

# Putting Research to Work for Military Families



**Focus:**  
Multiple  
Branches

## Money Matters in Marriage: Financial Concerns, Warmth, and Hostility Among Military Couples

Ross, D. B., O'Neal, C. W., Arnold, A. L., & Mancini, J. A. (2017). Money matters in marriage: Financial concerns, warmth, and hostility among military couples. *Journal of Family and Economic Issues*, 38, 572–581. doi:10.1007/s10834-017-9522-y

**SUMMARY:** Couples with more financial concerns often have more marital problems; however, less is known about the money matters in military couples. This study surveyed 219 military couples regarding their financial management concerns, marital interactions (warmth and hostility), and marital quality. Results indicated that individuals with more financial concerns showed more hostility and less warmth toward their spouse, which in turn was linked to poor marital quality.

### KEY FINDINGS:

- Individuals who had more financial concerns showed more hostility and less warmth toward their spouse.
- Marital interactions (warmth or hostility from the spouse) were associated with individuals' perceived marital quality.
- Marital warmth (instead of hostility) was the primary factor that linked the relationship between financial concerns and marital quality.

### IMPLICATIONS FOR PROGRAMS:

Programs could:

- Design marital education workshops for military couples that integrate the component of financial management
- Educate military couples about how to communicate financial management issues
- Encourage both partners to participate in financial management workshops so that their marital satisfaction can potentially be improved

### IMPLICATIONS FOR POLICIES:

Policies could:

- Promote the development of financial counseling programs not only for Service members but also for civilian spouses
- Raise awareness on military bases regarding the association between financial concerns and marital quality
- Recommend professional development for professionals working with military families regarding how marital warmth may buffer the impact of financial stress

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## METHODS

- The study was part of a larger study that examined couples and their adolescents in military families; the method of recruitment was not indicated.
- Couples completed surveys regarding their financial management concerns, marital interactions, and marital quality.
- Data were analyzed to examine the associations between financial stress and marital quality, as well as the role of marital interaction in the association.

## PARTICIPANTS

- Participants were 219 married military couples; all the husbands were Active Duty Service members and all the wives were civilians.
- The average age of the couples was not reported; the majority of the couples (84% of the husbands and 79% of the wives) were between the age of 31 and 40 years.
- The race/ethnicity and service branches of the couples were not reported.

## LIMITATIONS

- All Service members were Active Duty Service members; therefore, caution must be taken to generalize the results to National Guard or Reserve Service members.
- The study was solely based on self-report data, so the results may be subject to social-desirability bias.
- All the husbands were Service members and all the wives were civilians; therefore, the generalizability of the study is limited.

## AVENUES FOR FUTURE RESEARCH

Future research could:

- Recruit not only Active Duty Service members but also National Guards and Reservists so that the findings can be better generalized
- Conduct longitudinal studies to examine the causal relationships between financial concerns, marital interactions, and marital quality
- Use observation data to assess marital interactions so that the results are more objective

## ASSESSING RESEARCH THAT WORKS



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