Analyses

The correlation analyses revealed important information about the bivariate relationships among the variables (see Table 2 for descriptives and correlations among the main variables). Higher financial avoidance was associated with higher depression, anxiety, and stress, as well as more frequent conflict for both men and women. Higher depression, anxiety, and stress were associated with more frequent conflict for both men and women. With the results of the correlations preceding as expected, we turned to the main analyses.

Table 2

Bivarate Correlations (Men: N = 166; Women: N = 151)

Variables	1	2	3	4	5	Mean	SD	Min/Max
1. Financial Avoidance	--	.46**	.43**	.41**	.23**	2.35	.69	1-4
2. Depression	.39**	--	.82**	.78**	.47**	9.97	6.84	0-27
3. Anxiety	.39**	.83**	--	.71**	.42**	15.46	5.97	7-28
4. Stress	.41**	.67**	.64**	--	.41**	28.60	7.31	10-47
5. Conflict Frequency	.37**	.49**	.45**	.40**	--	2.63	.95	1-5.56
Mean	2.37	10.56	14.47	28.27	2.91			
SD	.67	6.30	5.23	6.13	1.08			
Min/Max	1-4	0-30	7-28	10-49	1-6.11			

Note. *$p < .05$. ** $p < .01$. *** $p < .001$ (two-tailed). Men are below the diagonal line, women are above

SEM Results

Alternative model comparisons. We tested our hypothesized model against two plausible alternative models. First, emotional distress was modeled to predict financial avoidance and ultimately conflict frequency (emotional distress → financial avoidance → conflict frequency; Is underlying emotional distress associated with more frequent conflict through higher financial avoidance?). The AIC and BIC values were smaller for the proposed model (AIC = 6356.550; BIC = 6439.25 versus AIC = 7012.77; BIC = 7106.750), signifying our proposed model as a better fit to the data. Second, financial avoidance was modeled to predict conflict frequency and ultimately emotional distress (financial avoidance → conflict frequency → emotional distress; Is higher financial avoidance associated with higher emotional distress through more frequent conflict with the romantic partner) rather than the original hypothesized model. The AIC and BIC values were smaller (albeit only slightly so) for the proposed model (AIC = 6356.550; BIC = 6439.25 versus AIC = 6397.21; BIC = 6476.15), signifying our proposed model as a better fit to the data.
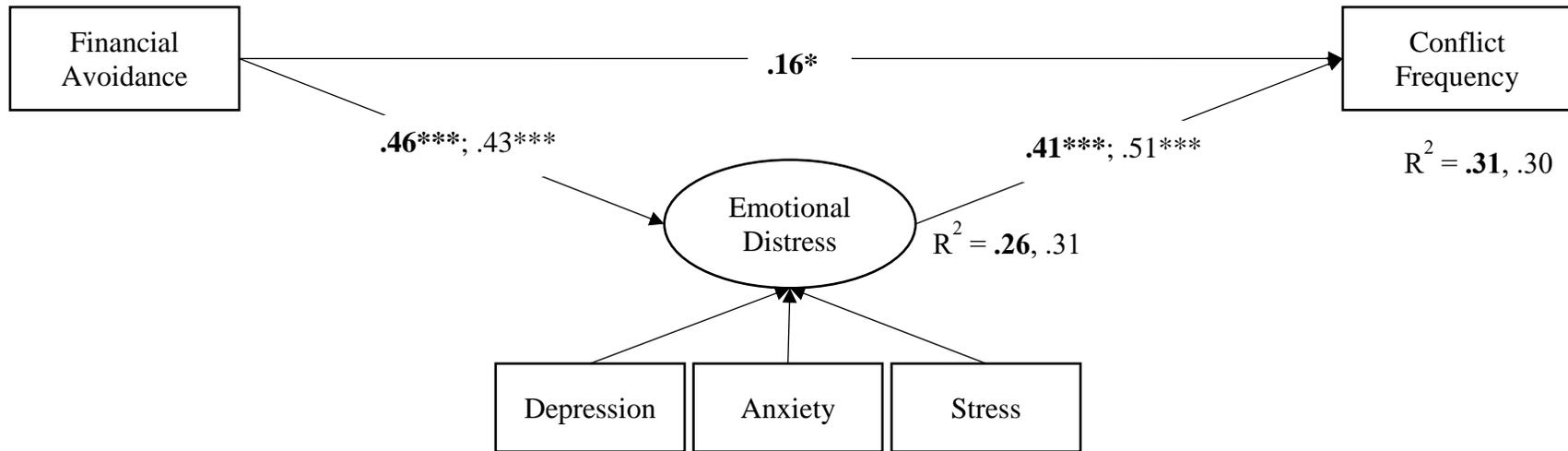
Gender constraints. Initially, a model was performed in which all pathways were allowed to be freely estimated across gender. However, research has demonstrated differences between men and women in experiences of financial stress and worry (Malone, Stewart, Wilson, & Korsching, 2010) so a series of path constraints were implemented to test whether the pathways of financial avoidance → emotional distress, emotional distress→ conflict frequency, and financial avoidance→conflict frequency were statistically different between men and women. Significant chi-square difference tests mean that model fit worsened with constraints, thereby indicating that paths should be allowed to be freely estimated and that gender moderates the association. If model fit worsened, paths were freed, and the next set of paths was constrained. Model testing continued until all paths were tested. Results revealed that the financial avoidance → emotional distress and emotional distress → conflict frequency pathways could be constrained to be equal between men and women (did not significantly differ). However, the financial avoidance → conflict frequency pathway was moderated by gender, suggesting pathways between men and women should be allowed to be freely estimated.

Final model. At this point, all of the covariates were added to the model. The final model, including the gender constrained pathways described above, fit the data well: $\chi^2(33)$ = 43.319, p =.1079; CFI = .987; TLI = .977; RMSEA = .044, CI: [.000, .078]; SRMR = .045 and accounted for 26% and 31% of the variance in men and women emotional distress, and 31% and 30% of the variance in men and women conflict frequency (see figure 1 for final model).

For both men and women, higher financial avoidance was associated with higher emotional distress (Men: β = .46, p <.001; Women: β = .43, p <.001), and higher emotional distress was associated with higher conflict frequency (Men: β = .41, p <.001; Women: β = .51, p <.001). Only for men was higher financial avoidance directly associated with higher conflict frequency (β = .16, p =.017). Turning to the significant control variables, higher credit card debt was associated with higher emotional distress and higher conflict frequency for both men and women (Men: β = .15, p =.044; Women: β = .15, p =.042) and more frequent couple conflict for men (β = .16, p =.015). For women, higher income was associated with lower emotional distress (β = -.16, p =.026), number of hours worked was associated with more frequent conflict (β = .16, p =.039), and finally, dating, not cohabiting and dating, and cohabiting were associated with lower emotional distress (β = -.29, p =.006; β = -.29, p =.003).

Test of indirect effects. Financial avoidance was indirectly related to conflict frequency for both men and women. For men: financial avoidance → emotional distress → conflict frequency (β = .30, p <.001, 95% confidence interval [CI] = .126 to .260). This can be interpreted as follows: a one standard deviation unit increase in financial avoidance is associated with a .18 standard deviation unit increase in conflict frequency via the prior effect of financial avoidance on emotional distress. For women: financial avoidance → emotional distress → conflict frequency (β = .30, p <.001, 95% confidence interval [CI] = .156 to .305). As such, these results indicated that financial avoidance was indirectly associated with conflict frequency through emotional distress for both men and women (full mediation for women and partial mediation for men—financial avoidance was directly related to conflict frequency).

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Figure 1
Final Model


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┌─────────────────┐                                                    ┌─────────────────┐
│   Financial      │                    .16*                           │    Conflict      │
│   Avoidance      │─────────────────────────────────────────────────▶│   Frequency      │
└─────────────────┘                                                    └─────────────────┘

    .46***; .43***                              .41***; .51***              R² = .31, .30

                        ╭───────────────╮
                        │   Emotional    │   R² = .26, .31
                        │   Distress     │
                        ╰───────────────╯
                          ▲    ▲    ▲
              ┌──────────┐ ┌─────────┐ ┌────────┐
              │Depression│ │ Anxiety │ │ Stress │
              └──────────┘ └─────────┘ └────────┘
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Note: Standardized estimates shown. Model fit indices: $\chi^2(33)$ = 43.32, *p* =.108; CFI = .987; TLI = .977; RMSEA = .044, CI: [.000, .078]; SRMR = .045. ‡ p <.1, *p < .05. **p < .01. *** p < .001 (two-tailed). **Men's pathways are in bolded font**, women's are not.

DISCUSSION

The purpose of the current study was to identify the associations between financial avoidance, emotional distress, and conflict frequency in a college sample. The results from this study suggest that for both men and women, higher financial avoidance is associated with more frequent conflict with their partner through higher emotional distress. Only for men was financial avoidance directly related to more frequent conflict. These results were robust, as they persisted when including relevant control variables and when comparing our hypothesized model with two plausible alternative models.

The finding that financial avoidance is associated with more frequent conflict through higher emotional distress is important for several reasons. First, although limited by cross-sectional data, our testing of the reverse ordering suggested that financial avoidance may precede emotional distress, not that underlying emotional distress is associated with financial avoidance (although certainly plausible). Similar to the literature that shows most college students are unaware of their financial situation or lack appropriate knowledge about financial responsibility (Chen & Volpe, 1998; Robb & Sharpe, 2009), our study suggests that avoiding financial responsibility is related to poorer emotional health. It is becoming increasingly common that mental health issues are present on college campuses (Eisenberg, Hunt, & Speer, 2013) and our study suggests that financial avoidance may help to explain some of the emotional distress that college students' experience. Additionally, although a variety of factors are related to financial avoidance (e.g., parent and government aid, not dealing with student loan repayment until graduation, focusing on other aspects of college life), financial avoidance may only add to the burgeoning emotional distress that students face rather than detract or attenuate their emotional distress (creating stress pile up; Boss, 2002). This finding can help to inform both prevention and intervention strategies on college campuses.

Second, as money concerns and financial difficulties are among the most common problems that fuel disagreements (Goldberg, 1987; Oggins, 2003), our study suggests that financial avoidance is an important, and perhaps overlooked construct in the context of relationships (in addition to other financial mismanagement issues or unshared financial goals and values that may plague couple relationships; Archuleta, 2013). Avoiding financial responsibility is linked to the health of the relationship through higher emotional distress, and that this holds for both men and women. This finding supports previous research on avoiding conflict regarding finances in younger couples (Dew, 2008), yet suggests that this avoidance in particular is associated with more frequent couple conflict. Conversely, although difficult to tell how this might play out, it could be a warning sign for future relationship issues and be an important diagnostic tool, as money issues can serve to help partners make decisions about continuing in a relationship (Shapiro, 2007; Stanley & Einhorn, 2007).

Interestingly, only for men was higher financial avoidance directly associated with higher conflict frequency. Perhaps men's avoidance of financial responsibility upsets his female partner, and she then engages in conversation to balance the scales of financial

decisions, which ultimately results in conflict—he believes his financial engagement does not matter or should be less than hers. Perhaps this finding reflects aspects of power in romantic relationships (Tichenor, 1999) or cultural gender expectations of money management, whereby men leave the women to deal with some of the more tedious tasks of financial management (or expect women to handle the finances) (Thorne, 2010). This may explain why conflict may be directly related to him avoiding finances—the male partner expects his partner to handle the financial tasks and gets upset when she expects him to help or engage in handling financial responsibility.

Clinical Implications and Considerations for Intervention

The findings from this study can be helpful to a number of helping professionals, and can inform education and intervention practices in several ways. First, although some college students may feel that financial avoidance may be helpful or necessary, our study delineates that it is actually harmful for emotional health. Taking into account a variety of other factors that may explain why some avoid their financial situation, our study suggests that college students should be aware of and recognize the importance of their financial situation. In addition to offering courses on financial wellness and management, colleges and universities would do well to incorporate further outlets for students to engage with their own financial situation. This could be done in the way of including/requiring meeting with a financial counselor or therapist to help identify the ways in which one may avoid or disengage with their financial situation and brainstorm solutions to help engagement. It may be helpful to start this process in high school. Regardless, early and frequent intervention could prove a fruitful strategy to circumnavigate financial avoidance in college students.

Second, the results from this study show that financial avoidance is associated with more frequent relationship conflict through higher emotional distress. Intervention efforts might be helpful in two ways. First, it may be helpful to address the tendencies of a partner to avoid engaging with finances, which may often leave one partner picking up the financial "slack" in the relationship. This can help to eliminate the over-functioner/under-functioner dynamic that can plague relationships in which one member assumes a role—in this case avoiding finances so that the other partner has to champion financial decisions (Bowen, 1966). Along this line, research suggests that renegotiating financial roles and understanding each other's financial goals and values is important for relationship health and well-being (Archuleta, 2013). Second, it may prove useful to address the resulting emotional distress and relationship conflict that stems from financial avoidance. In either case, since relationship functioning and financial issues are interdependent processes, it may be productive to employ a collaborative form of treatment in which couples therapists and financial planners work in conjunction (see Kim, Gale, Goetz, & Bermúdez, 2011).

Limitations and Directions for Future Research

Despite the important findings from our study, they must be considered in light of several limitations. First, the sample was largely homogenous in terms of race and relationship length. Future research should draw upon a more representative sample in order for the findings to be more generalizable. In addition, future research should also

investigate financial avoidance in other demographics outside of college students. Second, although we tested our model against two plausible models, this study uses cross sectional data, and thus causality or directionality cannot be inferred. Similarly, our second alternative model comparison (that tested if higher financial avoidance was associated with higher emotional distress through more frequent couple conflict) was only slightly worse compared to the proposed model. This necessitates further testing. Future research should examine the associations across time, as the pattern of results may bear out differently. Third, future research should tease out differences between financial avoidance and designated division of labor in couple relationships (if one partner pays the bills, writes checks, pays attention to account balance, etc. it does not necessarily mean the partner is avoiding finances (or is financially engaged either)). Fourth, this study utilized self-report data. Future research would do well to use observational data of couple conflict and financial avoidance. Fifth, including partner reports of the others' financial avoidance and using dyadic data could help to understand how each money script or avoidance strategy affects one's own and the partner's outcomes (actor and partner effects). Future research should also investigate specific aspects of avoiding financial decisions and how it looks on a moment-by-moment basis—by examining actual avoidance strategies and how these affect couple interaction.

CONCLUSION

This study is among the first to identify how financial avoidance is negatively related to college students' emotional and relational health. Due to the rising national student debt, our findings are relevant to college students' health and can be helpful to inform practices around education and intervention. In particular, financial counselors and relationship therapists can be specially equipped to deal with the negative outcomes of avoiding financial responsibility. Through both education and intervention, college students can learn to engage in fiscal responsibility in an effort to decrease the emotional distress and improve their relationship well-being.

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