Blending and Spending: Financial Influences Impacting Childfree Stepmothers' Relationship Satisfaction

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There exists a need to better understand how monetary factors impact the partnerships of childfree stepmothers in blended families. The present study examines the correlation of couples' shared financial values and congruence in financial management behaviors with relationship satisfaction among these stepmothers. Participants included 104 childfree stepmothers in blended families. Findings indicated that perceived shared financial values positively predicted relationship satisfaction. In addition, while financial behavior congruence between stepmothers and their partners did predict relationship satisfaction, it did so through a weaker inverse association. Contrary to expectations, financial behavior congruence did not mediate the association between shared financial values and relationship satisfaction. These results reflect the complex role of financial factors in the well-being of childfree stepmothers within blended families and the need for nuanced psychological and financial support tailored to this oft-overlooked group of women.

Keywords: stepmother; relationship satisfaction; financial behaviors; financial values; blended families

INTRODUCTION

Recent research has begun to explore financial factors affecting the quality of romantic relationships. For example, studies have highlighted the importance of positive financial behaviors, mutually aligned financial expectations, and effective financial communication in fostering happier relationships (Garbinsky et al., 2019; Kelley et al., 2018; LeBaron-Black et al., 2022). However, a better understanding of how monetary factors impact stepmother relationships in blended families is needed. In particular, the experiences

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of the childfree stepmother in stepfamilies have been overlooked. This oversight in the literature signifies a critical gap, as the financial integration of stepmothers can present unique challenges and opportunities that may differ from those of traditional parents and other types of stepparents. This study intends to expand upon current research on financial behaviors, shared financial values, and relationship satisfaction among childfree[1] stepmothers.

Financial Dynamics in Blended Families

The existing literature on financial values and behaviors in relationships has largely overlooked the unique challenges faced by blended families[2]. This oversight grows increasingly important, given that over 40% of families in the United States are blended families (Pew Research Center, 2011). “Simple stepfamilies"—when an adult without children joins an existing family unit—have distinctive financial dynamics and ambiguities compared to first-marriage relationships (Cárdenas, 2020; Coleman & Ganong, 1989; Higginbotham et al., 2007; Jacobson, 1993). These families must navigate complex financial arrangements such as child support, custody, and the sharing of expenses related to raising children. In addition to the practical financial strain experienced by these types of families, the stepfamily dynamic is further complicated by the need to recalibrate established family dynamics. Unlike in first-marriage families or families that have not yet procreated, in which the romantic dyad may establish norms without the immediate influence of children, stepfamilies often must adapt pre-existing family structures and relationships, complicating the establishment of new familial patterns and roles.

Research has demonstrated that stepparenting is linked to increased depressive symptoms (Shapiro & Stewart, 2012). Stepparents often assume additional financial burdens related to their stepchildren, and the extent of their financial involvement can vary significantly from family to family. As a result, the financial values and behaviors that contribute to relationship satisfaction among childfree stepparents in simple blended families may differ from those of traditional first-marriage families. The impact of financial factors on relationship satisfaction in these families could be exacerbated by the unique interpersonal dynamics and potential stressors inherent to blended family structures.

Research about stepparents in blended families is limited, with most studies focusing on the health of the family unit or stepchildren perspectives (Martin, 2015; Visher & Visher, 1979). Childfree stepparents represent a unique population within blended families because they navigate the complexities of merging financial lives with their partners without having any biological children of their own. This demographic may feel like a “stuck outsider,” not having the opportunity to forge normative patterns of behavior within the dyad prior to introducing children into the family system (Jensen, 2017; Papernow, 2013). Childfree stepparents may face additional scrutiny or pressure to contribute financially to their

1 A brief vocabulary note regarding the terms "childless" and "childfree": "childless" may connote that choice is not an aspect of an adult's lack of biological children, while "childfree" may connote an adult's explicit choice not to reproduce or adopt. In the present article, the term "childfree" will be used to describe adults without biological children, irrespective of choice. 2 The terms "blended families" and "stepfamilies" are interchangeable for the purpose of this article.

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stepchildren's needs (Jensen et al., 2014). The stepparent population is growing, and with it is the need for support in the unique dynamics they experience. Considering the limited research in this area, exploring how shared financial values and behaviors contribute to relationship satisfaction within this demographic is crucial.

Stepmothers

Childfree stepmothers face a complex role within the family unit, often contending with entrenched societal stereotypes and myths that can distort their own and others' perceptions of their role (Claxton-Oldfield, 2000; Craig & Johnson, 2010). Stereotypes such as the "evil stepmother" and expectations of "instant love" (in which stepmothers are expected to cleave to their new maternal role and automatically love their stepchildren) create unrealistic pressures and stress, particularly when stepmothers are unable to meet these societal or personal expectations (Claxton-Oldfield, 2000; Dainton, 1993; Visher & Visher, 1979). These ideas not only interfere with the stepmother's ability to internally define her role but also contribute to feeling undervalued and misunderstood. Expressions of frustration or struggle about the motherhood experience may be judged more harshly in stepmothers than biological mothers, highlighting the emotional complexities and double standards inherent to the stepmother role.

Financially, the role of a childfree stepmother comes with its own set of stressors, further complicating the relationship dynamics within the family (Church, 1999; DeSio, 2008; Nielsen, 1999). Though research has explored the financial experiences of stepfathers, biological mothers, and stepmothers with their own children, research specific to the financial lives of childfree stepmothers is limited. Stepmothers often grapple with expectations around child support and additional expenses without the biological or legal obligation to contribute, which can strain the marital bond and their relationship with stepchildren (Church, 1999). While financial independence may alleviate some stress, it can also lead to resentment and role ambiguity. Stepmothers must navigate the delicate balance between managing greater financial expectations and combating stereotypes, requiring a nuanced understanding of these dynamics to provide better support and alleviate the distinct pressures they face (DeSio, 2008; Jones & Schiller, 1992; Lown & Dolan, 1994; Nielsen, 1999; Pruett et al., 1993).

Financial Dynamics and Relationship Satisfaction in Romantic Dyads

Financial values and financial behaviors both have considerable influence on the dyadic relationship. Financial values (i.e., defining attitudes, beliefs, and priorities about money) and financial behaviors (i.e., specific financial actions and decisions) have been closely linked by researchers such as Mao et al. (2017) and Wilmarth et al. (2021). Although the directionality of this association is yet to be fully established, the VAB (Values-Attitude-Behavior) Hierarchy suggests a potential directional flow where values influence attitudes, subsequently molding behaviors. This theory is indirectly supported in financial behavior research, where an individual's attitude toward finance is seen as a key predictor of behavior, as indicated by Kidwell et al. (2003) and Shim et al. (2010). These studies highlight the

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importance of cognitive factors in financial decision-making and hint at this directionality in the association between financial values and behaviors.

The influence of financial values extends to relationship satisfaction. The role of financial values on relationship satisfaction was explored in a study by Archuleta (2013) in which the author found that shared financial values were a more powerful predictor of relationship satisfaction than even effective financial communication. Similarly, Mao et al. (2017) probed the association between personal financial management quality, perceived partner financial behavior, and relationship satisfaction among young adults, with perceived financial mutuality serving as a mediating factor between financial behaviors and relationship satisfaction; findings suggested that perceived financial mutuality exerted the greatest impact on relationship satisfaction.

Further, research indicates that individuals' behaviors potentially influence couples' relationship satisfaction (Baisden et al., 2018; Garbinsky et al., 2019). A robust body of literature substantiates this association, with evidence suggesting that individuals engaging in certain financial practices can be linked to higher relationship satisfaction (Coleman & Ganong, 1989; Dew & Xiao, 2013; Garbinsky et al., 2019). Dew and Xiao (2013) posited that *positive* financial management behavior, rather than merely *aligned* behavior between partners, mediated the association between financial difficulties and relationship happiness. This finding introduces ambiguity regarding whether the presence of positive behaviors or congruence of behaviors in a dyad impacts relationship satisfaction. In earlier research, more specifically research that focused on couple-level financial behavior in stepfamilies, Coleman and Ganong (1989) found that in cases of remarriage, decisions to jointly manage finances, like pooling resources, enhanced feelings of intimacy and unity. This represents a distinct couple-level dynamic, in contrast to the congruence of individual-level behaviors. Despite this conceptual difference, the scarcity of research on stepfamily finances underscores the relevance of exploring both dimensions to fully understand their impact on family cohesion.

Couples and Finances Theory

Couples and finances theory (CFT; Archuleta, 2008, 2013) presents a particularly pertinent framework for examining the financial dynamics within blended family structures. CFT's emphasis on the interplay between shared financial values, individual financial behaviors, and relationship satisfaction offers a robust framework to explore how childfree stepparents navigate financial considerations within their blended family contexts. The theory's integrative nature, combining elements from family systems theory and systemic family resource management, provides a comprehensive lens through which to understand the unique financial factors of childfree stepparents. This theory further examines how one's perception of one's partner's financial behaviors and shared financial values within the couple system influence relationship satisfaction. Specifically, CFT postulates a bidirectional association between financial and romantic dyad processes within a larger ecological context, encompassing various external factors. The present study is informed by CFT in examining the specific financial dynamics and challenges faced by childfree stepmothers in simple blended families.

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Study Rationale

As seen in the literature presented, examining the financial dynamics of childfree stepmothers within blended families is necessary. While prior research has explored the financial aspects of couples and families, additional study is needed with regard to the unique experiences of childfree stepmothers. In particular, research is needed to identify how shared financial values and spousal congruence in financial behaviors impact relationship satisfaction in this population. Further, while financial behaviors seem to play a role in relationship satisfaction in romantic dyads, the existing literature focuses on the influence of positive individual behaviors. A gap remains in understanding the implications of *congruence* in financial behaviors on relationship satisfaction.

Hypotheses

Based on the extant research, several hypotheses were developed for this study: (H1) Shared financial values will positively predict relationship satisfaction for childfree stepmothers. (H2) The congruence (via a calculated score) of childfree stepmothers' perception of their own personal finance behaviors with their perception of their partner's financial behaviors will also positively predict relationship satisfaction. (H3) The congruence of personal finance behaviors and perceived partner financial behaviors will influence the direct and indirect associations between shared financial values and relationship satisfaction.

METHOD

Procedure

This study followed a cross-sectional design, with data collected from each participant once. Following university IRB approval (No. 23-0903), recruitment occurred via multiple online platforms, including stepparent-specific communities on social media sites and an email listserv from an organization focused on providing stepparent/stepfamily resources. Participants were directed to complete an online questionnaire via Qualtrics survey software. Incentives included ten $25 Amazon gift cards randomly awarded to participants. The inclusion criteria via pre-survey questions included U.S. residents and cohabitation with a romantic partner. Several attention checks were included throughout the survey to ensure participant engagement and the validity of the responses.

Participants

Initially, 315 stepparents in simple blended families completed the inclusion criteria questions, though many indicated that they had children of their own; ultimately, the survey yielded 106 viable responses, including two male-identifying individuals. Consequently, the analysis focused on the 104 female-identifying, childfree stepparents in simple blended families, ensuring meaningful data interpretation within this specific demographic. Although the study was originally designed to survey stepparents of all genders, 104 out of 106 responses were from female-identifying participants. Participants predominantly identified

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as cisgender (100%), heterosexual (79.8%), partnered with males (97.1%), and White (76.9%). See Table 1 for more demographic information.

Table 1.

Demographic Information of Overall Sample.

Variable	*Self* *n* (%)	*Partner* *n* (%)
Partner Gender		
Male		101 (97.1%)
Female		2 (1.9%)
Trans woman/trans feminine		1 (1.0%)
Sexual Orientation		
Heterosexual/Straight	83 (79.8%)	93 (89.4%)
Bisexual	13 (12.5%)	7 (6.7%)
Gay/Lesbian		1 (1.0%)
Asexual	2 (1.9%)	1 (1.0%)
Pansexual	2 (1.9%)	
Queer	2 (1.9%)	
Prefer Not to Say	1 (1.0%)	1 (1.0%)
Not Listed	1 (1.0%)	1 (1.0%)
Race/Ethnicity		
White	80 (76.9%)	79 (76%)
Black or African American	8 (7.7%)	8 (7.7%)
Hispanic or Latino	6 (5.8%)	7 (6.7%)
Asian	4 (3.8%)	1 (1%)
Multiple	4 (3.8%)	7 (6.7%)
Races/Ethnicities Selected		
Middle Eastern or North African	1 (1%)	
American Indian or Alaska Native		1 (1%)
A race or ethnicity not listed here	1 (1%)	1 (1%)

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Religion		
Atheist/Agnostic	50 (48.1%)	47 (45.2%)
Not Listed	18 (17.3%)	14 (13.5%)
Protestant Christian	15 (14.4%)	16 (15.4%)
Roman Catholic	11 (10.6%)	10 (9.6%)
Evangelical Christian	7 (6.7%)	7 (6.7%)
Jewish	2 (1.9%)	4 (3.8%)
Buddhist	1 (1.0%)	1 (1.0%)
Don't Know		5 (4.8%)
Education		
Some High School		1 (1.0%)
High School Degree/GED	1 (1.0%)	15 (14.4%)
Vocational/Technical School	1 (1.0%)	8 (7.7%)
Some College, No Degree	15 (14.4%)	1 (1.0%)
Associate's Degree	10 (9.6%)	9 (8.7%)
Bachelor's Degree	37 (35.6%)	28 (26.9%)
Master's Level Degree	26 (25.0%)	21 (20.2%)
Doctoral or Professional Degree	14 (13.5%)	4 (3.8%)

Variable	*M* (*SD*)	*Range*
Age (Self)	36.26 (6.88)	25 – 55
Age (Partner)	40.51 (7.15)	28 – 60
Length of Relationship (Years)	5.11 (2.38)	1 – 12
Length of Cohabitation (Years)	3.53 (2.08)	1 – 11
Number of Children (Partner)	1.90 (0.98)	1 – 6
Number of Partner's Co-parents (Individuals with Whom Partner Has Children)	1.13 (0.48)	1 – 5

Measures

Personal Financial Management Behaviors

A personal financial management behavior scale (Serido et al., 2010; Wilmarth et al., 2021) was used to assess this variable. The six-item scale included questions pertaining to regular budgeting, tracking monthly expenses, spending within the budget, saving money each month, setting aside funds for emergencies, and investing for long-term financial goals. Respondents indicated the extent to which they have engaged in these activities in the past six months, using a five-point scale ranging from never (1) to always (5). It is important to note that the scale did not include a "does not apply" option, requiring participants to select from the given range to best represent their experiences. This scale has demonstrated satisfactory reliability in previous studies, with a Cronbach's alpha of .70 (Wilmarth et al., 2021). Internal consistency for the current study was $\alpha = .67$. This scale's alpha, while marginally below the preferred benchmark, is relatively equivalent to its internal consistency in previous research and captures a broad spectrum of financial behaviors, reinforcing its applicability for this study (Tavakol & Dennick, 2011). The scale's total possible summed

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score is 30, and higher scores suggest that participants perceive themselves as engaging more frequently in positive financial management behaviors.

Perceived Partner Financial Behaviors

A perceived partner financial behavior management scale (Serido et al., 2015; Wilmarth et al., 2021) was used to measure respondents' perception of their partners' financial behaviors. This six-item scale is an adaptation of the former scale (Serido et al., 2010; Wilmarth et al., 2021) and asks participants to rate the frequency with which their partner has engaged in these behaviors in the last six months on a five-point scale, ranging from never (1) to always (5). The scale has exhibited acceptable reliability, with a Cronbach's alpha of .79 (Serido et al., 2015). Internal consistency for the current study was $\alpha = .82$. This partner scale has a total possible summed score of 30 (like the personal version), and higher scores suggest that the participant perceives their partner as engaging more frequently in positive financial behaviors.

Shared Financial Values

A shared financial values scale (Mao et al., 2017) was utilized to measure the participant's perception of shared financial values in their relationship. In this 5-item Likert scale, item responses range from strongly disagree (1) to strongly agree (5). The questions assess perceptions of shared financial values and goals, joint financial management, discussions about financial security, joint financial decision-making, and positive influence from the partner on money management. The total possible summed score is 25, with higher scores reflecting higher perceived shared financial values. The scale has demonstrated good reliability, with a Cronbach's alpha of .82 (Mao et al., 2017). Internal consistency for the current study was also $\alpha = .82$.

Relationship Assessment

The Relationship Assessment Scale (RAS; Hendrick, 1988) is a seven-item Likert-type scale that measures general relationship satisfaction. The scale utilizes a five-point scale ranging from low satisfaction (1) to high satisfaction (5). The questions encompass various aspects of satisfaction, such as the extent to which the partner meets the respondent's needs, the overall level of satisfaction with the relationship, comparison of the relationship with others, regret for entering the relationship, meeting original relationship expectations, degree of love for the partner, and number of problems in the relationship. The scale has demonstrated strong reliability, with a Cronbach's alpha of .86 (Hendrick, 1988). Internal consistency for the current study was $\alpha = .89$. The scale's maximum score is 35, reflecting the reverse coding of two items.

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Table 2.

Reliability of Scales.

Variables	Number of Items	Cronbach's alpha
Relationship Satisfaction	7	.892
Perceived Shared Financial Values	5	.824
Personal Financial Management Behaviors	6	.672
Perceived Partner Financial Behaviors	6	.822

Statistical Analysis

The authors utilized Zhang and Yuan's (2018) WebPower tools and referenced a range of studies to establish reasonable sample sizes. For Hypothesis 1 (H1), focusing on the association of shared financial values and relationship satisfaction, the authors adopted a conservative effect size of r = .20 based on findings from Archuleta (2013) and LeBaron-Black et al. (2022), suggesting a moderate association. An estimated small effect size of r = .20 informs the calculation of the required sample size for H1, using parameters of linear regression analysis with a pre-established significance level of .05, an effect size of .20, and 80% power, the minimum subject pool for this hypothesis was 42. Hypothesis 2 (H2) addressed the impact of perceived congruent financial behaviors on relationship satisfaction. Drawing from Spuhler and Dew (2019) and considering the unique financial dynamics of childfree stepparents, the authors anticipated an effect size of r = .20. Given the parameters of linear regression, with a pre-established significance level of .05, a relatively small effect size of .20, and 80% power of test, the minimum subject pool for this hypothesis was 42.

Finally, for Hypothesis 3 (H3), which explores the interplay of shared financial values, congruence of behaviors, and relationship satisfaction, the authors predicted effect sizes ranging from moderate to strong, as indicated by studies including Kidwell and Turrisi (2004) and Adiputra and Patricia (2020). Therefore, for Path a, we proposed an effect size of r = .25. Given this effect size for Path a, and with Path b represented by H2, using an alpha level of .05 and 80% power in a simple mediation via Sobel Test, the minimum required sample size was 320. Despite aiming for this substantial sample size, the final participant count for this study was 104. This limitation transitioned H3 into an exploratory study, offering valuable preliminary insights into the financial dynamics among childfree stepparents and laying the groundwork for future research.

Controls

In the design of this study, careful consideration was given to potential control variables that might influence the relationship between shared financial values, personal and partner financial management behaviors, and relationship satisfaction among childfree stepmothers, including income, education level, race, relationship length, age, and number of

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children. However, due to constraints such as the focused scope of our research, the specificity of our target demographic, limitations in statistical power resulting from our sample size, and the practicalities of data collection, these control variables were not included in the final analysis. While recognizing the potential impact of these variables on the study's outcomes, the decision to exclude them was made to maintain a clear emphasis on exploring the direct relationships central to our research questions.

Table 3.

Descriptive Statistics of Study Variables.

Variable	*M*	*SD*	*Range*	*Skewness*	*Kurtosis*
Relationship Satisfaction	27.79	5.87	11.00 – 35.00	-.735	-.081
Perceived Shared Financial Values	18.88	4.68	6.00 – 25.00	-.880	.321
PFMB – PPFB Congruency Variable	2.48	6.48	-15.00 – 16.00	-.084	-.112

Note. PFMB = Personal Financial Management Behaviors; PPFB = Perceived Partner Financial Behaviors

Table 4.

Pearson Correlations between the Study Variables (*N = 104*).

Variable	1	2	3
1. Relationship Satisfaction	-		
2. Perceived Shared Financial Values	.615***	-	
5. PFMB – PPFB Congruency Variable	-.240*	-.279**	-

Note. PFMB = Personal Financial Management Behaviors; PPFB = Perceived Partner Financial Behaviors; ***$p < .001$, **$p < .01$, *$p < .05$

RESULTS

Hypothesis 1 (H1): Perceived Shared Financial Values (PSFV) Positively Predicts Relationship Satisfaction (RAS).

A simple linear regression analysis was conducted in SPSS to test this hypothesis. In this model, PSFV served as the predictor variable, and RAS was the criterion variable. This test provided insights into the degree of association of PSFV with RAS. PSFV was found to be a significant predictor of RAS, $F(1, 102) = 61.96$, $p < .001$. $R^2 = .38$ indicates that PSFV explained approximately 38% of the variance in RAS. The regression coefficient, .772 (*SE* = .098), indicates a positive association; for each unit of increase in PSFV, there is an average increase of .772 units in RAS. This positive association between PSFV and RAS was found to be statistically significant, $t(102) = 7.87$, $p < .001$, demonstrating the predictive power of PSFV on RAS. The first hypothesis was supported. Perceived shared financial values (PSFV) predicted relationship satisfaction (RAS).

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Hypothesis 2 (H2): Congruence of Personal Financial Management Behaviors (PFMB) and Perceived Partner Financial Behaviors (PPFB) Positively Predicts Relationship Satisfaction (RAS).

To test this hypothesis, a calculated congruence score (PFMB-PPFB congruence) was created by calculating the absolute value difference between PFMB and PPFB scores for each participant; the smaller the absolute value difference between PFMB and PPFB, the higher the congruence. This served as the predictor variable in a second simple linear regression model. A simple linear regression analysis was conducted with the congruence variable as the predictor and RAS as the criterion variable. The regression analysis yielded $F(1, 102) = 5.068$, $p = .027$, suggesting that PFMB-PPFM congruence is a statistically significant predictor of RAS, albeit with a small effect size ($R^2 = .047$). This indicates that the PFMB-PPFM difference accounts for 4.7% of the variance in RAS. Further, the regression coefficient of -.028 ($SE = .012$) points to a slight decrease in RAS for each unit increase in the difference between participants' and their partners' financial behaviors, highlighting a negative association. The second hypothesis was supported. Congruence in financial behaviors between participants and their partners (PFMB-PPFM) predicted relationship satisfaction (RAS).

Hypothesis 3 (H3): Congruence of Personal Financial Management Behaviors (PFMB) and Perceived Partner Financial Behaviors (PPFB) Influence the Direct and Indirect Associations Between Perceived Shared Financial Values (PSFV) and Relationship Satisfaction (RAS).

For this hypothesis, a mediation analysis was performed in SPSS using the PROCESS macro (Hayes, 2012). PSFV served as the predictor variable, RAS as the criterion variable, and the PFMB-PPFB congruence score as the variable for examining direct and indirect effects. The PROCESS macro facilitated a simple linear regression of PSFV on the PFMB-PPFB congruence variable, a second simple linear regression for PSFV on RAS, and a multiple regression for PSFV on RAS, examining the direct and indirect effects with the PFMB-PPFB congruence variable. If the indirect effect (effect of PSFV on RAS with the intervening variable) was significant while the direct effect (impact of PSFV directly on RAS, not through the PFMB-PPFB congruence variable) became non-significant, it would suggest a stronger indirect relationship. If both indirect and direct effects remained significant, it would suggest that both pathways are significant in linking PSFV to RAS. The significance of pathways was assessed using 95% bias-corrected (BC) confidence intervals from 5,000 generated bootstrapped samples (Preacher & Hayes, 2004). Each path's parameter estimate was deemed significant if zero did not fall within its BC confidence interval.

The third hypothesis was not supported, revealing a complex interplay between the variables. While the direct effect of PSFV on RAS was significant ($b = .746$, $p < .001$), the pathway examining direct and indirect effects involving PFMB-PPFB congruence did not show significance. Given the previous findings, this was unexpected and warranted a deeper examination. Notably, the effect of PSFV on PFMB-PPFB congruence was statistically significant ($b = -.387$, $p = .004$), indicating that higher PSFV is associated with more congruency in financial behaviors. However, when PFMB-PPFB congruence was included in

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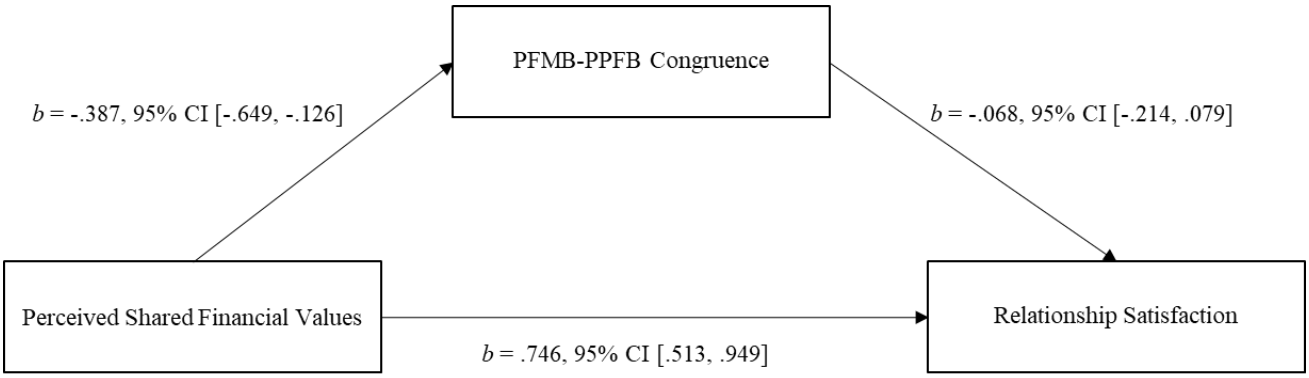
the model with PSFV to predict RAS, its unique contribution was not significant (b = -.068, p = .362). See Figure 1 for details.

This discrepancy can be understood by examining the overlapping variance between PSFV and PFMB-PPFB, as reflected in the correlation matrix (Table 4) and the mediation model (Table 5, Figure 1). The strong and significant correlation between PSFV and RAS (.615) compared to the weaker correlation between PFMB-PPFB and RAS (-.240) suggests that PSFV captures essential aspects of financial congruency's impact on RAS. When PSFV is accounted for in the model, the unique variance that PFMB-PPFB explains in RAS is overshadowed, rendering its contribution non-significant. See Tables 4 and 5 for reference.

Additionally, the initial power analysis for this hypothesis called for 320 participants, but only 104 usable responses were obtained. This limitation in sample size may have affected the ability to detect smaller effect sizes, particularly in the mediation pathway. Hence, this analysis should be interpreted as exploratory.

Figure 1.

Hypothesis 3 Mediation Model.



Note. Mediation model demonstrating Perceived Shared Financial Values as a predictor of Relationship Satisfaction through PFMB-PPFB Congruence. Note that the indirect effect was not significant, *b* = .026. 95% CI [-.031, .074]

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Table 5.

Results of Mediation Model.

						95% Confidence Interval	
	β	*b*	*SE*	*t*	*p*	Lower	Upper
PSFV → PFMB-PPFB (a)	-.279	-.387	.132	-2.94	.004	-.649	-.126
PFMB-PPFB → RAS (b)	-.075	-.068	.074	-.916	.362	-.214	.079
PSFV → RAS (c')	.594	.746	.102	7.30	< .001	.513	.949
PSFV → PFMB-PPFB→ RAS (ab)	.021		.026			-.031	.074

Note. PSFV = Perceived Shared Financial Values; PFMB = Personal Financial Management Behaviors; PPFB = Perceived Partner Financial Behaviors; RAS = Relationship Satisfaction

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DISCUSSION

The present study aimed to elucidate the financial dynamics influencing relationship satisfaction among childfree stepmothers in simple blended families. The analysis focused on three hypotheses examining the associations of perceived shared financial values and congruence in financial behaviors with relationship satisfaction.

The results supported Hypothesis 1, showing that perceiving shared financial values is a significant predictor of relationship satisfaction. This aligns with the findings of Archuleta (2013), who emphasized the primacy of shared financial values over financial communication in predicting relationship satisfaction. The present study extends this understanding, demonstrating that shared financial values are more influential than congruent financial behaviors in enhancing relationship satisfaction in childfree stepmothers, consistent with findings applied to other types of relationships from Mao et al. (2017). This finding suggests that for childfree stepmothers, alignment on broader financial goals and values with their partners may be more pivotal to their relational well-being than the congruence of daily financial conduct.

Hypothesis 2 was supported, revealing an inverse association between congruence in financial behaviors and relationship satisfaction. Although statistically significant, the effect size was small, suggesting that congruence in financial behaviors, while relevant, is not a strong predictor of relationship satisfaction in childfree stepmothers. This introduces an intriguing complexity. While positive financial behaviors are beneficial to relationship satisfaction, as posited by Dew and Xiao (2013), the behavioral alignment between partners may not be as influential as the behaviors themselves. With regard to childfree stepmothers, the alignment of financial behaviors with their partners may be less critical due simply to differing responsibilities. This demographic may face distinct financial expectations or obligations that do not necessarily align with those of their partners, perhaps due to their partners' commitments to children from previous relationships or other external financial obligations. Consequently, while shared financial values remain important, the day-to-day financial behavior congruence might not play as important a role in relationship satisfaction within this context.

The results did not support Hypothesis 3. The mediation analysis revealed that congruence in financial behaviors does not significantly affect the association between shared financial values and relationship satisfaction. This suggests that shared financial values have a direct impact on relationship satisfaction independent of financial behavior congruence. The absence of support for Hypothesis 3 in the context of childfree stepmothers may reflect the nuanced reality of their financial dynamics within the family. Unlike biological mothers or stepmothers with their own children, childfree stepmothers might not prioritize financial behavior alignment with their partners as strongly, possibly due to their partners' divided responsibilities, such as child support or expenses from previous relationships. Consequently, while shared financial values may remain central to their overall relationship satisfaction, the alignment of day-to-day financial behaviors might be less impactful, overshadowed by broader financial understandings and agreements that cater to the complex nature of blended family obligations.

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Limitations and Future Research

The study encountered several limitations that warrant consideration for future research. First, its cross-sectional design limits the ability to establish causality. While this statistical method offers meaningful observations, it does not definitively confirm the causative sequence of these variables for stepmothers. A longitudinal design in future studies could help elucidate the evolving dynamics of financial values and behaviors in blended family structures over time.

Another key limitation of this study concerned the data collection process, which, though designed to encompass stepparents of all genders, predominantly attracted responses from female-identifying individuals. Though it is not exactly clear why this response bias occurred, there could be several reasons. The female-identifying author, herself a stepmother, might have inadvertently relied on support sources more familiar to her demographic, potentially less frequented by stepparents of other genders. This might partially explain the observed response bias, but it doesn't fully account for the lesser presence or possible reluctance of stepparents of other genders in these groups. The pronounced response from female-identifying participants highlights the importance of examining gender dynamics in research participation and the financial roles within blended families. Factors such as women's generally higher rates of survey participation, possibly due to greater willingness to engage in community-centric activities and seek support in online platforms (Burleson, 1997; Craig & Johnson, 2010; Smith, 2008), may have influenced this disparity. These online communities often serve as safe havens from the social stigmatization frequently faced by stepmothers (Coleman & Ganong, 1989; Craig & Johnson, 2010). Addressing this gap by focusing on stepfathers and stepparents of other genders would ensure a comprehensive approach and aid in understanding the nuanced dynamics within blended families and the gender-specific perceptions and experiences in financial decision-making and relationship satisfaction.

Another limitation stems from the data collection, which was limited to one partner in the relationship. This single-partner reporting may not fully capture the nuanced financial dynamics and relational satisfaction within the couple, as perceptions and practices around finances can vary significantly between partners. Future research would benefit from incorporating responses from both partners to provide a more holistic view of financial interactions within relationships.

The study also faced potential response bias, as participants self-reported their values and behaviors. This self-reporting, particularly in the domain of personal finance, may be influenced by social desirability, leading participants to provide responses they perceive as favorable or acceptable. Consequently, the results might reflect more positive financial behaviors and values than actually practiced. Employing alternative data collection methods or triangulating self-reported data with other forms of evidence could mitigate this bias.

The study may have also recruited more individuals interested in personal finances. This interest could skew the sample towards those who engage more positively in financial behaviors, potentially limiting the generalizability of the findings to the broader population

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of stepparents. Future studies might aim to reach a more diverse demographic to ensure a wider representation of financial attitudes and practices.

Further, the smaller sample size for testing Hypothesis 3 underlines the challenges in engaging with specific demographics, such as childfree stepparents in simple blended families. This experience underscores the need for innovative recruitment strategies and methodological approaches in future research targeting such specific groups.

The present study has established a foundational baseline, paving the way for future research on experiences related to financial influences and relationship outcomes of childfree stepparents. Longitudinal studies would be beneficial in elucidating how financial values and behaviors evolve and interact over time within these complex family structures. Given the predominance of female respondents, future research should ensure a more inclusive approach by focusing on stepfathers and stepparents of other genders to capture a comprehensive understanding of blended family dynamics. Additionally, exploring the distinction between positive and aligned financial behaviors could shed light on the unique financial challenges and expectations faced by childfree stepmothers, whose financial obligations may differ from those of their partners due to external commitments such as child support. Future studies should also consider the role of financial independence in nurturing the relational well-being of childfree stepmothers, recognizing their need for autonomy and security within the complex blended family unit. Moreover, incorporating dual-partner perspectives could offer deeper insights into financial interactions and relationship satisfaction.

CONCLUSION

This study sheds light on the intricate dynamics of financial values and behaviors within blended family structures, particularly highlighting the experiences of childfree stepmothers. The findings emphasize the importance of shared financial values in this population, suggesting they may wield greater influence on relationship satisfaction than similarity in financial behaviors. This revelation deepens our understanding of these dynamics and hints at the potential for focused intervention strategies.

The findings from this study have important implications for psychology practitioners, therapists, and financial planners working with blended families, especially those including childfree stepmothers. Understanding that shared financial values significantly influence relationship satisfaction in these families highlights the need for these professionals to foster open discussions about financial goals and values early in their consultations. For therapists and counselors, this might involve integrating financial value alignment exercises into couples therapy sessions to enhance relational well-being. Similarly, financial planners could tailor their advice to support the couple's shared financial values rather than solely focusing on individual financial behaviors. This approach acknowledges the unique financial dynamics of blended families and aligns professional support with the factors most predictive of relationship satisfaction within these contexts.

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This investigation into the financial dynamics of blended families, with a specific focus on childfree stepmothers, reveals the critical importance of shared financial values for relationship satisfaction in this population. This insight enriches our comprehension of financial interplays within complex family units and signals a promising direction for targeted interventions and professional practices.

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