

# Development of the Couple Financial Conflict Scale: A Pilot Study

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*Conflict over financial matters is a prevalent challenge among couples and, when persistent, can undermine relationship stability. Despite its significance, the availability of validated assessment tools to measure financial conflict within intimate relationships remains limited. Grounded in Couples and Finances Theory, this study presents the development of the Couple Financial Conflict Scale (CFCS), an innovative, eight-item instrument designed to evaluate the presence and frequency of self-reported financial conflict between partners. Preliminary findings suggest that the CFCS demonstrates acceptable reliability and validity. The study discusses implications for both practitioners and researchers, highlighting potential applications in clinical and academic settings.*

*Keywords: couples; financial conflict; assessment; scale; evidence-based practice; financial literacy; financial therapy; financial planning*

## INTRODUCTION

There are plenty of topics couples argue about, but one of the most frequent is money (Dew, 2020). When compared to other areas, such as children and household responsibilities, conflicts about money tend to be more chronic (Papp et al., 2009). Intimate partner conflict is largely inevitable, but when it becomes pervasive and unresolved, it can be damaging and lead to highly problematic individual and relationship outcomes (Dew, 2020; Papp et al., 2009; Stanley et al., 2002; Whitton et al., 2018). One key dynamic that is not well-understood, but of paramount importance to relationship quality and stability, is *financial conflict*. A better understanding of financial conflict within romantic relationships is especially important due to its threat to healthy relationship outcomes (Amato & Rogers, 1997; Dew & Stewart, 2012; Papp et al., 2009).

Stanley et al. (2002) found that money constituted the number one “problem-starter” in relationships in a survey of over 900 never-divorced participants. In fact, money overshadowed other areas of conflict, such as work, children, chores, communication, and

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in-laws (Stanley et al., 2002). Likewise, findings from Amato and Rogers's (1997) longitudinal study of married couples demonstrated that the perception that one's partner spent money unwisely (i.e., foolishly) was the third most significant predictor of divorce, surpassed only by infidelity and substance abuse issues. Dew et al. (2012) confirmed that among numerous couple concerns, financial conflict and sexual disagreements were most predictive of divorce. With financial conflict often topping the list of factors contributing to negative relationship outcomes, it is imperative to not only increase our understanding of the complexities surrounding financial conflict for couples but also expand our ability to measure it empirically.

Financial therapists are uniquely poised to assist couples through financial conflicts and help them improve both financial and relational well-being. To be most effective in doing so, practitioners ought to be able to measure conflict and conflict management within intimate relationships validly (Whitton et al., 2018). To that end, many measures assessing key aspects of intimate relationships (e.g., satisfaction, quality, adjustment, intimacy) exist. Likewise, a number of individually-focused financial measures (e.g., well-being, satisfaction, management behavior, strain, stress) have also been established. However, assessment tools that measure overlapping areas pertaining to couples and their financial dynamics are lacking. As the integrative field of financial therapy grows, the need has increased for measurements that help practitioners identify and respond to couples' financial concerns (Grable et al., 2011). Previous measurements meant to assess related concerns (i.e., financial transparency and couple perceptions of spender-saver dynamics) have been established and validated, and are important tools for practitioners (Koochel et al., 2020; Kruger, 2019). However, no dedicated measures have been developed that specifically assess for financial conflict in the couple context.

The purpose of this study was to perform initial tests of reliability and validity for a newly developed tool, the Couple Financial Conflict Scale (CFCS), a self-report measure assessing the presence and frequency of couple financial conflict. Guided by Couples and Finances Theory (Archuleta, 2008; Archuleta & Burr, 2015), the CFCS was developed, and initial tests of validity and reliability were conducted utilizing secondary survey data collected from a clinical sample of 80 adults who were in a committed romantic relationship. The results provide meaningful implications for both practitioners of financial therapy and researchers. Practitioners may find usefulness in incorporating an assessment tool like the CFCS to better identify the presence of financial conflict between intimate partners. Researchers seeking to expand upon the unique effects of financial conflict in relationships might consider incorporating the CFCS as a more deliberate measure of this construct.

## **LITERATURE REVIEW**

### **Financial Conflict through the Lens of Couples and Finances Theory**

Couples and Finances Theory (CFT) guided the development of the Couple Financial Conflict Scale. It was developed to enhance an understanding of the complex and interactional components of the financial process and the couple relationship (Archuleta & Burr, 2015). It offers a framework for explaining relational finances and its dimensions. The CFT model (see Archuleta, 2013) contains (a) a broad overarching system called the

ecosystem, which surrounds three additional subsystems; (b) the individual partner attributes/characteristics; (c) the couple relationship system; and (d) the financial process system (Archuleta & Burr, 2015).

Influencing the CFCS's construction were two specific concepts within CFT: (a) relational finances and (b) couple relationship characteristics (CRCs). *Relational finances* refer to the circular "interaction between the couple relationship and the financial process" (Archuleta & Burr, 2015, p. 223). It is assumed, based on CFT's major assumptions and general propositions, that the theory would support the idea that financial conflict is an interactional pattern occurring within and between the couple relationship and financial process (i.e., financial conflict is a dimension of relational finances).

*Couple relationship characteristics* are defined as "factors contributing to the interaction between the two partners in the couple relationship" (Archuleta & Burr, 2015, p. 222). CFT has established several couple relationship characteristics (CRCs) affecting relationship quality and/or the financial process, including shared goals and values (Archuleta, 2013), communication (Mugenda et al., 1990), conflict management (Gottman et al., 1998), and perceived closeness, fairness, and financial argument frequency (Dew, 2008). Therefore, we assumed that the theory would also support the notion that financial conflict could be considered an additional aspect of relational finances. Last, it was assumed that CFT would support the argument that the presence and frequency of financial conflict within the couple relationship may affect relationship quality and its domains, namely, relationship stability.

### **Measurement of Financial Conflict**

Papp et al. (2009) suggested that there is little conceptual development with regard to why money seems to significantly contribute to conflict in relationships. This likely contributes to the lack of a focused definition or static term for financial conflict (Britt et al., 2010). Several terms have been identified throughout the literature, including money conflict, money arguments, money disagreements (Britt et al., 2010), and financial disagreements (Dew & Dakin, 2011). Definitions of financial conflict in past studies are largely derived from scaled questions concerning the occurrence and frequency of money conflict. For example, Dew and Dakin (2011) utilized a singular scaled item from an existing dataset to define and measure financial disagreement (i.e., "How often, if at all, in the last year have you had open disagreements about money?"). Britt et al. conceptualized money arguments through the lens of economic theory and collective bargaining, determining that money arguments were "a spousal negotiation activity (communication) about financial matters" (2010, p. 45).

Financial conflict is distinguishable from money arguments and financial disagreements, which may function as more isolated, resolvable, and short-term interactions (Burton, 1990; Cahn, 1992; Papp et al., 2009). Financial conflict is more than stand-alone arguments or disagreements - it's an enduring and persistent, but also changeable, pattern. Financial conflict can serve as a destructive dynamic that erodes the stability and quality of the couple relationship. Here, financial conflict is defined as a pattern of enduring and persistent suboptimal interaction involving finances between romantic partners.

## Couple Financial Conflict Scale

Attempts at identifying, managing, and preventing financial conflict are central to improving couples' relationships and financial outcomes. While various clinical assessments have been developed to identify couple conflict, including the Revised Conflict Tactics Scale (Straus et al., 1996), the Marital Agendas Protocol (Notarius & Vanzetti, 1983), the Marital Problems Questionnaire (Douglass & Douglass, 1995), the Romantic Partner Conflict Scale (Zacchilli et al., 2009), and the Conflict Management Scale (Mannarini et al., 2017), few of these assessments include items related to finances, money, or economic pressures. Though a singular item, or even multiple items, may point to finances as a problem area contributing to relationship distress or dissatisfaction, the usefulness and depth of understanding of a couple's financial conflict is limited absent a dedicated measure. Two scales have recently emerged that begin to address this gap, the Financial Transparency Scale (FTS; Koochel, 2017; Koochel et al., 2020) and the Spender-Saver Perception Scale (Grable et al., 2021; Kruger, 2019).

Developed by Koochel (2017), the Financial Transparency Scale (FTS) is a 26-item self-report measure consisting of three subscales that evaluate aspects of financial transparency: financial partnership ( $\alpha = 0.95$ ), financial secrecy ( $\alpha = 0.93$ ), and financial trust and disclosure ( $\alpha = 0.83$ ). With good initial reliability and validity established, the FTS may be useful for identifying associated or related areas of financial conflict (partnership, secrecy, trust/disclosure), but limits any direct understanding of the presence and frequency of financial conflict, as it does not measure this construct (Koochel et al., 2020). Informed by Cognitive Role Theory, the Spender-Saver Perception Scale assesses perceptions of one's partner's spending and saving behaviors (Grable et al., 2021; Kruger, 2019). The scale is scored from 9 to 63, and lower scores indicate perception that your partner is a spender, whereas higher scores indicate that you perceive your partner to be a saver (Kruger, 2019). Initial scale testing suggested very good reliability ( $\alpha = .922$ ). Both Koochel et al.'s (2020) and Kruger's (2019) scales advance the ability of researchers and practitioners to assess for relational-financial concerns. While they measure constructs that may be associated with financial conflict, they do not assess for its presence directly.

### **The Current Study**

Financial conflict is a frequent concern among couples, and its association with negative relationship outcomes, some of the most detrimental being relationship dissolution and divorce, points to a need for increased understanding of this phenomenon and an empirical measure. Practitioners who work with couples must possess valid measurement tools for identifying and mitigating this problematic dynamic. To address this need, the Couple Financial Conflict Scale (CFCS) was developed and tested using a clinical sample of 80 partnered individuals (i.e., in a committed relationship, engaged, or married) who were surveyed between 2017 and 2019. To establish the component structure of the CFCS, principal components analysis (PCA) was employed. Subsequently, a test of initial reliability was conducted using Cronbach's alpha. The validity of the CFCS was assessed through a correlation analysis of two theoretically related constructs: relationship instability and emotional intimacy. Relationship instability was measured using two items from the Revised Dyadic Adjustment Scale (RDAS; Busby et al., 1995), and emotional intimacy was measured

using a subscale of the Personal Assessment of Intimacy in Relationships (PAIR; Schaefer & Olson, 1981).

Guided by Couples and Financial Theory and a review of the literature, the following research questions were developed and tested.

**RQ1:** Can the construct of financial conflict be measured using a brief, self-report assessment like the Couple Financial Conflict Scale?

**RQ2:** Is financial conflict associated with relationship instability and emotional intimacy?

## METHODS

### Data and Sample

The study utilized a secondary dataset collected between 2017 and 2019 as part of a broader holistic wellness study at a southern university training clinic. Permission was obtained for use of the data, and the current study was approved by an institutional review board at the same southern university. As part of the original study, adults over age 18 accessing clinical services were invited to participate and provide survey data to be analyzed. The survey contained various measures assessing aspects of health, well-being, and relationships. Survey data was collected before, during, and after services concluded using a Qualtrics online survey methodology. The data were cross-sectional; those participants with multiple survey responses were identified, and the earliest available time point was included. A total of 239 adult participants were included in the original sample. Included in the final sample for the current study were any participants who indicated they were in a relationship and those who were given items of interest for constructing the CFCS. A total of 80 participants were included in the final sample and delimited data set. Because the data in this secondary dataset were deidentified, it is impossible to determine whether any partners from the same couple completed the study or if only one partner participated.

Over half of the delimited sample indicated they were married to their partner (58.8%), while others were engaged (8.8%) or in a committed relationship (28.8%). Participants' ages ranged from 20 to 58 years ( $M = 34.4$ ,  $SD = 8.2$ ). Of the participants, 53.8% identified as female, and 46.3% identified as male. The majority identified as White (76.3%), while the other participants identified as Black/African American (8.8%), Asian (1.3%), Hispanic or Latino/a (2.5%), Multiracial (1.3%), or Other (3.8%). The sample reported high education levels; the majority had earned a bachelor's degree (32.5%), a master's degree (23.8%), or a doctoral/professional degree (15.0%). The median range for reported annual income was between \$50,000 and \$59,999. Table 1 details the demographic characteristics of the sample.

### Table 1.

*Demographic Characteristics of Participants (N = 80).*

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	Mean	Min- Max	<i>n</i>	%
Age	34.4	20-58	76	95.0%
<i>Missing</i>			4	5.0%
Gender				
Male			37	46.3%
Female			43	53.8%
<i>Missing</i>			0	0.0%
Race				
White			61	76.3%
Black			7	8.8%
Asian			1	1.3%
Multiracial			1	1.3%
Hispanic/Latino/a			2	2.5%
Other			3	3.8%
<i>Missing</i>			5	6.3%
Relationship Status				
In a relationship			23	28.8%
Married			47	58.8%
Engaged			7	8.8%
<i>Missing</i>			3	3.8%
Education Level				
9th, 10th, 11th grade			1	1.3%
High school diploma/GED			1	1.3%
Some college			10	12.5%
Associate's degree			7	8.8%
Bachelor's degree			26	32.5%
Master's degree			19	23.8%
Doctoral/professional degree			12	15.0%
<i>Missing</i>			4	5.0%
Income				
<10k			3	3.8%
10-19k			4	5.0%
20-29k			8	10.0%
30-39k			11	13.8%
40-49k			5	6.3%
50-59k			5	6.3%
60-69k			8	10.0%
70-79k			9	11.3%
80-89k			3	3.8%
90-99k			3	3.8%

>100k	14	17.5%
Missing	3	3.8%

### Development of the Couple Financial Conflict Scale

Couples and Finances Theory was a vital scaffolding to CFCS scale construction and informed the items selected for inclusion in the CFCS (DeVellis, 2017). The CFT component of “couple relationship characteristics” guided the item selection for the CFCS scale (i.e., “factors contributing to the (financial conflict) interaction between the two partners in the couple relationship”) and closely aligns with the interactional component of couple conflict (i.e., financial conflict is a factor contributing to the interaction between the partners). This provides additional theoretical grounding to the construct of financial conflict and contributes to the content validity of the selected scale items for the CFCS. After careful examination by the relational finance experts on the research team, items demonstrating content validity and face validity were included for preliminary analysis (DeVellis, 2017). Of the 47 items, which specifically addressed relational-financial dynamics, eight items were identified from the original study’s survey through a panel of financial and therapy professionals who are considered experts in working with couples and their finances. Furthermore, Couple and Finances Theory informed these paring choices, specifically related to the component of “couple relationship characteristics.” These items closely align with the interactional component of couple conflict, where financial conflict is a factor contributing to the interaction between the partners. As a result of the aforementioned scale paring processes, these eight items were selected for inclusion as a first step of the CFCS scale development process.

### Measures

**Couple Financial Conflict Scale.** The initial CFCS consisted of eight items and was designed to measure the presence and frequency of self-reported financial conflict within the couple relationship. The items were prefaced with the following statement: “Please indicate your answer for each item on the following list.” The responses were measured on a six-point Likert-type scale where “5 = all the time,” “4 = most of the time,” “3 = more often than not,” “2 = occasionally,” “1 = rarely,” and “0 = never.” Three questions were reverse-coded (i.e., items 2, 6 & 7). Higher scores on the scale indicated a higher level of self-reported financial conflict perceived within the relationship, whereas lower scores indicated a lower level of perceived financial conflict.

**Revised Dyadic Adjustment Scale.** Two items from the Revised Dyadic Adjustment Scale (RDAS) were used to measure relationship instability. The RDAS is a 14-item self-report measure assessing several dimensions of couple relationship quality (Busby et al., 1995), including stability. The scale has demonstrated high reliability ( $\alpha = 0.90$ ) and has also shown good to excellent construct validity based on its correlation with other measures of relationship satisfaction (Busby et al., 1995), including the original Dyadic Adjustment Scale (Spanier, 1976;  $r = 0.97, p < .01$ ) and the Locke-Wallace Marital Adjustment Test (Crane et al., 1990;  $r = 0.68, p < .01$ ). While the full RDAS has 14 items, only the two items were included in the initial survey utilized in this study. The RDAS’s two-item stability subscale reflects an important dimension of relationship quality (Busby et al., 1995). Items were recoded to

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measure instability (as opposed to stability) to establish that the higher the score, the higher the level of relationship instability. The cumulative score ranged from 2 to 12. A test of reliability using Cronbach's alpha was performed to ensure the use of the two items was adequate ( $\alpha = 0.96$ ).

**Personal Assessment of Intimacy in Relationships.** Designed to measure emotional intimacy, the Personal Assessment of Intimacy in Relationships (PAIR; Schaefer & Olson, 1981) is a 36-item questionnaire capable of measuring both expected and perceived degrees of couple intimacy in five different domains. The six-item subscale of emotional intimacy demonstrated good reliability ( $\alpha = 0.91$ ; Schaefer & Olson, 1981) and was used for this study. Items are measured on a five-point Likert scale ranging from 1 = *strongly disagree* to 5 = *strongly agree*, with higher scores indicating higher perceived emotional intimacy.

**Covariates.** In alignment with extant literature exploring couple relationships (e.g., Ryu & Fan, 2023), six self-reported demographic variables were selected as covariates: age, gender, marital status, household income, education, and race. Age was reported as a scale variable, while the remaining covariates were dichotomized: gender (0 = male, 1 = female), marital status (0 = not married, 1 = married), household annual income (0 = less than \$60,000, 1 = \$60,000 or more), education level (0 = less than a Bachelor's degree, 1 = Bachelor's degree or higher), and race (0 = non-White, 1 = White).

### **Data Analyses**

Tests of normality were undertaken before performing analyses. All tests were significant. Missing data were managed through a listwise deletion process. An initial analysis was performed to assess the construct validity of the items selected for the scale and to allow for the elimination of items resulting in maximization of scale reliability and validity (Babbie, 2007). Principal components analysis, using direct oblimin rotation, was conducted to validate the initial eight-item CFCS scale, as factors were expected to be correlated (Field, 2009).

To assess factor structure, a scree plot, eigenvalues, and component loading patterns were evaluated. Eigenvalues were obtained for each scale component, and any items with low factor loadings were removed from the scale so that a unidimensional factor structure was confirmed. Following that, two additional tests were performed to determine the adequacy of the sample size and correlations between variables, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy test, and Bartlett's test of sphericity. Correlations among the scale items were found to meet minimum expectations (i.e.,  $r \geq .30$ ) for use in a factor analysis (Field, 2009). Finally, to assess the internal reliability of the CFCS, a reliability test using Cronbach's alpha was performed (Field, 2009).

A correlation analysis was conducted to assess the Couple Financial Conflict Scale's construct validity. Construct validity helps to illuminate the degree to which a measure relates to other variables within a system of theoretical relationships (Babbie, 2007). A correlation analysis established the strength and directionality of the correlation between the CFCS and two theoretically associated constructs (e.g., couple relationship characteristics from CFT), emotional intimacy, and relationship instability.

## RESULTS

A Principal Components Analysis (PCA) was conducted on the eight items in the Couple Financial Conflict Scale with nonorthogonal rotation (direct oblimin). The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis (KMO = .887). All KMO values for individual items were > .85, which is above the acceptable limit of .5 (Field, 2009). Bartlett's test of sphericity indicated that correlations between items were sufficiently large for PCA ( $\chi^2(28) = 459.75, p < .001$ ). An initial analysis was run to obtain eigenvalues for each component in the data. One component emerged from the data with an eigenvalue over Kaiser's criterion of 1. This component had an eigenvalue of 5.376 and explained 67.21% of the variance. The scree plot was unambiguous and supported one component (i.e., unidimensionality). Table 2 includes the CFCS items and factor loadings.

**Table 2.**

*Factor Loadings for Principal Components Solution of CFCS.*

	Item	Component 1
4	How often do money conflicts lead you to feel distant from your partner?	0.90
1	How often do you and your partner experience financial conflict?	0.87
3	How often do conversations about money lead to arguments?	0.86
7	R How often do you feel heard by your partner when discussing money?	0.85
6	R How often do you feel that you and your partner have successful financial communication?	0.84
5	How often have financial conflicts led you to consider divorce, separation, or terminating your relationship?	0.79
2	R How often do conversations about money lead to you and your partner feeling closer to each other?	0.72
8	How often does your partner criticize your financial decision-making?	0.71

*Note.* N = 80. R refers to an item that was reverse-coded.

A test of reliability using Cronbach's coefficient alpha for the eight-item scale indicated high reliability ( $\alpha = .928$ ). The reliability analysis suggested that the scale's reliability could be improved slightly by removing one of the items (i.e., item 8). Removing item 8 from the scale increased the amount of variance explained from 67.2% to 70.7% with an eigenvalue of 4.95. The reliability of the scale increased from .928 to .929, both of which are considered robust (Babbie, 2007; Field, 2009). While removing item 8 did increase the reliability slightly, there were theoretical and practical reasons to retain this item (Dew &

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Dakin, 2011; Gottman et al., 1998). The eight items of the CFCS were summed, and cumulative scores were used in all subsequent analyses. The mean and standard deviation for the scale were 15.69 and 9.56, respectively. Table 3 highlights the results of the reliability analysis. The results satisfy an answer for RQ1, the construct of financial conflict can be measured using the CFCS as a unidimensional and reliable instrument.

**Table 3.**

*Reliability Analysis for the Eight-Item Couple Financial Conflict Scale.*

	Item	Cronbach's Alpha if Item Deleted
1	How often do you and your partner experience financial conflict?	0.915
2	How often do conversations about money lead to you and your partner feeling closer to each other? (R)	0.927
3	How often do conversations about money lead to arguments?	0.915
4	How often do money conflicts lead you to feel distant from your partner?	0.911
5	How often have financial conflicts led you to consider divorce, separation, or terminating your relationship?	0.922
6	How often do you feel that you and your partner have successful financial communication? (R)	0.917
7	How often do you feel heard by your partner when discussing money? (R)	0.916
8	How often does your partner criticize your financial decision-making?	0.929

*Note.* R refers to an item that was reverse-coded.

In recognition of the small size of our sample, OLS regression analysis was conducted to examine the initial construct validity of the CFCS with two constructs related to financial conflict, relationship instability, and emotional intimacy, alongside demographic characteristics as covariates. OLS regression has been shown to be an appropriate form of analysis for samples of 25 participants or more (Jenkins & Quintana-Ascencio, 2020). Because our sample cannot be assumed to be drawn from a normally distributed population, we elected to evaluate the distribution of residuals of the independent and dependent variables to establish appropriateness of OLS as an analytical approach (Osborne, 2017). The standardized residual variances were within the recommended ranges of -3 - 3 (with no pattern in the scatterplot), and the subsequent Shapiro-Wilk test of normality of residual variance indicated normality of residuals ( $p = .136$ ). Table 4 shows the results of our OLS regression, which supported the validity of the eight-item CFCS. Relationship instability was positively and significantly correlated with the financial conflict score, meaning that as perceived financial conflict increases, so does reported relationship instability. Emotional

intimacy was significantly and negatively correlated with financial conflict. Therefore, as emotional intimacy increases, perceived financial conflict decreases.

**Table 4.**

*OLS Regression Analysis to Explore the Construct Validity of the CFCS.*

	Beta	SE	95% CI		$\beta$	<i>p</i>
			LL	UL		
Age	0.32	0.12	0.090	0.558	0.28	.007
Gender	2.48	1.73	-0.971	5.939	0.13	.155
Marital status	0.30	2.02	-3.741	4.339	0.01	.883
Income	-1.08	2.00	-5.081	2.925	-0.06	.592
Education level	-3.19	2.25	-7.690	1.319	-0.14	.162
Race	-2.81	2.14	-7.098	1.469	-0.12	.194
RDAS	0.60	0.25	0.095	1.109	0.22	.021
PAIR	-0.54	0.13	-0.812	-0.276	-0.41	.000

Note. N = 68.

## DISCUSSION

The primary goal of this pilot study was to introduce and test a proposed scale measuring self-reported financial conflict, the Couple Financial Conflict Scale (CFCS). The scale was intended to measure the presence and frequency of financial conflict in intimate partner relationships. Higher scores on the CFCS indicate higher levels of perceived financial conflict. The eight-item scale presented in the study offered good initial levels of reliability and evidence supporting validity. Demonstrated by the initial findings of the validity and reliability analyses conducted, the Couple Financial Conflict Scale was determined to be appropriate for exploring how much financial conflict is perceived to be present in a relationship by intimate partners. The scale would likely be useful for practitioners in various contexts (e.g., mental health therapists, financial therapists, financial planners, financial counselors) who regularly work with couples and want to evaluate this aspect of their relational-financial dynamic. The CFCS may also be useful for researchers examining aspects of couple functioning as a measure of self-reported financial conflict. As it stands, very few scales examining aspects of financial conflict in intimate relationships are available. Therefore, researchers end up relying upon proxy measures or single items, which may not adequately capture the construct of financial conflict (Dew & Stewart, 2012).

The eight-item scale was found to be unidimensional and loaded on one factor. Though it was observed that the initial reliability of the scale could have improved marginally (i.e., 0.001) by omitting item 8 (i.e., how often does your partner criticize your financial decision-making), there were clinical and theoretical rationales for retaining the item, so as a result, no items were dropped. Notably, an eight-item measure is fairly brief, which is advantageous for practitioners who may need to collect large amounts of data from couples at an initial phase, or during the course of services. Due to the size of the sample and

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the fact that the initial analyses utilized a clinical sample of participants, the CFCS's reliability and validity should be investigated with additional data samples. It is not unexpected that a clinical sample possessed some skewness toward suboptimal relationship dynamics, including potentially more conflict and less relationship stability when compared with non-clinical samples. However, initial results here indicate that the CFCS is a useful tool for measuring a couple's perceived level of financial conflict in their relationship.

Despite having gained some important insights about couple-level financial conflict from previous studies, it is clear that more research is needed to deepen our understanding and develop evidence-based practices and interventions meant to assist couples in resolving financial conflict. There is certainly no consensus concerning the origin point of financial conflict in couple relationships, and the likelihood is that regardless of where it originates, couples identify it as a source of concern and stress, and at worst, identify it as contributing to the ending of their relationship or marriage. This makes it all the more important for practitioners to be equipped with valid tools for measuring this phenomenon. Furthermore, the lives of couples are in a constant state of change. The recent COVID-19 pandemic has changed health and financial realities for countless families. With the present economic challenges, recent rise in interest rates, as well as global health and security stressors affecting couples and families on a near-daily basis, the potential for increased and more intense conflict, born out of these stressors, is real and substantial (Kelley et al., 2022).

### **Implications for Practice**

This study supports previous research on the problematic nature of financial conflict. It was found that the more financial conflict is perceived within the intimate partner relationship, the more relationship instability is also reported (i.e., lower relationship quality). With that in mind, practitioners are highly likely to encounter individuals and couples who struggle with managing money conflicts in their relationships. These enduring experiences of financial conflict not only have consequences for the couple and their family but also may derail important financial objectives and accomplishments. Couples may seek out financial therapy practitioners specifically due to their unique cross-disciplinary experiences and approaches. However, regardless of where someone lands for help across the practitioner spectrum, possessing a tool that can assess the presence and frequency of financial conflict is needed.

In practice settings, the CFCS could be incorporated in various ways with individuals and couples. With new clients, practitioners typically engage in the process of gathering initial information and data. Doing so informs the practitioner of important background data/relevant history, current needs and goals, and current problems/symptoms/challenges. This information then guides the practitioner's approach to services. The CFCS could be included at the outset of services during the assessment/data gathering process to elicit more information about this area of concern. Additionally, the scale may help to assess how vulnerable a couple is to financial conflict and relationship instability. That is, individual CFCS items can offer clues about the perceived stability level of the couple as assessed by individual partners, as well as the severity of financial conflict (i.e., item 5: How often have financial conflicts led you to consider divorce, separation, or terminating your relationship). Beyond being offered at the outset of services, the scale could

also be administered before and after interventions or recommendations that target the reduction of financial conflict to monitor any change or progress.

In many practice settings, it is not uncommon for one partner to present for services individually while simultaneously carrying relationship-related stressors and concerns. The CFCS can help practitioners to assess whether involving a partner in services is warranted, as it could prove to be valuable. According to LeBaron et al. (2019), when partners are involved in financial discussions, activities, and processes together, it contributes to higher levels of relationship quality and stability. If it is within their practice scope and capabilities, practitioners might suggest to the individual that, based on their CFCS scores, they may benefit from being involved in services together as a couple. On the other hand, if the practitioner is not skilled in addressing these matters, a referral could be offered.

Practitioners using the CFCS should also recognize that the scale assesses one partner's perceptions. Perceptions are subjective, so it is worth mentioning that the results of the CFCS may or may not reflect circumstances accurately. Still, the subjective concerns of couples remain an important area of focus for practitioners, particularly when related to financial conflict or financial stress (Hargrove et al., in press). When working with a couple, it would be important to assess the perceptions of both partners and compare their perspectives. How much congruence exists between the couple's perceptions is key information and may inform a practitioner's plan of action for discussion and intervention.

Though money talk may remain a difficult subject to broach, having financial conversations with a partner is, to a great extent, unavoidable when navigating daily life together (Atwood, 2012; Romo, 2015). The CFCS and its results could also offer a way to initiate and normalize discussion of relational-financial issues in more professional service contexts. Demystifying and de-shaming the discussion of money and the common experience of financial conflict could be highly beneficial to clients. Helped by this current research study and others that have preceded it, practitioners should also consider providing psychoeducation to couples about what financial conflict is, where it may stem from, and how it can be harmful to relationships if left to fester. Assessing the presence and frequency of financial conflict, alongside incorporating interventions that effectively address it earlier on, might contribute to healthier relationship outcomes. The CFCS could also be used in tandem with approaches that may help couples to mitigate financial conflict, for example, promoting earlier money conversations, addressing the taboos money discussions may incite, and coaching on effective communication tactics (Saxey et al., 2022). Interventions can help couples to identify shared goals and values, which may also help to lessen financial conflict, or at least may lessen negative communication tactics, such as blaming and criticism, often associated with money conversations (Archuleta et al., 2013).

Overall, practitioners who administer the CFCS must be prepared for the results. To echo the advice of Klontz et al. (2016), when working with couples, it is advised that practitioners "be careful out there" (p. 179). In their caution, they acknowledge the complexity and complications that can emerge when maneuvering couple concerns. Having obtained skills for effectively working with couples and/or having curated a list of trusted referral sources where couples could be assisted more appropriately are both advisable.

## **Implications for Researchers**

This research may also be of interest to other researchers, as it highlights new perspectives on situating couple financial conflict theoretically and provides a more focused measure of the construct. While initial tests of reliability and validity were acceptable, its usefulness should be explored in other studies with different samples. The CFCS could be of use, especially to researchers who are examining research questions pertaining to relational-financial issues and financial conflict in intimate partner relationships. Several studies to date have relied upon measures of financial conflict that were less than ideal, including items already located within datasets, which may not fully capture the construct (Britt et al., 2010; Dew & Stewart, 2012). Therefore, a multi-item measure of the presence and frequency of financial conflict could serve to strengthen future research on this subject.

## **Limitations and Future Directions**

Though this study makes an important initial contribution to the measurement of financial conflict in couple relationships, it is not without cautions and limitations. A major limitation of note is that a smaller clinical sample was utilized for the initial reliability and validity analyses of the CFCS. There is debate regarding the optimal sample size needed when employing factor analysis, and therefore, no universal standard can be applied across all studies (DeVellis, 2017; Field, 2009). Regardless, generalizations about the CFCS cannot be made beyond this sample population. Results would likely differ within a more normally distributed sample.

Second, when defining and operationalizing latent constructs, such as financial conflict, there are limitations. There are likely various ways that financial conflict can be defined and operationalized, beyond the way it was in this study, so this should be noted and considered as a limitation. Third, this study utilized a convenience sample of individuals who engaged in services at an interdisciplinary clinic and who were in heterosexual relationships. Additional research with a more demographically diverse sample, including same-sex couples, as well as non-clinical populations, is needed to confirm that the CFCS is reliable and valid among these populations.

Fourth, the study's sample contained at least some data from partners within the same relationships. Consequently, the results could be skewed due to dyadic nonindependence. Dyadic nonindependence would suggest that scores from intimate partners are more similar to each other than the scores of two people who are not coupled (Kenny, Kashy, & Cook, 2006). Because the dataset utilized in this study was deidentified before the researchers received the data, the number of couples who responded to the survey could not be accounted for.

Finally, the study's data was collected prior to the COVID-19 pandemic. Therefore, the results may not reflect or account for new attitudes and experiences couples may hold in the present context. It is possible that results would be different now, considering the global and economic outcomes many families have faced, including clear increases in financial and relational stress (Kelley et al., 2022).

The limitations of this study may be mitigated through future research efforts. One key direction for future research would involve testing the CFCS with a larger, non-clinical sample to confirm its reliability among a more representative sample. Furthermore, the CFCS should also be tested with more diverse populations, including same-sex couples and couples representing more diverse racial and ethnic backgrounds. Tests of the CFCS's construct validity against the above-mentioned relational-financial scales, including the Financial Transparency Scale (Koochel et al., 2020) and the Spender-Saver Perception Scale (Grable et al., 2021; Kruger, 2019), would also be warranted to further confirm construct validity. Conducting a confirmatory factor analysis (CFA) would also strengthen and further validate the results of this initial study (DeVellis, 2017).

Lastly, Couples and Finances Theory (CFT) does not explicitly acknowledge the construct of financial conflict as an aspect of relational finances, although it is accounted for through couple relationship characteristics. Though this study offered suggestions for how financial conflict may be conceptualized through the theory, further research on financial conflict through a CFT lens could help to understand this dynamic within the construct of relational finances.

## CONCLUSION

This study focused on the development and testing of the Couple Financial Conflict Scale (CFCS). The scale, informed by Couples and Finances Theory (Archuleta, 2008, 2013; Archuleta & Burr, 2015), measures the presence and frequency of self-reported financial conflict in intimate partner relationships. The initial testing of the CFCS demonstrated high reliability ( $\alpha = .928$ ). Additional tests of validity and robustness were also conducted. The Couple Financial Conflict Scale was associated with both relationship instability and emotional intimacy constructs, revealed through a correlation analysis. Findings from this study with a clinical sample ( $N = 80$ ) suggested that relationship quality was positively and significantly correlated with perceived financial conflict. Emotional intimacy was significantly negatively correlated with financial conflict. All in all, initial tests conducted suggest the brief, eight-item Couple Financial Conflict Scale contributes acceptable initial levels of reliability and validity and would be of value to researchers and practitioners.

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