

When Your Partner Cheats: Financial Infidelity in Committed Couples

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The present study evaluated the affective, behavioral, and cognitive responses of 203 participants who were queried about their romantic partners' potential financial infidelity as well as their own. Results were analyzed through the lens of the ABC model (affect, behavior, cognition) and indicated that participants would be much more upset and less accepting of their romantic partner if they filed for bankruptcy without their partner's knowledge, gambled away money without telling their partner, lied to cover up a debt, kept a secret account, took out savings without consulting their partner, spent money on pornographic material without telling their partner, hid credit card statements, or kept a raise or a bonus secret. Further, the only behavior that elicited a willingness to leave the relationship was filing for bankruptcy without informing the romantic partner. Clinical implications and future research directions are also discussed.

Keywords: financial infidelity

INTRODUCTION

Financial issues are a frequent source of conflict within the romantic couple relationship. For example, Jeanfreau et al. (2020) noted that financial issues could have detrimental effects on romantic couple relationships. Risch et al. (2003) found that couples ranked financial issues third among ten possible sources of conflict. Similarly, Britt and Huston (2012) observed that financial conflicts were the third most frequent source of conflict among couples. Furthermore, Amato and Previti (2003) determined that financial difficulties were the 13th most reported reason for divorce. Given the potential impacts on the relationship, the general press and academic literature alike have attempted to examine various aspects of finance within the romantic couple relationship. Among the different sources of financial conflict, financial infidelity is a topic that has received little attention in terms of empirical research (Garbinsky et al., 2019; Jeanfreau et al., 2018).

The term infidelity is usually associated with adultery in monogamous relationships

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as it encompasses the three main themes of deceit, secrecy, and mistrust. When applied to a couple's finances, the National Endowment for Financial Education (NEFE) has defined financial infidelity as a general admission to committing financial deceptions against one's committed partner (NEFE, 2018). While data on this subject is scarce in the scientific literature, current estimates in the popular press concerning the prevalence of financial infidelity vary widely. For example, 13% of respondents admitted to committing financial infidelity in a survey conducted by TD Bank (2018), while Barrett (2015) reports that 22% of respondents admitted to it. Further, NEFE (2018) reported that 41% of American Adults who share accounts with their partners or spouses (NEFE, 2018) engaged in financial infidelity. Most recently, a survey conducted by creditcards.com (Segal, 2021) indicated that 51% of millennial respondents, 41% of Generation X respondents, and 33% of Baby Boomer respondents reported committing financial infidelity.

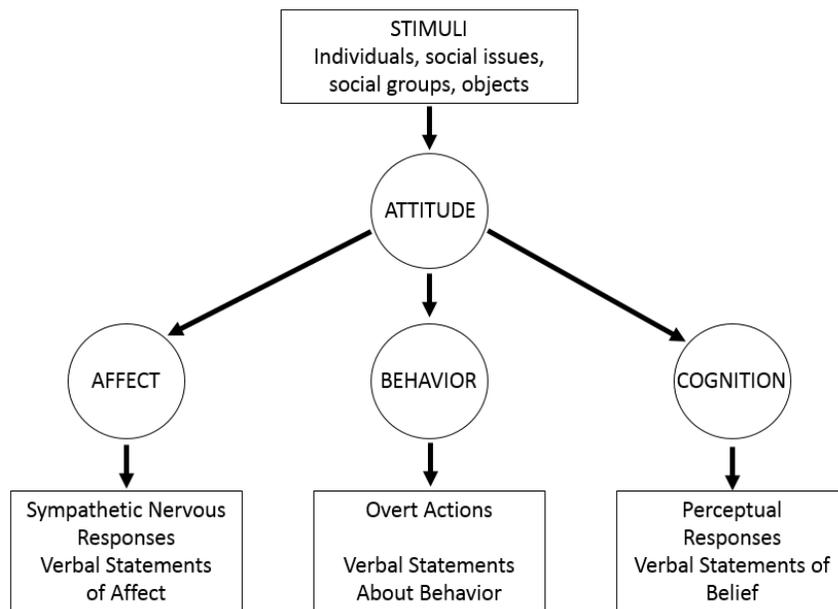
Given the variations in estimated prevalence rates and the lack of an agreed-upon definition of financial infidelity, Jeanfreau et al. (2018) sought to determine a more standardized definition fit for the academic literature. In one of the few academic studies on the topic, the researchers defined financial infidelity as a form of financial cheating that one partner commits against his or her current partner. Specifically, Jeanfreau et al. (2018) surveyed 255 participants and identified 14 unique behaviors that were associated with financial infidelity. Those behaviors included: (a) pretending a new purchase was an old one, (b) saying they bought something on sale but paid full price, (c) hiding purchases/receipts, (d) taking money out of savings without telling their spouse (partner), (e) hiding credit card statements, (f) opening a credit card without telling their spouse (partner), (g) keeping a secret account, (h) lying to cover up debt, (i) keeping a raise or bonus secret, (j) spending money on their children without telling their spouse (partner), (k) gambling away money without telling their spouse (partner), (l) lying about the price they paid for something, (m) spending money on pornographic materials or gentlemen's clubs without telling their spouse (partner), and (n) filing for bankruptcy without their spouse's (partner) knowledge. Furthermore, their analyses revealed that 35% of the participants reported committing at least one of the 14 behaviors associated with financial infidelity, even though only 27% admitted to keeping a financial secret from their partner. In a parallel line of research, Garbinsky and colleagues (2019) identified a set of behaviors representative of financial infidelity, including hiding or lying about spending and savings, creating undisclosed debt, and lying about income (for a full list, see Table 2 in their article) which largely overlap with those identified in Jeanfreau et al. (2018). Garbinsky et al. (2019) also developed a *Financial Infidelity Scale*, which aims to measure an individual's likelihood of engaging in financial infidelity. This scale attempts to predict behaviors related to financial infidelity, such as spending money while knowing that the partner will disapprove or concealing bank account information.

THEORY

Given that more than a third of those surveyed in the Jeanfreau et al. (2018) study indicated they committed one or more acts of financial infidelity, it is important for clinicians and researchers alike to gain a better understanding of the potential attitudes associated with a complex phenomenon such as financial infidelity. The concept of attitudes typically involves the separate but correlated trichotomy of affect, behavior, and cognition (Eagly & Chaiken, 1993). All three components comprise the human experience as affect can be described as feeling, behavior as acting, and cognition as knowing. More specifically, affect is generally considered a type of emotional response, behavior includes observable actions and behavioral intentions, and cognition consists of beliefs and thoughts (Breckler, 1984). Please see Figure 1 for the conceptual model.

Figure 1.

Tripartite model of attitude structure (adapted from Rosenberg & Hovland, 1960)



The tripartite model of affect, behavior, and cognition is not new. Rather, it is rooted in the theories of both early psychology (Bogardus, 1920; McDougall, 1908) and philosophy dating back to the ancient Greeks (McGuire, 1966). The model began to be explicitly associated with attitude theory in the 1960s (Breckler, 1984). More recently, the tripartite model of affect, behavior, and cognition has been applied to investigations of group attitudes towards topics ranging from blood donation (Farley & Stasson, 2003) to racial stereotypes and values (Jackson et al., 1996).

As it pertains to the romantic couple relationship, previous research indicates that victims of transgressions may overlook certain details that are positively related to forgiveness and exaggerate details that may hinder forgiveness (Kearns & Fincham, 2005).

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This finding may be in part due to the notion that people in close relationships have a greater investment in their partner's affect, behaviors, and cognitions. Thus, the victims of interpersonal transgressions within the romantic couple relationship may react more intensely than they would with non-romantic acquaintances or strangers (Leary et al., 1998). Given this finding, one facet of the present study is to attempt to measure the severity of various financial infidelity transgressions from the victim's perspective. Specifically, the current study will assess (a) the degree to which victims of financial infidelity are upset by their partner potentially engaging in behaviors associated with financial infidelity, (b) the degree to which victims would be accepting of their partners' committing an act of financial infidelity, (c) how likely the victims would be to leave the relationship if their partner committed financial infidelity behaviors, (d) how likely the victims themselves would be to commit acts of financial infidelity, and (e) how likely the respondents' partners were to commit acts of financial infidelity. We will analyze our results within the interconnected frameworks of behavior (actions), affect (feelings), and cognition (thoughts). Since behavioral reactions are the most consequential to couple relationships, they will be treated as an outcome measure, while affective and cognitive reactions serve as predictors.

METHOD

Participants

Participants were recruited and compensated through Amazon Mechanical Turk (Mturk), an online marketplace for completing tasks that has been shown to be effective in collecting data from participants with diverse demographics (Berinsky et al., 2012). All participants included in the study resided in the United States, were 18 years or older, and were currently married or cohabitating with a long-term partner. Consent to participate in the study was obtained consistent with procedures outlined by the university Institutional Review Board. Throughout the survey, we interspersed ten quality control questions with unambiguous correct answers (e.g., "Choose the first option on the left"); participants that answered four or more of these questions incorrectly were excluded from the analyses (34 participants were thus excluded). This exclusion criterion is in line with the recommendations of Phillips (2013) for the use of in-survey quality control measures. A total of 203 participants passed our quality control measures and were paid \$0.50 for completing the survey.

White or Caucasian participants (73.4%) comprised the majority of the sample, followed by Asian (9.9%); Black or African American (7.9%); participants who identified as being multiracial (4.9%); Hispanic or Latino (3.9%); and American Indian or Alaskan Native (1.5%). There were slightly more women (57.1%) than men participants (42.9%), more participants that lived in urban (71.9%) as opposed to rural (28.1%) settings, and more married (72.9%) than cohabitating (27.1%) participants. With regard to sexual orientation, most participants identified as straight/heterosexual (94.6%) followed by: Gay/Lesbian/Homosexual (3.4%), Bisexual (1.5%) and Pansexual (0.5%). Participant incomes were more evenly distributed with a slight majority reporting earning \$86,000 or higher (27.6%) followed by those that reportedly earned \$46,000 - \$65,000 (22.7%), \$26,000 - \$45,000 (21.2%), under \$25,000 (15.8%), and \$66,000 - \$85,000 (12.8%). The

mean reported length of their current relationship was 131 months (range 3 - 552, SD = 114 months), while the mean respondent age was 39.5 years (range 22 - 79, SD = 12.4 years).

Materials & Procedure

Data were gathered through Qualtrics, and informed consent was obtained from each participant before the start of the survey. Participants completed three blocks of questions designed to probe different aspects of peoples' reactions to financial infidelity. Each aspect was embodied by a question and a scale of 14 exemplars of acts of financial infidelity (taken from Jeanfreau et al., 2018), and participants were asked to provide a rating on a 7-point Likert scale (1 = *not at all*, 7 = *extremely/completely*) for each exemplar. For the affective reactions scale, the question was, "If your spouse/partner did any of the following, how upset would you be with your partner?" For the behavioral reactions scale, the question centered on "How likely would you be to leave your partner?" For the cognitive reactions scale, the focus of the question was on "How much would you accept what your partner did?" Furthermore, the respondent-likelihood scale asked how often the respondent had engaged in each of the acts of financial infidelity (scale from 1 = *never* to 7 = *very frequently*), while the partner-likelihood scale queried how likely the respondent's partner is to commit the same behaviors (scale from 1 = *Not at all* to 7 = *extremely likely*). The exemplars of financial infidelity listed along each of the questions are included in Table 1. The order of presentation of these five scales was randomized for each participant. Subsequently, participants completed the three-item "Kansas Marital Satisfaction Scale" (Schumm et al., 1983) and a demographic background questionnaire.

Table 1.

The correspondence between the reactions and the question items

Reactions	Question Items
Affective reactions	If your spouse/partner did any of the following, how upset would you be with your partner?
Behavioral reactions	How likely would you be to leave your partner?
Cognitive reactions	How much would you accept what your partner did?

RESULTS

Descriptive Statistics of the Reaction Scales

Previous research (e.g., Jeanfreau et al., 2018) indicated that there are 14 behaviors associated with financial infidelity. The data were analyzed using a one-sample *t*-test for each item against the scale of the midpoint of four (see Table 2) to examine which behavior(s) might evoke each reaction. The mean scores of eight items on the affective reactions scale were significantly higher than the midpoint (all *t* values (202) > 2.73, all *p* values < .007), while the means of three other items were significantly lower than the midpoint (all *t* values (202) < -4.45, all *p* values < .001). For example, the findings indicate that the participants would be significantly upset if their partner filed for bankruptcy without their knowledge ($M = 5.72, SD = 1.83$), their partner gambled away money without telling them ($M = 5.44, SD = 1.82$), or if their partner lied to cover up debt ($M = 5.15, SD = 1.71$). By contrast, the participants were less likely to be upset if their partner spent money on the kids without telling them ($M = 2.64, SD = 1.82$), said they bought something on sale but paid full price ($M = 3.20, SD = 1.80$), or pretended an old purchase was a new purchase. With regards to the cognitive reactions scale, the mean scores of eight items were significantly higher than the midpoint (see Table 1; all *t* values (202) < -3.09, all *p* values < .002), while the mean scores of the three other items were significantly lower than the midpoint (all *t* values (202) > 2.32, all *p* values < .022). These were the same items that were significantly different from the midpoint of the affective scale. These results suggested the participants' affective and cognitive reactions to their romantic partners' potential financial infidelity closely corresponded to each other.

Concerning the behavioral reactions scale, the means of all items, except "filing for bankruptcy", were significantly lower than the midpoint (all *t* values (202) < -2.97, all *p* values < .003). This finding suggests that most participants did not rate their partners' potential behaviors as damaging enough to the relationship to leave their partner.

The mean scores of the respondent-likelihood scale and the partner-likelihood scale were significantly lower than the midpoint (all *t* values (202) < -7.41, all *p* values < .001 and all *t* values (202) < -8.14, all *p* values < .001, respectively). This result indicates that the majority of the participants might not have engaged in many of the behaviors associated with financial infidelity and that the participants likely expected that their partners would refrain from engaging in similar behaviors.

Table 2.*Mean scores of reaction scales of 14 behaviors of financial infidelity*

Item	Affective reactions	Cognitive reactions	Behavioral reactions	Respondent-likelihood	Partner likelihood
Pretended a new purchase was an old one	3.43 (1.82)***	4.30 (1.82)*	1.86 (1.44)***	2.01 (1.52)***	2.22 (1.69)***
Said he/she bought something on sale but paid full price	3.20 (1.80)***	4.46 (1.83)***	1.86 (1.46)***	2.43 (1.72)***	2.55 (1.78)***
Hid purchases and/or receipts	4.13 (1.82)	3.76 (1.78)	2.26 (1.64)***	2.29 (1.63)***	2.32 (1.72)***
Took money out of savings without telling you	4.83 (1.77)***	3.23 (1.92)***	2.82 (1.77)***	1.97 (1.60)***	2.03 (1.52)***
Hid credit card statements	4.68 (1.82)***	3.26 (1.77)***	2.70 (1.82)***	1.80 (1.47)***	2.02 (1.56)***
Opened a credit card without telling you	4.14 (1.89)	3.57 (1.98)**	2.47 (1.81)***	1.89 (1.50)***	2.13 (1.73)***
Kept a secret account	4.84 (1.93)***	2.92 (1.77)***	3.15 (2.00)***	1.64 (1.31)***	1.98 (1.58)***
Lied to cover up debt	5.15 (1.71)***	2.82 (1.71)***	3.27 (1.93)***	1.84 (1.31)***	2.10 (1.66)***
Kept a raise or bonus secret	4.37 (1.93)**	3.52 (1.80)***	2.62 (1.72)***	1.80 (1.51)***	1.95 (1.47)***
Spent money on the kids without telling you	2.64 (1.82)***	5.09 (1.87)***	1.80 (1.42)***	2.80 (2.11)***	2.91 (2.10)***
Gambled away money without telling you	5.44 (1.82)***	2.68 (1.79)***	3.59 (1.99)***	1.74 (1.40)***	1.79 (1.47)***
Lied about the price he/she paid for something	3.86 (1.83)	4.01 (1.76)	2.19 (1.56)***	2.51 (1.73)***	2.46 (1.78)***
Spent money on pornographic material without telling you	4.68 (2.19)***	3.35 (2.13)***	3.11 (2.14)***	1.59 (1.40)***	1.88 (1.51)***
Filed for bankruptcy without your knowledge	5.72 (1.83)***	2.29 (1.83)***	4.25 (2.23)	1.44 (1.30)***	1.58 (1.34)***

Note.* $p < .05$. ** $p < .01$. *** $p < .001$. The t tests were against the scale midpoint of 4.

Relationships of the reaction scales with demographic information

The relationships between the mean score of the 14 financial infidelity items and participant demographic characteristics were examined (please see Tables 3 & 4). The first notable result pertains to the participants' relationship status, as married individuals were more likely to be upset by their partners engaging in financial infidelity behaviors than those who were cohabitating ($t(201) = 2.85, p = .005$). Married individuals also reported having committed more financial infidelity behaviors than those who were cohabitating ($t(201) = 2.16, p = .032$). There were no gender-related differences on any of the measures examined. In comparisons of participant dwelling, those who lived in urban areas were more likely than those who live in rural areas to leave their partner ($t(201) = 2.24, p = .026$).

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Table 3.

Mean scores of reactions scales for each demographic variable

	Affective reactions	Cognitive reactions	Behavioral reactions	Respondent-likelihood	Partner likelihood
Married (<i>N</i> = 148)	4.53 (1.36) **	3.56 (1.42)	2.75 (1.47)	2.07 (1.21) *	2.17 (1.35)
Cohabiting (<i>N</i> = 55)	3.91 (1.43)	3.76 (1.31)	2.61 (1.21)	1.74 (0.84)	2.04 (1.18)
Male (<i>N</i> = 87)	4.32 (1.42)	3.75 (1.31)	2.87 (1.47)	2.12 (1.25)	2.31 (1.39)
Female (<i>N</i> = 116)	4.40 (1.39)	3.51 (1.45)	2.59 (1.35)	1.88 (1.03)	2.01 (1.22)
Urban (<i>N</i> = 146)	4.45 (1.35)	3.55 (1.33)	2.85 (1.39) *	2.05 (1.21)	2.23 (1.39)
Rural (<i>N</i> = 57)	4.15 (1.52)	3.77 (1.55)	2.36 (1.39)	1.81 (0.88)	1.89 (1.03)

Note. * $p < .05$. ** $p < .01$.

Table 4.

The relationships among reaction scales and other variables

	1	2	3	4	5	6	7	8
1 Affective reactions	–							
2 Cognitive reactions	.32***	–						
3 Behavioral reactions	.39***	-.20**	–					
4 Respondent-likelihood	.03	.28***	.36***	–				
5 Partner-likelihood	.13	.21**	.38***	.74***	–			
6 Marital satisfaction	-.01	-.11	-.01	-.20**	-.42***	–		
7 Age	.18*	-.07	.06	.14	.10	-.11	–	
8 Length of relationship	.15*	-.14*	.21**	-.12	-.07	-.01	-.18***	.36***

Note. * $p < .05$. ** $p < .01$. *** $p < .001$.

We also found a positive correlation between age and the degree to which the participants reported being upset ($r = .18, p = .012$). The length of the romantic relationship was positively correlated with the degree to which the participants reported being upset ($r = .15, p = .037$) as well as negatively correlated with how accepting they were of their partners' behaviors and how likely they were to leave the relationship ($r = -.14, p = .042$ and $r = -.21, p = .003$, respectively). These results suggest that those who were in longer-term relationships were more likely to exhibit negative reactions affectively and cognitively but were less likely to leave their partner.

Relationships among the reaction scales

Table 4 displays the relationships among all the measures. As expected, the measures of participant reactions were related to each other, indicating that participants were likely to leave their partner if they were upset by and did not accept the financial infidelity behaviors their partners committed. Interestingly, affective reactions were not related to respondent-likelihood or partner-likelihood to engage in financial infidelity. This finding suggests that affective reactions could be spontaneous and unrelated to their experience and their expectations of their partner. By contrast, cognitive (e.g., acceptance) and behavioral reactions were related to these two aspects. Perhaps unsurprisingly, the strongest correlation was found between the respondent-likelihood and partner-likelihood measures ($r = .74, p = .001$). These two measures were also related to marital satisfaction. It is interesting to note that marital satisfaction, as measured by Schumm et al. (1983), was not related to any of the victim reaction measures.

There were significant differences on the affective reactions and respondent-likelihood scales between married and cohabitating couples. This suggests that relationships among variables could be different across the two groups. Therefore, we examined the correlations among the variables separately for each group (please see Table 5). The correlation between affective reactions (e.g. severity of being upset) and respondent-likelihood responses was significant for cohabitating individuals ($r = .39, p = .003$), but not for married individuals ($r = .03, p = .679$). Cognitive reaction was positively related to partner-likelihood ($r = .28, p < .001$) and respondent-likelihood ($r = .35, p < .001$) for married individuals but not for cohabitating individuals ($r = -.01, p = .918$ and $r = .04, p = .775$, respectively). Behavioral reaction (e.g. leaving the relationship) was related to respondent-likelihood for married individuals ($r = .38, p = .001$), but not for cohabitating individuals ($r = .26, p = .061$). The relationships among the respondent's reaction measures were similar between the two groups.

The final analysis involved examining whether any of the measures were related to the possible outcome of leaving the romantic relationship. First, the affective reactions and cognitive reactions were entered into the model simultaneously to predict the behavioral reactions. The results indicated that affective reaction was a significant predictor ($\beta = .36, p < .001$) while cognitive reaction was not ($\beta = -.09, p = .197$; see Table 6). Next, partner-likelihood, respondent-likelihood, and marital satisfaction were entered into the model simultaneously to predict the potential behavioral reaction. Marital satisfaction and partner-likelihood were significant predictors ($\beta = .16, p = .024$. and $\beta = .35, p = .001$, respectively),

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but respondent-likelihood was not ($\beta = .14, p = .163$). Surprisingly, marital satisfaction was positively related to leaving the romantic relationship. This finding suggests that those who are satisfied with their relationships are more likely to leave their partners if their partners have committed financial infidelity.

Table 5.

The relationships among reaction scales separately for each relationship status

		1	2	3	4	5
Married individuals	1 Affective reactions	–				
	2 Cognitive reactions	-.26***	–			
	3 Behavioral reactions	.37***	-.17*	–		
	4 Respondent-likelihood	-.02	.35***	.38***	–	
	5 Partner-likelihood	.03	.28***	.41***	.77***	–
Cohabiting individuals	1 Affective reactions	–				
	2 Cognitive reactions	-.47***	–			
	3 Behavioral reactions	.46***	-.32*	–		
	4 Respondent-likelihood	.13	.04	.26	–	
	5 Partner-likelihood	.39***	-.01	.29*	.62***	–

Note.* $p < .05$. ** $p < .01$. *** $p < .001$.

Table 6.

OLS Regression Analysis on Behavioral Reactions as the Outcome Measure

Predictor	β	t	p
The first model			
Affective reactions	.36	5.25	.001
Cognitive reactions	-.09	-1.29	.197
The second model			
Respondent-likelihood	.35	3.38	.001
Partner-likelihood	.14	1.40	.163
Marital satisfaction	.16	2.27	.024

Note. OLS = ordinary least squares.

DISCUSSION AND IMPLICATIONS

Although attitudes are complex phenomena, in general, they are composed of three distinct but related components: affect, behavior, and cognition (Eagly & Chaiken, 1993). Affect is commonly considered a type of emotional response, behavior includes observable actions and behavioral intentions, and cognition consists of beliefs and thoughts (Breckler, 1984). The present study sought to extend the literature base on financial infidelity by examining the attitudes associated with financial infidelity from within the framework of the Affect, Behavior, Cognition model (ABC model; Rosenberg & Hovland, 1960) by assessing participants' unique behaviors, thoughts, and feelings towards financial infidelity. This was accomplished by examining the respondents' potential attitudes and reactions to 14 behaviors previously associated with financial infidelity transgressions (Jeanfreau et al., 2018) framed within each of the elements of the tripartite model. After the analyses, the results indicated that the following behaviors (as compared to the other behaviors included in our survey) would make participants considerably more upset and less accepting of their romantic partner's behavior(s): (a) filed for bankruptcy without their partner's knowledge, (b) gambled away money without telling their partner, (c) lied to cover up a debt, (d) kept a secret account, (e) took out savings without consulting their partner, (f) spent money on pornographic material without telling their partners, (g) hid credit card statements, or (h) kept a raise or a bonus secret. It should be noted that the aforementioned behaviors involved both spending assets and covering up debt. From a clinical perspective, couples and finances theory (CFT; Archuleta, 2008) discusses best practices in financial management. Clinicians should strive to help couples discuss their finances openly and honestly, construct a budget together as a couple, and avoid hiding large financial decisions from one another. Couples that employ these techniques are more likely to have a higher level of financial satisfaction in the relationship than couples that do not practice sound financial management (Archuleta & Burr, 2015).

The only behavior that elicited a willingness to leave the relationship was filing for bankruptcy without informing the romantic partner. Given that debt management alone is a powerful stressor (Thorne, 2010), the combination of debt stress combined with the active or passive deceit of filing for bankruptcy without informing a romantic partner leads to this behavior being likely viewed as the most damaging of the 14 financial infidelity behaviors.

Three behaviors associated with financial infidelity that participants were much more willing to accept and understand from their partners included (a) their partner pretending a new purchase was an old one, (b) their partner indicating that they bought something on sale but in reality paid full price, and (c) if their partner spent money on the couple's children without letting them know. All three of these behaviors involved purchases that were already made or involved money already spent. Furthermore, two of the behaviors included misrepresenting the truth but not hiding or withholding secret financial information. This could indicate that the act of concealing financial behaviors could impact trust in the relationship and have the potential to be more damaging than manipulating the truth about financial behaviors. The third behavior was related to spending money on children and could be a potential mediating factor that either justifies the deceit or diffuses the responsibility of the act. This could have clinical implications because the offending party

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may be more willing to disclose some of the facts rather than fully acknowledging the act(s) of financial infidelity. Our finding implies that the partial sharing of information about spending patterns is less damaging to the relationship than hiding them completely.

Marital Status

Overall, married individuals were more likely to report having committed more financial infidelity behaviors than those who were cohabitating. This finding may be in part due to the fact that married couples are more likely to pool their income and manage resources jointly, while those cohabitating often organize their finances independently (Brines & Joyner, 1999; Winkler, 1997) and are more likely to retain separate bank accounts (Addo & Sassler, 2010). It is also possible that cohabitators may define financial infidelity differently than their married counterparts. For example, secret spending may not qualify as infidelity in the mind of respondents if finances and accounts are kept separately. Cohabitators may also be less aware of their partners' spending habits than those who are married and managing their money jointly. Clinicians should seek to determine whether each partner may have their own personal expectations regarding finances that might not align with their partner's. CFT may be particularly useful in exploring the couple's financial expectations as it employs genograms and process questions to specifically identify relationship dynamics related to finances.

Married individuals also reported they would be more upset by their spouses engaging in financial infidelity behaviors than those who were cohabitating. This finding is likely due to the notion that marriage is a highly institutionalized symbol of long-term commitment (Nock, 1995) that is noticeably absent in cohabitating couples. Given this, it can be argued that marriage implies higher expectations (both financially and socially) than cohabitation (Hiekel et al., 2014). The failure to account for these higher expectations in married couples likely led to them being more upset than cohabitating couples about the potential for financial infidelity in the relationship. Additionally, other research (Britt et al., 2008; Britt et al., 2017) found that a couple's expectations and perceptions on spending are an important factor in the couple's relationship satisfaction. Britt et al. (2008) found "respondent's perception of his or her partner's spending behaviors has the most profound influence on relationship satisfaction." (p. 40). Further, Britt et al. (2017) found perceptions to be a top predictor of financial conflict. If the perceptions within the relationship have a significant impact on relationship satisfaction, clinicians should be prepared to work with clients on communicating the process. Furthermore, CFT (Archuleta, 2008) states that the "association between the couple relationship and the financial process is circular" (p. 221), meaning that "household finances impact the couple relationship and the couple relationship impacts the household financial domain in the relationship" (p. 224). This leads to problems being maintained in the family through a series of actions and reactions (Archuleta & Burr, 2015). One way in which CFT can be incorporated into practice is through systemic financial therapy (Archuleta & Burr, 2015), where the early phase of therapy is used to help couples recognize their role in the financial conflict.

There were no gender-related differences on any of the measures tested. Dew (2011) noted similar results when studying cohabitating individuals, finding no gender-related

differences when studying the association between financial issues and union dissolution.

Length of Relationship

Those who were in longer-term relationships were more likely to be upset and less likely to accept their partner's financial infidelity, and yet they were also less likely to leave their partner. When the length of the relationship variable was not factored into the analysis, participants were more likely to leave their partner if they were upset by and did not accept the financial infidelity behaviors their partners committed. At the surface level, it appears that those who have been in longer relationships might be more invested and committed to the relationship's continued success and are therefore less likely to leave the relationship despite their partner's financial infidelity. The decreased desire of the aggrieved partner or spouse to leave the relationship may be partly due to a high level of commitment that serves as a barrier to relationship termination. Indeed, Jeanfreau and Mong (2019) found that couples that emphasized the importance of commitment in the relationship were less likely to endure infidelity and were more likely to experience greater levels of marital success. Furthermore, commitment is usually associated with the length of time in a relationship. According to structural theory, healthy boundaries can assist couples in building trust (Negash & Morgan, 2016) and making their relationship the priority, which in turn helps partners show their commitment to the relationship, thus allowing the relationship to grow and flourish.

Respondent and Partner Likelihood

Perhaps unsurprisingly, the strongest correlation in the present study was found between the participants' respondent-likelihood and partner-likelihood to commit financial infidelity, and both measures were related to marital satisfaction. Taken together, the intercorrelations between these three factors may suggest that lower marital satisfaction could be related to reciprocity in financial infidelity. Simply stated, those who have committed financial infidelity may expect that their partner will likely behave (or even retaliate) in a similar manner. This finding is consistent with previous research examining forgiveness and sexual infidelity, as Mongeau and colleagues (1994) found that their participants felt less guilt about intentionally harming others via behaviors motivated by retaliation.

Statistical Model

We also sought to determine whether any factors related to financial infidelity might be associated with the dissolution of the romantic relationship. The statistical model found that the degree to which the participants were upset by their partner's hypothetical financial infidelity was a significant predictor of potentially leaving the relationship. The more upset they were, the more likely they were to leave the relationship. The cognitive variable of acceptance was not related to terminating the romantic relationship. Finally, the model found that both marital satisfaction and partner likelihood were significant predictors of ending the relationship. As the likelihood of the participant's romantic partners committing financial infidelity increased, so did the willingness to leave the relationship. Married

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participants were more likely to end the relationship the more satisfied they were in their marriages. This result may seem paradoxical at first, but it may be the effect of an exacerbated feeling of betrayal when the relationship is perceived as "satisfactory," and yet the spouse unexpectedly engages in behavior(s) that may be perceived as damaging to the relationship.

Limitations

Although the present study has furthered the literature base of financial infidelity, it is not without limitations. Our sample only included persons with internet-accessible devices. The largest income group of respondents made \$86,000 or more, which may account for fewer bankruptcies filed, less financial stress, and more flexibility with finances if partners are financially unfaithful. Among higher-income participants, marital concerns may revolve more around goals, interests, meeting personal needs, and equally benefitting from the relationship, while financial concerns may be more prevalent among lower-income couples (Kraus et al.) 2012). This limitation should be addressed in future research. Additionally, more research in this area is necessary to determine the direction of causality in the correlations found in the present study, as well as a more well-defined set of comparisons between demographic groups regarding the issues discussed in the present study.

CONCLUSION

The current study offered a novel way to examine financial infidelity through the complementary lenses of the affective, cognitive, and behavioral aspects of the reaction to specific exemplars of this type of infidelity, thus providing a more complete view of the phenomenon. The application of theoretical models from the behavioral sciences to the study of financial infidelity could yield important advances in our understanding of how and why it happens and eventually how to prevent it and deal with its aftermath.

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