

RELATIONAL MAINTENANCE STRATEGIES, POSITIVITY, AND CONSTRUCTIVE
FINANCIAL CONVERSATIONS IN ROMANTIC, COMMITTED PARTNERSHIPS

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Title

Relational Maintenance Strategies, Positivity, and Constructive Financial
Conversations in Romantic, Committed Partnerships

By

Renee Jeneanne Bourdeaux

The Supervisory Committee certifies that this *disquisition* complies with North Dakota
State University's regulations and meets the accepted standards for the degree of

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ABSTRACT

Although a large body of research on financial management in marriages and conflict/divorce as outcomes of financial problems exists, the topic of how individuals describe the communicative processes leading to positive outcomes regarding financial conversations remains understudied. Because financial conversations emerge as a strong “tug-of-war” opponent to the successful partnership couples hope to achieve, this study sought to understand how romantic pairs talk about money in ways that lead to positive results. By using an interpretive approach, this study used online, open-ended survey questions to gather stories to better understand how married couples effectively discuss finances. The participant stories explained how individuals in committed romantic partnerships described successful conversations they had with their partner about money. The data were thematically coded using Spradley’s (1979) taxonomic coding categories. The stories from the 100 participants revealed specific strategies that couples used during positive financial conversations that led to positive relational outcomes. This study first reveals a taxonomy of tactics that individuals use in positive conversations about finances. Second, this study supports and offers new contributions to relational maintenance literature (Canary & Stafford, 1992; Stafford, 2011; Stafford & Canary, 1991; Stafford et al., 2000) regarding how maintenance strategies are used when talking about money. Finally, this study offers a taxonomy of reported relational outcomes for couples who have positive financial conversations. The knowledge gained from this study will be helpful to all couples who wish to positively navigate financial matters.

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CHAPTER ONE. RATIONALE

Money pervades many aspects of our world. It not only exists as a form of currency that allows everyone to live, but money also is a symbol that represents things such as “power, control, acknowledgment, self-worth, competence, caring, security, commitment, and feeling loved and accepted” (Shapiro, 2007, p. 290). Although individuals actually develop views about money and finances starting in their childhood, people generally are not educated about how money works within different relationships (Atwood, 2012). Those in romantic relationships discuss money, and from those discussions, the word “money” transforms into a metaphor for security, competence, and commitment in the coupling (Shapiro, 2007). When individuals identify and share their feelings regarding money, relationships experience an increase in both trust and intimacy (Shapiro, 2007), leading to positive relational outcomes. However, disagreements surrounding finances are the strongest predictor of divorce (Dew, Britt, & Huston, 2012; Dew & Dakin, 2011).

To avoid negative outcomes such as divorce, researchers must determine how couples talk about finances that lead to positive relational outcomes. Because enacting maintenance strategies cultivates a quality relationship (Hanzal & Segrin, 2009), research must identify specific strategies that romantic partners use to achieve positive relational outcomes while talking about money. Positive relational outcomes are self-defined, but generally reflect personal feelings of satisfaction with the relationship. This study sought to understand what strategies couples enlisted by first using an established relationship maintenance theory as a basis for exploring communicative behaviors. In addition to examining if established maintenance behaviors led to positive outcomes when talking about money, the study also used open-ended questions to let individuals elaborate on their own personal experience when they talk about

money with their romantic partner. Specifically, this research asked individuals in committed, romantic partnerships to elaborate on what happens when they talk about finances that led to positive relational outcomes. To start the exploration of this phenomenon, one first must understand how money impacts relationships.

Talking about Money in Relationships

To begin to understand this phenomena more clearly, individuals need to come to terms with how they themselves view money. Many individuals for one reason or another have a troubled relationship with money, so once they enter a relationship, the troubled association with money bleeds into the partnership and generates arguments (Atwood, 2012). Conversations about money often lead to arguments for couples (Britt & Huston, 2012; Britt, Huston, & Durband, 2010). Navigating these arguments may be challenging, especially because conversations about money evoke powerful emotional states for an individual (Shapiro, 2007).

Individuals must make sense of their personal views and emotions surrounding money; however, conversations about money may be even trickier because relationships do not exist in isolation – the environment impacts relationships. When two people enter a partnership, family members and friends of each partner fill a position as a permanent member within the couple's social boundary. Unfortunately, this routine influence from outside members may not always be in the best interest of the couple because everyone views money differently. Family or societal norms bleed into the couple's life, and these norms become so strong that the partners may feel obliged to follow the expectations from the broader family or societal norms (Afifi, Davis, Denes, & Merrill, 2013). Instead of helping the couple, the opinions of others may muddle discussions about money, which may already be complicated.

Quarrels about Money

Individuals must make sense of personal and societal ideals surrounding money, and then decide how to best proceed with talking about finances in a romantic relationship. When couples cannot sort out all of the conflicting messages or do not talk about differing views, conversations about money typically turn to arguments, and those disagreements have the capacity to be the most stressful and aggressive fights in a partnership (Papp, Cummings, & Goeke-Morey, 2009). Arguments about money pervade relationships in different ways. When couples argue about finances, those arguments lead to much larger issues (Dew et al., 2012). One issue occurs when both partners encounter feelings of frustration regarding the status of their relationship when they talk about finances and the discussion leads to a disagreement (Dew & Dakin, 2011; Duba, Hughey, Lara, & Burke, 2012). Another issue is that both partners report that the other partner exhibits behaviors symptomatic of depression such as sorrow and anxiety when arguments revolve around money (Papp et al., 2009).

Quarrels about money typically look different than arguments about other relational topics. One major difference between arguments about money versus arguments about other topics is that individuals evaluate the conflicts involving money as being much more passionate, powerful, and intense than other conflicts (Papp et al., 2009). Another way money conflicts differ has to do with how couples feel about money. Couples often argue, but have not had conversations to determine what money means to each person. Partners often fight about what money symbolizes in their relationship, and the longer a couple is together, the more divided these views on money become (Atwood, 2012). Because of this divisiveness, arguments about money are often lengthier, reference previous arguments, and often impact the larger relationship (Papp et al., 2009).

These disagreements, then, impact more than just one moment in time, and may have the strength to impact other facets of relational lives. When couples have disparity regarding their views on money and disagree about it, the argument often spills over to other aspects of their relationship. This spillover leads to stress, and stress impacts the ability to effectively operate in all facets of our lives (Klever, 2005). When forced to live in a stressful situation, the atmosphere not only makes it challenging to regulate personal resources, but the stress also zaps the individual of energy that should be used to pursue more positive ways to manage problems in the relationship (Buck & Neff, 2012). As an example, when couples were tracked over two years, whenever those individuals reported episodes of increased stress, those times were also associated with decreased marital satisfaction (Neff & Broady, 2011). The increased stress and decreased happiness resulting from financial arguments have the capability to corrode the relationship so it is even more susceptible to succumbing to stressful situations in the future (Graham & Conoley, 2006).

Not only does the downward spiral of money arguments lead to stress, it then leads to decreased relationship satisfaction, and then eventually may drive couples to even more stressful situations, spelling disaster for some relationships. Disagreements surrounding finances predict divorce more strongly than other common arguments such as how to share tasks or when to find spend time together (Dew, et al., 2012; Dew & Dakin, 2011). It is not surprising that financial arguments lead to divorce, considering that arguments related to money typically occur more often and also span a much lengthier amount of time than other types of fights (Papp et al., 2009). Fights about money may be considered barriers to having a successful relationship, and individuals who consider their relationship in terms of barriers are not only more unhappy with

their relationship, but they also face more negative outcomes and are more prone to divorce (Britt & Huston, 2012; Previti & Amato, 2003).

The negative effects of arguing about money impact individuals at many stages of financial functioning. Early research found that lower income typically meant lower satisfaction in marriage when compared to higher income groups (Dakin & Wampler, 2008). However, Dew, Britt and Huston (2012) conducted a study where they controlled income, education, assets, and consumer debt, and found fighting about money likely leads to divorce at every one of the levels of the socioeconomic continuum. Therefore, whether or not couples have money, or whether or not couples have debt, arguments about money have the possibility of leading a couple toward divorce.

Overcoming quarrels about money. These findings, however, do not mean that all couples are doomed for divorce because some couples seem to function well despite marital stress. While some romantic partnerships become dysfunctional in the face of stress, other couples adapt to endure those stressors and become stronger (Graham & Conoley, 2006). Couples may adapt to endure these stressors by using strategies such as honing their financial management skills, identifying common values or goals, or even finding ways to improve communication (Britt et al., 2010). Another way of adapting is to seek therapy in order to find ways to handle fights about money, and common times for couples to seek therapy about money concerns are during tax season, when making a major purchase like a home, or when considering starting a family (Atwood, 2012). Premarital therapy may also be helpful, because when couples invest in premarital therapy that has a financial component, they construct an agreement about money early on that predicts greater marital contentment during the course of their union (Britt & Huston, 2012). When couples enter therapy to solve money issues, therapists teach each

individual that a simple thing like communicating more constructively increases satisfaction in the overall relationship (Boyle, 2012).

Relationship maintenance. Committed couples may, in fact, reach satisfying, happy partnerships in the face of arguments surrounding money (Skogrand, Johnson, Horrocks, & DeFrain, 2011). Even something as easy as sharing personal inclinations regarding money preferences with a partner can result in higher relationship satisfaction (Britt & Huston, 2012). Behaviors that stimulate successful relationships assist relational partners with building and sustaining their relationship (Goodboy, Myers, & Members, 2010; Weigel & Ballard-Reisch, 2001). Quality, enduring relationships evolve from the effective and continued use of those maintenance behaviors (Ramirez, 2008).

Stafford and Canary (1991; Canary & Stafford, 1992; Stafford, 2011; Stafford, Dainton, & Haas, 2000) identified seven maintenance behaviors (positivity, understanding, assurances, network, sharing tasks, relationship talks, and self-disclosure) used to sustain relationships. The strategies used in maintaining a relationship not only keep the relationship intact, but these behaviors also preserve the individual preferences each partner has for the relationship (Stafford, Dainton, & Haas, 2000). In addition to identifying specific behaviors, relational maintenance theory also explains the behaviors (both interactive and non-interactive) that individuals use to achieve a satisfying relationship (Canary & Stafford, 1994). Relational maintenance strategies, rather than demonstrating universally effective approaches, indicate partners deploy specific maintenance strategies corresponding to their personal needs in the relationship (Merolla, 2010; Weigel & Ballard-Reisch, 2008). Most importantly, though, the deployment of maintenance strategies in a relationship is a strong forecaster of relationship features such as satisfaction, commitment, liking, and love (Dainton, 2008; Dainton & Aylor, 2002; Dainton & Stafford,

2000; Dainton, Stafford, & Canary, 1994; Ogolsky & Bowers, 2013; Stafford, 2011; Weigel & Ballard-Reisch, 2001).

Ogolsky and Bowers (2013) have called for more research that uncovers the aspects stimulating successful, functioning relationships. Maintenance strategies have the capacity to strengthen relationships, but we know less about how maintenance strategies function during financial arguments, and it is imperative to know if maintenance helps couples achieve positive relational outcomes during financial arguments. Additionally, research must also discern what other communicative strategies couples may use to overcome financial arguments and achieve positive relational outcomes. Because disagreements surrounding finances are the strongest predictor of divorce (Dew et al., 2012), financial conversations emerge as the strongest “tug-of-war” opponent to the successful relationship couples hope to achieve. However, couples do adapt to endure stressors and become stronger (Graham & Conoley, 2006), so research must identify how couples face financial arguments in resilient ways.

If we do not find a way manage the complexities surrounding money, then the resulting financial disagreements may end the relationship (Dew et al., 2012). To avoid negative outcomes such as divorce and to help couples at all levels of the socio-economic spectrum achieve successful relationships, this study seeks to discover how couples achieve positive relational outcomes while navigating financial conversations. This research aims to provide an understanding of how specific relational maintenance strategies enhance positive relational outcomes during financial conversations, in addition to possibly identifying a new taxonomy of tools for talking about money in ways that lead to good relational outcomes. We know romantic partners must use a vast array of interaction strategies to manage dilemmas (Hoppe-Nagao & Ting-Toomey, 2002); it remains imperative that we understand the exact array of communicative

strategies that committed, romantic couples employ enabling them to more effectively navigate financial arguments. To that end, this study sought to identify a taxonomy of those communication strategies romantic partners employed to discuss money matters in ways that led to positive relational outcomes.

The remainder of this dissertation is organized into four chapters. The second chapter explores relevant literature including research on the relational impact of finances on romantic partnerships, relational maintenance strategies, and then finally positive relational outcomes in relationships before posing the research questions. The third chapter outlines the online open-ended survey methods, the data collection procedures, and the coding strategies used to code the data. The fourth chapter presents the research findings, and the fifth and final chapter offers conclusions and a discussion of the practical implications of this research.

CHAPTER TWO. LITERATURE REVIEW

The purpose of this study was to uncover the communication strategies that romantic partners employed to achieve positive relational outcomes while discussing money matters. This chapter delves into literature to get a better understanding of money in committed partnerships, maintenance, and positive relational outcomes in romantic pairings. Because the actions that sustain a relationship assist relational partners with building their relationship (Goodboy, Myers, & Members, 2010; Weigel & Ballard-Reisch, 2001), the continual use of those communicative behaviors will lead to solid, enduring connections (Ramirez, 2008). However, because disagreements surrounding finances predict divorce more strongly than other factors (Dew, Britt, & Huston, 2012), we must identify strategies to talk about money in ways that lead to positive relational outcomes so couples are better equipped to preserve their partnerships. This study sought to identify specific strategies that guided individuals to achieve positive relational outcomes when having conversations regarding finances. To that end, this chapter will provide an in-depth look at how money impacts partnerships, how relationship maintenance elements operate in relationships, and finally positive relational outcomes in romantic relationships.

Money in Romantic Partnerships

“Money makes the world go round” (“Money quotes,” n.d.). Money is necessary for humans to survive and thrive, yet how we spend it, how we view it, and how it impacts us emotionally also influences our relationships with other people (Shapiro, 2007). Although money is pervasive in our lives, people tend to not like talking about money within their relationships (Atwood, 2012). Individuals would rather talk about taboo topics such as sex versus sitting down and talking about family finances (Atwood, 2012). Not only do individuals

have trouble discussing money, but they may also enter relationships with varying ideas about what money means.

The discomfort of talking about money may be shaped by forces outside of the relationship, yet perceptions and feelings regarding money and finances shape our relationships with virtually any human being (Atwood, 2012). In the United States, it is not considered proper to discuss money with others, and if you do bring up the topic, your friends and family members may be offended (Shapiro, 2007). Even when individuals do talk about money, each person may simply have different views regarding the function of money. Individuals may hold varying beliefs such as money equaling power, money equaling self-worth, or even money equaling acceptance (Shapiro, 2007).

Although there are many external sources guiding our view of money, when it comes to a committed partnership, one external message typically dominates in western society. The message resonating is that when couples commit to each other, they need to base that union on love because it is wrong to seek a partnership because of money (Atwood, 2012). Because this societal view tells us to overwhelmingly believe the focus should be on love and not money, relational partners may feel uncomfortable talking about money. Although romantic couples face the challenge of making sense out of messages about money, couples who do talk about money can have an overall healthy, happy union (Skogrand et al., 2011). Therefore, it remains essential to uncover the connection between money, relationships, and happiness (Rick, Small, & Finkel, 2013), so to further explore how conversations about money may impact the couples in this research, the next section reveals some of the rules couples have regarding talking about money in their relationship.

Rules for Talking About Money

Committed, romantic couples cannot ignore the fact that money impacts their lives and their relationships. However, individuals do not receive a rule book explaining how money works in partnerships (Atwood, 20012), so couples must work to find effective ways to discuss money. When couples make choices about how to talk about money, they might start discussions by deciding who has expertise or training in money management, which partner has more time available for budgeting, and finally if either of the two actually like money matters (Skogrand et al., 2011). If couples start off making these types of decisions, those couples start with a shared vision for money that not only increases satisfaction, but also leads to less negative communication as a result of the shared perception of money (Boyle, 2012).

To achieve this shared understanding, couples should have some rules surrounding money, but unfortunately many couples many not establish rules. One place to start is establishing rules surrounding who the couple talks to about money outside of the pair. Since money matters are seen as private, couples often decide that it is not appropriate or acceptable to talk about money matters with friends (Singh, 1997). Another approach would be to establish rules about how to view money. One strategy for successfully talking about money is to consider money as a shared resource (Burgoyne, Reibstein, Edmunds, & Routh, 2010). Couples may also try to set specific financial goals to structure their conversations about money. Partners may set a goal to pay off debt, live frugally, make payments on time, or jointly discuss purchases above a certain threshold before purchasing (Skogrand et al., 2011). Conflicts about money have both short term and long-term ramifications for a partnership (Papp et al., 2009), so by starting with set rules, couples will have a framework to tackle money challenges as they arise.

Although this framework serves as a guide, research has not shown if any of these conversational strategies contribute to overall positive relational outcomes. This study identified those strategies that led to positive relational outcomes. However, couples may navigate conversations on a case-by-case basis separate from any framework because individuals may display unique behaviors when discussing money. Therefore, the next section exposes enacted behaviors that may impact conversational strategy selection during financial talks.

Behaviors in Financial Conversations

Couples display a spectrum of communicative behaviors on a day-to-day basis, but some of these behaviors seem to specifically appear when talking about money. Some behaviors lead to positive outcomes for the relationship. For example, when an individual chooses to behave in such a way that he or she views all money as being shared, there may be greater relational satisfaction (Boyle, 2012). Additionally, communicative behaviors such as consulting each other and coming to joint decisions about money not only lead to more satisfaction, those actions also help couples feel more equal in the relationship (Boyle, 2012).

Certain behaviors, however, appear to be more negative. When either partner does not provide support or empathy during a financial talk, the lack of support leads to dissatisfaction in other areas such as spending time together or sexual relations (Duba et al., 2012). Further, if a one partner refuses to let the other partner manage any money issues, the lack of sharing leads one to hold much more power in the relationship (Yodanis & Lauer, 2007). When couples talk about money in unsuccessful ways, they often enter a phase of repeating negativity that results in unresolved financial issues (Papp et al., 2009). Additionally, the repeated negativity can lead to sadness and may even cause male partners to deploy more angry actions such as verbal or physical aggressions (Papp et al., 2009). However, even with the best plans in place and an

understanding of likely behaviors, each conversation evolves differently and leads to different types of outcomes. The next section explores many types of outcomes of conversations involving money matters in romantic partnerships, even though this research specifically aimed to explore more about only positive relational outcomes.

Outcomes of Financial Conversations

Because money is a pervasive force in relationships with other people (Shapiro, 2007), we will at one point or another be faced with talking about money with our romantic partner. The conversations lead to outcomes that impact our relationships in varying ways. To start, conversations about money overwhelmingly produce more stress than any other type of conflict a couple faces because conflicts revolving around money are more intense and longer lasting than any other conflicts (Papp et al., 2009). Romantic mates may also experience outcomes such as reduced relational satisfaction (Atwood, 2012; Rick, Small, & Finkel, 2011) and mishandled and unresolved issues (Papp et al., 2009) due to discussions about finances.

When stress permeates money discussions and leads to negative relational outcomes, the most common outcome of couples' money-related discussions is conflict (Atwood, 2012). Whether or not the disagreements are about topics such as saving money or behaviors such as handling finances, conversations revolving around money often lead to disagreements (Atwood, 2012; Britt & Huston, 2012; Dew et al., 2012; Duba et al., 2012; Papp et al., 2012). These disagreements lead to lower relationship satisfaction and unfortunately can also increase the likelihood of divorce (Britt & Huston, 2012; Dew et al., 2012). Although other types of marital disagreements may lead to divorce, financial conversations are the one specific type of argument with the strongest link to divorce (Dew et al., 2012). Additionally, the transition of financial conflicts to divorce happens at all ranks of the socioeconomic spectrum (Dew et al., 2012).

The negative outcomes such as conflict and likelihood for divorce, however, do not mean that romantic pairings are doomed. Some tools available to help couples are pre-marital and marital financial-focused education sessions. Both have been shown to not only increase relationship satisfaction, but also reduce the likelihood of divorce (Boyle, 2012; Britt & Huston, 2012). Couple-based therapy and educational sessions likely work well because the couples explore how to solve problems together. Couples in therapy also explore social, cultural, gendered, and family meanings of money, which then helps the couple create effective rules for talking about money (Atwood, 2012). Another positive outcome is that couples who regularly work on their financial communication through education also feel more satisfied in general about their financial position (Boyle, 2012). Although positive outcomes result from couple-based financial-focused education, unfortunately, not every couple uses this tool. Therefore, it remains crucial that this study identify financial conversational tools for couples who may not seek out financial-focused education, even though these tools will also benefit those who provide counseling and therapy as well. Yet, even for those couples who may seek outside assistance, it would be equally as important to provide them with tools to use before they get to the place where seeking help is necessary.

Beyond financial-focused education, the key for effectively working through financial conversations seems to be a commitment to solving problems. Although money is a prominent topic of relational conversation and often causes negative outcomes, dealing with finances can also lead to satisfied marriages (Dakin & Wampler, 2008), which means facing and solving financial issues well may indeed lead to satisfaction. Romantic pairings that stay intact year after year are strong not because they do not have trouble spots or dissatisfaction, but because the couples face problems and solve them (Duba et al., 2012). And, when couples work to preserve

their relationships, they also more effectively tackle many other challenges in their relational lives (Skogrand et al., 2011). One theory that uncovers some of these tools that help couples focus on keeping their relationship healthy is the theory of relational maintenance. The next section explains relational maintenance theory, and how the tenets of the theory have been used to reinforce relationships.

Relational Maintenance

Individuals who want to keep their relationships strong use behaviors to maintain the relationships, and relational maintenance theory explains some of these behaviors. Relational maintenance strategies help people sustain their relationships (Goodboy et al., 2010; Weigel & Ballard-Reisch, 2001). Stafford and Canary (1991; Canary & Stafford, 1992; Stafford, 2011; Stafford, Dainton, & Haas, 2000) have worked to identify a list of relational maintenance behaviors that are used to maintain relationships. To better understand how relational maintenance behaviors sustain relationships, this section will first chronicle how relational maintenance theory evolved to demonstrate how the underlying principles of achieving positive relational outcomes have changed, before finally delving into what we have learned about the theory through research over the years.

Relational Maintenance – The Evolution of the Theory

The word “maintenance” is often synonymous with words such as “upkeep”, “repair” and “preservation”. These synonyms fit with how Dindia and Canary (1993) defined maintenance in relationships: keeping a relationship in existence, in a precise state, in a satisfactory condition, or in a restorative phase. Therefore, maintenance primarily exists to assist relational partners with building and sustaining their relationship (Weigel & Ballard-Reisch, 2001). Maintenance in

a relational coupling also means going beyond keeping the relationship intact, to also protecting the aspects of the relationship that each individual favors (Stafford et al., 2000).

Romantic pairings consist of two people trying to make a relationship work, but the challenge is that relationships transform almost daily as they encounter breakdowns, cyclical changes, and evolving needs (Montgomery, 1993). These constant changes mean that maintaining a relationship becomes a complex job, especially if the couple is married (Weigel & Ballard-Reisch, 2001). Montgomery (1993) compares maintenance to riding a unicycle, because just when one thinks they may have figured out how to balance, the ride becomes unbalanced again, and individuals must deploy strategies to adjust. Montgomery (1993) further explains that when couples encounter turbulence, irregularities, and tension, instead of being frustrated, partners should look for ways to develop and continue a relationship despite the challenges. This study continued the quest to look for ways to continue a relationship despite challenges.

The theory of relational maintenance identifies the behaviors one should use to maintain a relationship despite challenges, but the theory has changed since its inception. The theory demonstrates the ways pairings have achieved positive relational outcomes, but since the theory has identified changes in strategies, it remains important to understand the strategies that have continually led to positive outcomes and those that have been found to no longer lead to positive relational outcomes. Stafford and Canary (1991; Canary & Stafford, 1992; Stafford, 2011; Stafford et al., 2000) have worked over the years to create a prescriptive listing of behaviors that help maintain relationships. And, in line with the complexities mentioned in the previous paragraph regarding maintenance, the resultant relational maintenance strategies identify the complex approaches individuals utilize to maintain their relationships (Stafford et al., 2000). To begin the understanding of how to maintain relationships, Stafford and Canary (1991) outlined

relational maintenance to encompass “maintenance behaviors as efforts expended to maintain the nature of the relationship to the actor’s satisfaction. . . . By ‘nature of the relationship,’ we refer to feature characteristics crucial to personal relationships such as commitment and satisfaction” (p. 220).

The theory of relational maintenance started to firmly take shape with the creation of the first taxonomy in 1992. The relational maintenance theory first contained five categories: social networks, openness, assurances, positivity, and sharing tasks (Canary & Stafford, 1992). Then, in 1994, Canary and Stafford put forth five propositions as the conceptual framework for understanding relational maintenance: (1) all relationships require maintenance, (2) individuals are more likely to maintain an equitable versus inequitable partnership, (3) maintenance varies in different types of pairings, (4) maintenance behaviors may be used on their own or in conjunction with other behaviors, and (5) maintenance is both interactive and non-interactive. In addition to identifying the propositions, Canary and Stafford (1994) also adapted their definition of maintenance to encompass behaviors (both interactive and non-interactive) that sustained the preferred level of connection in a partnership.

The framework, while functional for almost a decade, then received a makeover to account for how maintenance worked both routinely (day to day behaviors) and strategically (enacted for a specific purpose) in relationships. Stafford et al. (2000) found seven routine and strategic maintenance items in relationships: advice, assurances, conflict management, openness, positivity, sharing tasks, and social networks. This new taxonomy kept all of the original items (social networks, openness, assurances, positivity, and sharing tasks), but added the two new dimensions of advice and conflict management. The two additions reflected a theoretical shift,

and although the original five categories remained, the new framework provided a taxonomy focused on both routine and strategic behaviors used in sustaining a relationship.

Today, relational maintenance theory still contains seven behaviors used to maintain relationships, but those seven look different than the seven advanced by Stafford et al. (2000) because of one more revision by Stafford (2011). Because relational maintenance was consistently defined behaviorally, new revisions needed to measure actual behavior (Stafford, 2011). The final resulting list of strategies for relational maintenance theory (Stafford, 2011) outlines seven behavioral maintenance strategies. The seven behaviors defined as encompassing relational maintenance today are: *positivity* (interacting in a cheerful, optimistic, and uncritical manner), *understanding* (providing empathy, cooperation, and patience in conflict and non-conflict situations), *assurances* (delivering messages that stress one's continuation in the relationship), *network* (relying on family and friends), *sharing tasks* (tackling tasks cooperatively), *relationship talks* (discussing the quality of relationship) and *self-disclosure* (sharing thoughts and feelings). Stafford (2011) also found that these strategies were more closely tied to satisfaction, commitment, liking, and love in a relationship. This new relational maintenance revision offers a more complete theoretical picture of how and why people use maintenance strategies in relationships. Because this research looked to uncover strategies to achieve positive relational outcomes in romantic pairings, the next section investigates relational maintenance strategies researched in romantic partnerships.

Applicable Research in Romantic Partnerships

Since Stafford and Canary (1991) defined relational maintenance, researchers have used the theory to study how relational maintenance functions in relationships. The theory allows the examination of relationships, as the definition of relational maintenance advanced in studies

often contains at least one of the following four concentrations: sustaining desired relationship facets, preserving a specific state in a relationship, mending a distressed relationship, and/or maintaining the status-quo in an existing relationship (e.g., Canary & Dainton, 2006; Canary & Stafford, 1994; Dindia & Canary, 1993). From the beginning, social scientists have used the theory to explore how individuals enact behaviors in a relationship knowing that personal interactions affect both members of a partnership (Ragsdale & Brandau-Brown, 2005). Relational maintenance, then, through research has allowed a more nuanced view into not only varying types of relationships, but how individual behaviors also impact the interpersonal pairing.

The relational maintenance framework aids in identifying specific behaviors used to maintain relationships (Canary & Stafford, 1992; Stafford, 2011; Stafford and Canary, 1991; Stafford et al., 2000). Relational maintenance strategies, rather than demonstrating universally effective approaches, indicate partners deploy specific maintenance strategies corresponding to their personal needs in the relationship (Merolla, 2010; Weigel & Ballard-Reisch, 2008). In addition to personal needs, relational partners enact preservation behaviors by determining a response commensurate with their partner's perceptions (Weigel & Ballard-Reisch, 2008) or by reacting to their partner's enactment of a maintenance strategy (Dainton & Stafford, 2000). Fundamentally, when a person treats their partner equitably and surpasses expectations, the relational partner then deploys behavior regarded as both just and fulfilling instead of enacting behaviors that may not be fair or rewarding to the relationship (Ogolsky & Bowers, 2013; Stafford & Canary, 2006). Consequently, couples foster their relationship by developing a system to intentionally enact proper behaviors during routine interactions, but must consider

strategically selected behaviors to address breaks in the routine (Dainton & Aylor, 2002; Haas & Stafford, 2005; Stafford et al., 2000).

Relational maintenance has been paired with theories such as attachment theory and relational dialectics (e.g., Dainton, 2007; Goodboy & Bolkan, 2011; Pistole, Roberts, & Chapman, 2010; Sahlstein & Baxter, 2001), and the theory has been studied in many different types of relationships (e.g., Gilbertson, Dindia, & Allen, 1998; Le, Korn, Crockett, & Loving, 2011; Vogl-Bauer, Kalbfleisch, & Beatty, 1999). Research to date has assisted in further clarifying how each of the identified maintenance strategies best function in relationships. The most frequently reported maintenance behavior is sharing tasks (Dainton & Stafford, 1993), and this holds true for both same-sex and heterosexual partners (Haas & Stafford, 2005). Moreover, sharing tasks and positivity are used more routinely than strategically (Dainton & Aylor, 2002). Assurances arise as a byproduct of the individual and partner's positioning in the relationship (Pauley, Hesse, & Mikkelsen, 2014), and assurances are used both for maintaining a relationship day-to-day and for strategically fixing a broken relational connection (Brandau-Brown & Ragsdale, 2008). Finally, the use of understanding in conversations clearly points to having a quality relationship (Honeycutt, Woods, & Fontenot, 1993).

To add to these nuances about specific maintenance behaviors, research has also identified specific relational facets that lead individuals to employ the use of maintenance strategies in their relationships. Something as simple as spending more time interacting as a dyad will lead couples to use more maintenance in their relationship (Dainton, 1998). As it relates to time, the longer a couple is together, the more the individuals appear motivated to deploy maintenance to maintain the feeling of commitment to each other (Ogolsky, 2009). Another study found a connection to commitment. When partners felt a commitment to each

other, this commitment predicted the use of maintenance strategies when the partners were separated (Le et al., 2011). This current study aimed to further uncover even more of the factors in relationships that cause couples to enact strategies that lead to positive relational outcomes during financial conversations.

Individuals also used maintenance strategies related to feelings of equity and due to perceptions of the relational partner. When people feel like they are treated equitably, they are more likely to engage in maintenance behaviors (Dainton, 2003; Stafford & Canary, 2006). Research has also uncovered that when a person sees their spouse enact maintenance, that person is more likely to enact maintenance themselves (Dainton & Stafford, 2000). Finally, when individuals are satisfied with their marriages, those individuals are likely to enact all of the maintenance strategies (specifically, the original five strategies) (Weigel & Ballard-Reisch, 2008). Although knowing what factors lead to the deployment of maintenance strategies is important, it is equally important to know some of the outcomes from using maintenance in relationships.

Relational maintenance behaviors lead to various outcomes in relational pairings. Deployment of maintenance strategies in a relationship is a strong forecaster of relationship features such as satisfaction, trust, commitment, liking and love (Dainton, 2000; Dainton, 2008; Dainton & Aylor, 2002; Dainton & Gross, 2008; Dainton & Stafford, 2000; Dainton, Stafford, & Canary, 1994; Edenfield, Adams, & Briihl, 2012; Ogolsky & Bowers, 2013; Reiter & Gee, 2008; Stafford, 2011; Weigel & Ballard-Reisch, 2001). Both assurances and positivity predict satisfaction, but more importantly, when an individual perceives that their significant other uses assurances and positivity, it increases the perception of love in the relationship (Dainton, Stafford, & Canary, 1994). Both positivity and the sharing of a social network predicted the

agreement surrounding decision-making in a relationship (Ledbetter, 2010). Another study explored “inclusion of the other in the self” with relational maintenance behaviors to expose that shared experiences such as casual talk, humor, deep talk, “hanging out,” and shared entertainment media enable people to more clearly understand their partners’ perspective (Ledbetter, Stassen, Muhammad, & Kotey, 2010). Although research points to a multitude of outcomes of using maintenance, most outcomes seem to point to positive relational outcomes for romantic pairings.

This section has chronicled the evolution of the theory, and provided an overview of the theory in research in romantic relationships over the years. Fundamentally, relational maintenance theory explains that individuals choose to engage in behaviors that maintain relationships regarded as fair and rewarding, versus those relationships that are unfair and unrewarding (Stafford & Canary, 2006). Since relational partners cooperatively construct interactions, both relational partners would be impacted by any undesirable factors affecting the quality of the relationship (Hanzal & Segrin, 2009). Undesirable interactions (such as arguments about finances) may lead to dissatisfaction and may even lead to more conflict (Goodboy et al., 2010), so partners should aim for desirable interactions, especially during conflict. Conflict in relationships may impact mental or physical health, and may lead to afflictions such as depression, situational drinking, or eating disorders (Fincham, 2003). Relational maintenance allows individuals to sustain relationships and counteract dissatisfaction; therefore, the theory of relational maintenance remains an important tool for not only maintaining relationships, but for creating positive relational outcomes within those relationships. Enacting maintenance strategies and utilizing communication remains vital to cultivating a quality, positive relationship (Hanzal

& Segrin, 2009). The next section will further explore the benefits of cultivating positive relational outcomes.

Positive Relational Outcomes in Committed, Romantic Partnerships

By nature, individuals have a need for connecting with others interpersonally in constructive and meaningful ways (Segrin & Taylor, 2007). Because people have a need for meaningful interpersonal connections, when they encounter those connections, the meaningful connections may often lead to positive relational outcomes. Because positive outcomes may refer to a broad range of outcomes such as forgiveness, optimistic expectations, happy thoughts, and kindheartedness (McNulty & Fincham, 2012), this study looked at positive relational outcomes as those outcomes resulting from enacted strategies that are self-defined by participants as making them feel good about their relationship. Because romantic pairings are constructed in meaningful ways that lead to good outcomes such as happiness (Caunt, Franklin, Brodaty, & Brodaty, 2013), this section reveals more about positive relational outcomes in romantic relationships.

Positive relational outcomes occur because various strategies are enacted in romantic partnerships. For example, when individuals display more optimism in a relationship, this attitude leads to more positive and constructive problem solving behaviors when the couple faces conflict – regardless of the situation (Neff & Geers, 2013). People who respond positively when their spouse shares positive events help their spouse feel understood and wanted, which leads to greater relational well-being (Gable, Gonzaga, & Strachman, 2006; Gable, Reis, Impett, & Asher, 2004). Moreover, women who acted positively to combat negativity were more likely to use constructive communication in that transition from negative to positive, which led to better results (Bloch, Haase, & Levenson, 2014).

Couples who act cheerfully toward each other do so by deploying actions that essentially support their spouse (Rauer & Volling, 2013). Individuals providing support produce feelings of goodwill in their partner in addition to increasing levels of satisfaction in the committed partnership (Sullivan, Pasch, Johnson, & Bradbury, 2010). Increased support in a relationship has also been shown to reduce the intensity of conflicts (Rauer & Volling, 2013). In addition to supportive actions, individuals may also simply use good social skills such as being polite to create caring relationships with their partner (Segrin & Taylor, 2007). While these examples demonstrate good relational results, unfortunately, romantic partners do not always enact behaviors that lead to these positive outcomes.

Relationships sometimes have less than desirable results. Romantic partnerships with few positive behaviors and more negative behaviors typically result in an increase of the use of negative emotions while talking about problems (Sullivan et al., 2010). The increased use of negative emotions may lead to even poorer communication, and poor communication contributes to general unhappiness in marriage (Thompson, 2008). Negative interactions between couples also lead to more thoughts about divorce (Stanley, Markman, & Whitton, 2002).

To avoid negative relational consequences and thoughts of divorce, couples should aim to use strategies that lead to more positive relational outcomes. When individuals are in a supportive partnership where each person exhibits high levels of positivity and support, those people report more happiness, more intimacy, more maintenance, and less conflict than other relationship types (Rauer & Volling, 2013). Positive outcomes benefit the relationship, but more importantly they help individuals navigate complexities (Caunt et al., 2013). Plus, partners enacting behaviors that create happiness for their partner have long, satisfying unions (Bachand & Caron, 2001).

While outcomes such as more happiness and more intimacy result when partners feel good about conversations in general, one type of conversation especially needs to lead to more positive relational outcomes – financial conversations. When couples talk about money, positivity wanes and negativity takes over more strongly than it does when the couples talk about any other topic (Stanley et al., 2002). Strategies leading to positive relational outcomes may therefore have the capacity to improve conversations about money even more so than any other conversational type. However, as the literature review demonstrates, knowing which communication strategies work may be tricky because conversations about money are challenging due to differing views of money and varying rules for talking about money.

If the complexities surrounding money are not addressed, then positive relational outcomes may not be as common, and the resulting financial disagreements may lead to divorce (Dew et al., 2012). To avoid negative outcomes such as divorce, research must identify how communication strategies used during financial conversations lead to positive relational outcomes. This study sought to discover how couples use communication strategies to positively navigate financial conversations, with special attention to understanding how specific relational maintenance strategies led to positive relational outcomes during financial conversations. This study also sought to understand individual perspectives regarding how financial conversations impact the overall relationship.

Research Questions

Fights about money can lead to divorce at every one of the levels of the socioeconomic continuum (Dew et al., 2012). Because financial disagreements often lead to divorce (Dew et al., 2012), this research is necessary to not only reduce the number of divorces, but to identify strategies to talk about money so couples are better able to preserve their partnerships at any

level of economic status. Individuals also use a multitude of strategies to manage dilemmas (Hoppe-Nagao & Ting-Toomey, 2002), so it remains imperative that we understand the communicative strategies marital couples employ that enable them to achieve positive relational outcomes when navigating financial arguments. To that end, the following research questions were posed:

RQ1: What strategies do individuals employ in a romantic pairing to attain positive relational outcomes when discussing finances?

RQ2: Which relational maintenance strategies do individuals report using when engaging in positive conversations about finances?

RQ3: What are relational outcomes of positive financial conversations?

CHAPTER THREE. METHODS

The purpose of this study was to discover communication strategies that committed, romantic partners employed to achieve positive relational outcomes while discussing money matters. The research project was designed to find the localized knowledge people possess of communicative strategies working well in their lives. The research questions were designed to find out more about the meaning, detailed context, and personal interpretation involved in discussing finances in committed, romantic interpersonal relationships. This research project used interpretive inquiry to provide a new understanding of financial conversation outcomes. This section outlines the interpretive approach to this research, the participants, the data collection methods, the data analysis, and steps to increase validity of the data.

Interpretive Inquiry

Post-positivist research examines research in a way that explains, predicts, and controls the world (Miller, 2005). This approach, however, does not necessarily allow the understanding of an individual's story. Post-positive methodologies allow researchers to understand one part of our social world, but to best find answers to research questions, scholars must be open to using varying methods to hone in on discovering answers to important questions (Luker, 2008). This study aimed to discover individual stories regarding financial conversations, and therefore used interpretive inquiry. As an introduction to the interpretive, qualitative methods of this study, this section provides a brief overview and advantages of an interpretive approach to research.

Interpretivism is one of the ways scholars may approach research. Interpretive inquiry as a methodological paradigm gives primacy to understanding how individuals understand the world around them (Baxter & Braithwaite, 2008). For those who research in this paradigm, their ontology is often described as social constructionist. Ontology is best described as a view of

reality (Miller, 2005); social constructionists believe the social world is socially constructed by each and every person, and they believe in multiple realities (Miller, 2005). To discover how people construct their world, this study used open-ended survey questions to uncover the subjective stories of participants, and to uncover the multiple ways partners form close interpersonal relationships when talking about finances.

Additionally, those who research with an interpretive inquiry often have an interpretivist epistemology. Epistemology explains how we gather and create knowledge; scholars with an interpretivist perspective focus on creating a new understanding of people, clarifying values, understanding the meaning behind phenomena, and using qualitative research to find answers (Miller, 2005). This study used qualitative research methods to help us understand more about achieving positive relational outcomes while talking about finances, and to provide a new understanding of couples in relationships. Now, with a foundation of an interpretivist approach to research, I will discuss advantages of this type of research in solving communicative problems.

One advantage of interpretive inquiry is that it allows researchers to discover answers to questions by privileging both participant insight and research. Research that does not use interpretive inquiry may only privilege previous research and theories, and often does not give a voice to participants (Manning & Kunkel, 2013). This interpretive study first looked to research to understand what we know about conversations regarding finances, but then used qualitative methods to garner participant insight into this particular phenomenon.

Another advantage of interpretive inquiry is that it uses theory as a sensitizing agent (Creswell, 2009). Some scholars believe that if researchers do not enter research with a theory, then the outcome may not be as valid (Tracy, 2013). However, by using theory as a sensitizing

agent, interpretive researchers have the creative freedom to look for different ways of understanding a phenomenon, and have the power to reveal categories or connections that have yet to be discovered. This research project used theory as a sensitizing agent which allowed for the emergence of new and unique discoveries that will help couples solve communication issues when talking about financial issues in their relationships. Now, with an understanding of interpretive inquiry, we turn to the research participants and the collection of data.

Participants

This study took an exploratory approach using open-ended surveys to examine how individuals in committed, romantic partnerships described financial conversations with positive relational outcomes. The participants had to be 18 years of age or older, and the participants needed to self-identify as being in a committed, romantic relationship. To participate in the study, participants also needed to have had at least one conversation regarding finances with their partner where they felt a positive relational outcome. Recruited participants could complete the study, and their partner was not required to participate. Both members of a partnership may have participated in the research, but the data of the two partners together was not compared because participants were not asked to identify their partner.

Participants read the informed consent form (see Appendix F) on their screen prior to starting the study. The informed consent explained the purpose of the study, the steps involved, confidentiality, benefits and risks, and their rights as a research participant. Participants then completed an online demographic questionnaire (see Appendix G) before moving on to complete the survey questions (see Appendix H).

Participants were recruited via personal networks through a recruitment email (see Appendix I), including posts on social networking sites (see Appendix J). Participants were also

recruited from the local area through churches and community organizations via flyers. The investigators additionally depended on snowball sampling to recruit additional research participants. The following is a breakdown of the 100 participants that were in a committed, romantic partnership and completed the study.

Gender of Participants, Gender of Partners, and Highest Degree Earned by Participant

Of the 100 participants, 79 were female (79%), 20 were male (20%), and one declined to respond (1%). Regarding the partners of the participants, 77 were male (77%), 22 were female (22%), and one declined to respond (1%). The highest degree earned by the respondents was: two individuals had a high school diploma, GED, or equivalent (2%), three individuals had a trade/technical/vocational certification (3%), five individuals had an associate's degree (5%), 28 individuals had a bachelor's degree (28%), 34 individuals had a master's degree (34%), four individuals had a professional degree (4%), and 24 individuals had a doctorate degree (24%).

Age and Ethnicity of Participants

Ages were broken down as follows: 16 individuals were 18-30 years old (16%), 39 individuals were 31-40 years old (39%), 26 individuals were 41-50 years old (26%), 12 individuals were 51-60 years old (12%), five individuals were 61-70 years old (5%), and two individuals were 70+ years old (2%). 90 participants identified themselves as Caucasian (90%), two identified as Asian American (2%), two identified as Biracial/Multiracial (2%), one identified as Hispanic American (1%), one identified as African American (1%), one identified as Asian Indian (1%), one identified as Asian (1%), and two declined to respond (2%).

Employment Status of Participants and Romantic Partners with Occupation Information

Respondents reported their employment status as the following: 76 were employed full-time (76%), 11 were employed part-time (11%), six were not currently working (6%), four were

retired (4%), one was unemployed but looking for work (1%), and two declined to respond (2%). Respondents also reported employment status of their committed, romantic partner as the following: 79 were employed full-time (79%), seven were retired (7%), six were employed part-time (6%), six were not currently working (6%), one was unemployed but looking for work (1%), and one declined to respond (1%). Textual occupational titles were also collected for both the participant and their partner. The detailed occupational breakdown for both participants and their partners is listed alphabetically in Appendix K (participants) and Appendix L (partners). For the participant occupation, only 96 are listed because four were left blank. For the partner's occupation, only 94 are reported because six responses were left blank.

Longevity of Romantic Partnership and Instances of Counseling

Participants also reported on how long they have been together with their romantic partner. The breakdown is as follows: two individuals were together 0-1 years (2%), seven individuals were together 2-3 years (7%), seven individuals were together 4-5 years (7%), six individuals were together 6-7 years (6%), eight individuals were together 8-9 years (8%), 21 individuals were together 10-15 years (21%), 20 individuals were together 16-20 years (20%), 14 individuals were together 21-30 years (14%), 10 individuals were together 31-40 years (10%), and five individuals were together 40+ years (5%). The participants also reported whether or not the couple had ever participated in financial counseling. Of the 100 couples, 89 couples had not attended counseling (89%) and 11 couples had attending counseling (11%).

Household Size and Combined Family Income of Participants

Individuals reported the size of their household. The breakdown of household size is: 37 participants reported a family size of two (37%), 13 participants reported a family size of three (13%), 35 participants reported a family size of four (35%), 11 participants reported a family size

of five (11%), one participant reported a family size of six (1%), two participants reported a family size of eight (2%), and one participant declined to respond (1%). Finally, individuals reported on their combined family income. The results were: two individuals reported an income of \$30,136 - \$36,375 (2%), one individual reported an income of \$36,376 - \$42,615 (1%), one individual reported an income of \$42,616 - \$48,855 (1%), five individuals reported an income of \$48,856 - \$55,095 (5%), four individuals reported an income of \$55,096 - \$61,335 (4%), eight individuals reported an income of \$61,336 - \$74,999 (8%), eight individuals reported an income of \$75,000 - \$99,999 (8%), 25 individuals reported an income of \$100,000 - \$124,999 (25%), 16 individuals reported an income of \$125,000 - \$149,999 (16%), 10 individuals reported an income of \$150,000 - \$199,999 (10%), 16 individuals reported an income of \$200,000 or more (16%), and four individuals declined to respond (4%).

Data Collection

This study took an exploratory approach utilizing open-ended surveys to examine how individuals in committed, romantic partnerships described financial conversations with positive relational outcomes. The online, open-ended survey was administered through Qualtrics. The participants were able to complete the survey at their convenience on any computer connected to the Internet. A research invitation was posted to a university faculty listserv, a university staff listserv, a university graduate student listserv, and social network sites periodically from June through September 2015. Participants were also recruited from the local area through churches and community organizations via flyers, in addition to snowball sampling from recruited research participants.

Once participants were recruited through one of the mentioned recruitment channels, the participants followed the link to the Qualtrics survey to complete the online survey. Recruited

individuals read and agreed to the informed consent form (see Appendix F), completed demographic questions (see Appendix G), and finally completed an online, open-ended survey (see Appendix H). The survey encouraged individuals who were in a romantic, committed partnership to complete open-ended questions regarding conversations they have had with their partner about money that have led to positive relational outcomes, and the consent form informed participants the survey would take approximately 25-30 minutes to complete. The shortest duration it took a participant to complete the survey was eight minutes, and the longest it took a participant to complete the survey was 3 hours and 4 minutes. The average amount of time it took all participants to complete the survey was 34.16 minutes.

The instrument asked participants to describe the last time they talked to their partner about money when either the process or the outcome was perceived as positive. Participants were also asked to explain a financial conversation where the process or the outcome was not so positive. The participants were asked to elaborate on the types of financial matters they discussed, the maintenance strategies they or their partner used, the communicative behaviors their partner used to make the conversation more positive, and the views about money in the relationship. At the end of the survey, the participants were asked to enter their email address (which was stored separate from their responses) to have a chance to win one of two \$25 Target gift cards. A random number generator was used to select two email addresses from the list, and the two participants were contacted to coordinate delivery of the \$25 gift card.

Confidentiality of Participants

Participants' survey responses were kept confidential. Responses from the Qualtrics survey were downloaded and stored on a password-protected computer. The principle investigator and co-investigator were the only people with access to the data. Participant

numbers were used in the reporting of results, with additional care taken to mask any potentially identifying information in participant responses. Any hard-copy printouts of data were stored in a locked filing cabinet in an on-campus office which only the principal investigator and co-investigator were able to access to prevent any breach of confidentiality of participants' information. Finally, although the email addresses of those individuals that wanted to be in the drawing for the \$25 gift card were not tied to specific survey responses, the email address list was destroyed after the winners received their incentive.

Data Analysis

The participant responses from the Qualtrics survey were downloaded and stored on a password-protected computer. First, I read through the responses to each question to gather a comprehensive awareness of data from the open-ended surveys. Then, I analyzed the data to answer the three research questions. To create a different taxonomy for research question one and three, I conducted a taxonomic analysis of the data but inserted a different phrase into the taxonomic formula for each research question. I answered research question two by analyzing each established relational maintenance behavior using the already established taxonomic codes from the other two research questions. The three sections below highlight how I answered each research question.

Creating a Taxonomy for Research Question One

Research question one looked to identify the strategies individuals employed in a romantic pairing to attain positive relational outcomes when discussing finances. To answer this question, I conducted a taxonomic analysis. A taxonomic analysis allows a researcher to identify specific behaviors that are likely happening in a particular situation (Manning & Kunkel, 2013). The data were specifically coded into a taxonomy using Spradley's (1979) "means-end" category

that further illuminated the semantic relationship of “X is a way to do Y” (Manning & Kunkel, 2013, p. 104). Specifically, I looked for X when Y was defined as “a way to have a positive outcome to a financial conversation.”

To begin the taxonomic analysis, I coded the data using the principle of identifying themes from thematic analysis. Thematic analysis is a sorting mechanism that allows a researcher to go through data and sort the data into themes that help describe what is happening in the responses (Manning & Kunkel, 2013). A theme, then, is a concept surfacing from the participants’ own words that describes the participants’ lived experiences (Gibbs, 2007).

To start looking for themes, open coding first occurred. Open coding occurs when “data are broken down into discrete parts, closely examined, and compared for similarities and differences” (Strauss & Corbin, 1998, p. 102). Previously coded segments were then reviewed to apply the principle of constant comparison whenever a new theme surfaced (Glaser & Strauss, 1967). Then, the open codes were reviewed and grouped together into larger themes before the larger themes were named, defined, and exemplars were identified from the entire data pool (Manning & Kunkel, 2013). The data were analyzed to look for key themes emerging from participant responses (Strauss & Corbin, 1998). When those themes identified how individuals used a strategy to achieve a positive outcome to a financial conversation, those resultant themes were listed in a taxonomy of strategies individuals employed in a romantic pairing to attain positive relational outcomes when discussing finances.

Examining Relational Maintenance in Financial Talks for Research Question Two

The second research question looked to find out how the already established relational maintenance strategies were used by couples when talking about money. The online survey questions asked individuals about the use of each of Stafford’s (2011) seven relational

maintenance strategies when talking about finances. First, I counted the number of individuals that did or did not use each established relational maintenance strategy. Next, I coded the data pertaining to each established relational maintenance strategy using the newly discovered taxonomic themes to further understand how the newly identified taxonomic categories were used in relation to each proven relational maintenance strategy.

Creating a Taxonomy for Research Question Three

Research question three looked to identify relational outcomes of positive financial conversations. To answer this question, I again conducted a taxonomic analysis. The data were coded into a taxonomy using Spradley's (1979) "cause-effect" category to reveal the positive relational outcomes that result from successfully talking about finances. The data were specifically coded into a taxonomy using Spradley's (1979) "cause-effect" category that further illuminated the semantic relationship of "X is a result of Y" (Manning & Kunkel, 2013, p. 104). Specifically, I looked for X when Y was defined as "positive financial conversations."

To begin the taxonomic analysis, I again coded the data using the principle of identifying themes from thematic analysis. I started with open coding, and then previously coded segments were reviewed to apply the principle of constant comparison whenever a new theme surfaced (Glaser & Strauss, 1967). Then, the open codes were grouped together into larger themes before the larger themes were named, defined, and exemplars were identified from the entire data pool (Manning & Kunkel, 2013). The final result of looking for themes that fit the taxonomic "cause-effect" analysis for research question three is a taxonomic list of how conversations about money impact a committed, romantic relationship.

Validity

As the data are prepared and analyzed, validity was also considered. Three ways to ensure validity in qualitative work is to use constant comparison, exemplars from the data, and code cross-checking (Gibbs, 2007). The constant comparative method was used in two ways to demonstrate validity with this data. First, I first reviewed all coded responses anytime a new theme was discovered to add that code to any previously coded segments if the new theme fit. Second, I reviewed the entire data set one final time once all of the data was coded to ensure that every code fit throughout the data set.

Next, validity was achieved by the use of exemplars from the data. When I listed each of the taxonomic categories in the results section, I made sure to include an exemplar from the data for each of the themes listed in the taxonomy. The exemplars, or quotations directly from the respondents, demonstrate that the proposed connections do exist in the data.

Finally, I did code-cross checking by having another coder review ten percent of the coded items. This code-cross checking helped to minimize bias and to measure the reliability of the coding (Gibbs, 2007). To begin, I trained another researcher by reviewing the two resultant taxonomies, and I explained the derivation of each theme along with the definition of the theme. Next, I reviewed an exemplar from the data for each resultant theme. The trained second coder then coded 100 responses, which was ten percent of the data.

To assess the disagreement between coders, I first used Guetzkow's U (1950) which calculates the difference between the number of units coded. The $U = 0.016$ which means there was an agreement of 98.39% in the number of units coded. The differences in coded units were resolved through discussion. Next, comparing the assigned codes from the second coder with my assigned codes, I calculated a reliability coefficient using Cohen's (1960) Kappa for each

major taxonomic category separately (Hewes, 1985). The results were: cooperative contextual choices, $\kappa = 0.90$; consciously enacted internal strategies, $\kappa = 0.91$; external enacted tactics, $\kappa = 0.98$; and relational outcomes of positive financial conversations, $\kappa = 0.93$. All of the reported kappas indicate an excellent level of agreement (Cohen, 1960).

This section outlined the interpretive approach to research, the participants, the data collection methods, the confidentiality of the data, the data analysis, and the steps taken to increase validity of the data analysis process. The methods set forth in this chapter allowed the collection of data for the purpose of discovering communication strategies that committed, romantic partners employed to achieve positive relational outcomes while discussing money matters. The data came from the localized knowledge the participants shared in their responses. The resulting taxonomies containing the emergent themes are presented in the next chapter.

CHAPTER FOUR. RESULTS

This study explored how couples talked about money in ways that led to positive relational outcomes. Because financial disagreements often lead to divorce (Dew et al., 2012), this research was necessary to identify strategies successful couples use to talk about money that can eventually be used by other couples. To that end, the following research questions were posed:

RQ1: What strategies do individuals employ in a romantic pairing to attain positive relational outcomes when discussing finances?

RQ2: Which relational maintenance strategies do individuals report using when engaging in positive conversations about finances?

RQ3: What are relational outcomes of positive financial conversations?

The data from the open-ended surveys provided insight into talks about money from individuals who identified themselves as having positive conversations with their romantic partner about finances. During the process of data analysis, I uncovered themes that answered the three research questions, and this Results section will demonstrate pertinent themes that answer the questions, in addition to sharing demonstrative quotes from the participants. I begin with exploring the strategies people employ in a romantic pairing to attain positive relational outcomes when discussing finances.

Strategies to Attain Positive Relational Outcomes

This section delves into the strategies that couples reported using to successfully talk about money. The online survey questions asked couples to talk about financial conversations in general (e.g., What words or descriptions would you use to describe the conversations you have with your partner about finances?), about a conversation pertaining to a specific instance (e.g.,

Think about the last time you talked to your partner about anything involving money [such as spending, saving, or earning money] that left you feeling good about your relationship. Please explain the things you or your partner did during this discussion.). I coded the data using a taxonomic analysis to identify a list of specific behaviors that were used during the financial conversations. The data were analyzed to look for key themes emerging from participant responses (Strauss & Corbin, 1998), and those key themes make up the Positive Money Talks taxonomy. This section will first reveal the taxonomy of tactics that may help couples more successfully talk about money before examining the use of the already defined relational maintenance strategies during financial conversations.

Tactics for Positively Talking about Money – The Positive Money Talks Taxonomy

The focus of this research was to identify a list of strategies that couples used to talk about money in ways that led to positive relational results. The data were coded into a taxonomy using Spradley's (1979) taxonomic category "means-end" to reveal communicative behaviors that individuals used to achieve positive relational outcomes when talking about finances. The taxonomic themes fit into three broader categories: *Cooperative Contextual Choices*, *Consciously Enacted Internal Strategies*, and *External Enacted Tactics*.

Cooperative contextual choices. The contextual environment that exists has the capacity to influence the situation and the outcome. The sub-themes that fall into the *Cooperative Contextual Choices* theme contain the choices that couples choose to enact together to set the stage before the financial conversations even take place. Appendix A outlines the sub-themes, the definition of the sub-themes, the number of times the sub-theme appeared in the all codes (N = 2623), and then a demonstrative quotation from participant responses. A detailed overview of the eight *Cooperative Contextual Choices* sub-themes is below.

Budget tactics. The *Budget Tactics* sub-theme identified when participants prepare to use tools that helped manage money such as budget, lists, spreadsheet, etc. *Budget Tactics* appeared 220 times throughout the data. Participant 52 explained the use of a budget when preparing for money conversations: “We talked about how much of raise would go into which budget buckets (social justice/charity account, retirement accounts, saving for new car account, and short term savings [which is mostly travel]).”

Consistency. The *Consistency* sub-theme pointed to making a joint decision that the conversations about money happen often and regularly. *Consistency* was coded 46 times throughout the data. Participant 6 shared that consistent conversations build trust: “Having monthly conversations is, I think, a good way to build trust.”

Relevant facts. As a sub-theme, *Relevant Facts* labeled those instances where participants mentioned deciding to discuss money by using only proof, evidence, and details. This theme often referenced researching and being prepared with facts before beginning the conversation. In the coded data, *Relevant Facts* appeared 141 times. As an example, by deciding together to only focus on details such as goals, Participant 96 explained that conversations were more rational than emotional:

We certainly share our thoughts. But I don't know if we discuss "feelings." Our discussions are largely rational, not emotional. They focus on goals and means to the strived-for end. Feelings don't have much of anything to do with the ultimate decision.

Financial task assignment. The *Financial Task Assignment* sub-theme classified how participants tackle the tasks that surround taking care of the finances outside of the financial conversations. The *Financial Task Assignment* sub-theme was further broken down into two primary areas: *One Does All* and *Work Together*.

One does all. The *One Does All* sub-theme explained that outside of financial conversations, tasks relating to finances were not cooperative because one person did everything. *One Does All* appeared 46 times throughout the data. Participant 35 explained although the partners agree on financial decisions together, one spouse does the tasks because he is more skilled: “We agree on what we spend our money on, but he does all the negotiating. He is just better at it (he has an MBA). I am fine with turning over those tasks to him.”

Work together. When both partners work together to accomplish the financial tasks following the financial conversation, those situations were labeled with the *Work Together* sub-theme. Many of the statements that referenced working together told stories of partners cooperatively tackling things as a team. Individuals mentioned *Work Together* 177 times throughout the data. Participant 90 explained the reason the duo shared tasks:

Budgeting is a task we share - it is too hard for one of us to do this. If my spouse does it alone, I feel as if I am being dictated to. If I do it alone, I feel unsupported. If we work together, it is easier to make daily decisions with knowledge of a common plan.

Outside help. The *Outside Help* sub-theme categorized those statements that demonstrated how participants involved or consulted others prior to or in preparation for the financial conversations. The *Outside Help* sub-theme was further broken down into two primary areas: *Taboo* and *Advice*.

Taboo. The *Taboo* sub-theme explained comments where the couple deemed that it was forbidden, unthinkable, and offensive to talk to someone else about the couple’s personal finances. *Taboo* appeared 39 times throughout the data. Participant 5 shared that she and her partner do not discuss finances with others because: “I grew up in a house where we didn't talk

about finances to others. Therefore, I feel it is an issue between my husband and I and not everyone else.”

Advice. When both partners agreed that they should seek advice, guidance, and information from someone outside the partnership such as friends, family, and professionals, those statements were labeled with the *Advice* sub-theme. Individuals mentioned *Advice* 42 times throughout the data. Participant 8 explained why they would seek advice from others: “If my spouse and I can't figure it out ourselves, then we may go seek advice from someone with more experience.”

Scheduling. The *Scheduling* sub-theme identified when participants organized and set a time to talk about finances. *Scheduling* appeared 14 times throughout the data. An exemplar for this sub-theme from the data is:

Money is a layer to our relationship and feeling supported, it is natural to talk about it.

We feel united when we weave it in to our schedules. For example, we often walk our dog at night and this is a time we talk about a lot of financial things.

This statement from Participant 90 showed that this couple had found time to discuss finances when they had time to plan together.

Separation. The *Separation* sub-theme categorized those statements when the couple decided that talks about other aspects of the partnership (relationship, chores, friends, etc.) needed to be separate from conversations about money. *Separation* appeared 108 times throughout the data. Participant 45 explained that financial conversations are only about money and nothing else: “When we talk about money, we focus on only money.”

Shared vision. The final sub-theme in this section, *Shared Vision*, categorized those statements showing that relational partners had mutual goals coming into the financial

conversation. *Shared Vision* appeared more than any other theme throughout the data – 411 times. Participant 38 explained that sharing a vision involved thinking about the future:

We discuss money/finances often, we talk about the future a lot - what do we want to be doing in 1 year, 5 years, 10 years and when retired. Setting goals for those certain years helps us make decisions about how we want to spend our money.

Consciously enacted internal strategies. Once the stage is set for the conversation, each individual must make a conscious effort to be in a certain frame of mind to enter a financial conversation. The sub-themes in the *Consciously Enacted Internal Strategies* theme cover the sub-themes that an individual must choose to personally enact while he or she is having a financial conversation with his or her partner. Appendix B outlines the sub-themes, the definition of the sub-themes, the number of times the sub-theme appeared in the all codes (N = 2623), and then a demonstrative quote from participant responses. A detailed overview of the ten *Consciously Enacted Internal Strategies* is below.

Empathetic. The *Empathetic* sub-theme identified when participants consciously choose to understand the other viewpoints. *Empathetic* appeared 63 times throughout the data. A quotation from Participant 42 stated that each has to understand what the other is thinking: “We understand what each other is thinking about with respect to our money.”

Focused. The *Focused* sub-theme identified when participants both decided to be attentive to task at hand so the time it took to talk finances was brief. *Focused* appeared 41 times throughout the data. Participant 83 explained one of the benefits of focused financial conversations: “We keep money conversations short so we don't start getting angry or tense with each other.”

Truthful. The *Truthful* sub-theme pointed to entering a conversation where an individual opts to be honest and candid with perspectives about the topics being discussed. *Truthful* was coded 60 times throughout the data. Participant 56 shared that this honesty ensured there were no secrets while talking about money: “Talking about money makes our relationship stronger because my husband and I keep it open and truthful.”

Humorous. As a sub-theme, *Humorous* labeled those instances where participants chose to consciously take a light-hearted view of the situation. This theme often referenced joking around or trying to put a funny spin on a difficult situation. In the coded data, *Humorous* appeared 18 times. As an example, one thing Participant 73 joked about was making adult decisions: “Some things we joke about is how ‘being a responsible adult sucks.’ We would rather buy new things but know that's not the right thing to do when facing a new life change.”

Exonerative. The *Exonerative* sub-theme identified when a participant decided to let bygones be bygones, so he or she could forgive and move on. *Exonerative* appeared 22 times throughout the data. Participant 70 explained that one way to let bygones be bygones is to not consciously blame the other person: “Neither of us blame for certain times when we overspend and need to subsequently ‘rein it in’.”

Open-Minded. The *Open-Minded* sub-theme classified when a participant mentally made a decision to flexibly and amenably consider ideas that were different from his or her own ideas. In the data, *Open-Minded* appeared 42 times. An exemplar for this sub-theme from the data is: “We then kick around some alternative ideas and sometimes find a solution, sometimes table the discussion, or sometimes go forward with buying regardless of the cost.” This statement from Participant 49 showed that this individual chose to be open so both partners could talk freely.

Rational. The *Rational* sub-theme categorized those statements when the individual decided to enter the conversation being logical, reasonable, and free from emotion. *Rational* appeared 80 times throughout the data. Participant 58 explained that financial conversations are chore that should be entered rationally: “I guess we treat it as a required rational chore. The only time it becomes "feelings" oriented is when we're deciding what to do with our fun money.”

Respectful. The *Respectful* sub-theme pointed to times when the individual chose to be humble, polite, and courteous during the conversations. *Respectful* was coded 28 times throughout the data. As an example, when Participant 65 was asked to elaborate how successful financial conversations work: “Now we talk about it respectfully, and open communication has been huge. It isn't always easy though.”

Supportive. As a sub-theme, *Supportive* labeled those instances where participants chose to be helpful, caring, and compassionate. In the coded data, *Supportive* appeared 68 times. One way to show support was with word choice as in this example from Participant 28: “We are both very careful to use supportive language.”

Trusting. The final sub-theme in this section, *Trusting* categorized those statements where an individual chose to believe in the character, ability, and strength of the partner. *Trusting* appeared 35 times in the coded data. Participant 35 explained that trust leads to agreement regarding how to spend money: “There is a huge amount of trust and we both feel the same way about how money should be spent.”

External enacted tactics. Once the stage is set for the conversation, and the individual has made a conscious effort to be in a certain frame of mind, the individual next needs to focus on what to do and say during the financial conversation. The *External Enacted Tactics* theme has sub-themes that identify the communicative actions a communicator uses with his or her

partner when talking about finances. Appendix C outlines the sub-themes, the definition of the sub-themes, the number of times the code appeared in the all codes (N = 2623), and then a demonstrative quote from participant responses. A detailed overview of the six *External Enacted Tactics* sub-themes follows.

Agree. The *Agree* sub-theme identified when the participant emphasized points of agreement. *Agree* appeared 78 times throughout the data. Participant 45 explained that expressing agreement has led to more positivity during financial conversations: “Either expressions of agreement or openness and willingness to compromise have led to the most positive interactions generally.”

Ask. The *Ask* sub-theme classified when a participant inquired about more details regarding the situation during the talk. In the data, *Ask* appeared 40 times. An exemplar for this sub-theme from the data is: “The conversation focused on asking each other questions. ‘How do you feel like we should be spending our money?’ ‘Do we think we're saving enough?’” This statement from Participant 80 showed that asking questions was a normal part of financial conversations.

Discuss. The *Discuss* sub-theme categorized those statements where the individual engaged his or her partner in a back and forth conversation. *Discuss* appeared 296 times throughout the data. Participant 83 explained that one of the topics that was discussed during financial conversations was how each partner was raised regarding money: “We discussed how we were raised/viewed money so we had a good understanding of where we were coming from.”

Express gratitude. The *Express Gratitude* sub-theme pointed to times when the individual chose to state expressions of happiness, appreciation, and thankfulness to his or her partner. *Express Gratitude* was coded 44 times throughout the data. As an example, when

Participant 23 shared how both partners state his or her gratitude: “Sometimes, we step back and say ‘we're awesome for figuring this out!’ Or, we'll pat ourselves on the back for NOT being like other couples who buy new cars or spend frivolously.”

Listen. As a sub-theme, *Listen* labeled those instances where the participant chose to thoughtfully pay attention to what the partner was saying. In the coded data, *Listen* appeared 12 times. Both partners demonstrated listening to each other in this example from Participant 15: “We discussed pro/con of a larger purchase and truly listened to each other.”

Share. The final sub-theme in this section, *Share*, categorized those statements showing that a relational partner simply voiced his or her thoughts, ideas, and opinions. *Share* appeared 76 times in the coded data. Participant 63 explained that sharing his thoughts helped the partner understand the situation better:

My partner expressed that she was defensive at first (because I initiated the conversation and felt as though I was "blaming"), but we reached mutual understanding about the other's motives and perspectives. I assured her that I wasn't faulting or criticizing her; instead, I needed her input on what was happening and how we should address it.

Relational Maintenance Strategies in Financial Conversations

Beyond discovering tactics for positively talking about money through this study, the focus was also to answer research question two to find out how the already established relational maintenance strategies were used by couples when talking about money. The online survey questions asked couples to talk about the use of each of Stafford’s (2011) seven relational maintenance strategies (e.g., Before you talk with your partner about finances, do you seek advice from family and friends?). The seven behaviors encompassing relational maintenance are: positivity, understanding, assurances, network, sharing tasks, relationship talks, and self-

disclosure (Stafford, 2011). Because this study created a taxonomy of tactics to positively talk about money, this section will not only identify whether or not the established relational maintenance strategies were used to talk about money, but this section will also further identify which of the aforementioned tactics were used in relation to each specific relational maintenance strategy. This means that the taxonomic themes that appeared in the previous section will appear in duplicate below to better tell the story of how the strategy was used in the financial conversation. Appendix D outlines how individuals explained their use (or lack of use) of the seven relationship maintenance strategies in conversations about money, the number of participants who used (or did not use) each strategy, the taxonomic themes that were most mentioned for using each established relational maintenance strategy, and the taxonomic themes that were most mentioned for not using each relational maintenance strategy. A more detailed overview of each relational maintenance strategy follows.

Positivity. A majority (79/100) of the participants reported interacting in a cheerful, optimistic manner when talking about finances, which included the following three primary themes: *Shared Vision*, *Discuss*, and *Budget Tactics*. The *Shared Vision* theme identified instances when the relational partners had mutual goals as demonstrated in the following example: “We also like to balance our wishes to retire early with our desire to travel while we are young enough to enjoy it, so it is a win/win conversation” (participant 52). The *Discuss* theme was used when the statement showed the individual engaging his or her partner in a back and forth conversation. Participant 93 provided an example of the *Discuss* theme: “We try to talk about the pros and cons of purchases and will table a discussion for a later time if we cannot agree on something.” The *Budget Tactics* theme described when the participant discussed the use of tools that helped manage money such as budget, spreadsheet, lists, etc. An example of a

Budget Tactics from Participant 55 was, “We don't typically argue over money, we usually look at the bank account and the bills we have to pay and then decide what options we have.”

The participants that did not use positivity while discussing finances had responses that pointed to stress. As an example, one participant pointed to stress as a reason for the lack of positivity:

We are mostly positive in our conversation when monthly planning happens. The negative interactions occur when something unexpected happens, one of us spends more, one is stressed about future spending, or when we forget to do a monthly budget and incur unplanned expenses that put us over the monthly budget. Pre-planning is key to positive conversations. (Participant 36)

Understanding. Almost all of the participants (98/100) shared that they provided empathy, cooperation, and patience while discussing finances. Those individuals that mentioned using the maintenance tactic of understanding had responses themed primarily in the following five areas: *Empathetic*, *Shared Vision*, *Discuss*, *Budget Tactics*, and *Exonerative*. The *Empathetic* theme pointed to mentally understanding the partner's viewpoint and was demonstrated by Participant 1 who shared, “Because I'm still in school, my significant other is understanding that I don't make much money.” *Shared Vision* referred to both partners having mutual goals such as, “We understand the necessity of earning, saving and spending money, with the future of our family in mind” (Participant 49). The *Discuss* theme identified when individuals engaged their partners in back and forth conversation. An example of *Discuss* came from Participant 48: “We always talk until we understand each other; we never want to end the conversation with leaving someone confused.” Participant 65 shared a *Budget Tactics* theme (use of tools that helped manage money such as budget, spreadsheet, lists, etc.) with the

following example: “Since we have separate bank accounts, we don't expect each other to consult each other for purchases - unless they are big.” And finally, the *Exonerative* theme addressed those phrases where participants allowed bygones to be bygones, so they could forgive and move on. An example of how individuals demonstrated understanding is shown in this quote themed *Exonerative*: “Because we have similar spending habits, I'm usually understanding and forgiving about the reasons for this financial stress...as it's rarely for frivolous or selfish needs” (Participant 63). There were only two participants who mentioned not using understanding, and both comments referenced the conversation being stressful.

Assurances. For this maintenance tactic, most all of the participants (98/100) provided examples of how they deliver messages while talking about finances that assured their commitment to continuing with their relationship. The three major themes that enveloped the statements of assurances were: *Shared Vision*, *Discuss*, and *Budget Tactics*. The theme *Shared Vision* identified when both partners had mutual goals and was evident in the following quotation from Participant 6:

Future vacations and future housing (do we need to move into a townhouse within the next five years?). We also plan for our deaths, granting power of attorney to each other (to access our bank accounts), and sharing our living wills along with full disclosure of what we plan to leave to our adult children.

The *Discuss* theme identified when a person engaged their partner in back and forth in conversation, and the *Budget Tactics* theme pointed to the use of tools that helped manage money such as budgets and spreadsheets. Participant 36 displayed the *Discuss* theme and the *Budget Tactics* theme with the following statement: “We also have a retirement plan and have sat down and discussed where we want to be and when we would like to retire.” The two

individuals that claimed to not use assurances in financial conversations both shared extenuating budgeting circumstances to justify their response.

Network. The network relational maintenance strategy emphasized the need to rely on family and friends to maintain a relationship, yet only 14 of the 100 participants said they used their networks when talking about finances. For the 14 individuals that used their networks, the statements were categorized in one primary theme: *Advice*. The *Advice* theme pointed to when the couple asked for guidance and information from someone outside the partnership.

Participant 23 talked about getting advice from family: “We often talk to my dad about how much we should be saving and who we should trust. This helps us.”

The other 84 participants did not use networks when talking about finances, and the three primary themes for those responses were *Taboo*, *Separation*, and *Discuss*. The *Taboo* theme encapsulated the comments that referenced that it would be forbidden, unthinkable, and offensive to talk to someone else about the couple’s personal finances. An example of the *Taboo* theme came from Participant 38: “It is none of their business what my husband and I do with our money and I think it is more important that he and I are on the same page than being on the same page as my family or friends.” The *Separation* theme pointed to the couple wanting to keep their outside networks separate from their money talks. Participant 62 stated, “Because we do not have conflict about money that we can't handle; we are good at communicating about our finances and don't have crazy spending habits to hide.” Finally, the theme *Discuss* again identified when a person engaged their partner in back and forth in conversation, and an example of *Discuss* was shared by Participant 93: “I like to discuss with my husband what works best for us without complicating things with family and friends’ advice.”

Sharing tasks. The relational maintenance strategy of sharing tasks references that people tackle tasks cooperatively in order to maintain their relationship, and many participants (70/100) stated that they shared tasks. The 70 participants that said they shared tasks with their partner provided details that fell into two main themes: *Budget Tactics* and *Work Together*. The *Budget Tactics* theme pointed to the use of tools that helped manage money such as spreadsheets; Participant 96 noted that:

We have automated our finances. So there really are few "tasks" to do. Everything is directly deposited. Recurring payments (e.g., mortgage) are automatic. Savings (to Joint Savings, College Savings, Investments, 401(k), etc.) are all withdrawn automatically. So the extent to which we "tackle financial tasks together," that largely means taking a look at our bank accounts periodically.

The *Work Together* theme defines when both partners cooperatively tackle things as a team. Participant 97 shared: "We recently adopted a little girl, and we went to the bank together to open a savings account for her and to set up an automatic deposit for her each month."

The other 30 participants said that they did not share tasks, and the dominant theme for these 30 responses was the theme *One Does All*. The *One Does All* theme categorized those comments where the individual mentioned that tasks were not cooperative because one person did everything. For example, Participant 84 wrote, "I tend to rely on my partner to take care of things; we discuss things but he actually carries out the actual transactions."

Relationship talks. Relationship talks is the maintenance strategy where the couple talks about the quality of their relationship. Only 29 of the 100 respondents said they discussed the quality of their relationship when they were also discussing money. The two themes that primarily described those 29 responses were *Express Gratitude* and *Discuss*. The *Express*

Gratitude theme defined those statements where the individual referenced expressing thankfulness and appreciation for their partner. As an example of the *Express Gratitude* theme, Participant 6 noted, “We tell each other how fortunate we are, not only to have adequate retirement incomes, but also to have each other.” The theme *Discuss* again identified when a person engaged their partner in back and forth in conversation, and an example of *Discuss* was shared by Participant 93, “We have often commented about how we like the way we discuss money. And we think that the way we discuss money is very good.”

The other 71 participants shared that they did not discuss the quality of their relationship while talking about money. Those responses were primarily coded in one theme: *Separation*. The *Separation* theme identified those statements when the individual specifically mentioned that relationship talks needed to be separate from conversations about money. Participant 58 emphasized the importance of keeping the conversational topics separate: “These are two totally separate conversations.”

Self-disclosure. Self-disclosure as a relational maintenance strategy refers to when a person shares his or her thoughts and feelings during a conversation. Most of the participants (84/100) talked about self-disclosing during conversations. The individuals that used self-disclosure during financial talks shared statements that fell into four major themes: *Share*, *Truthful*, *Shared Vision*, and *Discuss*. Simply sharing your thoughts, ideas and opinions is the definition for the *Share* theme. *Share* was demonstrated when Participant 84 said, “I actually feel pretty open when we're having conversations about money and don't really need the encouragement because it's already an environment where I feel free to express my opinions or concerns.” The *Truthful* theme described the statements where the participants opted to be

honest and candid with perspectives about the topics being discussed. As an example, Participant 7 explained how *Truthful* works in financial conversations:

We both know we need to be very open and honest with each other always. It usually improves our relationships because our expectations, grievances, goals, celebrations, etc. are all out in the open. It allows us to be on the same page.

The *Shared Vision* theme identified instances when the relational partners shared goals and may be seen in the following example: “It also helps us have a deeper conversation about our goals and why we're saving or designating money for certain things.” (Participant 80). The *Discuss* theme was again used to show the individual engaging their partner in a back and forth conversation. Participant 54 shared an example of the *Discuss* theme: “I think it becomes a very honest conversation when dealing with money. That way we know how each other is feeling.”

There were 16 participants that mentioned not self-disclosing during financial talks and the comments largely were related to the *Relevant Facts* theme. The *Relevant Facts* theme identified those statements that emphasized the importance of using only proof, evidence, and details when talking about money. An example of *Relevant Facts* is: “Our discussions are largely rational, not emotional. They focus on goals and means to the strived-for end. Feelings don't have much of anything to do with the ultimate decision” (Participant 96).

Relational Outcomes of Positive Financial Talks

This section examines the relational outcomes that result when couples successfully talk about money to answer Research Question 3 (RQ3: What are relational outcomes of positive financial conversations?). The online survey questions asked individuals to explain about how financial conversations impacted their relationship (How do you think conversations about money impact your overall romantic relationship?) and how talking about money made their

relationship more resilient (What are some ways talking about money helps your relationship or makes your partnership stronger?). Again, I used taxonomic analysis to identify specific outcomes of financial conversations, and then I analyzed the data to identify key themes that were present in the survey responses (Strauss & Corbin, 1998). This section will introduce the relational outcome themes that were found in the data. The Relational Outcomes of Positive Financial Talks taxonomy has sub-themes that identify the effects on the relationship that come from constructively talking about finances. Appendix E outlines the sub-themes, the definition of the sub-themes, the number of times the code appeared overall (N = 2623), and then a demonstrative quote from participant responses. A detailed overview of the five relational outcomes of positive financial conversations follows.

Hope

The *Hope* sub-theme identified when the participant explained the relationship as moving positively to the future. *Hope* appeared 32 times throughout the data. Participant 57 explained how talk of fulfilling dreams left the couple feeling hopeful: “Most of the time we talk about fulfilling our dreams with that money and it is quite a nice and optimistic discussion.”

Positivity

The *Positivity* sub-theme classified when the individual had an optimistic and encouraging view of the relationship as a result of a positive financial conversation. In the data, *Positivity* appeared 94 times. An exemplar for this sub-theme from the data is:

Money conversations have a positive impact on our relationship. They keep us aware of each other’s wants and needs. They are also a point of trust. Even when money gets tight, I know that we’ll get through it because of our discussions. At those times, we can create a plan about how we will pay our bills. Doing so alleviates a lot of the associated worry.

This statement from Participant 41 showed that financial conversations did positively impact a relationship.

Satisfaction

The *Satisfaction* sub-theme pointed to times when the individual felt content, pleased, and fulfilled with the relationship. *Satisfaction* was coded 37 times throughout the data. As an example, Participant 90 shared that although financial conversations are tough, the conversations leave the couple feeling satisfied with the resources they have: “They are hard, but important yet the more open we are with each other about money, the better it gets - and easier to ‘see’ all that we have.”

Strength

As a sub-theme, *Strength* labeled those instances where the participant sensed power, durability, and resistance in the relationship. In the coded data, *Strength* appeared 50 times. By comparing financial conversations to exercise, Participant 67 explained that financial conversations were necessary to strengthen the relationship: “I think they overall are similar to exercise - not necessarily fun and sometimes there's strain and pain - but it strengthens us and our relationship.”

Resilience

The final sub-theme in this section, *Resilience* categorized those statements showing how the relationship was flexible enough to persevere even when financial conversations became stressful. *Resilience* appeared 131 times in the coded data. Participant 98 explained that the relationship was flexible enough to adapt during difficult conversations: “Having the difficult conversations forces us to admit to our faults; however, we get support from one another to move forward and be better and mindful of the other person due to our spending habits.”

Conclusion of Results Section

This study explored how couples talk about money in ways that lead to positive relational outcomes. During the process of data analysis, I uncovered themes that answered the three research questions, and this Results section demonstrated pertinent themes that answered both research questions, in addition to sharing demonstrative quotes from the participants. The section presented tactics for positively talking about money via the advanced Positive Money Talks Taxonomy that contained the following three major categories: *Cooperative Contextual Choices*, *Consciously Enacted Internal Strategies*, and *External Enacted Tactics*. This chapter also identified whether or not the established relational maintenance strategies were used to talk about money, and further identified taxonomy tactics that were used in relation to each specific relational maintenance strategy. The final portion of this chapter introduced the positive relational outcome taxonomy that was found through data analysis. The next chapter will examine the significance of the results and will provide future directions for researching financial conversations in romantic partnerships.

CHAPTER FIVE. DISCUSSION AND IMPLICATIONS

This study examined how romantic partners talk to each other about finances in constructive ways. Previous research has shown that arguing about money often leads to divorce (Dew, Britt, & Huston, 2012; Dew & Dakin, 2011), but few studies have shown communicative strategies that couples should use to talk about money. The current study sought to understand more about how romantic pairs talk about money in ways that led to positive results. By using an interpretive approach, this study used online, open-ended survey questions to gather stories that explained how financial conversations occurred within a committed, romantic partnership. The stories from the participants revealed specific strategies that couples use during positive financial conversations that lead to positive relational outcomes. This study first reveals a taxonomy of tactics that individuals use to have positive conversations about finances. Second, this study supports and offers new contributions to the relational maintenance literature (Canary & Stafford, 1992; Stafford, 2011; Stafford & Canary, 1991; Stafford et al., 2000) regarding how maintenance strategies are used when talking about money. Finally, this study offers a taxonomy of reported relational outcomes for couples who have positive financial conversations. In this chapter, I will expand on the resultant taxonomies, suggest future research ideas, and address how the results extend previous research. The chapter will then conclude with practical implications from the results, limitations of the research, and the conclusion.

The Positive Money Talks Taxonomy

The purpose of the first research question was to identify strategies that individuals employed in a romantic pairing to attain positive relational outcomes when discussing finances. This section delves into the resultant list of strategies that were discovered using a taxonomic analysis of the open-ended survey responses. Because this research aimed to identify a

taxonomy of strategies, this section will only highlight each strategy as a separate item and will not make note of strategies that should be used together. Future research will need to test how the list of strategies may or may not be used together.

The resultant list, the Positive Money Talks taxonomy, suggests the communicative behaviors that an individual could use to prepare for and talk about money with his or her romantic partner. The taxonomy showed that an individual should cooperatively enact contextual choices with his or her partner before the conversations, choose to consciously enact certain internal mental strategies, and execute select communicative strategies during the conversations. Therefore, the Positive Money Talks Taxonomy has three major categories: *Cooperative Contextual Choices*, *Consciously Enacted Internal Strategies*, and *External Enacted Tactics*. To begin, let us explore the *Cooperative Contextual Choices* and the importance of consulting with the relational partner about the conversation prior to talking about money.

Cooperative Contextual Choices

The surrounding environment has the capacity to influence situations, relationships, and people. The first category of the Positive Money Talks taxonomy is *Cooperative Contextual Choices*, meaning that this category identifies those choices that couples should enact together regarding the context before the financial conversations even take place. According to this research, when couples share contextual decisions surrounding money, it leads to more positive outcomes. This discovery aligns with previous research that found when a person felt money matters were shared with a partner, there was typically a lower number of negative messages in the relationship (Boyle, 2012). The eight components of the *Cooperative Contextual Choices* category of the taxonomy are *Budget Tactics*, *Consistency*, *Relevant Facts*, *Financial Task Assignment (One Does All and Work Together)*, *Outside Help (Taboo and Advice)*, *Scheduling*,

Separation, and Shared Vision. Briefly, this is how and why each one could be used to cooperatively set the stage for conversations about money.

Budget tactics. The *Budget Tactics* theme refers to the need for partners to use tools to manage their money. The responses from the participants covered a large number of tools such as budgets, spreadsheets, savings accounts, investments, and monthly spending categories. Because the participants mentioned so many different tools, these data suggest that there is not one a singular budget tactic that a couple should use to manage money so that the conversations are positive. Therefore, romantic partners could work together to find tools to manage their money in ways that best work for the partnership. This may mean that couples need to experiment with many different tools until a successful solution is found.

Consistency. *Consistency* pointed to the fact that conversations about money should happen often and regularly. Participant 6 mentioned having financial conversations monthly, but other participants noted talking about the conversations more regularly (weekly or even daily). Previous research has found that communication about finances led to relationship satisfaction (Amato & Rogers, 1997). Therefore, when a couple has regular conversations about finances, the result will likely be more positive feelings and more relationship satisfaction. Couples should work together to decide how consistently they need to have financial conversations, and adjust the time accordingly until they both feel the regularity of the meetings keeps their finances on track. However, because previous research found that balancing couple time with other responsibilities may be stressful (Risch, Riley, & Lawler, 2003), couples should ensure that time is set aside for them to do fun things besides discussing money matters.

Relevant facts. *Relevant Facts* labeled those instances where participants mentioned preparing to discuss money by gathering proof, evidence, and details. In many examples from

the participants, this included having a plan from a previous financial discussion to research and be prepared with relevant facts to enter the next conversation. Conversations about money evoke powerful emotional states during all stages of a marriage (Shapiro, 2007). Therefore, the romantic pair could decide to not only cooperatively gather facts, but to also focus on only the facts as they approach the conversation in order to avoid powerful emotions that may make the financial conversation more difficult.

Financial task assignment. The *Financial Task Assignment* component prescribed that couples should decide which partner(s) would tackle tasks related to taking care of the finances prior to a conversation about money. Previous research found that couples made choices about the fulfillment of tasks based on individual expertise, availability of time, and personal enjoyment (Skogrand et al., 2011), so it was not surprising to see that the *Financial Task Assignment* component primarily broke into the two following themes: *One Does All* and *Work Together*. Because couples may assign tasks based on factors like availability of time or personal expertise, tasks may be accomplished by only one person, or by both partners working together as a team (e.g., because both partners have the time available or both partners have expertise with the task). Based on this *Financial Task Assignment* component, romantic pairs could discuss the assignment of financial tasks during each financial discussion, and then cooperatively agree to work on tasks independently or together – depending on the personal preferences of each individual.

Outside help. The *Outside Help* component showed that partnerships should decide how to involve or consult others prior to or in preparation for the financial conversations. The data demonstrated that partners either thought outside help was unwise (*Taboo*) or that outside assistance was acceptable (*Advice*). Previous research uncovered that the topic of money was

deemed as offensive and unthinkable to even talk about with friends (Proulx, Helms, & Payne, 2004; Singh, 1997), so it makes sense that many couples viewed outside help as *Taboo*.

However, other partnerships see outside help as way to seek advice, guidance, and information from someone outside the partnership such as friends, family, and professionals. To enact the *Outside Help* component, couples should first come to a cooperative agreement as to whether or not consulting others is taboo or acceptable. Then, partnerships could use (or not use) outside help to best fit the cooperative relational choice prior to each financial conversation.

Scheduling. The *Scheduling* component identified that couples should organize and set a time to talk about finances. Today's society faces a fast pace of life (Garhammer, 2002; Southerton & Tomlinson, 2005). Married couples must handle the fast pace of life in addition to everything else going on in their partnership – including finances. Therefore, couples should cooperatively set aside times to talk about finances. Because of the busyness of schedules, couples may need to get creative with how to fit in conversations about money. As Participant 90 shared, talking while walking the dog in the evenings may work as long as both partners agree to take that time to talk about money.

Separation. *Separation* points to the fact that talks about money should be separate from conversations about other aspects of the relationship, and both partners should plan for this in advance of the financial conversation. This notion to keep financial conversations separate from other aspects of the relationship takes some foresight to ensure that the pair plans other times to talk about topics such as the relationship, the family schedule, or outside engagements. By keeping the focus on only money during financial conversations, couples may be more likely to accomplish all the established tasks in the allotted time, and the partners may feel more positive about the financial conversation.

Shared vision. The final component of *Cooperative Contextual Choices* is the *Shared Vision* component. *Shared Vision* addresses that relational partners should have mutual goals related to finances before entering a financial conversation. Previous research has shown that romantic pairings that cultivate a shared vision regarding finances are predicted to have more satisfied relationships (Archuleta, 2013; Britt & Huston, 2012). Without a shared vision, it may be even more challenging to achieve satisfaction during financial conversations and possibly in the relationship itself. Because a shared financial vision has the capacity to lead to more satisfaction, couples should focus on developing a shared vision early in the relationship.

In addition to leading to satisfied relationships, this aspect of *Cooperative Contextual Choices* may also be the most important facet to enact when having a positive financial conversation because the theme appeared more times throughout the data than any other themes (*Shared Vision* comprised 15.67% of all themes). Because having mutual goals related to finances likely involves discussing the future, couples should set aside time separate from the financial discussion to talk about their goals and visions for the future (i.e., living arrangements, whether or not to have children, when/where to retire). As was mentioned in the *Separation* component, financial conversations should focus only on finances and not on other things like goal setting, so relational partners may need to plan ahead and schedule time to talk about shared goals so the couple is able to use the shared goals as a foundation to guide financial conversations.

Consciously Enacted Internal Strategies

Once the partners plan ahead to create the proper context together, then both individuals in the relationship should make a conscious effort to enact internal strategies while having a financial conversation. The second category of the Positive Money Talks taxonomy,

Consciously Enacted Internal Strategies, points to the facets that an individual could choose to personally enact while he or she is having a financial conversation with his or her partner. The comments from participants suggest that both individuals may enact these strategies, but the parts of this category of the taxonomy point to what one can do on an individual level. The ten components of the *Consciously Enacted Internal Strategies* category of the taxonomy are *Empathetic, Focused, Truthful, Humorous, Exonerative, Open-Minded, Rational, Respectful, Supportive, and Trusting*. The following outlines how and why components of the taxonomy could be consciously mentally enacted while talking about money.

Empathetic. *Empathetic* identified that an individual should consciously choose to be understanding. Previous research has shown that dissatisfaction with the comprehension and understanding shown by the relational partner led to dissatisfaction with communication about finances (Duba et al., 2012). Because this research looked for ways to achieve positive financial conversations, the finding that individuals believe comprehending what the partner says is important aligns with previous research. Therefore, individuals should make a conscious choice to listen and be empathetic to what the partner is saying. If an individual makes an attempt to understand the partner, the couple may arrive at a good solution together because both partners would be concerned with understanding all facets of the issue and each other in the process.

Focused. The *Focused* component identified that an individual should cognitively be attentive to the task at hand so the time it takes to talk about finances is brief. Focus requires self-discipline so the listener does not let his or her thoughts stray to mentally making a grocery list or thinking about a problem from another aspect of life. Because there are often many things that partners may need to devote their energy to such as parenting (Baxter, 2010), individuals should make a conscious effort to focus on the financial conversation as it is happening,

especially since being concise has shown to be a way to positively deal with potential conflict (Honeycutt et al., 1993).

Truthful. The *Truthful* component showed that participants should opt to be honest and candid with perspectives during conversations. The data showed that honesty ensured there were no secrets while talking about money. Honest communication is a way for couples to attain trust in the relationship (Baxter, 2010), so couples should focus on being truthful during financial conversations because that honesty may positively impact the entire relationship.

Humorous. *Humorous* labeled those instances where an individual chose to consciously take a light-hearted view of the situation. This theme often referenced joking around or trying to put a funny spin on a difficult situation. Previous research found that when couples used humor during conversations, the humor allowed them to develop shared perspectives because the partner was more willing to see the perspective of their partner (Ledbetter et al., 2010). The humor may help each partner see choices more openly instead of thinking so seriously about specific financial options. Humor, then, should be a cognitive choice that an individual makes as he or she interprets what is heard from the partner. This conscious choice should then assist in the formation of a shared vision (which has been demonstrated as important) as the couple talks about money.

Exonerative. The *Exonerative* component identified that an individual should let bygones be bygones regarding past financial mistakes, so he or she is able to forgive and move on. Because previous research has shown that the ability to grant forgiveness is a significant facet that leads to long and satisfying relationships (Fincham, 2003), an individual should decide to forgive his or her partner for past financial transgressions. One issue with forgiveness is that although a person may tell his or her partner that he or she is forgiven, the individual may still

harbor some resentment and not truly forgive. This component points out that it is important for an individual to choose to forgive, so that the individual does not unconsciously blame the other person during financial discussions.

Open-Minded. *Open-Minded* classified that a relational partner should mentally make a decision to flexibly and amenably consider ideas that are different from his or her own ideas. Openness in a relationship is a crucial way to develop and nurture romantic partnerships (Hoppe-Nagao & Ting-Toomey, 2002), so an individual should choose to be open to his or her relational partner in order to have positive financial conversations. This goal may become challenging as a relationship matures, because the longer a couple is together, the more likely it will be for individuals to stubbornly attach to personal ideas (Atwood, 2012). This means it is especially salient for a relational partner to keep an open mind in talks about finances so he or she does not hold too tightly to his or her own ideas.

Rational. The *Rational* component prescribes that an individual should make the decision to talk about finances while being logical, reasonable, and free from emotion. The ability to be rational aligns with previous research that states when dealing with potentially conflictive situations, individuals need to be rational (Honeycutt et al., 1993). Sometimes emotions may cause individuals to overreact, so by focusing on being rational, a relational partner may be better able to discuss finances by focusing on logic and reason behind conversational contributions instead of being overcome by emotion.

Respectful. The *Respectful* component identified that in order to have an effective financial conversation, an individual should choose to be humble, polite, and courteous during the conversations. An individual should not only think about the conversation in respectful ways, but the individual should also think about how to show that respect to his or her partner as

well. Respect itself is a vital forecaster of satisfaction in romantic relationships (Schramm, Marshall, Harris, & Lee, 2005); therefore, a romantic partner should be respectful during financial conversations.

Supportive. Another component, *Supportive*, recommends that individuals should choose to be helpful, caring, and compassionate during a financial conversation. By thinking of themselves as supportive, relational partners may then be able to respond and interact in ways that not only make them look more reassuring, but may also make the conversational partner feel more supported. For both men and women, dissatisfaction with support from their partner is related to dissatisfaction with communication about finances (Duba et al., 2012). To ensure that financial conversations leave a person feeling more satisfied, individuals should make support a focus as they are choosing responses and actions during a conversation.

Trusting. The final component of the *Consciously Enacted Internal Strategies* taxonomy is *Trusting*, which points out that an individual should believe in the character, ability, and strength of the partner. Although trust may be demonstrated through words, trust may also identify how a person feels about someone on the inside. When a person believes that a partner is trustworthy, he or she may be more likely to see the good intent behind suggestions and to trust the partner to do things such as stick to the budget and consult the other before making larger purchases. The participants in this research are not the only ones that see trust as important, because prior research has also identified a need for trust in conversations about communication (Skogrand et al., 2011).

External Enacted Tactics

Once the stage is set for the conversation, and the individual has made a conscious effort to be in a certain frame of mind, the final part of the taxonomy points out what the individual

should do and say during the financial conversation to help ensure a more positive result. The six components of the *External Enacted Tactics* category of the Positive Money Talks taxonomy are *Agree*, *Ask*, *Discuss*, *Express Gratitude*, *Listen* and *Share*. The following outlines how and why each component of the taxonomy should be externally enacted during discussions about money.

Agree. The *Agree* component identified that a participant emphasized points of agreement. Couples that agree about matters related to money early in their relationship enjoy greater satisfaction with the relationship throughout the years (Britt & Huston, 2012). Because long-term satisfaction results from agreement, individuals should make statements to show agreement with their partner as decisions are being made. However, this does not mean that a person needs to simply agree with the partner and acquiesce his or her own personal needs – sometimes a partner should consider a compromise. When a romantic partner compromises, this compromise has the capacity to positively impact the overall harmony in the partnership (Hoppe-Nagao & Ting-Toomey, 2002). Additionally, it is important to work toward agreement because disagreement concerning money has the potential to create discord in the rest of the relationship (Duba et al., 2012).

Ask. The *Ask* component shows that an individual should inquire about more details during talks about money. Examples of questions to ask during a conversation about money came from Participant 80: “‘How do you feel like we should be spending our money?’ ‘Do we think we're saving enough?’” When an individual does not know as much as his or her partner when it comes to circumstances surrounding finances (e.g., facts, feelings, or purpose), it may be important for that individual to ask questions that lead to greater understanding in the partnership. Additionally, when a partner asks questions, the other partner may feel more

supported; showing support generates friendliness and closeness in a romantic partnership (Sullivan et al., 2010).

Discuss. *Discuss* identifies that individuals should engage in a back and forth conversation. Previous research reveals that discussion revolving around money and purchases leads to greater relationship satisfaction (Amato & Rogers, 1997). The importance of engaging in discussion surrounding money was important to the participants of this research, because *Discuss* was coded in over a tenth (11.28%) of the data. Montgomery (1981) pointed out that in order to achieve quality communication when interacting, the communicative event must be made up of a collection of contributions from each partner. Therefore, an individual should engage his or her partner in ways that will encourage him or her to elaborate or respond to the conversation. Some ways that a relational partner might engage a conversation is through asking for clarification (see the *Ask* component earlier), displaying nonverbal signs to encourage (e.g., head nod, smile, earnest eye contact), or pointing out other options to consider. Couples, though, should approach this facet of the taxonomy with caution because previous research has shown that partners may deploy more destructive interactions while they are talking about money (Papp et al., 2009). In order to achieve positive outcomes, individuals should avoid negativity and engage relational partners in discussion in positive ways.

Express gratitude. The *Express Gratitude* component points out that an individual should state expressions of happiness, appreciation, and thankfulness to his or her partner during financial conversations. Expressing gratitude is important in a relationship because expressing gratitude motivates the relational counterpart to want to maintain the relationship (Kubacka, Finkenauer, Rusbult, & Keijsers, 2011). Therefore, when talking about money, an individual should share personal happiness with his or her partner, make statements of appreciation, or

simply tell the partner that he or she is thankful. These expressions of gratitude may not only make the financial conversations more positive, the expressions may maintain the relationship in the future.

Listen. As a component of the *External Enacted Tactics* part of the taxonomy, *Listen* tells individuals that they should thoughtfully pay attention to what the partner is saying during financial conversations. In order to demonstrate good listening skills, an individual may use tactics such as leaning forward to better hear the partner or repeating what the partner has said to demonstrate that he or she was listening. Listening does not just help the listener be attentive to the conversation, but past research has also found that when a partner displays that he or she is listening, the other partner sees this gesture as a gift because it shows sincere interest in what the partner has to say (Fowers, 2001).

Share. The final tactic that could be enacted during financial conversations according to this data is *Share*. *Share* explains that an individual should voice his or her thoughts, ideas, and opinions during a financial conversation. At times, financial conversations may be difficult, so instead of waiting for the other person to initiate a discussion, an individual may simply take charge and share more about feelings, details, or the situation. By sharing, the individual will hopefully help his or her relational partner to understand the situation better. In fact, sharing personal preferences regarding money results in higher relationship satisfaction (Britt & Huston, 2012).

Moving Forward with the Positive Money Talks Taxonomy

The Positive Money Talks taxonomy answered the first research question by providing a list of strategies that individuals employed in a romantic pairing to attain positive relational outcomes when discussing finances. This section overviewed the resultant list of strategies that

were discovered, explained how each may work within a conversation, and finally pointed to research in support of the components of the taxonomy. The Positive Money Talks taxonomy demonstrated that romantic partners should cooperatively enact contextual choices with their partner before the conversations, consciously enact internal strategies, and execute communicative strategies during the conversations.

The taxonomy emphasizes the complex nature of communication about finances. First, many of the contextual choices should be decided and acted upon jointly before the conversation even begins. Second, the taxonomy emphasizes there may be a need for personal regulation of thoughts throughout a conversation. Finally, the communicative choices that are made during the conversation may play a key role in reaching a positive outcome. Because this was an interpretive study, we only know the stories that led to this taxonomy, and not a demonstrative mapping that identifies which parts of the taxonomy are most successful, which if any of the components of the taxonomy could be enacted together, or which are simply prone to personal choice. Further research should continue to refine this taxonomy to identify how and to what degree each of the Positive Money Talks taxonomy components positively impact financial conversations between romantic partners. The next section will explore how the data from this study supported and offered new contributions to the relational maintenance literature.

Relational Maintenance Strategies in Financial Conversations

Beyond highlighting tactics for talking about money, this study posed the second research question (RQ2: Which relational maintenance strategies do individuals report using when engaging in positive conversations about finances?) to endeavor to uncover how the already established relational maintenance strategies were used during financial conversations. The pre-established list of relational maintenance strategies (Stafford, 2011) outlines tactics romantic

couples use to maintain relationships. The seven relational maintenance behaviors are: positivity, understanding, assurances, network, sharing tasks, relationship talks, and self-disclosure (Stafford, 2011). This section will identify how the established relational maintenance strategies were used to talk about money, in addition to identifying which of the aforementioned components of the Positive Money Talks taxonomy were used in relation to each specific relational maintenance strategy. Of the seven relational maintenance strategies, couples reported using positivity, understanding, assurances, sharing tasks, and self-disclosure during financial conversations. However, these data showed that individuals did not often use network or relationship talks during financial conversations. Below is a more detailed overview of the use (or lack of use) of the seven relationship maintenance strategies in conversations about money and the Positive Money Talks taxonomic components that related to each relational maintenance strategy.

Positivity

A majority of the participants reported using *Positivity* (79%) when they were talking about finances. Specifically, individuals reported feeling the most cheerful and optimistic regarding finances when the partners used the following components of the Positive Money Talks taxonomy: *Shared Vision*, *Discuss*, and *Budget Tactics*. Previous research showed that the best predictors of satisfaction are related to how much a partner exceeds expectations regarding positivity (Dainton, 2000). Because the participants were sharing stories about satisfaction with financial conversations, the fact that the participants recalled these specific instances may mean that the relational partners exceeded expectations regarding *Shared Vision*, *Discuss*, and *Budget Tactics*. If true, this may mean the best way to achieve positivity during financial conversations is through the romantic partners exceeding expectations with shared

vision, effective discussion, and use of budgeting tactics. Additionally, two of the three components (*Shared Vision* and *Budget Tactics*) are on the *Cooperative Contextual Choices* portion of the taxonomy, meaning that positivity may best be achieved cooperatively. Future research should explore the connection between these specific components.

The participants who did not mention positivity while discussing finances had responses relating to stress. The participants likely recalled specific financial conversations that were unsuccessful because of stress and therefore did not benefit from positivity as a maintenance tactic. Previous research has shown that a not-so-positive workday may impact an individual's mood after work, meaning that the individual could carry stress and frustration from work into relational interactions after work (Danner-Vlaardingerbroek, Kluwer, van Steenberg, & van der Lippe, 2013). The individuals who talked about the lack of positivity due to stress likely were recalling a negative financial conversation, possibly occurring after a stressful day. Because this research did not uncover any cause and effect relationships, future research should examine how antecedents may impact the building of a successful financial relationship.

Understanding

Almost all of the participants (98%) shared empathy, cooperation, and patience while discussing finances. Those individuals that used the maintenance tactic of understanding had responses in the following components of the Positive Money Talks taxonomy: *Empathetic*, *Shared Vision*, *Discuss*, *Budget Tactics*, and *Exonerative*. Previous research has shown that when partners reveal understanding during interactions, it typically points to a positive overall relationship (Honeycutt et al., 1993). Because these individuals answered a survey recruitment to talk about positive financial conversations, it is possible that the individuals in this study already had good overall relationship quality. Additionally, since the five components fell into

all three of the Positive Money Talks categories (*Cooperative Contextual Choices*, *Consciously Enacted Internal Strategies*, and *External Enacted Tactics*), it may mean that relational partners need to already have a strong relationship to be adept at using components in all three areas in order to attain understanding. Since this research did not ask participants to rate the overall quality of the relationship, future research should examine how relationship quality may impact the presence or absence of understanding during financial conversations. Furthermore, it is not possible to extrapolate a reason not using the maintenance tactic of understanding because there were only two participants who did not mention using understanding, and neither comment provided enough detail to explain. Future research should explore what situations may prompt individuals to not use understanding during positive financial conversations.

Assurances

For this maintenance tactic, most all of the participants (98%) assured their commitment to continuing with their relationship while talking about money. Previous research has shown that assurances have been used to help with breakdowns in the relationship (Brandau-Brown & Ragsdale, 2008), so it makes sense that individuals would employ assurances during financial conversations where breakdowns may often happen. The three major themes from the Positive Money Talks taxonomy that were used in the examples of assurances were: *Shared Vision*, *Discuss*, and *Budget Tactics*. Because those three components fall into two of the areas of the taxonomy (*Cooperative Contextual Choices* and *External Enacted Tactics*), these data demonstrated an individual should verbally assure his or her partner regarding decisions that are shared (such as shared vision and budget tactics) during financial conversations.

Future research should delve into assurances in financial conversations to uncover how partners collaboratively demonstrate assurances and how assurance is achieved through

engagement in discussion. Again, it is not possible to extrapolate a reason for not using the maintenance tactic of assurances because there were only two participants who did not mention using assurances, and both pointed to external circumstances. Future research should also explore the impact of outside situations regarding relational assurance during positive financial conversations.

Network

The network relational maintenance strategy emphasizes relying on family and friends, yet only 14 of the 100 participants used networks regarding financial conversations. The small number of individuals that used networks consulted the network regarding only one component of the taxonomy: *Advice*. The stories that the participants shared mentioned contacting others for guidance and information when one or both of the partners were not sure what to do regarding a money situation. Although only 14 mentioned using the network for advice, there was not a consensus regarding what members of the network to use. Participants used friends, family members, and professionals to get advice. However, since *Advice* falls into the *Cooperative Contextual Choices* part of the taxonomy, this may mean that whenever couples do seek advice regarding finances, the partnership should agree regarding whom to contact and seek advice. Future research should further explore the process of how partners together decide how to consult outside networks. Additionally, future research should qualitatively evaluate why and how couples use outside networks for advice.

Largely, though, participants did not consult personal networks related to financial matters (86%). This finding is contrary to not only the relational maintenance literature (see Stafford, 2011) but to previous research that pointed out that satisfaction within the relationship comes from utilizing a social network (Edenfield et al., 2012). Couples may not use networks

related to finances since money is often seen as private (Singh, 1997). Additionally, when consulting family members, family norms may become so strong that the partners may feel obliged to follow the expectations from the broader family (Afifi et al., 2013). Participants may not have consulted others because they did not want to complicate the financial conversation. Couples, however, likely use networks for overall relational maintenance (Stafford, 2011) even if they do not use networks regarding finances. Future research should continue to explore why couples do consult networks regarding finances.

The three main components (*Taboo*, *Separation*, and *Discuss*) for not using networks fell dominantly into the *Cooperative Contextual Choices* component of the taxonomy. This finding demonstrates that the couples worked cooperatively to decide to rule out network assistance. This is an important finding because it demonstrates that couples should discuss the use of outside networks regarding finances early on to avoid the stress that may ensue when only one person talks to an outside party about finances without clearing it with his or her partner. Additionally, future research should examine how networks function in other relational facets given that networks do appear to be used as often regarding financial conversations.

Sharing Tasks

It was not surprising that many participants (70%) tackled tasks cooperatively regarding financial conversations because previous research has pointed out that the most often used maintenance tactic is task sharing (Dainton & Stafford, 1993). All of the stories surrounding shared tasks fell into only one part of the taxonomy: *Cooperative Contextual Choices*. The fact that all instances fell into *Cooperative Contextual Choices* demonstrates that tasks surrounding finances are decided cooperatively. Future research should examine exactly how the teamwork happens, and further delineate the specific tasks that lead to effective money conversations.

Not surprisingly, the other participants (30%) that said they did not share financial tasks all mentioned that one partner took care of all of the financial tasks. Interestingly, though, the decisions that one person should take care of all the financial choices fell into the *Cooperative Contextual Choices* section of the taxonomy. This information suggests that even when one person takes on all of the responsibility for completing a task, this decision may still be made cooperatively. Because outside factors such as personal preference for doing a task or busyness may impact these decisions, future research should qualitatively examine the exact reasons why one partner takes on the responsibility for accomplishing the task regarding financial situations.

Relationship Talks

The data showed that only 29 of the 100 respondents (29%) discussed their relationship when they were also discussing money. The two components of the taxonomy that were mentioned in these stories (*Express Gratitude* and *Discuss*) both fell into the *External Enacted Tactics* category of the Positive Money Talks taxonomy. Relational maintenance research shows that relationship talks need to be part of maintaining a relationship (Stafford, 2011), but based on these data, the relationship talks likely do not happen during financial conversations. Forming a romantic partnership means continually negotiating the details surrounding interaction and dependence on each other (Goldsmith, 1990). Those participants that did talk about the relationship during financial talks may have felt that every moment of interaction should focus on the relationship itself; yet, a majority of the participants did not talk about the relationship during financial talks. Further research should explore qualitatively why couples feel the need to bring up the relationship when discussing finances.

However, a majority of the participants (71%) did not discuss the quality of their relationship while talking about money. The responses were primarily coded in one theme

(*Separation*) that fell into the *Cooperative Contextual Choices* category on the taxonomy. This is an important distinction because it means that when participants noted that conversations concerning relationships needed to be separate from talks about money, this decision to keep it separate likely was decided cooperatively. Future research should expound upon the reasons for choosing to keep relationship talks separate from financial talks, and more importantly, if there are other conversations where those relationship talks may not be welcomed.

Self-Disclosure

Self-disclosure, the final relational maintenance strategy evaluated in this research, was found to be used by most of the participants (84/100). Individuals reported self-disclosing during financial conversations, and those responses fell into four components of the Positive Money Talks taxonomy (*Share, Truthful, Shared Vision, and Discuss*) that also represent each of the three major areas of the taxonomy (*Cooperative Contextual Choices, Consciously Enacted Internal Strategies, and External Enacted Tactics*). Because the participant examples regarding the use of self-disclosure fall into all three major areas, the data may point to self-disclosure being a multi-faceted process during financial conversations. An individual may need to cooperatively decide how much (and whether) to disclose, subconsciously focus on honesty of own disclosure, and finally simply share and discuss feelings during financial conversations. Future research should further explore the mentioned complexities surrounding self-disclosure during financial conversations.

However, there were 16 participants that did not report self-disclosing during financial talks. Because those 16 comments were mostly in the *Relevant Facts* component in the *Cooperative Contextual Choices* category of the taxonomy, these data showed that the choice to simply focus on facts and not self-disclosure of topics (like feelings) is a decision that may be

cooperatively decided before a financial conversation begins. However, previous research has shown that more self-disclosure leads to more commitment and love in a relationship (Edenfield et al., 2012), so further research should explore when self-disclosure does happen for those couples who chose not to self-disclose during financial conversations.

Moving Forward with Relational Maintenance Research

The focus on the relational maintenance tactics in this research answered the second research question by explaining how individuals employed existing relational maintenance strategies to attain positive relational outcomes when discussing finances. This section identified how the established relational maintenance strategies were used to talk about money, in addition to identifying which of the aforementioned components of the Positive Money Talks taxonomy were used in relation to each specific relational maintenance strategy. As a review, couples only reported consistently using five of the relational maintenance tactics: positivity, understanding, assurances, sharing tasks, and self-disclosure during financial conversations. Additionally, these data showed that individuals were less likely to use network or relationship talks during financial conversations. Because this research found that one specific type of relational conversation changes the way couples use the established maintenance tactics, future research should explore whether other types of conversations may change the use of the relational maintenance tactics in maintaining a relationship.

The Positive Money Talks taxonomic components that appeared in the data concerning each of the relational maintenance strategies also provided a more nuanced view of how the maintenance tactics function in a relationship – especially during financial conversations. Most importantly, the additional overlay of the Positive Money Talks taxonomy components showed that five of the relational maintenance tactics should be cooperatively enacted with the relational

partner, at least with regard to financial conversations. Additionally, since the participants mentioned only five strategies pertaining to maintaining a relationship during talks about money, this may mean some components of the established relational maintenance measure are more important than others in maintaining a relationship. Future research should delve into which strategies may be most effective at maintaining a relationship, how couples decide which strategies work the best for the partnership, and which of the strategies may work best when enacted via consultation with the partner.

The taxonomic categories, while providing more details for how relational maintenance strategies are used, emphasize the complex nature of maintaining a relationship during conversations that categorically lead to relationship decline or destruction (Dew, Britt, & Huston, 2012; Dew & Dakin, 2011). Because this was a study that was conducted with open-ended survey questions, I was not able to ask more nuanced follow-up questions regarding how the components of the Positive Money Talks taxonomy interacted with the relational maintenance tactics or regarding the cooperative nature of the decisions. Future research should interview relational partners together to uncover more about the cooperative nature of the relational maintenance strategies. The next section will explore how the data from this study also formed a taxonomy of relational outcomes that occurred when couples had positive financial conversations.

Relational Outcomes of Positive Financial Talks

This section examines the relational outcomes that may result when couples successfully talk about money to answer Research Question 3 (RQ3: What are relational outcomes of positive financial conversations?). The Relational Outcomes of Positive Financial Talks taxonomy has five components that identify the effects on the relationship that may come from

constructively talking about finances: *Hope, Positivity, Satisfaction, Strength, and Resilience*. According to this research, couples largely achieve positive relational outcomes from having positive financial conversations. A detailed overview of the five ways relationships may be impacted by positive financial conversations follows.

Hope

The *Hope* component identified that when participants positively talked about money, it likely made the couple feel as if the relationship was moving brightly to the future. Participants mentioned topics such as dreaming or planning for the future together during the financial conversations. As in the Positive Money Talks taxonomy, relational partners should have a shared vision to have successful financial conversations, and if the partners feel as if they are able to accomplish the shared vision due to collective financial planning, then it makes sense that positive financial conversations may leave romantic partners feeling hopeful. Previous research has found that when couples talked about things such as dreams or hopes, those conversations positively maintained the relationship (Hoppe-Nagao & Ting-Toomey, 2002), so these findings align with that research in that if couples talk about dreams and hopes (see *Shared Vision* in the Positive Money Talks taxonomy) as part of their financial conversations, then it will likely lead to feelings of hope.

Positivity

The *Positivity* component pointed out that financial conversations that were positive may help the individual have an even more optimistic and encouraging view of the entire relationship. This finding aligns with previous research that found that when relational partners have a positive exchange, those interactions become a foundation for building a great relationship (Gable et al., 2006). Therefore, each positive financial conversational exchange has the capacity

to firm up the foundation of a positive partnership, so couples should aim for positive financial talks to achieve even more positivity in the relationship.

Satisfaction

The *Satisfaction* component pointed to when the individual felt content, pleased, and fulfilled with the relationship that may have been due to a financial conversation. Although talking about financial conversations may sometimes be difficult, this research demonstrated that working through the tough spots may have an impact on satisfaction with the larger relationship. Previous research has shown that satisfaction is an essential component to building a highly functioning relationship (Fletcher, Simpson, & Thomas, 2000). Because being satisfied as a stand-alone construct leads to a better relationship, knowing that financial conversations may create satisfaction means that couples should work even harder at positive financial conversations because the resultant satisfaction may mean an even more successful relationship.

Strength

The component *Strength* labeled when the participant sensed power, durability, and resistance in the relationship that may be due to a successful financial conversation. As the data demonstrated, although positive, financial conversations sometimes were not fun and took extra effort, the result of that extra work likely was a stronger relationship. Previous research found that if partners were able to establish a strong relationship, then those couples would be able to more efficiently handle conflict (Skogrand et al., 2011). According to this research, handling those tough financial conversations positively may lead to strength, which then in turn may arm the couple to handle future conversations even better. Because talks about finances often lead to arguments (Britt & Huston, 2012; Britt, Huston, & Durband, 2010), couples should continue to

strive for positive financial conversational outcomes to build up the relational strength necessary to face future financial conflicts.

Resilience

The final component in the Relational Outcomes of Positive Financial Talks taxonomy, *Resilience*, categorized those statements showing that the relationship was flexible enough to persevere even when financial conversations became stressful. Even though financial conversations may have been difficult, the positive outcome of the conversation likely left the couple feeling triumphant for persevering despite the stress. Previous research has shown that struggles regarding money are more stressful than any other type of argumentative topic (Papp et al., 2009); therefore, it was not surprising that the participants in this study mentioned encountering stress. These couples, however, pushed through the stress, which may have led to those conversations feeling positive. Relational partners should be cautioned that they should effectively manage any resultant stress during or after a financial conversation because those stress-filled environments zap individuals of the energy necessary to productively handle other relational concerns (Buck & Neff, 2013).

Moving Forward with the Relational Outcomes of Positive Financial Talks Taxonomy

The Relational Outcomes of Positive Financial Talks taxonomy answered the third research question by providing a list of outcomes that likely resulted from having positive financial conversations. This section overviewed the resultant list of outcomes that were discovered, and pointed to how these outcomes may help the relationship. The Relational Outcomes of Positive Financial Talks taxonomy showed that romantic partners likely have positive outcomes to positive financial conversations, but more importantly the results show that positive conversations about finances likely result in healthy, long-term relational consequences.

Future research should further examine how *Hope, Positivity, Satisfaction, Strength, and Resilience* impact the longevity of the relationship through qualitative inquiry. Further research should continue to refine and possibly bolster this taxonomy to understand more about the larger relational impacts of each of the outcomes in the Relational Outcomes of Positive Financial Talks taxonomy. The next section will explore the implications of this research.

Implications

This research has important implications regarding our understanding of maintaining relationships during financial conversations in romantic partnerships. The stories from the participants, and then the taxonomic coding through the data analysis process, have revealed new nuances regarding financial conversations in romantic partnerships. This research has three important implications for research going forward: (1) financial conversations contain complex components for partners to manage; (2) successful financial conversations likely happen through consultation with the relational partner; (3) preemptive financial education for couples may help them prepare to have financial conversations.

The first implication for this study is that financial conversations contain complex components for partners to manage. This research dissected stories of positive financial conversations to show that a financial conversation is more than one moment in time. Financial conversations often take considerable work prior to the conversation as partners take care of financial tasks, gather facts, organize time to talk, and work to agree on shared visions. Then, as the individual enters a conversation, the individual should cognitively manage a laundry list of items to ensure their head is in the game (things such as keeping an open mind, being rational, and trusting the partner implicitly). Finally, an individual should enact various communicative tactics such as asking questions and being an engaged listener to ensure the financial

conversation flows toward a positive outcome. Just by using the components of the entire Positive Money Talks taxonomy, individuals would need to keep track of 24 different tactics that may achieve a positive financial conversation. Therefore, individuals in romantic partnerships should be aware of the extremely complex nature of financial conversations, and use that awareness to conquer the complexities in ways that lead to positive financial conversations.

The second implication from this research is that successful financial conversations appear to happen through consultation with the relational partner – meaning maintaining the relationship during financial conversations may require contributions from both partners. Stafford and Canary (1991; Canary & Stafford, 1992; Stafford, 2011; Stafford, Dainton, & Haas, 2000) introduced relational maintenance theory to provide tactics to help maintain relationships, but other than sharing tasks, the strategies did not explicitly imply consultation or coordination with the relational partner. This research, however, has revealed a list of components that should be implemented cooperatively with the relational partner. This implication points out that in a romantic partnership, the teamwork of the two partners may be what helps achieve success in a financial conversation. Therefore, individuals in romantic partnerships should be aware of the necessity of consulting and cooperatively working with their partner when planning for financial conversations.

The final implication is that preemptive financial education for couples has the potential to help partners learn how to prepare for financial conversations. Romantic partners may seek education for problems in the relationship, but we need to encourage romantic partners to seek educational resources before problems occur. The Positive Money Talks taxonomy developed through this research has identified a helpful list of tactics that may help romantic pairs achieve positive financial conversations. One section of the taxonomy, *Cooperative Contextual Choices*,

refers to those tactics that should be done prior to even starting a financial conversation. Instead of waiting for financial conflicts to occur, couples should instead proactively seek financial education early in the relationship to learn more about how to prepare for financial conversations. This knowledge will not only guide couples to have conversations about important topics that impact the larger relationship (such as shared goals), but the knowledge should also help couples to be more prepared for financial conversations. Therefore, individuals in romantic partnerships should seek financial resources early in their relationship to learn how to prepare for financial conversations. Yet, because some couples may not seek out these resources, future efforts should be made to make the information from this study and other pertinent studies available through county extension offices, community organizations, and even possibly through financial institutions. The next section will explore the limitations of this research.

Limitations

This research shed light on how couples positively have conversations about money, in addition to identifying potential relational outcomes of positive financial conversations. As with any study, there are several limitations. First, although the ages of the participants and the length of the committed, romantic partnerships were diverse, the participants were largely from one race/ethnicity and were very educated. A large majority (90%) of the respondents identified themselves as White/Caucasian, with no more than two people falling into any other ethnic minority category. Because people of different races/ethnicities may be culturally attuned to handling financial issues differently, these results then may only show us how the White/Caucasian ethnicity is culturally attuned to talk about finances.

As it relates to highest degree earned, 34% of the participants had earned a Master's degree and 24% of them had earned a doctorate. This means that 58% (n = 58) of the survey respondents had completed a graduate education. Although education may not matter, the access to education may have provided this participant pool access to a better set of tools to deal with financial conversations. Additionally, greater education may mean more money and less stress regarding financial pressures. Therefore, the lack of diversity in the sample regarding race/ethnicity and education makes the generalizability to the larger population more difficult.

A second limitation is in regard to the relational partner. First, because the survey invitations were sent via an email listserv and via social media, I was not able to determine whether or not respondents consulted their relational partners while taking the survey. If the survey respondent consulted his or her partner, it may have changed the story surrounding the financial conversation to something different than the respondent may have initially recalled. I also did not ask the participants to identify their partner by name, so I have no way of knowing whether or not both partners in a relationship completed the survey. If both partners completed the survey, then I may have had the same types of situations reported twice. Additionally, because I did not track or ask for partners to participate, I am not able to compare answers between relational pairs.

A third limitation is related to household size and the amount of income. The survey asked for the household size and the combined family income, but because the sample size was not large enough, I was not able to analyze the data as it pertained to household income to see if socio-economic status impacted the occurrence of positive financial conversations. As it relates to household size, 37% of the respondents reported a household size of two, but I did not inquire as to whether or not the partners had children that had already moved out or whether the partners

did not have any children. Children may add a stressor dimension to finances, so future research should try to further parse out more about family dynamics as it relates to financial conversations. Additionally, the participant pool for this study was largely affluent, with 67% of the participants reporting a combined family income of over \$100,000. The lack of diversity in the socioeconomic status makes the taxonomy incomplete.

A final limitation is the self-reported story about the financial conversation. First, money is typically a taboo subject (Atwood, 2012). Although the respondents shared stories about positive encounters during financial conversations, because talking about money is often taboo, they may have left out details regarding more intimate financial details of their conversations. Additionally, because I framed the questions to reference financial conversations that left them feeling good (self-defined), the stories that the respondents shared may be a bit more positive than the average-every day financial conversation. The self-reported stories also may be subject to personal interpretation and clarity of memory surrounding the situation, meaning the stories told may not exactly match the situations that truly happened.

Conclusion

This study examined how romantic partners talked to each other about finances in positive ways. The current study sought to understand more about how romantic pairings talk about money in ways that led to positive results. By using an interpretive approach, the stories from the participants revealed strategies that couples may use during positive financial conversations, in addition to revealing likely relational outcomes of positive financial conversations. This study first revealed the Positive Money Talks taxonomy - a taxonomy of tactics that individuals may use to have positive conversations about finances. Second, this study supported and offered new contributions to relational maintenance literature (Canary & Stafford,

1992; Stafford, 2011; Stafford & Canary, 1991; Stafford et al., 2000) regarding how maintenance is used when talking about money. Finally, this study offered a Relational Outcomes of Positive Financial Talks taxonomy to list the relational outcomes that likely occurred when couples had positive financial conversations. I expanded on the resultant taxonomies, suggested future research ideas, and addressed how the results extended previous research. I then highlighted practical implications from the results before presenting limitations of the research.

Money pervades many aspects of our world, and past research has shown that money leads to arguments in romantic partnerships (Britt & Huston, 2012; Britt, Huston, & Durband, 2010). However, previous research largely ignores the positive aspects of financial conversations. This study contributes to the larger field of relational communication by reframing the conversation surrounding financial discussions. Instead of looking at the dark side of why and how arguments about money may lead to conflict and divorce, this study instead looks at the bright side of financial discussions to prescribe strategies that couples could use to address the stressful conversations in better and hopefully more successful ways. This research provides insight into how romantic partners may talk about money in ways that lead to positive outcomes.

Although talking about money still may be somewhat stressful, partners will now have more tools to change the dynamic of financial conversations from stressful to positive. These tools will likely help couples adapt to stressors in financial conversations, and that adaptation will make the partnership stronger (Graham & Conoley, 2006). Through education and awareness of strategies that help couples have positive financial conversations, romantic partners may be able to better navigate difficult financial conversations in addition to likely achieving

more satisfactory relationships. Therefore, we must continue our efforts to explore ways in which romantic partners have positive financial conversations.

Research on the Positive Money Talks taxonomy should continue by interviewing couples regarding their personal experience regarding each of the identified components. Another area of expansion should involve contacting marriage therapists and counselors for interviews regarding their personal experience counseling couples to discover any components not yet on the taxonomy. Finally, an ethnographic study may also be warranted to allow researchers to experience and observe multiple financial conversations between the same couples over time. But, wherever research starts, the most important task will be to continually refine and improve upon our understanding of positive financial conversations so that we can help romantic partners positively talk about money.

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APPENDIX A. COOPERATIVE CONTEXTUAL CHOICES SUB-THEMES

Sub-Themes	Definition	Total	Demonstrative Quote
<i>Budget Tactics</i>	Participants use tools that helped manage money such as budget, lists, spreadsheet, etc.	220	“We have tried various methods to create and maintain a budget including using cash, using certain credit cards. It is fun experimenting with a budget.” – Participant 76
<i>Consistency</i>	Conversations about money happen often and regularly	46	“We have found planning a time to talk about the subject monthly (to plan ahead for upcoming expenses) is helpful so we can think about things beforehand.” – Participant 98
<i>Relevant Facts</i>	Using only proof, evidence, and details to talk about money.	141	“Information sharing. Rational and logical. Straightforward.” – Participant 13
<i>Financial Task Assignment</i>			
1. <i>One Does All</i>	1. Tasks are not cooperative because one person did everything.	1. 46	1. “In our relationship, the daily management is something I’ve agreed to take the lead on.” – Participant 33
2. <i>Work Together</i>	2. Both partners cooperatively tackled things as a team; divide and conquer	2. 177	2. “We divide and conquer. We each pay certain bills and handle certain parts. We hire out our taxes. I handle insurance and he handles investments. We do what we are most comfortable with.” – Participant 11
<i>Outside Help</i>			
1. <i>Taboo</i>	1. It is forbidden, unthinkable, and offensive to talk to someone else about the couple’s personal finances	1. 39	1. “It is none of their business what my husband and I do with our money and I think it is more important that he and I are on the same page than being on the same page as my family or friends.” – Participant 38
2. <i>Advice</i>	2. Couple asked for guidance from someone outside the partnership	2. 42	2. “We handle most things ourselves but if we are unsure we do ask family and friends for advice.” – Participant 14

Sub-Themes	Definition	Total	Demonstrative Quote
<i>Scheduling</i>	Organize and set a time to talk about finances	14	“Money is a layer to our relationship and feeling supported, it is natural to talk about it. We feel united when we weave it in to our schedules. For example, we often walk our dog at night and this is a time we talk about a lot of financial things.” – Participant 90
<i>Separation</i>	Talks about other aspects of the partnership need to be separate from conversations about money	108	“That's a separate conversation that we have outside of anything else. The main reason is that emotions can run high when trying to figure out and understand the financial issues at hand - so bringing in other things about us or our family would only open the door for misunderstandings and hurt feelings.” – Participant 67
<i>Shared Vision</i>	Relational partners had mutual goals	411	“The two of us discuss our own personal ideas and dreams with each other and together figure out how we might make it possible.” – Participant 37

APPENDIX B. CONSCIOUSLY ENACTED INTERNAL STRATEGIES SUB-THEMES

Sub-Themes	Definition	Total	Demonstrative Quote
<i>Empathetic</i>	Choosing to try to understand other perspectives	63	“The more we understand the other's feelings and where they are coming from brings us closer. It makes the other feel understood.” – Participant 89
<i>Focused</i>	Be attentive to task at hand so the time it takes is brief	41	“We keep \$ conversations short so we don't start getting angry or tense with each other.” – Participant 83
<i>Truthful</i>	Opting to be honest and candid with perspectives about conversations	60	“We're always honest about it and talk about any worries we have about our finances.” – Participant 56
<i>Humorous</i>	Taking a light-hearted view of the situation	18	“We are able to joke at times and talk about the goals we look forward to like ‘well, looks like we can retire in 40 more years’, when in reality we hope and plan for it to be sooner.” – Participant 10
<i>Exonerative</i>	Allow bygones to be bygones, so in order to forgive and move on	22	“When we make mistakes, we apologize and reconcile with words of forgiveness.” – Participant 43
<i>Open-Minded</i>	Decide to flexibly and amenably consider ideas that are different from your own	42	“We then kick around some alternative ideas and sometimes find a solution, sometimes table the discussion, or sometimes go forward with buying regardless of the cost.” – Participant 49
<i>Rational</i>	Being logical, reasonable, and free from emotion	80	“We certainly share our thoughts. But I don't know if we discuss "feelings." Our discussions are largely rational, not emotional.” – Participant 96
<i>Respectful</i>	Being humble, polite, and courteous during the conversations	28	“While the conversations of money sometimes result in conflict, I think it's very healthy that we respect each other and can have those conversations.” – Participant 36
<i>Supportive</i>	Choosing to be helpful, caring, and compassionate	68	“We are both very careful to use supportive language.” – Participant 28
<i>Trusting</i>	Believing in the character, ability, and strength of partner; place confidence in partner	35	“We are in this together - good or bad. We depend on each other and trust each other.” – Participant 29

APPENDIX C. EXTERNAL ENACTED TACTICS SUB-THEMES

Sub-Themes	Definition	Total	Demonstrative Quote
<i>Agree</i>	Individual focused on points of agreement	78	“We came to a mutual agreement about reducing spending.” – Participant 41
<i>Ask</i>	Inquire about more details regarding the situation	40	“The conversation focused on asking each other questions. ‘How do you feel like we should be spending our money?’ ‘Do we think we're saving enough?’” – Participant 80
<i>Discuss</i>	Individual engaged their partner in a back and forth conversation	296	“Usually we discuss and weigh the pros and cons before making major purchases.” – Participant 37
<i>Express Gratitude</i>	State expressions of happiness, appreciation, and thankfulness	44	“We're trying to find gratitude with each other each time we feel like complaining about debts.” – Participant 23
<i>Listen</i>	Thoughtfully pay attention to what the partner is saying	12	“It makes each of us realize that we need to listen and experience what the other is thinking to get at the heart of the issues.” – Participant 67
<i>Share</i>	Simply voicing your thoughts, ideas, and opinions	76	“We both listen and then share.” – Participant 32

APPENDIX D. RELATIONAL MAINTENANCE STRATEGIES RESULTS

Relational Maintenance Strategy	Uses Strategy	Themes for Use	Themes for Lack of Use
Positivity	79/100	Shared Vision, Discuss, Budget Tactics	Stress
Understanding	98/100	Empathetic, Shared Vision, Discuss, Budget Tactics, Exonerative	Stress
Assurances	98/100	Shared Vision, Discuss, Budget Tactics	Budget Tactics
Network	14/100	Advice	Taboo, Separation, Discuss
Sharing Tasks	70/100	Budget Tactics, Work Together	One Does All
Relationship Talks	29/100	Express Gratitude, Discuss	Separation
Self-Disclosure	84/100	Share, Truthful, Shared Vision, Discuss	Relevant Facts

APPENDIX E. RELATIONAL OUTCOMES OF POSITIVE FINANCIAL TALKS

Sub-Themes	Definition	Total	Demonstrative Quote
<i>Hope</i>	Looking brightly to the future	32	“We always frame it as course correction to achieve future goals (and often choose to discuss the future in a setting that underlines our success--like discussing our future travel while we are traveling).” – Participant 53
<i>Positivity</i>	Optimistic and encouraging view of the relationship	94	“Money conversations have a positive impact on our relationship. They keep us aware of each other’s wants and needs. They are also a point of trust. Even when money gets tight, I know that we’ll get through it because of our discussions. At those times, we can create a plan about how we will pay our bills. Doing so alleviates a lot of the associated worry.” – Participant 41
<i>Satisfaction</i>	Feeling content, pleased, and fulfilled with the relationship	37	“They are hard, but important yet the more open we are with each other about money, the better it gets - and easier to ‘see’ all that we have.” – Participant 90
<i>Strength</i>	The sense of power, durability, and resistance in the relationship	50	“It was a little tense, but we got through it ok and it [financial conversation] ended up strengthening our relationship instead of hurting it.” – Participant 41
<i>Resilience</i>	Statements showing how the relationship was flexible enough to persevere even when financial conversations became stressful	131	“Having the difficult conversations forces us to admit to our faults, however we get support from one another to move forward and be better and mindful of the other person due to our spending habits.” – Participant 98

APPENDIX F. CONSENT FORM

NDSU NORTH DAKOTA STATE UNIVERSITY

*Department of Communication
P.O. Box 6050
Fargo, ND 58108-6050
701.231.7705 Fax 701.231.7784*

Study Title: Relational Maintenance Strategies, Positivity, and Constructive Financial Conversations in Romantic, Committed Partnerships.

This study is being conducted by: Dr. Ann Burnett, a professor, and Renee Bourdeaux, a doctoral student, in the Department of Communication at North Dakota State University.

Why am I being asked to take part in this research study? We are interested in individuals in a committed, romantic partnership who are willing to answer a series of questions regarding successful conversations they have had with their partner about money. You are eligible to participate in this research if you are in a committed, romantic partnership and are at least 18 years old.

What will I be asked to do? You will be asked to answer a series of open-ended questions regarding conversations you have had with your partner about money where you had a positive outcome. You can skip any question that you would prefer not to answer. Please refrain from sharing any sensitive financial information.

How long will it take? Filling out the survey should take about 25-30 minutes.

Are there any risks of participating in this study? There are no foreseeable risks involved in participating in the study. Some of the questions regarding your partnership may be personal and private to you. You may refuse to answer any question, for any reason, or you may stop the survey at any point.

What are the benefits of participating in this study? This research will give you an idea of how we collect data in the field of communication. By participating in this study, you will have the opportunity to reflect on your successful strategies for discussing money with your romantic partner. This study has the potential to reveal new information about how couples successfully talk about money. This information could be valuable to couples' counselors and religious clergy providing counseling. The results will later inform others reading the published materials.

Do I have to take part in the study? Your participation in this research is your choice. If you decide to participate in the study, you may change your mind and stop participating at any time without penalty.

What will it cost me to participate? Participation in this study will not cost you anything financially; however, it will require approximately 25-30 minutes of your time.

What are the alternatives to being in this research study? Instead of being in this research study, you can choose not to participate.

Will I receive any compensation for participation? Is there a different way for me to receive the compensation of this study? Your participation in this research is your choice. The incentives for participating are to help researchers understand more about how romantic couples successfully talk about money. At the end of the survey, you may choose to enter your email address (which will be stored separate from your responses) to have a chance to win one of two \$25 Target gift cards.

Who will see the information that I give? Survey responses will be kept confidential. Confidential means that no one other than the researchers will see the information you provided. Your name will never be used in any of the published materials.

What if I have questions? If you have any questions about the study, either now or after completing it, you can contact the lead researcher, Dr. Ann Burnett, at ann.burnett@ndsu.edu.

What are my rights as a research participant? You have rights as a participant in research. If you have questions about your rights, or complaints about this research, you may talk to the researcher or contact the NDSU Human Research Protection Program by:

- Telephone: 701-231-8908 (local) or 1-855-800-6717 (toll-free)
- Email: ndsu.irb@ndsu.edu
- Mail: NDSU HRPP Office, NDSU Dept. 4000, PO Box 6050, Fargo, ND 58108-6050.

The role of the Human Research Protection Program is to see that your rights are protected in this research; more information about your rights can be found at: www.ndsu.edu/research/irb.

Documentation of Informed Consent:

You are freely making a decision whether to be in this research study. Clicking ‘next’ signifies that:

1. You have read and understood this consent form,
3. You have had your questions answered, and
4. You have decided to participate in the study.

Clicking the ‘next’ option signifies that you are choosing to participate in the study and will take you directly to the survey.

APPENDIX G. DEMOGRAPHIC QUESTIONS

1. Race/Ethnicity:
 - African American/Black
 - Hispanic American/Latino/a
 - Asian American or Pacific Islander
 - Native American
 - White/Caucasian
 - Biracial/Multiracial
 - Other
 - Decline to respond

2. Sex:
 - Male
 - Female
 - Decline to respond

3. Sex of partner:
 - Male
 - Female
 - Decline to respond

4. Employment status:
 - Full-time
 - Part-time
 - Not currently working
 - Unemployed but looking for work
 - Retired
 - Decline to respond

5. Your occupation:

6. Partner's employment status:
 - Full-time
 - Part-time
 - Not currently working
 - Decline to respond

7. Your partner's occupation:

8. Current relationship status:

- Single
- Married
- Committed, romantic relationship
- Separated
- Divorced
- Decline to respond

9. Current age:

- 18-30 years old
- 31-40 years old
- 41-50 years old
- 51-60 years old
- 61-70 years old
- 71+ years old
- Decline to respond

10. How long have you been with your romantic partner?

- 0-1 years
- 2-3 years
- 4-5 years
- 6-7 years
- 8-9 years
- 10-15 years
- 16-20 years
- 21-30 years
- 31-40 years
- 40+ years

11. Have you and your partner ever been in financial counseling?

- a. Yes or No
- b. If yes, how many times did you meet with a counselor?

12. What is the highest degree you earned?

- No formal degree
- High school diploma, GED, or equivalent
- Trade/technical/vocational certification
- Associate's degree
- Bachelor's degree
- Master's degree
- Professional degree
- Doctorate degree
- Other _____
- Decline to respond

13. What is your household size?

- Family size of 2
- Family size of 3
- Family size of 4
- Family size of 5
- Family size of 6
- Family size of 7
- Family size of 8
- Family size of 9+

14. What is your combined family income?

- \$17,656 - \$23,895
- \$23,896 - \$30,135
- \$30,136 - \$36,375
- \$36,376 - \$42,615
- \$42,616 - \$48,855
- \$48,856 - \$55,095
- \$55,096 - \$61,335
- \$61,336 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$124,999
- \$125,000 - \$149,999
- \$150,000 - \$199,999
- \$200,000 or more
- Decline to respond

APPENDIX H. ONLINE SURVEY QUESTIONS

1. What does money mean to you personally?

-- New page ---

2. What words or descriptions would you use to describe the conversations you have with your partner about finances?

-- New page ---

3. Think about the last time you talked to your partner about anything involving money (such as spending, saving, or earning money) that left you feeling good about your relationship. Please explain the things you or your partner did during this discussion.

-- New page ---

The following 3 questions ask you to consider conversations with your partner about spending, saving, or earning money in general.

4. When you are talking about finances, do you or your partner interact in a cheerful, optimistic, and/or uncritical manner?

- a. Yes or No
- b. If yes, please provide an example.
- c. If no, please explain why not by providing an example.

5. When talking about money matters, are you or your partner understanding and/or forgiving?

- a. Yes or No
- b. If yes, please provide an example.
- c. If no, please explain why not by providing an example.

6. When talking about money, do you or your partner say things that show your commitment to continuing your relationship such as talking about future events?

- a. Yes or No
- b. If yes, please provide an example.
- c. If no, please explain why not by providing an example.

-- New page ---

The next 4 questions also ask you to consider conversations with your partner about spending, saving, or earning money in general.

7. Before you talk with your partner about finances, do you seek advice from family and friends?
 - a. Yes or No
 - b. If yes, does this advice lead to positive or negative outcomes? Please provide an example.
 - c. If no, please explain why not by providing an example.

8. Do you and your partner tackle financial tasks together?
 - a. Yes or No
 - b. If yes, please explain what types of financial tasks you share and why.
 - c. If no, please explain why not by providing an explanation.

9. Do you and your partner talk about the quality of your relationship when discussing money issues?
 - a. Yes or No
 - b. If yes, please provide an example.
 - c. If no, please explain why not by providing an example.

10. Do you express your feelings and/or encourage your partner to share their thoughts or feelings?
 - a. If yes, please describe how this impacts your conversation about money.
 - b. If no, please explain why by providing an example.

-- New page ---

11. Now, think about the last time you talked to your partner about anything involving money (such as spending, saving, or earning money) where you felt not so good about your relationship. Please explain the things you or your partner did during this discussion.

-- New page ---

12. How do you think conversations about money impact your overall romantic relationship?

-- New page ---

13. What are some ways talking about money helps your relationship or makes your partnership stronger?

APPENDIX I. RECRUITMENT EMAIL

Hello,

Dr. Ann Burnett, a professor in the Department of Communication at North Dakota State University, and Renee Bourdeaux, a doctoral student, are conducting a study about financial conversations in romantic relationships. We are looking for individuals in a committed, romantic partnership who are willing to answer a series of questions regarding successful conversations they have had with their partner about money.

The study will ask questions about your conversations regarding money with your partner. We are specifically interested in conversations that had positive outcomes. You must be 18 years or older and in a committed, romantic partnership to participate in the study.

It takes most people between 25 to 30 minutes to complete this survey.

The link below will take you to the survey. You can click on the link, or copy and paste it into the address bar of your web browser. In order to take the survey you must read and accept the information pertaining to the study before entering the survey itself.

[Link to Qualtrics Survey was placed here]

If you have any questions about the rights of human participants in research or to report a problem, contact the NDSU IRB office at 701-231-8995, 1-855-800-6717 (toll-free), or ndsuirb@ndsuh.edu. If you have any questions about this research study, please contact Dr. Burnett at ann.burnett@ndsuh.edu.

Dr. Ann Burnett & Renee Bourdeaux, NDSU Department of Communication

APPENDIX J. RECRUITMENT POST FOR SOCIAL MEDIA

Hello! We are looking for individuals in a committed, romantic partnership who are willing to answer some questions regarding successful conversations they have had with their partner about money.

Dr. Ann Burnett and Renee Bourdeaux, a graduate student from NDSU, are conducting this study. Individuals in a committed, romantic partnership who are 18 years of age or older are invited to participate. The survey should take you between 25-30 minutes to complete.

Your participation is completely voluntary and your responses will be kept confidential. At the end of the survey, you can enter your email address (which will be stored separate from your responses) to have a chance to win one of two \$25 Target gift cards.

You can participate by clicking on this link:

[Link to Qualtrics Survey was placed here]

If you have any questions about the rights of human participants in research, please contact the NDSU IRB office at 701-231-8995, 1-855-800-6717 (toll-free), or ndsuirb@ndsuh.edu. If you have any questions regarding this research study, please contact Dr. Burnett at ann.burnett@ndsuh.edu.

APPENDIX K. ALPHABETICAL LISTING OF PARTICIPANT OCCUPATION

Academic	Mom
Academic Advisor	Mom of 3 Boys
Academic Assistant	Office Manager (x 2)
Admin Assist	Office Technician
Admin Assistant	Organizer
Administrative Support	Pediatric Anesthesiologist
Admission Counselor	Pharmacist
Airline Pilot	PhD student
Analyst	Physician Assistant
Assistant Professor (x 2)	Professional Staff
Associate Professor (x 2)	Professor (x 10)
Attorney (x 2)	Program Manager
Budget Analyst	Realtor
Chemist	Research Assistant Professor
Clerk	Research Associate
College professor	RN (x 2)
Data Controller	Sales
Education (x 2)	Senior Network Manager
Education Administration	Software Developer (x 2)
English Professor	Software Engineer
English Professor Emeritus	Speech/Language Pathologist
Government Work	Stay at Home Homeschool Mom
Graduate Student	Stay at Home Mom
Healthcare Administrator	Student (x 3)
Higher Education	Student Affairs
Higher Education Administrator (x 2)	Student Affairs Professional
Homemaker	Student/Graduation Teaching Assistant
Hospital Administration	Teacher (x 4)
HR Specialist	Therapist (x 2)
Information Specialist	University Administration
Instructor at a University	University Administrator
Investment Advisor/Wealth Management Analyst	University Dean
Karate Instructor	University Faculty (x 2)
Manager	University Staff, Professional Level
Marketing	Web Developer
Marketing/Communications	Writer

APPENDIX L. ALPHABETICAL LISTING OF PARTNER OCCUPATION

Agriculture Manager	Marine
American Studies Professor Emeritus	Millwright
Anesthesiologist	Multimedia Production
Architect	Nurse
Army	Pastor (x 2)
Attorney	Personnel Officer
Banker	Pharmacy
Bank Owned Life Insurance Account Specialist	PhD student
Business Owner	Police Officer (x 2)
College Assistant Dean	Professional Staff
Communication	Professor (x 4)
Communications Specialist	Professor of English
Construction	Project Lead
Controller	Psychologist
Creative Director	Recreation Coordinator
Department Manager	Registered Nurse
Digital Media	Resident
Director of Budget at University	Retired
Director of Sales	Retired Truck Driver
Doctoral Student	Route sales
Education (x 2)	Sales (x 4)
Education Administration	Sales Associate
Electrical Engineer	Seasonal
Engineer (x 2)	Self
Entrepreneur & Office Assistant	Self-Employed
Full-time Mom	Software Developer (x 2)
Graduate Student/Lecturer	Software Engineer
Graphic Designer	State Police
High School Teacher	Stay at Home Dad
Highway Patrol Sargent	Student
Homemaker (x 2)	Student Affairs Professional
Horticulturalist	Teacher (x 6)
IT Project Manager	Television Production
Journeyman Electrician	U.S. Postal Service
Lawyer (x 2)	University Faculty
Logistics Manager	University Information Technology
Maintenance	Writer
Manager (x 2)	