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THE RELATIONSHIP OF TRUST AND ATTACHMENT TO
FINANCIAL RESOURCE MANAGEMENT IN COUPLES

presented by

DONNA M. MARION

has been accepted towards fulfillment
of the requirements for the

Ph.D. degree in Family and Child Ecology

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THE RELATIONSHIP OF TRUST AND ATTACHMENT TO
FINANCIAL RESOURCE MANAGEMENT IN COUPLES

By

Donna M. Marion

A DISSERTATION

Submitted to
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ABSTRACT

THE RELATIONSHIP OF TRUST AND ATTACHMENT TO FINANCIAL RESOURCE MANAGEMENT IN COUPLES

By

Donna M. Marion

This study explored the predicted parallel course between early relationship development and financial resource sharing behaviors. Ten engaged and five couples-in-therapy were interviewed individually and conjointly in a qualitative format. The Dyadic Trust & Experiences in Close Relationships scales were given for trustworthiness. The results reflected the couples' experiences and perceptions regarding the previously mentioned areas. Engaged couples demonstrated qualities of high cohesion, good communication and trust. Couples-in-therapy reported lower cohesion, difficulty in communication and significantly lower scores on the Dyadic Trust Scale. Ecosystemic factors related to the family of origin, work and friends were reported as having influence on the present relational quality and on financial resource sharing. A parallel course was found between the developing relationship, trust and financial resource sharing. Recommendations are made for clinical implications of the study. The small sampling size and the nature of the qualitative inquiry itself make for recommendations of future studies to elaborate or reconfirm these results.

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INTRODUCTION

Conflict over finances is a major cause of relational discord. (See review in Poduska, 1995.) Family therapists must be equipped to recognize, understand, and deal effectively with financial conflict. However, although family science focuses attention on many influential factors involved in family financial decision making, there is not an integrative model that includes the emotional issues involved in relationships. I propose to begin a program of research which ultimately results in a more comprehensive understanding of family financial planning and decision making throughout families' life courses.

My initial exploratory study is driven by my expectation that there is a parallel course between early relationship development, in terms of trust, emotional reactivity, attachment, and financial resource sharing behaviors. My exploration of that hypothesized phenomenon is informed by ecosystemic theory. Ecosystemic theory hypothesizes that trust, emotional reactivity, and attachment are reflective of proximal significant social relationships in which an individual is and has been embedded. However, although financial decision making in couples can be expected to be influenced by these relationship factors, it also is thought to be multi-level, multi-variable, and contextually historical.

Family ecosystems, including their beliefs, values, life stages, and structures, engage in communication and decision making to transform matter and energy (Bubolz & Sontag, 1993). This process is influenced by and has outcomes at micro and macro environmental levels. Couples and their environments can be expected to mutually shape each other (Bronfenbrenner 1994). The partners are expected to be influenced by their developmental trajectories through significant social relatedness (e.g., Bowen, 1966;

Bowlby, 1988), on the one hand, and economic realities interpreted through culturally prescribed gender roles and other belief and value systems including those of the family of origin, on the other.

Due to the likelihood of multiple interactions, the questions of how to conceptualize, organize, and investigate these influences requires some thought. Ecosystemic theory focuses on “humans as both biological organisms and social beings in interaction with their environment” (Buboltz & Sontag, 1993, pg. 419). Bronfenbrenner (1994) theorized four “levels” of embedded environmental systems incorporating the contextual developmental aspects of each. Reflecting later on the merit of his model to social science research, Bronfenbrenner (1992) criticized studies that focused solely on the influence of settings (“social address models”) or the attributes of people (“person attributes models”). Because people and their immediate environments mutually accommodate to each other, there is a need, he said, not only to determine the specific characteristics of the person and the environment that are to be regarded as the products and producers of development, but also to specify the processes through which specific changes occur. He terms this the “Person-Process-Context Model” (pg. 197).

CHAPTER ONE

Purpose of the Study

I propose to begin my exploration of the influence of the person-process-context involved in family financial decision making by looking at the cusp between the first and second stages of the family life cycle (Carter & McGoldrick, 1988). The birth of a new family occurs as individuals become relatively emancipated from their families of origin and begin to invest in each other with an eye to long-term committed relationships. By looking at newly engaged couples we can see the early stages of new family development and the emotional processes attendant upon that. As individuals become couples we are given a unique opportunity to see how emotional variables relate to the sharing of financial resources and the making of financial decisions.

This study will ask discerning questions concerning the concept of trust as a parallel process to the personal sharing of financial resources and financial decision making. Other questions will look into the influence of the larger systems in which the individuals have been and are embedded. The latter are expected to reflect the sweeping changes in US families over time (Davis, Smith & Marsden, 2001), for example, the number of women employed outside the home. My research questions are as follows:

1. Is there a relationship between expressed attitudes of trust in early relational development and mutual decision making and sharing of resources?
2. How do family of origin patterns influence attitudes of trust and the mutual sharing of resources?
3. How do contextual ecosystemic influences affect the values and expectations of current relational issues such as trust and mutual decision making?

4. Are there differences, if any, between the way males and females view the relationship between financial trust, early relationship patterns and the financial sharing of resources?

Outcomes from this research will include the clarification of the directional relationships between attitudes of trust in couples, financial decisions and the affective and cognitive dimensions related to attachment issues and overt behaviors. These results in turn will set the stage for a new body of research work revolving around personal resource management related to clinical theory to be utilized throughout the family life cycle.

The responses of newly engaged individuals to these questions were transcribed for qualitative analysis. The method utilized was an inductive comparative case analysis. Trustworthiness was enhanced by triangulation. Interpretations of what these individuals had to say about themselves were cross-referenced with scores on self report measures of dyadic trust and adult attachment style.

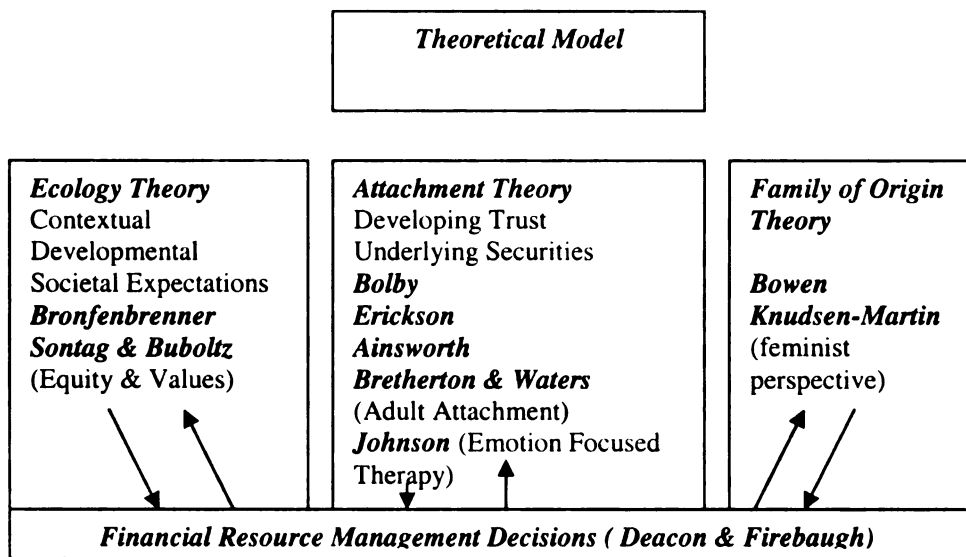


Figure 1.1 Theoretical Models

Figure 1.1 represents the three major theory areas related to financial resource management in couples. The first is ecology theory, where the family ecosystemic structure, which includes values for equity and fairness, transforms matter, energy and information through management and decision making to produce outcomes. The second theory area is related to the basic attachment theories, which deal with the internal mechanisms of trust built from early infancy to the present adult attachment relationship. The third area reflects a broader perspective that decision making will be influenced by family of origin experiences in general. All of these lead to the final decision making function within the couple's relationship. The theory of Deacon and Firebaugh (1988) specifically addresses ecosystemic processes in family systems related to resource management in couples and families.

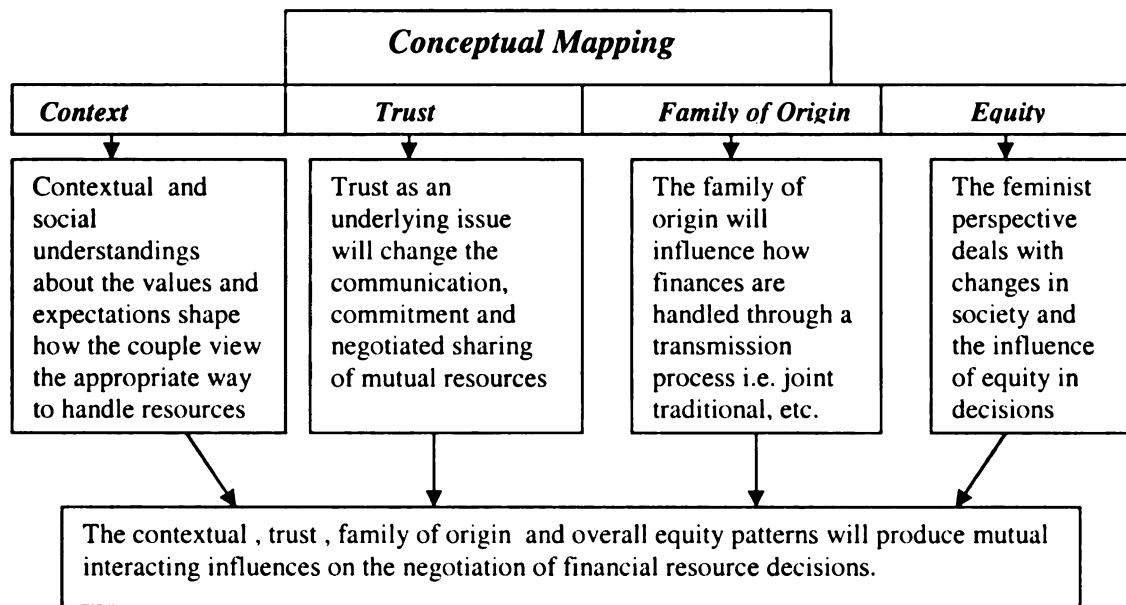


Figure 1.2 Conceptual Mapping

Figure 1.2 represents the conceptualization of research in the area of financial resource decision making. Research points to four primary areas. The first involves a contextual understanding of modern society and the larger forces influencing the couple. Second are the underlying trust issues, present from earlier childhood experiences or from the present state of trust in the adult relationship. The third, family of origin experience, relates to the second but is broader in its context and includes decision making, role norms and expectations from the family system. The last area, equity research, has produced studies which combine societal expectations with basic fairness issues in general. Outcomes often result in differing perspectives based on gender.

CHAPTER TWO

LITERATURE REVIEW: THEORY

Integrating Trust from an Ecosystemic Perspective

The integrative model that shaped my inquiry and interpretation of the findings included human ecology theory, attachment theory, and intergenerational family systems theory. These are graphically presented in Figure 1.1.

An understanding of the concept of trust is the basis of this study. Ecosystemic and human ecology theories such as Buboltz & Sontag (1993) and Bronfenbrenner (1994) would examine trust within the levels of the dyad, and the family system. In addition, these theorists would examine the macro-historical, demographic view, such as the increase in single parent homes and the numerous women now employed full time in the work force. These ecosystemic changes would be considered important contextual factors influencing the dyad or the family and changing societal supports for dual career parenting and significant other relationships. Buboltz & Sontag (1993) emphasize the fact that clearly viewing problems within the larger cultural context enables individuals and families to create solutions not otherwise identifiable within the immediate definition of the problem. Creative solutions within this larger framework can cause repercussions in the greater societal pattern system. This is emphasized in the relational context of the dyad, in which changes in one member produce reciprocal changes in the other partner. In the dimension of trust specifically, Buboltz & Sontag (1993) assert that trust and mutual decisions in such areas as finances are based on the basic family ecosystem, including the values and life stage. This structure transforms matter and energy through such processes as decision making and communication to reach outcomes at the micro

and macro environmental levels. Bronfenbrenner (1994) views this larger environment as central to the understanding of the couple's relationship with meso-systemic influences defining family roles and exo-systemic influences exerted in such areas as the religious, community or family of origin roles. Thus, the areas of trust and relationship decision making are seen as embedded within larger contextual domains including long term historical and time dimensions. Deacon & Firebaugh (1988) utilized the framework of general system theory with a specific addition of family management principles. In this systemic theory, values are critical areas which guide decision and actions in relationships. In addition, Deacon & Firebaugh (1988), relate to the present project in that decision-making is seen to have both a subjective and objective evaluation, which takes the form of an affective and a cognitive component within the values and goals of the couple. Conflict in decision making in the family is viewed as related to discrepant influences from within the family system and externally through the larger macro-environments of the socio-cultural, political, economic and technological. In terms of young couples with dual earner status, they contend the degree of the wife's satisfaction with the husband's contribution to house work is more important than the actual division of labor. Time shortages, income adequacy and employment tensions are considered to be three of the major role strains by these couples.

Some theorists have studied specifically the early attachment and bonding periods of the dyad and family of origin for an understanding of the development of trust in relational functioning. Erickson (1968) was one of the earliest to conceptualize the first stage of the maturing infant as that of trust and central to all developmental stages from birth through later life. Other theorists include Bolby (1988), Ainsworth (1989),

Bretherton & Waters (1985) and Johnson (1996). These theories predict later life attachment and bonding patterns as reflective of early childhood patterns. Theorists who have studied the relationship between childhood trust patterns and adult attachment have concluded there are categories of functioning such as security, avoidance or anxiousness and these categorical styles relate to internal working models of the self and others and contribute to interpersonal problem solving, communication and efficacy (Lopez,1995). Lopez (1995) further concludes that affective bonds are interdependent across the lifespan development and as such able to be reconstructed through cognitive and systemic processes, even though powerfully influenced by early life experiences.

Johnson (1996) presented a clinical theory (Emotionally Focused Therapy) which emphasized opening or resolving relational trust issues in couples through the sharing of expressed emotion related to insecurities. This emphasis on the sharing of open feelings in the relationship relates directly to my belief that positive emotions associated with the relationship will be interpreted as trust and be associated with more discussions with regard to finance and resource management and with more merged financial arrangements. Early representations of these initial patterns are involved in these trust issues and resolvable from this perspective.

Mistrust or clinical conflict patterns of couples have also been examined from the perspective of Bowen (1978) and Knudsen-Martin's (1994) Family of Origin theories. These theories state that couples should resolve their conflict about any subject by relying more on their own intrinsic recovery methods and less on blaming the other person. Conflict is viewed as reflective of the couple being too enmeshed to each other or to their family of origin and unable to express clearly their needs or listen to the needs of the

other. The earliest theorist attributable to this area was Bowen (1978). Modern adaptations of this theory include Knudsen-Martin (1994), with an emphasis on the feminine expressive element. These theories emphasize the clinical understanding that negatively expressed power and control issues may relate to decreased trust, less communication and poor mutual understanding.

In the solution focused theories, such as De Shazer (1988), Weiner-Davis (1992), and Walter and Peller (1992), basic relational trust is built by focusing on the present and building on times when connection and communication are mutually satisfying.

Conceptual Framework and Research Related to Trust, Finances and Relational Issues

Empirical clinical research concludes finances are interwoven in couples within the context of positive emotional decision making relating to all areas of the relationship. Financial management and resource decision making is supportive of an overall relationship quality.

Haddock, Zimmerman, Ziemba and Current (2001), conducted a grounded-theory study on 47 successful families with children. Their results indicated these families structured their lives around ten major strategies including striving for partnership, taking pride in dual earning, prioritizing family, and making mutual decisions proactively. Inherent in many of these priorities is the ability to communicate and trust each other in these decisions. The authors reflect that equality or shared power is implicit in these relationships.

Schaninger and Buss (1986) found happily married couples showed greater influence of the wife and less husband dominance in family resource handling with greater joint

and wife influence in decision making. Happily married couples spent more for household appliances, home purchases and recreational vehicles. Divorced couples spent more on stereos, TV's, and living room furniture.

Equity research reinforces the fact that younger couples are more likely to have aspirations and expectations for dual career marriages and for mutual problem solving. The research relates this to the mutual sharing level in the relationship with a view that includes the contextual changes in the larger societal roles for families. The particular qualitative area of this study relates closely to equity research with questions such as "How are financial decisions made? ", "Do you have an equal say?" and "How does this relate to the emotional quality of your relationship?"(See Appendix A).

Sprecher (1992) examined the response to inequity in close relationships based on gender. She found that women were more likely than men to become distressed at inequity and try to restore balance. The authors suggested these results were the product of the traditional male/female societal role situation.

Larson, Hammond and Harper (1998) found that maintaining equity or fairness is a constant challenge for couples. When inequity occurs, the non benefited partner tries to balance the ledger by self-disclosing and reassuring their partners less. The authors label this behavior as dysfunctional. Functional ways involve creating respect, trust, and reliability in partners. Inequity was associated with lower levels of overall intimacy, compatibility, identity and expressiveness among wives. Among husbands, inequity was not associated with type of intimacy.

Davidson, Balswick, and Halverson (1983) found discrepancy in self-disclosure was related to feelings of inequity in relationships and marital adjustment. Similarities in self-

disclosure, either high or low, was predictive of better adjustment. Rogers (1999) found that increases in wives' income did not significantly relate to inequity nor significantly affect either husbands' or wives' perceptions of marital discord.

Julia Brannen and Gail Wilson (1987) describe the overall quandary of modern working families. They explored financial power in the family as something women tended to ignore or to see as an inequity, which meant they needed to down play their contributions. Their research supported financial patterns, which were less diverse for lower and upper financial families

Pahl (1988) found that equality in couples was associated with being in their thirties, having a house in joint names and with both partners having gone on to some form of post-high school educational training. Steil (1997) reports that in the 1980's surveys showed that 50% of Americans believed working mothers were bad for children. In this same study 70% of women and 85% of men felt maternal employment was partly responsible for the breakdown of the family. By 1990 a random survey of Americans revealed 57% felt the ideal marriage was one in which both the husband and wife had jobs and shared in the lives of their children and the home and indeed, statistical data from 1998 confirmed 51% of American families were reporting a dual income status (Lewin, 2000).

Brannen and Wilson (1987) found that, among middle and high income levels, equality in financial decision making was equated with work force participation by women. Steil (1997) reports that older, less well educated, married males with homemaker wives were less egalitarian in their views than younger, highly educated, high-status men with wives employed full-time. She also reports that equal relationships

appeared often as more stressful, since the couple must negotiate and compromise more frequently. Hiller and Philliber (1982) found that when one or both spouses have traditional gender identities, pressure for change would result when the wife's occupational achievements exceeded those of the husband. When both have androgynous gender-identities, the partners were more likely to be comfortable with this condition.

Research Related to Money Management and Trust

Empirical research related to money management in couples points to the conceptual relationship between trust and positive emotional responsiveness. Couples moving forward in a relationship with mutual cooperation tend to pool their resources and discuss changes in the relationship and in their financial priorities and goals. Those couples living together with less of a sense of security or commitment were viewed as holding onto their assets and their independent priorities with less of an attitude of trust in the relationship.

Vogler and Pahl (1994) in a research study conducted in Great Britain on money, power and equality within marriage found that even when couples pool their money, either the husband or wife is likely to control the total funds. Only one fifth of the couples exhibited jointly controlled financial pools. These households were characterized by the highest levels of equality between the husband and the wife in terms of decision-making and access to personal spending money. Gender inequality was found to be least in households with joint control of pooled money and greatest in low-income households and in higher income households with male control of finance. Glezer and Mills (1991) in an Australian family project found 75% of couple's shared financial control, regardless of whether both partners were employed. When both partners were cohabitating they were

significantly more likely to keep their incomes totally separate than those who were married. In these cases there was some degree (50%) of income sharing. It was found that those partners living together, of whom 70% reported they expected to marry their partner, appeared more individualistic and less couple-oriented. Giesen and Kalmijn (1997) reported 61% of married couples owned bank accounts jointly. However, only 11% of cohabitating couple choose to do so. They concluded the degree to which couples share formal ownership of money has to do with the amount of trust they have in the other individual's behavior.

Morris (1993) found that female financial influence was at its lowest when men were the sole wage earners and at its highest when female employment supported joint management. Morris (1993) found that couples often have conflicting interests in regard to household financial resource management and that their behavior is related directly to their experiences in the labor market. As such household financial decision making is reflective of the divergent values of all of the individuals involved and resource control generally reflects the power ratio in the relationship. Davis, Smith & Marsden (2001) found 78% of households reported the male as earning the majority of the income, 12% reported the wife's earnings as greater and 10% reported equal earnings.

Blau and Kahn (1997) reported that research from 1977 until 1988 saw a substantial decline in the gap between women's labor market discrimination and participation with increases in educational levels and reduced pay gaps. These changes were most evident at low and middle-skill levels, while men still dominated at high-skill levels. Ferber (1982) found that the increased participation of females in the labor market have produced a changing attitude in males. Males have become more positive toward females in the labor

market as they experienced working wives. Males whose wives had not participated in the labor market still had a negative attitude toward this.

Research Related to Adult Attachment and Trust

Adult attachment research has focused on the possible relationship between early trust in childhood and adult patterns (Lopez, 1995). Bartholomew and Horowitz (1991) hypothesized four attachment styles in adulthood including secure, preoccupied, dismissing and fearful. Hazan and Shaver (1987) proposed adult attachment styles as either secure, anxious or avoidant.

Feeney and Noller (1990) reported securely attached subjects had positive perceptions of their early family relationships. Avoidant subjects reported childhood separations and expressed a mistrust of others. Anxious-ambivalent subjects reported less father support. They also concluded attachment style was related to self esteem.

Kobak and Hazam (1991) found positive effects in marital couples with secure workings models from childhood. These secure attachments related to better problem solving, communication and attachment security in the adult relationship.

In a study of attachment styles in young adults, Bartholomew and Horowitz (1991) reported two underlying dimensions including a working model for the self (positive or negative) and a model for the other (positive or negative). In the negative model the subjects presented as preoccupied and fearful or dismissing with difficulty trusting others. This grouped lack social security and assertiveness. Family of origin and peer patterns were included in this study and a four fold model of self and other emerged including the categories of secure, preoccupied, dismissing and fearful.

Summary

This dissertation project begins with the assumption that financial and family management practices start with the establishment of trust within the couple. This trust is embedded contextually within the ecosystemic factors affecting the couple across time, beginning in the early family of origin attachment relationships. Young couples at the beginning stage of the relationship seem to struggle the most with setting up guidelines they feel are fair and equitable. Marital finances are not only between the couple but involve larger socio economic influences as the couple decided to marry or divorce. Once the couple develops goals for more permanence they begin to assume debt and credit based on joint responsibility. A legal partnership has begun. It is the supposition of this dissertation that couples go through bonding experiences in finances in a parallel manner to the way they establish a primary relational bond and with much of the same biases they carry from past parental or long term relational attachment areas. This study will seek to explore this relationship and examine the themes and patterns which are revealed by individuals in their first stages of the relationship process and compare the contrasting patterns and themes between a clinical and non-clinical population.

CHAPTER THREE

METHODOLOGY

Qualitative Methodology

The overall research question, namely, the interplay of ecosystemic, attachment, and transgenerational family systems theories, will benefit greatly from the use of qualitative methodology. Basic questions of practicalities on couple management style does not go to the heart of the matter in terms of how an individual alters the process of financial decision making based on attitudes such as trust, feeling states, cognitions such as fears, or the resulting actions. Most of the studies in this area were done within the logical positivist assumption that concrete quantifiable answers could be found specific to these areas. The key to understanding qualitative methodology is in the limitation of the logical positivist approach. Researchers in this area view the need for a full appreciation of the richness and depth of the research question. Comparative case analysis was the inductive technique utilized to explore how people create and define reality. This is one of the most used methodologies in the MFT qualitative research area (Gehart, Ratlife and Lyle 2001).

The present study followed Gehart's and his associates' sampling procedures for MFT case analyses. The sample was purposive and criterion-based, that is, sites were preselected as they related to engaged or problem be-set couples with age restraints (not over 30) and no children. In these types of samples size is tentatively predetermined, but remains flexible to the changing course of the study. Saturation or finding the same repeated theme in the responses is the ultimate criteria of a sufficient sample. Semi-structured, open ended research questions with audio recordings and transcriptions were

made. However, the case study approach is characterized by multiple sources of information designed to provide a thick understanding of the individual cases not always available with many forms of qualitative inquiry. Richness of the individual case was enhanced by several self reports: information about the respondent's life, his or her previous relationships, and the course of the relationship being observed; the Dyadic Trust Scale (Larzelere and Huston, 1980); and Experiences in Close Relationships Scale (Brennan et al., 1998), an assessment of adult attachment style.

Processing for coding, patterns and themes are essential to this type of research. Thus, reviewing and transcribing the material after each interview was essential to monitoring the developing pattern responses of each couple as the research progressed (Gehart et al., 2001). Having several methods of data analysis, along with a reflective journal assisted with validation. Triangulation was further conducted through the use of an independent coder of the research results and the use of a computer program (Atlas-ti) to assist with data analysis. This computer program was used in conjunction with the researcher pattern analysis as the interviews progressed. The Statistical Program for the Social Sciences (SPSS) was utilized to process the couples' responses on the two scales.

Three additional forms of triangulation were used. The Dyadic Trust Scale and the Experiences in Close Relationships Inventory were given during phase one. The individuals were then given typed material in phase two for validation of the transcription and a summary of the themes coded by the primary researcher. This researcher also presented her personal biases before beginning the study and a section is included with this information.

The areas of the first two stages of the development of a relationship were explored for attitudes such as trust and the accompanying emotional states and actions which relate to financial resource decision making in couples. A clinical and non-clinical sample was utilized for comparison of themes.

Contrasts with Positivism

The three main approaches to qualitative research are found in the traditions of phenomenology, grounded theory and ethnography. These approaches are based on the idea that positive approaches limit the researcher's ability to accurately understand the phenomenon being studied. Thus, reality may be based upon perceptions that can change over time or within a specific context. Clues to the true contextual reality may lie in the observation of the gestalt, an understanding of the moment in time, or the context of the situation. Qualitative research allows a gestalt picture of the situation, less limited than the assumptions and expectations of a presupposed theory. This is a very different approach to the historical logical-positivist approach seen in the majority of research occurring in the quantitative domain. This particular study utilizes techniques similar to the case study approach described by Edwards (1998). Some of the assumptions of case based study include the bias that factor analysis bears only a limited relationship to real psychological and interpersonal processes, that encountering participants in a respectful manner invites collaboration and a better elaboration of the material being studied, that data is always contextual and better understood in a meaningful manner and that this type of research will result in better theory construction. Again, validity and reliability (trustworthiness) in these types of research can be improved through the use of tape recordings, independent judges, reviewing transcripts and theory development as it

progresses. All of these techniques proved critical to the interpretation of the interview material in this study. Rafuls and Moon (1996) suggested a variety of data sources and analysis is also helpful in triangulating the research data for trustworthiness. This was seen in the addition of statistical quantification on two scales for trust and emotional closeness as well as the ongoing journaling. Janesick (1999) describes the usefulness of journal writing as helping to reflect the researcher's thoughts as the study progresses, and being able to explore personal responses and feelings during the study process.

Theoretical Definitions

The purpose of this section is to identify the primary concepts, examine their historical and cultural roots and terminologies and identify how this relates to the use within this realm of study. As such, I identified couples, marriage, trust, adult attachment, male/female societal roles, relational couples and dual earner status as key elements which are repeatedly utilized and referred to in processing this material. With these terms there are elements of primitive terminology, derived definitions, societal understandings and implications, such as roles, and finally the conceptual and operational definitions to be utilized.

Primitive terminology has to do with *couples*. The derived terminology by Webster's College Dictionary (1991) defines a couple as a grouping of two persons, as a married or engaged pair, lovers, or dance partners. Inherent in this definition are societal expectations for areas of emotion and attachment issues.

The primitive terminology of *marriage* has to do with legal vows taken by two individuals, one male and one female, with open societal witnesses to the ceremony. The derived definition by Webster's College Dictionary (1991) states the social institution

under which a man and woman live as husband and wife by legal or religious commitments.

The concept of marriage is not variable. An individual reports a legally sanctioned union. However the concept of relational couple is variable. This is defined as a mutual attitude of togetherness which can vary from close emotional attachment to two individuals in agreement they are a couple but not emotionally close. In this research there will be a self report by the individual that they are in fact in a relationship with an opposite sex individual and either cohabitating or living independently. The couple will also self-report they are sharing financial resources in a substantial manner related to the overall relationship and describe this as related to a commitment to the relationship.

Conceptual Definition of Terms

Attitude of Trust: This is viewed within the realm of social psychology with an internal affective orientation that would explain the actions of a person. The components of an attitude are cognitions (consciously held beliefs or opinions), affection (emotion tone or feelings), evaluations (positive or negative) and the disposition for action (Reber, 1985). Attitudes of trust are viewed within the context of the cultural, familial, and personal dimensions and evolve with experience and time (Chaplin, 1985).

Dyadic Trust: This is conceptualized as one or more of the following: as feeling the partner values the relationship to the extent they are interested in their partner's welfare, can be trusted, appears truthful, honest and sincere, shows consideration, treats their partner fairly and justly and can be counted on in times of need.

Adult Attachment: This term relates to the basic attachment styles formed in early childhood and relating to areas of secure, anxious and avoidant styles in adult interpersonal functioning.

Couple: Two individuals, male and female, who define themselves as involved in an ongoing relationship. This does not have to meet a legal definition of marriage. The individual should be in a present relationship. For purpose of inclusion in this sample, they would be registered to be married as customers of local bridal salons, tuxedo shops or involved in a clinical setting. In these instances they would report being in a committed relationship. Casual dating would not be inclusive to this terminology.

Marital/Couple Roles: There is a societal expectation for male headed households in couple's relationships with the female viewed as fulfilling a supportive, caretaking role in the relationship. This societal expectation tends to increase with the addition of children.

Working Couple: Two individuals, male and female, who work outside of the home, have income and possibly a sense of ownership of such.

Operational Definitions

Trust in the relationship: This variable will be self defined, reported as part of the qualitative interview and measured on the responses of the Dyadic Trust Scale.

This scale is 8 items which ask true or false questions related to the subject being able to trust their partners. Although other scales have been developed to measure trust in general this scale had the highest relationship to trust in the dyad of the partners specifically. It is short, easily measurable and has high face validity. For example, one of the statements is "There are times when my partner cannot be trusted." (See Appendix D)

Adult Attachment: This will be defined as the 36 item scale, Experiences in Close Relationships (ECL) developed by Brennan, Clark, and Shaver (1998) which measures this variable. It is set on a likert scale from one through seven. Half of the questions are set to explore feelings of anxiousness in close relationships with the other half the trait of avoidance. Individual scores low on either of these questions would then be considered secure in their attachment relationships. A score low on avoidance would be reflective of the statement, “I am very comfortable being close to romantic partners.” An example of a score on anxious would be the statement, “I worry about being abandoned.” (See Appendix E)

Dual Earner Couple: A self report by the individual they are presently involved in a relationship where they are both working and have a possible sense of ownership from the income they earn.

Relational Couple: A self report by the individual they feel they are presently involved in defining a relationship or boundaries within a relationship.

Assumptions

Assumptions are important to frame the implicit and explicit views surrounding the questions relevant to the qualitative inquiry (Rafuls and Moon, 1996). Although the researcher attempts to approach the data from an unknown stance, there are questions, concepts or general ideals which lead to the basis of the understanding of the study. According to Marshall and Rossman (1995) the present theoretical frame must include past knowledge in the area along with clear assumptions about the basis of this knowledge and how it relates to the background and practice of the researcher. In the present study it was important to illuminate the assumptions surrounding the knowledge

in the field, critical methodologies and the implicit values of the participants and the researcher in the collecting, coding and processing of the material.

My assumptions about research with couples and financial management issues:

Domain Assumptions:

Assumption #1.

One of the main assumptions being made in this study is there are changing financial opportunities which are improving better pay and job enhancement for a significant number of young American women.

The Family Economic and Nutrition Review, (1999) cites data revealing between 1970 and 1993, dual earner couples rose from 39% to 61% of all married couples. Women's participation increased from 36% in 1966 to 61% in 1994. During this same period, the participation rate for married women with children less than 3 years of age rose from 21% to 60%. Davis, Smith and Marsden (2001) reported that 78% of families still reported the husband's income as the highest with 12% reporting the female as greater and 10% equal incomes.

Assumption #2.

As the American society changes and broadens economic opportunities for women, society as a whole will begin to change role expectations for this population.

Blau and Kahn (1997) report from 1977 to 1988 there was a substantial decline in the gap between women's labor market discrimination and participation with increases in educational levels and reduced pay gaps.

Assumption #3.

This assumption follows from assumption #2 and states that with changes in the societal role for females in terms of job expectations and careers, this will impact and produce reportable changes in the male/female patterned role and the context of decision making within the relationship.

Methodological Assumptions:

Assumption #4.

Taking a snap shot view of present day relational couples in this qualitative sample population will lend an updated exploration to the rapidly changing social and cultural role changes of the larger society.

Rafuls & Moon (1996) describe purposeful or theoretical sampling as criterion based to a specific population such that attributes being studied will have a rich and relevant relationship to that population.

Assumption #5.

The couples will report honestly their personal situation as it relates to their work, home and relational issues.

As a review of the research literature suggests, financial allocation and decision making in couples may be skewed by societal expectations for how these situations should be handled and not actually how the family handles them. Women were reported to show bias reporting in favor of decision making by their husband or significant other (Stamp 1985).

Implicit Value:

Assumption # 6.

If a couple is engaged in a married, cohabitating or reported relationship, it is because of an emotional bond.

This is a culture stereotype represented by Western individualism. Many marriages within the U.S and from other cultures are arranged to assist with economic or culture value systems (Wiseman 1995). In addition, the individual may choose to marry within a social exchange value system, which may not include emotional connectedness.

Research Questions

According to Miles and Huberman (1994) there is a direct step from the conceptual framework to the research questions. The purpose of the questions is to begin to operationally define the conceptual framework. Rafuls and Moon (1996) reflect that research questions should indeed guide the methodology. In this study research questions are open-ended, flexible and broad enough to allow for more refined analysis as the research proceeds. Since the relationships are usually exploratory in nature, the questions will be conceptually open-ended and process oriented. As such, the questions which begin to evolve in this study include the following:

1. Is there a relationship between expressed attitudes of trust in early relational development and the mutual decision making and sharing of resources?

This question is covered by several interview questions such as “When you trust each other, what does that look like? How does this relate to the handling of money? Do you make plans together and how does this relate to the sharing of financial decisions?” One question “Do you have an equal say in money decisions?” is potentially reflective of trust and equity research. This question is also covered in one of the two joint interview questions and includes attachment patterns developed from childhood.

2. How do present or early family of origin patterns influence attitudes of trust and the mutual sharing of resources?

This question is asked in the area of how financial decision making is the same or different from their parents. It is also possible one of the joint interview questions will lend responses in this area.

3. How do contextual ecosystemic influences affect the values and expectations of current relational issues such as trust and mutual decision making?

Questions #3 is not dealt with directly but the influence of ecosystemic factors in defining trust and in trust's influence on financial decision making is expected to emerge from the answers given to related questions with process answers reflecting the expectations of society, family, work, friends, etc. It may also be reflective of the answer to one of the joint interview questions.

4. Are there differences, if any, between the way males and females view the relationship between financial trust and early relationship patterns?

This question is handled directly by asking if subjects feel males and females handle their money differently.

Sampling

According to Miles and Huberman (1994), key features of qualitative sampling should include a purposive sample with specific boundaries. In this study the sample was purposive and criterion based with boundaries related to theory. Rafuls and Moon (1996), relate sampling to the primary theory, assumptions and research questions, with an emphasis on unique case selection. I selected the parameters for the present study based on the following:

- 1) The inclusion of a young sample would result in a specific target of individuals affected ecosystemically with rapid changes in roles, values for participation in the work force and possible changes in couple assumption patterns. Adding the criterion of no children from the present or previous relationships reduces the complications of childrearing.
- 2) Having the individual interviews first and then the conjoint interview will assist with the increased personal sharing on the subject and allow for an examination of relational changes as the interview proceeds to a conjoint status.
- 3) Targeting ten engaged couples from a non-clinical committed relationship and five couples from a clinical committed relationship will produce analysis comparisons between trust and highlight the effects of discord on the sharing of resources and decision making.
- 4) Including a self-report of significant sharing of resources will further test the parameters of the interview questions in the study.

Sampling size was five clinical and ten engaged couples represented and related to meeting saturation of the criterion questions (Marshall and Rossman, 1995). Specific inclusion of the present sample represented:

- Heterosexual individuals reporting they are presently participating in a relationship with a significant other and under the age of 30 years. There were no children within the relationship or from previous relationships.

- Male/ female respondents from the same significant relationship were included with both individual and conjoint interviews. Each couple received a total of three interviews.
- Respondents were selected from local bridal salons or tuxedo shops as they appeared for services and reported they were engaged to be married. The clinical half was referred by their therapist and selected from ongoing clinical cases. They reported they were in a committed relationship.
- All couples self reported they had significantly blended their resources in some manner at this point in their relationship.

Site

According to Marshall and Rossman (1995) one can not study intensively and in-depth all instances, events or persons of the area in question. The choosing of a site shapes the understanding of the results of the study. A second important element in the qualitative site selection is the willingness of a gate keeper(s) to assist with the process. At the bridal and tuxedo shops a personal interview was arranged with the owners to explain the study and make sure they were willing to assist with the process. In the clinical site the supervisor assisted the researcher by allowing a brief in-service and written information concerning the requirements for appropriate participation in the study to be disseminated to the staff.

As previously noted sample sites were inclusive of bridal registry shops and tuxedo stores and represented the non-clinical, engaged case composition. Sites screened for criterion based clinical clients included the MSU child and family clinic and clinics

affiliated with this researcher's clinical case work. These locations are inclusive of a Midwestern sample selection.

Data Collection

This study relies on in-depth interviewing as the primary method of data collection. A standardized open-ended approach was used and listed as one of the main strategies in this area (Marshall and Rossman, 1995). One of the most important aspects of this approach is the attitude and acceptance of the interviewer, i.e. that the participant's information is valuable and useful as well as the ability to generalize and compare responses across participants. Having multiple data sources is considered helpful to the processing and understanding of the material (Gehart et al., 2000) and could be seen in the use of the Dyadic Trust Scale (Larzelere and Huston, 1980) and the Experiences in Close Relationships Scale (Brennan et al, 1998).

Research participants were obtained from local bridal salons, tuxedo shops and from clinical settings. The owners of the salons gave out flyers about the project (Appendix F) to recent customers. They then called the researcher and were screened for voluntary participation and criterion factors. The researcher was also given names of possible participants from the salon owner. These couples were called for possible inclusion and interest in the study. The researcher was available to stop by the salons and answer questions about the study for the owners or any applicable candidates. The clinical data collection was obtained from the MSU family clinic with criterion specific information given to fellow graduate students. The primary researcher recruited from a local clinical population through flyers and information generated to fellow clinicians. Couples were not selected from the primary researcher's caseload. Subjects were screened for inclusion

and asked if they would like to voluntarily participate in the research study, with expectations and incentives reviewed clearly. No form of coercion was utilized. Selected subjects were asked to read the consent to participate form (Appendix B). They were then given the Dyadic Trust Scale (Appendix D), the Experiences in Close Relationships Inventory (Appendix E) and the semi-structured interview guide (Appendix A). Each person was interviewed separately and then an additional two questions were conducted in a joint interview. All interviews were taped for later transcription. A demographic information and contact summary form (Appendix C) was filled out for each interview format. Data was coded and analyzed for comparisons with theory and hypotheses after each contact. Questions were dealt with flexibly but no significant modifications were made. A journal was utilized to assist the researcher with the process.

In Marshall and Rossman's (1995) description of the 20 essential criteria for a solid qualitative research study one standard of care is that the people in the research setting benefit in some way from the study. In this study the subjects were asked to participate in the research on a volunteer basis. Each couple was given \$30.00 for the initial interview (including both the two individual and one conjoint interview) and an additional \$30.00 after they responded to a phase two questionnaire to help confirm the transcription and the summary coding responses. One salon owner was given \$60.00 for their referrals and assistance with the project. It was also evident from many of the statements of the participants they appreciated the way the interview allowed them to reflect on their decision making in the relationship and process the numerous factors playing a role in this. Some wrote or called saying they would be willing to participate again or just

thanked me for how I handled the interviews and the insights that had occurred to them during the session.

Data Analysis Procedures

The constant comparative method of analysis involves a process of categorization, sorting and resorting, and coding and recoding of data for emergent categories of meaning (Hoshmand, 1989). This begins with the initial processing of the first case transcription (Gehart et al., 2001). Marshall and Rossman (1995, p.113) describe this process as involving five areas; generating categories, themes and patterns, testing the emergent hypotheses against the data, searching for alternative explanations of the data and writing the report. In terms of the use of cross-case analysis, Miles and Huberman (1994) describe the benefit of looking for themes that cut across cases and give a definitive pattern clarification.

Thus in this study, qualitative comparative case analysis began with the initial stages of collection. After each interview, I fully transcribed the taped responses as soon as possible for meaning and intent. I then typed a separate analysis of the summarizing themes and my interpretation of their material. The typed material and the summary material were then sent to each individual in the couple for their review. They reviewed this material and filled out a summary sheet describing their thoughts around the accuracy of my perspectives (Appendix G). I also utilized a journal to record important thoughts as I processed the material or responded to their input. As soon as all the material had been collected I sent the transcripts and the couple's comments to an independent coder. I compared her results with mine for similarities or differences. All identifying information was removed so the material would be reviewed with anonymity.

Using a constant comparative methodology of the material resulted in reviewing and transcribing the material in-depth after each couple's responses such that coding and recoding produced emergent categories and themes viewed as central to the understanding of the material. This material was reviewed and added to after each session. I further converted all the typed transcripts into the Atlas-ti computer program to help code the material further. Material from the transcribed tapes was organized into coded matrices with themes identified by codes and memos. It was again a lengthy process to work with the computer to go through each transcript and memo code emerging areas which seemed similar or unique to each transcript. This computer program was used as an adjunct to the researcher's coding and did not replace it, but rather enhanced and clarified themes and patterns. The resulting deductions about the results were based on the hypothesis and were theory driven related to an exploratory nature. The process recording in the independent journal assisted me as well in the analysis of the findings. The Statistical Program for the Social Sciences (SPSS) assisted with evaluating the data from the two scales with an emphasis on whether a concurrence was seen to the qualitative material.

Researcher's Role & Ethics

Marshall and Rossman(1995), list standards for judging a qualitative study. Two are important for this section. The first is that biases need to be expressed and the researcher must do a thorough self-analysis for both personal and framework theoretical areas. The second is that the research guard against value judgments in data collection and analysis.

With this in mind it should be noted the author of this research project as well as the independent coder are biased toward a family systems approach consistent with the

nature of the research studies at Michigan State University. Because of experience and training in the Marital and Family Studies program the researchers will be biased toward the influence of traditional male/ female societal roles with the expectation there may be self reports of role patterns which may not be reflective of the actual relational behaviors and patterns. This lens will also be monitoring for equity issues inherent in the dynamics of the relational issues but not reported as such and reflected in the socio-cultural expectations for appropriate role response.

Personally, I view healthy couples as more flexible to life and as having a more optimistic style in their relationships. In this research I looked for this quality and found it in many but not all of the cases. Some of the couples had backgrounds which lead them to be less than optimistic about their relationship or their future.

My personal background related to marriage at an early age and being a female, single parent for many of the years of my one daughter's life. My experiences in terms of ecosystemic supports from both sides of my daughter's parental ties were very helpful and positive. My early childhood experiences include an upbringing in a conservative religious community with many supports. My family of origin experiences related to a mother and father who both worked. Father was the traditional supporter of the household and mother's income was considered secondary but influential for the family. Both were independent in terms of decisions within the family. They viewed me as an eldest child with capabilities to help with the family responsibilities and later in life to go on to an independent career with the ability to go on to a higher education and earn a living. They viewed my early marriage as following the traditional family pattern. By nature I would assume they would see me as optimistic, flexible and independent.

My experiences with dysfunctional couples are related to the many years of work experience at the local community mental health in which I was a supervisor specializing in setting up resources for severely mentally ill clients. Much of my responsibilities were helping staff assist families and provide supports for their relatives in the community or deal with the overwhelming difficulties surrounding this. Again my attitude was that of trying to be positive and creative to these families and creating supports to all members of the family to assist in these difficult cases. Overall my personal lens tends to be on the optimistic side and this may well be reflected in the reporting of the results.

Trustworthiness

Trustworthiness was addressed by having this researcher report clearly my theoretical perspective and bias. This is viewed by Rafuls and Moon (1996) as a positive step in this direction. Trustworthiness is always a challenge when dealing with a small sample population which has a limited ability to generalize. Explicit techniques as reported for data collection, selection criteria, interview questions and methods of analysis further assisted in this process. Triangulation by an independent coder and by the phase two evaluation of summarized results by the couples increased trustworthiness as well.

Instrument reliability was found in Larzelere and Huston's (1980) report on the dyadic trust scale as .93. These researchers found that female trust was highly correlated ($p < .05$) with the partner's love but males love and trust was more independent and correlated only to their own feelings, not necessarily that of their partner. Depth of self-disclosure was also associated with dyadic trust ($r = .25$, $p < .01$). Dyadic trust varied by relationship status. Divorced partners tended to have less dyadic trust than married partners. Ex-dating partners had significantly less dyadic trust than any other group

except for casual daters ($p < .05$). These findings support our theory that trust is positively related to both the relationship commitment and quality.

Triangulation is considered an excellent resource to increase validity and develop trustworthiness. In this study it is found in the independent rater coding, the use of computer assisted data analysis and the request for respondent input and review of the outcome summary. The Dyadic Trust and the Experiences in Close Relationships Inventory was used to increase validity as well.

Larzelere and Huston (1980) report the Dyadic Trust Scale to have high discriminate validity with positive correlations to love and depth of self-disclosure and low correlations with generalized trust and social desirability. Another benefit to the use of this scale is the high face validity of the questions (see Appendix D).

The Experiences in Close Relationships Inventory relates to attachment types of secure, avoidant and anxious. Brennan et al., (1998) indicated that a person with a secure attachment style would be comfortable with closeness, able to depend on others and not worried about being abandoned or unloved. An avoidant individual would be uncomfortable with closeness and intimacy, not confident in others' availability and not particularly worried about being abandoned. An anxious person would be comfortable with closeness, fairly confident in the availability of others, but very worried about being abandoned and unloved.

Limitations of the Study

Limitations involved the use of an urban area in the north east section of the U.S. The sampling population was reflective of individuals in the initial committed stages of their relationships, without children and with reports of significant financial resource sharing.

Sample size was small based on qualitative research methodology, and this limited sampling may reduce the ability to generalize the results.

Confidentiality

All participants signed an informed consent which specified that confidentiality would be maintained on their responses. Only the researcher, an independent rater and the faculty advisers would have access to the original material. Individual responses and information was recorded and analyzed with pseudonyms. Consent forms containing the participants' names, pseudonyms and contact information was stored in a locked facility apart from the study data. The tapes were stored in a locked area at all times. An MSU *UCHRIS* report was filed prior to beginning the study which detailed the requirements for maintaining confidentiality to the participants.

CHAPTER FOUR

FINDINGS

Overview

This research project was an attempt to examine engaged couples and couples-in-therapy as they explored how their personal feelings of trust in their relationship may have influenced interpersonal financial decision making and outside influences in a qualitative inquiry response format. The use of psychometric instruments added to the trustworthiness of this presentation of the material. The four research areas explored related to 1) whether there is a relationship between expressed attitudes of trust and mutual decision making and the sharing of resources, 2) how family of origin patterns influenced these attitudes and behaviors 3) how contextual ecosystemic influences affected the current relational values and behaviors related to trust and mutual decision making and resource exchange and 4) whether, if any, differences exist between the way males and females view financial decision making. In terms of these areas the results will show 1) a succinct and positive finding related to expressed attitudes of trust and mutual decision making and the sharing of resources, 2) that family of origin patterns were seen to highly influence the present sharing and joint decision making in the relationship and in resources, 3) that ecosystemic factors were influencing present decision making within the couples based on such qualitative factors as levels of trust and communication within the couple in areas related to work, school, friends and family and 4) that males and females described similar spending patterns as related to the influence of sexual roles, family patterns, friends and work. All of these areas will be explored in depth in this section as the results are examined more closely.

Demographics

The inclusion of 10 engaged couples and 5 couples-in-therapy was based on reaching saturation in these areas (see Tables 1 and 2).

Engaged Couple Demographics

There were ten engaged couples. The average age was 25 years for males and 23 years for females. In all cases the female was the same age or younger than the male. All couples were similar in ethnic backgrounds. Sixty percent were Caucasian, 10% African American, and 10% U.S. mixed ethnicities (Hispanic/Irish/Scottish & Irish/African American/Indian). Twenty percent were foreign students. In terms of educational level, 50% of the cases claimed at least a baccalaureate degree, 40% indicated some college and 10% reported a high school education. Couples were equal in educational level except for two couples in which the male had completed more college than their fiancé. Length of time together ranged from 10 months to 2 ½ years ($M = 2$ years, 3 months; $SD = 24$ months). Half of the couples (50%) were living together at the time of the interview. All reported they were significantly sharing their resources together.

Table 1

Demographic Data of Engaged Couples

	Age	Gender	Ethnicity	Education	Employed	Time Together
Couple 1	29	M	Caucasian	BA	Yes	One year
Couple 1	22	F	Caucasian	In college	Yes	One year
Couple 2	21	M	Caucasian	In college	Yes	18 months
Couple 2	20	F	Caucasian	In college	Yes	18 months
Couple 4	25	M	Caucasian	Skilled Training	Yes	One yr. 2 mth.

Table 1 (cont'd)

Couple 4	25	F	Caucasian	Some college	Yes	One yr. 2 mth.
Couple 5	24	F	Near East	Post Graduate	Yes	Two years
Couple 5	26	M	Near East	Post Graduate	Yes	Two years
Couple 6	26	M	African Amer	BA Teaching	Yes	8 years
Couple 6	25	F	African Amer	BS Social Wk	Yes	8 years
Couple 7	26	M	Near East	Post Graduate	Yes	10 months
Couple 7	23	F	Near East	Post Graduate	Yes	10 months
Couple 8	23	F	Caucasian	Some College	No	One year
Couple 8	27	M	Caucasian	Some College	Yes	One year
Couple 9	22	F	Caucasian	B.A.	Yes	2 ½ years
Couple 9	23	M	Caucasian	Some College	Yes	2 ½ years
Couple 12	24	M	Caucasian	M.A.	No	2 ½ years
Couple 12	21	F	Caucasian	Finishing B.A.	Yes	2 ½ years
Couple 15	20	M	Hispanic/Irish/ Scottish	H.S.	Yes	2 ½ years
Couple 15	18	F	Irish/African American/Scottish	H.S.	No	2 ½ years

Couples-in-therapy Demographics

Saturation was reached with five couples-in-therapy (ten individuals). The average age was 29 years for the males and 24 years for the females. All couples were close in age with the female one year older in one couple. One hundred percent of the sample was Caucasian. Two of the couples, 40% were married. All of the couples were at the same

educational level. Forty percent of the cases had at least a baccalaureate degree and the remaining 60% had completed high school with no report of further education. Their time together ranged from 2 years to 8 ½ years ($M = 3$ years, 8 months; $SD = 6$ years). Three of the couples (60%) were living together. The remaining two couples (40%) had been living together but at the time of the interview they had moved apart due to problems in the relationship. All reported they were significantly sharing their resources together. Two of the couples (40%) were legally married.

Table 2

Demographic Data of Couples-in-therapy

	Age	Gender	Ethnicity	Education	Employed	Time Together	Married
Couple 3	22	F	Caucasian	H.S.	Yes	2 ½ years	No
Couple 3	22	M	Caucasian	H.S.	Yes	2 ½ years	No
Couple 10	25	F	Caucasian	H.S.	Yes	6 years	Yes
Couple 10	27	M	Caucasian	H.S.	Yes	6 years	Yes
Couple 11	24	M	Caucasian	Post Graduate	Yes	2 years	No
Couple 11	25	F	Caucasian	Post Graduate	Yes	2 years	No
Couple 13	25	M	Caucasian	H.S.	No	2 years	No
Couple 13	20	F	Caucasian	H.S.	Yes	2 years	No
Couple 14	26	F	Caucasian	B.A.	Yes	8 ½ years	Yes
Couple 14	26	M	Caucasian	B.A.	Yes	8 ½ years	Yes

Emerging Themes

The core domains that emerged from the data were reflective of the direction of the semi-structured interview. They are set out in Table 3.

Table 3

Emerging Themes and Core Domains

Domain	Engaged Couples	Couples-in-Therapy
Stages of Relationship Formation	Friendship Formal dating Traditional patterns/ break in pattern “Mutual mental resource sharing” Trust as good/bad judgment, the ability to share and communicate Influence of male finances & equity issues Moving toward one account as important but conflictual	Friendship Formal Dating Traditional patterns/ break in patterns “Mutual resource sharing” Trust as judgment, the ability to share and communicate Problems with Communicating & resource sharing Getting stuck Influence of male finances & equity issues One account as important but conflictual
Trust Development	Good communication Independent activities Level of commitment Love	Communication Commitment to relationship Getting through tough times Disturbances within

Table 3 (cont'd)

	Financial resource sharing	Family of origin influences
	Monogamy	Good judgment
		Independent activities
		Monogamy
Ecosystemic Influences	Family of origin	Family of origin
	Parental attitudes & behavior	Parental attitudes & behavior
	Single parents patterns	Single parent patterns
	Work positive & negative	Work positive & negative
	Friends positive & negative	Friends positive & negative
Relationship Definition	Conflict	Conflict
	Goodness	Goodness
	Seriousness	Seriousness
	Ability to resolve issues	Ability to resolve issues

Important and emerging domains were stages of the relationship formation including individual stages of friendship, formal dating, and traditional versus nontraditional patterns. The development of “mutual mental resource sharing” and trust defined as good judgment and the ability to share and communicate were also significant emerging domains. Couples-in-therapy revealed additional areas of problems with communication and getting stuck. Themes under this domain included equity issues with male and female roles and the mental and concrete movement toward one account as a reflection of the relationship coming together. These areas will be covered more fully in the discussion on research question number one and figures 4.1 and 4.2. A second domain related to trust development is also discussed thoroughly in the section related to

question number one (dyadic and ecosystemic trust patterns in resource sharing). The third domain area, ecosystemic influences including the family of origin and parental attitudes and behaviors, independent activities, work/school and friends are covered more thoroughly in the discussion of research questions two and three. These questions dealt with the family of origin influences from the past and present. There is a specific section under the family of origin patterns which discusses the condition of single parent homes. This was emphasized as important to the research question as well as the fact that it was a clarifying theme in both groups. The last domain area was reflective of the definition of the relationship itself as related to conflict, goodness, seriousness and ability to resolve issues. This last area will not be elaborated on, since it did not add substance or additional meaning to the understanding of the research questions.

Research Question Number One

Dyadic and Ecosystemic Trust Patterns for Merging Resources in Young Couples

Is there a relationship between expressed attitudes of trust in early relational development and the mutual decision making and sharing of resources?

Couple Trust Patterns for Resource Sharing

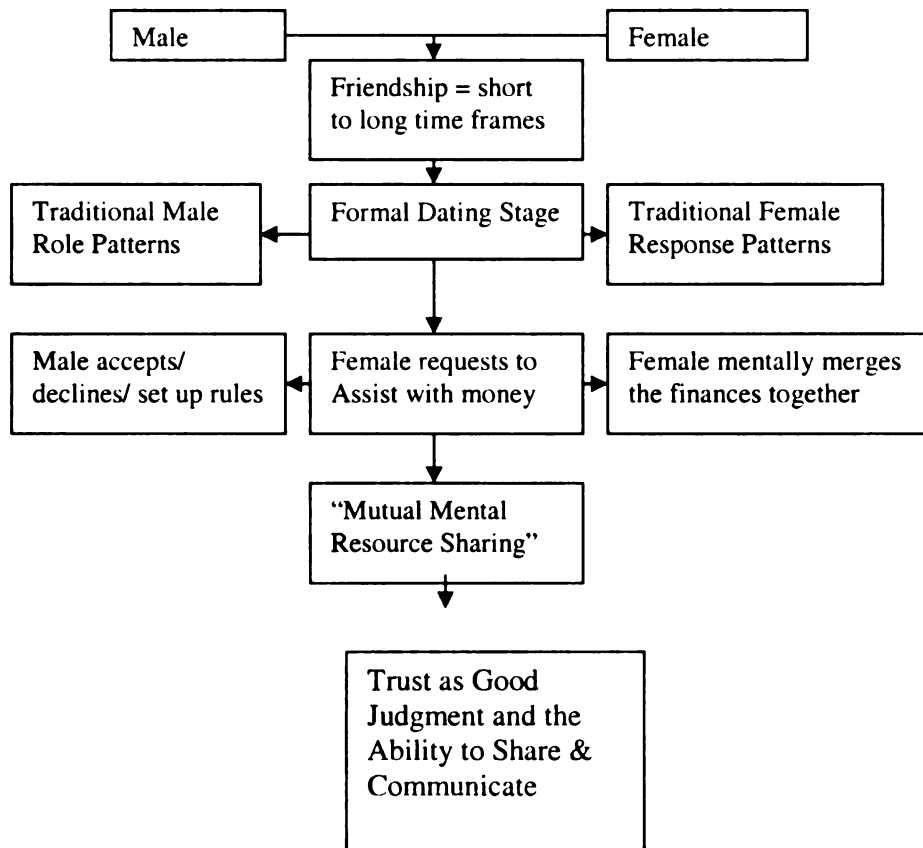


Figure 4.1. The emerging and parallel themes of couple trust patterns in early relational and resource sharing formations.

Relationship Formation

All couples, both engaged and couples-in-therapy, revealed similar patterns for relationship formation (see figure 4.1). The pattern response stages revealed there was an initial period of friendship or getting to know each other. This varied from several days to several years. In one young couple the female had finished her BA and was working while her engaged partner was completing the requirements for a BA in teaching. The male stated, “We’ve actually known each other for twelve years. We were friends first.

Seeing how she was as a friend just drew me to her. I've been knowing her so long... we can share our thoughts."

At some point, the couples describe a relationship as beginning to blossom. Traditional courtship ritual patterns are evidenced in this next step. These patterns included the male paying for outings and activities. Almost every couple reported the move to this traditional pattern. The two clear exceptions were both couples who had met at the university while in graduate school. They had both started out as friends with little or no money and when they started dating they continued the pattern of helping each other with the expenses. Both responded they never felt they had started a formal dating stage. In terms of the more traditional pattern one female reported, "When we first started dating neither of us had much money. I didn't even have a job. We would loan small amounts of money to each other and he would lend me his car. My girlfriend would say 'that's his car your driving!' But it was hard for him to let me help him because I was a female." The male then stated "Yes, it's just recently I am doing better at accepting her help. Always before I couldn't do that."

This pattern continued for a period of time. It then changed to the male accepting financial and other support from the female. At this point the female often offers to start paying for her half or she offers to take turns with purchases. In another young clinical couple, both 22-year-old high school educated and working, the male stated, "I started out paying for everything at first. We'd go out to dinner, or sit at home and rent a movie. At one point we moved in together...but it wasn't really our place because I lived with someone. But maybe a month or two after we starting going out we starting sharing

money...Normally I'd spend my money first and then for backup use her money for reserve."

Sometimes traditional patterns are challenged by one member of the couple. An interesting interview emerged with an engaged 23-year-old female and 25-year-old male, both graduate students from the near east. In the original interview I had recorded the male as saying "When we go out I usually pay but she pays sometimes." On the returned transcripts he had carefully crossing this out and wrote, "When we go out we split the amount." He did not change the original statement, "If we decide to go to the movies or to eat we prefer to take turns... And actually it's pretty equal." She stated, "Once in a while I'll let him pay but most of the time I prefer to be independent...or sometimes I like to take him out for a treat". She reported "Sometimes he wants to pay but I pretty much want to be independent in terms of my finances. I don't like to depend on anybody, not my boyfriend, sister or other relatives."

Another challenge to the traditional pattern was an in-therapy graduate law student female who complained... "And now it comes to the point where when I want to do stuff he refuses because he doesn't want to spend the money and then when I insist he says I can pay for it and I end up paying for it... ultimately it's my choice...afterward I feel why did I do that?"

The beginning of resource sharing boundaries and setting up the state of what I term "mutual mental finances" seems to emerge after the female begins contributing on a regular basis. She then starts making comments about the male's spending patterns, since he has given permission for her to share in resource pattern exchanges. These comments from the female have the emotional tone of "common sense" budgeting styles which

would benefit each individual and the relationship. As an example couple number five met while both were in graduate school. He describes himself as a 26-year-old Italian who grew up in near east country. His father traveled a great deal in different countries so he was raised mostly by his mother. His intended was a 24-year-old graduate student from the same country. He states "Since I have been with her I handle it, (money), more carefully. We both know she is the financially responsible one.... She would tend to say 'do you really need this?' She wouldn't stop me but she would say 'think about this!'" She stated "One day in the sixth month after the relationship started, I accidentally found out his bill was over due... he simply forgot. I was very disappointed and thought about stopping the relationship... if I found out he's a person irresponsible in managing his own money. After communicating on this issue he promised to improve. Since then I always try to make sure he pays bills on time and if he's low on cash I'd aid him somehow."

At this stage in relationship formation, couple one is still in courtship. There are more frequent discussions about how the finances are working. Although the bank accounts are described as independent, the partners now know how each person spends money and have an opinion as to whether these patterns are acceptable or not for a future mate. In most of these cases the female is the catalyst for what I call the "mutual mental resource" discussions, with the beginning of projections about saving or spending money for various activities. Both describe the fact that they make their own decisions but prefer to talk to the other person before a final decision. Mutual trust seems to be connected with this process and no responses indicated negativity. In fact, all of the engaged couples reported mutual communication patterns which just "flow" between them as they decide daily on spending or activities. The engaged couples exhibited flexibility to change and to

accommodating to the needs of the situation or the person. They were often confused as to how to discuss the process since it did not seem to be very concrete. Open communication in this area as well as most of the mutual areas of interest and concern was evident.

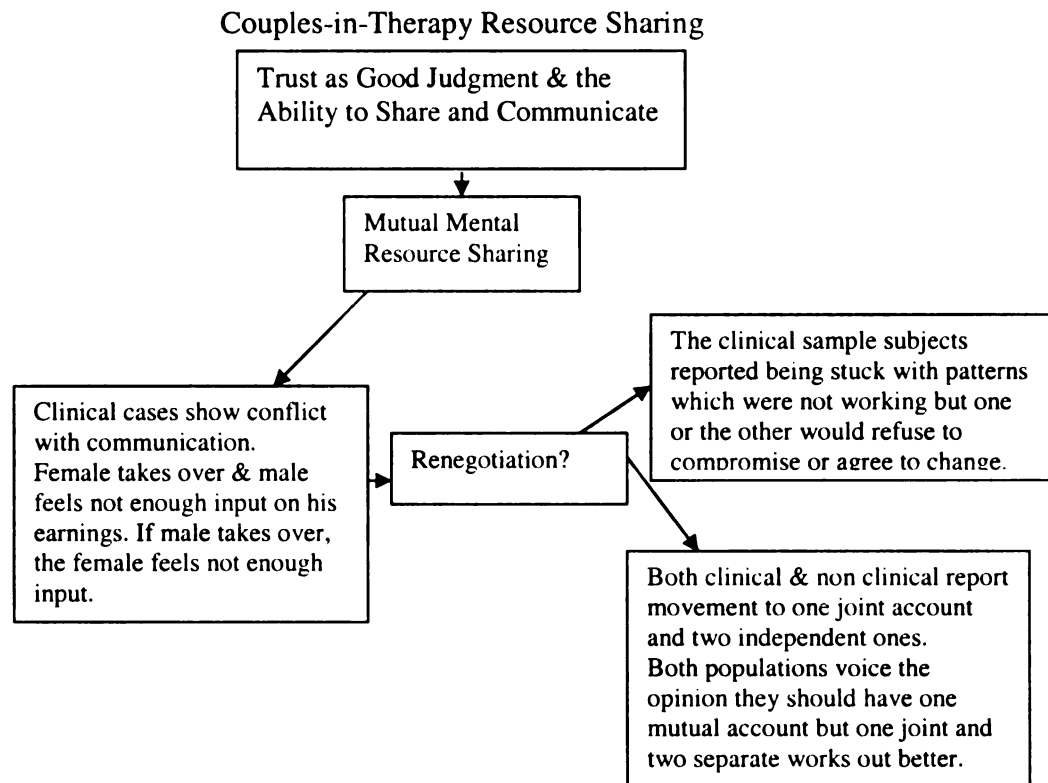


Figure 4.2. Unique theme responses related to the couples-in-therapy in trust, communication and the developing relational and resource sharing patterns.

Differences with couples-in-therapy

Figure 4.2 indicates that couples-in-therapy have some unique themes. These might be reflective of communication problems, or being stuck with patterns which are not working. Equity, role patterns and power issues begin to emerge in these couples-in-therapy cases. In one couple, the male held a job at a local shop and made the primary income. The wife worked part time and managed the house and the bills. The male

reported “I wanted some new shoes and she said no. I was discouraged because I felt I work and I wanted them.” The female in this couple stated “I have the checkbook and write the bills. Sometimes he just spends and doesn’t tell me about it. He feels like it’s his money and he should be able to spend it.” However, in another couple-in-therapy case, equity and role pattern shifts were evident as the male assumed the primary support responsibility upon completing school. His wife was just completing her degree and had recently entered the work force. After doing so she felt entitled to more of a say in the financial money management. She responded, “He makes the majority of money and this gives him the control and then I get upset with this and insecure. Well, because of problems in the past we decided to try me on the allowance That ended up horrible.” She stated, “I feel....because he had the better degree and job and makes more money it’s hard for me to complain... (he) kind of has the upper hand in this area.” He stated, “Now that she has her own account it has been better.” She added, “Once I’m totally finished with school and have more faith in myself and feel more of an equal contributor, this will help a lot.” Thus, there is the report of couples-in-therapy feeling stuck with different opinions and the inaccessibility for one or both members to reach compromises on issues.

A common theme from both the engaged and couples-in-therapy cases was the feeling they should have one account, when the majority were actually using one joint and two independent accounts. The female just mentioned who didn’t feel equal about being put on an allowance had worked out a compromise where she kept her own account. She stated “So now we have two accounts and we split up what bills each of us needs to pay ...and I feel like an equal contributor and this has contributed to a better

relationship.” It was as if this compromise felt the best in terms of maintaining their independence and yet was somehow against the rules.

Trust Development

Engaged Couples

Couple two reported they were both in college and working part time. They spent lots of time in her mother’s apartment and were going to put the research money they were paid into their “special wedding account”. The female stated, “I feel safe (in the relationship) and I know I can put all my trust... my burdens in him and we share that and that feels secure.” (In terms of finances) “He won’t just go out and purchase something that we don’t need... I trust him he won’t make bad decisions and he trusts me.”

The male elaborated, “I think you would see trust in the way we communicate... If she says she needs money for something I trust the fact she does. And she wouldn’t go behind my back and get something or if she does she will come back and tell me what she does. And I’m the same way.” He goes on to describe trust and resource sharing issues in his extended family. “.... like my brother and his wife.... It’s a his and her type money, more so than an ours...he ended up getting a separate savings account and not telling her because she would just spend the money and he couldn’t trust her to save for the house. They did get the house, but I think it affected their relationship. The fact he didn’t trust her and then what he did just made the trust worse in the relationship.”

Engaged couple one were both working and living together and the female was taking classes to further her education. They reflected they have a close, loving relationship in which they felt mutual trust towards one another. The male described it

this way, “I mean it’s very trusting on everything, money, fooling around on the other person and all the way down. And I think the fact we talk a lot about what we’ll do with the money means neither of us would just go out and make a big purchase without input”... and elaborated... “If one of us makes a decision about money without the other one, you (just) trust that their not just blowing money on a piece of junk or a waste. It goes back to the whole (agreement) that we make sure we pay the bills and we don’t spend more than we have or what we can take care of.”

Engaged couple number nine’s profile was that of a male working as a mechanic and his fiancé finishing her college degree and starting a new job. They felt their relationship was positive and trusting. The male discussed the changes in their finances in this manner. “At the point we got engaged, we had some serious discussions about my spending patterns and needing to save some money. At first this was difficult for me but then I started to see the benefits. Now, with the wedding getting closer it’s making more sense.” His fiancé further elaborated on their relationship. “It’s been really hard for me to trust him.... I was cheated on in past relationships. But I know how he treats me. I know we spend all our time together.... (now) he understands we need to save our money at present.”

Couple six was getting ready for their wedding the next week after the interview. The couple reflected they had known each other for twelve years and the male felt he could trust her. “... we can really share our thoughts. We tell each other everything. No hiding things from each other. The sharing of money has been just natural and now if she needs something, I give it to her and if I need something she gives it to me.” She explained further, “ I know what he has been used to and how he has been raised and....

he trusts me and he notices how I handle money and I see that he always pays his bills.”

Another couple was discussing whether they should continue with plans for the wedding. She was still working at a clothing store and her fiancé had just been laid off after graduating from a school/training program. She related, “He is a couple of years older than me and I trust him to take care of a lot of the bills.” He related to the trust issue in this manner, “She has never done anything to lose ... (my) trust and she has loaned me money for bills (and)... when I was working more than I would pay more.” She reflected further, “He is currently unemployed... so I am paying for extra stuff now and that’s okay because when he was working he basically paid for everything because my funds were more limited.”

A female graduate student from the near east replied to the question of trust by saying, “Well, he knows everything about me. He has my social security number (and) credit card number.” Her fiancé replied that in terms of trust, “I really think it’s on my instinct and so far I have no reason not to trust her. In my inside, I know that in most cases she is right about financial decisions.”

In the case of the male skilled trader worker and his fiancé school teacher, she related, “He’s very open and honest. He never goes back on his word. He does spend money too easily”. He agreed to give her his pay check and she pays the bills after they discuss which have priority. He explained, “Yes, I do trust her. She does little things. Like today, she called me at work to ask if she could buy a CD. She’ll call me at work and ask what do I need to have paid and I’ll say my car insurance is due and this relates

directly to trust in that when I give her my paycheck I know she's not going to go out and spend it."

Couple 15 is engaged. They both have a high school education. She is not working at present but he has just received employment at a new job and was excited about his new income. This was meaningful to the couple because it meant they could begin some plans to move out of his mom's home and on their own. He described his feelings about the relationship in this manner, "I didn't let her pay for anything at first.... If she needed something I would help and then pretty soon if I needed something she would help. We now see our resources as blended. Now we let the other person know if we're spending foolishly. We both do this...Trust is number one. If you basically can't trust a person, you can't trust them with bank accounts."

Couples-in-therapy

In the couples-in-therapy, issues of distrust were more evident as a response theme in the interviews along with relational disturbances. Couple three was composed of a young male with a high school education, experiencing some problems on his job, but still working. His fiancé was working as well, full time, at a local factory. They had tried to live together but decided to wait until things were going better for them. He stated, "I do construction. She works at a factory job. (We) both work full time and most of the time we combine our money and I hold the money. I trust her. She won't go out and buy anything expensive without asking me about it. If she's at the store, she'll call me and ask if she can buy this for 50 dollars. She has been through a lot with me so far." His fiancé agreed that 'he's never given me a reason not to trust him, but he doesn't trust me 100%.

This is... because of his mom... He has a hard time trusting people. I can tell by the way he acts.”

A couple-in-therapy graduate law couple had similar comments in the area of trust. He reported, “Yes, I trust her. If I need her to do something for me, it would be in my best interest. But sometimes she thinks I’m lying to her because I don’t tell her the whole story... Last year, I needed rent and stuff and she gave it to me.” The female reported, “I think in general we can trust each other, but there have been problems of trust... like lies that came up. Normally I would organize the bills and ask him for his half... He would complain a lot about having to pay half the bills, like this was absurd or something. I really don’t know for sure if I give him money if I will get it back.”

Couple-in-therapy 13 revealed a young male out of work and his girlfriend working at a stressful job but making “ok” money. He stated, “My trust for her is very strong. (I know this because)... one day I was at work and a friend tried to advance on her... and she asked him to leave and told me about it. She has money and she doesn’t usually spend it until she has paid the bills.” Her story was a little less trusting than his. She revealed, “Well, I guess I do trust him but I don’t trust him with money. I always keep the money in my purse.”

In couple-in-therapy 14 both had BA degrees. The male was working full time. He stated, “In terms of general trust or fidelity issues, I feel I can trust her. Well, I really don’t trust her with money. I spend too much, but she’ll just go crazy (with money) so we stopped letting her carry credit cards.” She agreed with this statement and gave an example of her trust saying, “he was an eagle scout... and the image of a good person trying to do the right thing and I know I went out on him sometimes and ... that at times I

have gone out and spent tons of money and all that upsets him. I guess (these are) therapy issues we are working on..."

Couple-in-therapy ten was a high school educated factory worker whose wife was not working at present. She reported, "He doesn't trust me enough. He gets disturbed. I go back and forth about trusting him." (In terms of this relating to handling money), "He needs to communicate more about what he is spending. He feels like it's his money and he should be able to spend it." His interview included this statement. "I can trust her and I hope she thinks she can trust me. There may have been times in the middle of the relationship where we had problems in this area, but I can't remember what it was about. I'm always home. I never do anything." (In terms of handling money), "She handles all the money and pays the bills. I trust her to do this."

Summary

All couples, both engaged and couples-in-therapy, reported similar relationship formation patterns. Most of these patterns were very traditional with variations or breaks reflective of higher educational levels or family of origin practices. Common domain themes emerging for both groups included the stages of relationship formation, the development of trust issues, ecosystemic influences, and trying to clarify and define the relationship itself. Differences between the groups revealed the couples-in-therapy reported more issues of discord and non-trust than did the engaged couples. There were no overt differences found between the married versus the non married in-therapy couples in this area. Overall, this section revealed a strong positive progression of attitudes of trust in early relationship development and the mutual decision making and sharing of resources. This pattern was more succinct in the engaged couples.

Communication and underlying trust issues interrupted this positive progression in the couples-in-therapy.

Research Question Number Two

Ecosystemic Family of Origin Pattern Influences

How do family of origin patterns influence attitudes toward sharing and joint decision making? This research question deals with the influence of family of origin patterns on present decision making within the couple. Many of the couples reported they were utilizing similar family of origin patterns in their relationship and this seemed very normal and natural to them. There was little report of conflict in these cases especially when both the male and female had similar family styles.

One case included male and female graduate students from India. Both said that their mothers and fathers had worked outside the home for pay. The female was adamant that she would be independent stating “I would never want to depend on someone else. My sister just got married in December and her husband is extremely wealthy but she is doing her doctorate and she doesn’t depend on her husband to give her an allowance.” Her fiancé agreed that in his family both his mother and father worked and had recently purchased a home. He described this as “Recently they just bought a home and my mom paid half and my dad paid half.” Not only did they experience family of origin expectations in similar role behaviors, but this seemed to be translating in the present to mutual understanding and low conflict in their relationship and decision making process.

Differences in family of origin styles were reflected in the following couples. A graduate student from another country was so adamant that her family management style

was the “right way” that she insisted he change his personal spending patterns relating directly to his family of origin. She stated that she spent much time focusing on this change, gave him her own resources to help pay off credit card debt (which was against her family’s belief) and went so far as to discuss the fact their relationship would not continue if he did not change his habits. However at this point he decided he would accommodate to her style of financial management. He stated he was reluctant at first to change his habits except it suddenly occurred to him that her loan of money to him was a sign of the serious intent of her long term commitment. He stated, “Wow this must be a real relationship because even my closest friends don’t ask me about this. They would just assume I am doing all right unless I would say I have a problem. It suddenly made me realize that this was a real relationship. She cared enough to be concerned about this. This was ...surprising to me.” He states he is happy with his change of heart and they went on to meet her family and discuss permanent relationship goals.

A 22-year-old recently graduated female had just obtained her first job as an administrator in a nursing home. She was engaged to a 23-year-old male who was working as a mechanic. She had convinced him to go back to college to get a two year degree in auto mechanics in order for him to be acceptable for marriage to her family. She describes the differences between the two families this way. “My family is more conservative about money. My dad (parents) paid for my school. My family does everything with credit cards. His family pays for everything in cash. That’s been kind of hard. He feels children should work and pay for their cars and education. I feel it is the parent’s responsibility to take care of this for their children. He pays for his school and all his vehicles. We do communicate better than my parents. His parents are very mellow

and loving. My family tends to be more sarcastic. I've never heard his parents argue ever. And they have never fought and my parents will fight in front of him."

Parental Attitudes & Behavior (Single Parent Homes)

Issues of being raised in a single parent home in early childhood produced confusion for many subjects as they struggled to decide how they related their present couple patterns to these memories. Some reflections were positive with attitudes of the female as an independent person with equal decision making in the relationship. In describing negative childhood memories of parent management style, one male graduate student from the near east described himself as using the opposite model of parent management style. He stated, "I have tried very consciously not to use that model," citing as relevant the fact his parents had divorced. "My parents argued a lot and it was just better they weren't together. And I don't think I could use that as a model for anything." An engaged male skilled trade worker and his significant other, who worked part time as a teacher, both described their family of origin experiences as poor role models. They both revealed divorce in their childhood and being raised by single parents. Neither felt their absent role models were helpful. The male stated he is still protecting her from her father. "And when the subject is her dad I think she gets weak and I have to step in to protect her." He recalled, "My parents were divorced when I was in second grade, so my mom raised me... and my grandmother helped out with money problems...I still call my mom to help with how to handle our budget at times." Overall, he was still angry and embarrassed by the way his father had abandoned his responsibility for his family.

Several of the engaged couples described the next step after the wedding as the final blending of resources. A 22-year-old male was completing the requirements for his

teaching degree. His fiancé had her BA and was already working. Their wedding was planned for the week following the interview. He stated “I think that even though she has been making a lot of decisions up to now, when we actually have household decisions, I’m going to be making those. And this will be similar to her family. Her father was the head of the household and made a lot of decisions.”

Summary

This section revealed how strongly the internalized norms for family patterns, both constructive and destructive, influence the newly emerging couple dyad. A theme of loyalty to the family of origin was clearly evident in many cases or the extreme of refusing to repeat a pattern because of bad memories from childhood. The subjects who were upset with their family of origin patterns openly shared this in the interview and discussed what they were doing to make sure they would not be repeating these patterns in their future. If the family of origin system was different between them there was a struggle to try out different approaches, attempting to find the best fit. The engaged couples reported more flexibility with these compromises than the problem couples. No unique difference in themes was evident with the two married couples.

Research Question Number Three

The Ecosystemic Influence of Outside Contextual Factors

How do contextual ecosystemic influences affect the values and expectations of current relational issues such as trust and mutual decision making? This question differs from the last which was reflective of internalized norms within each individual. This relates to the present and to the direct external influences on the couple’s decisions. The categories of influence were reported as family, work and friends.

The Influence of Family

The most reported influence was clearly from family for both the engaged and couples-in-therapy. These stories were both positive and negative in context. Some of the stories were directly related to wedding plans and compromises. Some were to request assistance to or from the couple and others around influences for spending money or going places they had decided not to indulge in as a couple.

Positive influences included loans, and living with relatives and family. A male skilled trade worker relates, "My parents got divorced when I was in second grade. I was raised by my mom. She gave me a loan for my skilled trade equipment. So I pay her back \$50.00 per month....So like we had a problem with our bills last week and I said let's call my mom to help us sort out our priorities....And both her mom and my mom are very supportive in general."

Two graduate students from the near east related their relationship was much improved after spending time with relatives. He stated, "In terms of the family we just spent ten days with her sister on the west coast and that really strengthened the relationship." Couple number two (engaged) were both working on their college degrees. I met them at her mom's house and I met mom at the end of the interview. The female was staying with mom and the male was there much of the time. She related how supportive her mom had been to their relationship as it progressed. Couple number eight (engaged) was similar in that both had completed some college, they were living independently and she was still living with her family. The male reported, "We do get a lot of input from both sides of the families. We love to go back to her house on a Sunday afternoon and talk about plans for the wedding. Her mom has taken a very active role in

planning this. We couldn't do it without her. I was very naïve about how much work it would take." Couple twelve was composed of the male who had just graduated from his masters degree but was unemployed and his fiancé who was working full time in a clothing store. He stated, "My family has been really supportive. Her family has been really supportive (as well)."

Some of the comments were more negative in nature. A 26-year-old near east male graduate student related, "Well my father is very open to the relationship as long as she is 'semi-decent'. He's very relaxed. My mom on the other hand, is not. She has not met my mother yet. The concern is not there yet, but it would be if she meets her." The female related, "I guess it's not really financially but my family interferes. There are times when I want to go and just stay (with him) and my family is not very happy about this. But this is not financial. It is just their preference."

In couple six the male was completing his teaching degree and his fiancé was working with her BA. They were expecting family to help out with the expenses of the wedding. This is the way he described the situation, "I thought the bride's family was supposed to pay for the wedding. And I was responsible for the ring and the honeymoon. Her mom thought I should have gone half. And I didn't agree. And I just stayed with paying for the honeymoon." The female added, "And I understood and I tried to explain to my mom why you thought the way you did." The male replied, "And I just dealt with it with my mom and what she felt. And it's just been worked out now and everybody is okay with it."

Couple nine had a similar experience. In this couple the female had just obtained her first job and was still living with her parents. The fiancé was living with his parents.

They described conflict with finances around the wedding plans with family members. The male described it in this manner, “Like we went to all the reception halls and came back with the information and my parents were all about whatever works for you and makes you happy. Then we went to her house. No matter what we said her dad wanted to have everything on spreadsheets and had disagreements. And this seems to be across everything.”

Engaged couple number one were living together already and working together. The female was also taking classes to advance her degree level. They had decided to allow her niece to stay with them on the weekends in her parent’s home which they were renting for a nominal amount. She related to this decision as follows, “My one niece is there pretty much every other weekend. It’s more like we’re her parents. We just take it all into consideration. We wanted to go up north this weekend but it would benefit her...if we stayed. We always have the ability to make the best of the situation no matter what it is.”

Couple number 11 was two in-therapy graduate students. She reported, “His family seems to be over involved with him. This is not positive. They want him to spend time with them at the holidays and often he had to decide between spending time with me and time with them. And they just want him around and remind him that they are paying for his school and he should choose them. And I think others think this is overdone and not the norm. It’s like they go overboard in this area.” Couple thirteen was also in-therapy. Both were high school graduates with no reports of additional schooling. The female was working, but the male was presently unemployed. In terms of family support, they were living with his mother. The male reported, “Well her family is upset that I

haven't worked for nine months. They think I'm a great guy but they want the best for their daughter...And they are picking up a lot of slack because of this....Her parents are more into money and mine is not really into that."

Couple-in-therapy 14 was having a problem with the influence of the female's sister. The female described the phenomenon in this manner, "Normally I think my sister has the greatest influence because she is always trying to put her opinion on whether we are doing the right thing. And this is difficult because she makes three times more money than we do and she thinks she knows best and she is a stay at home mom. And we will be going on a family vacation and they will be spending a lot of money and we don't have a lot of money to spend."

Couple 15 was engaged. The female was presently out of work and the male had just found a job. Both reported high school levels of education. The female commented as follows: "I would think there is a positive influence from (his) mom because we have been staying with her and that has helped us a lot. On the negative, I was supporting my mother and while I was doing that I wished we could do more stuff together. I'm all done with that. This happened in the last year. I was working full time and took up the responsibility after she lost her job."

The Influence of Work

The second highest category of response was work factors. This ranged from reports of positive versus negative. Positive factors included getting along on the job, enjoying the job, or appreciating the life style from the pay level. Negative influences included having a bad day and bringing this attitude home along with the financial expenses for items such as cars, gas, lunches, etc.

In the case of couple two, an engaged pair who were living separately but spending much of their time at her mom's house, the male reported "If I have a hard day at work.... (the female inserted)... (he's) grumpy." The male replied, "Yeah, if she says I'm going to the store, I might be less likely to say here are 10 or 15 dollars if I worked a long day." The female replied, "It goes day to day. If... we're having a tough day and we just don't want to talk about it, we let the other person know." Couple ten reported the same problem. The male described his job as tough factory work. The female related, "Well, if he has a bad day at work this is difficult (for us)." He replied, "Yes I have a very difficult job and often come home in a bad mood." Another young couple-in-therapy male who does a lot of physical work felt his work was not negatively influencing him. He stated, "I don't have a lot of extra work expenses. My boss takes care of (my) tools and stuff." It might be noted in this case however, the male had been, according to his fiancé missing a lot of work lately due to personal stress.

Yet another couple-in-therapy with a new house and lots of bills from the wedding described work as both a negative and positive experience. They both enjoyed the dual income but the female stated, 'Well lunches cost and I could easily spend \$25.00 per week just on stuff or maybe closer to \$40.00 when you think about getting there and putting gas in your car.' The male nodded in agreement.

The Influence of Friends

Friends were not listed as a high influence in either a positive or negative manner. Friends were often included as an aspect of mutual communication in general. Engaged couple one reflected that friends are the least of their influences. Both of them work together and live together. She stated, "His friends and my friends provide

entertainment for us to talk about at night. We say, 'you're not going to believe what my friends did!' Our friends are totally different from us. The male stated, "Yeah". The female continued, "We're more responsible, down to earth. They are the type to fly by the seat of their pants, act at a moment's notice." The male shook his head and agreed wholeheartedly.

In couple-in-therapy 14 both were working but had lots of debt from the purchase of a new home. The male related, "...if I go out with friends from work they tend to have something cheap at home first so they're watching their money as well. Our friends have less money than us." On the other hand the female countered, "I think my friends have a tendency to spend more money (referring to this as a bad influence on her)."

Couple three included a 22 year old high school male currently working in a shop. He was from the in-therapy sample. One of the issues was the fact that his significant other liked to spend her money on frequent eating out and he did not like or prefer to do this. His comments about the negative influence of friends included this statement, "Well the only thing I can think of are friends that want to go out to eat all the time." The female replied, "I'm the one who really likes to do this (not him)." He then commented, "Really the decisions we make between the two of us are pretty tight and we don't get pulled off a lot." Engaged couple fifteen, previously reported as living with his family, the male reported, "In terms of friends they really don't influence us much either way."

Summary

In the couples-in-therapy interviews, outside influences were cited as causing serious problems for the relationship with regard to the handling of family finances. Many of the couples did not have good communication or feelings of trust between them

and reports of work, school or family seemed more threatening to their security. One male stated his significant other's family didn't like him because he did not presently hold a job, nor did his family "come from money". Another couple with more resources felt pressured to spend money in a similar style to her sister. This caused difficulties with their joint financial agreement. Another female stated her significant other's family was always forcing him to choose between time with her or with them, especially at the holidays, with frequent reminders of how much they owed him for paying for his college expenses. Thus, it appears that outside factors have more of a negative influence on the in-therapy couples than the engaged ones. Basic communication skills and trust levels continue to be disruptive in the in-therapy couples when they are attempting to deal with these areas of concern. Again the two married couples did not reveal differences to the basic in-therapy pattern responses. The engaged couples were more likely to report positive outcomes, better communication and less effects on the stability of the overall relationship.

Research Question Number Four

Different Views on Handling Finances (Males versus Females)

Are there differences, if any, between the way males and females view financial issues in general? This question relates to the differences, if any, on finances when examined from the lens of the male versus the female perspective. It is important to understand this question was handled independently by the couples and not as a joint response. In spite of this, the majority of the couples' responses were more similar within than between couples'. In other words, there were varied answers about how men and women handle finances in general but within the couples' relationship the majority of the

views were the same. All five of the couples-in-therapy gave similar responses to each other in this area. Couple-in-therapy 11 both agreed with each other on spending patterns. She explained, "Women seem to spend more money than men. I think I'm the norm for women but he's really pretty cheap and I'm not sure that's the norm for men." He stated in his interview, "I think women tend to be more of a spender. I am probably not the norm for men because I think in general men spend more than I do." Eight of the ten engaged couples agreed with each other. In terms of actual responses, three of the clinical couples felt women like to spend more money than men and referred to their relationship as similar to this pattern.

Eight of the individuals in the engaged couples and three of the clinical couples revealed there was no difference in the amount of money being spent by males or females; it was just spent in different areas such that females tended to spend on items such as clothes and men in areas of electronics or cars. The female in couple-in-therapy fourteen reported, "I think we are equally bad in our ways. Women spend it on different things than men. I think we're (both) pretty much the norm." Her male counterpart expressed the same sentiment in his interview. "I think they (women) buy different types of things but handle it pretty much the same. I think I'm pretty typical for men and she is pretty much the norm for women." Three engaged couples related their spending or saving patterns to their family of origin while two others referenced patterns similar to their friends. A 22-year-old working in-therapy female reported, "My mom is a spender too, she'd spend it all if she had it. So I guess I'm the same way. I guess men are better with money." Her pattern for sharing resources would be to give her paycheck to her fiancé and then get her spending money back as she needed it. She reported this was

similar to her family of origin. A 24-year-old engaged masters degree graduate student described spending patterns in this manner, "I think it's more of a personality thing. My mother would be the norm for women but her mother is like the opposite so I'm not sure what the norm is. I think she would just prefer I handle the finances (and spending) because of how her family does it but I really want to get her involved." A recently graduated and engaged African American male teacher explained spending patterns in this manner, "I think women save better than men. And she's (fiancé) pretty good at saving and I think that's the norm for women. And my mom, she's the same way, good at saving." However, in her interview his fiancé reflected on spending patterns as more similar to friends. She stated, "Often he'll spend money on unnecessary stuff just because it's in his paycheck. (And he's the norm because) when I see my girlfriend's husbands, they just buy stuff if it's electronic (like him). I think I'm about the norm (for women). My girlfriend is the same way as me." A 23-year-old engaged skilled trade male reported spending patterns as related to cohort issues. "I handle money different than women. Men are more into the things like cars. And that's kind of typical for my age. I think women tend to save more money. Guys would spend more trying to impress others. I don't think women drive flashy cars." A 25-year-old engaged skilled trade male reported both family and friends as influences to spending patterns. "I'm very bad with money. Lots of my friends are bad with money. They just go crazy and buy stuff.....I never had anyone show me how to do that stuff (family reference) but I think her mom showed her how to do that." Because he felt she knew how to manage money better than him, he was turning over his paycheck to her.

Summary

In terms of the male versus female lens, most of the male and female responses reported males as spending more money on cars, electrical or technical equipment, while females spent more on items such as clothing or self-enhancement products. Both males and females felt each sex could be equally responsible or irresponsible based on such factors as family of origin, social norms or friends. There was more similarity of responses within each couple than between the sexes. It should be remembered that on this question each member of the couple was interviewed independently. Thus, there were no overt differences between the male versus female groups in terms of responses to this research question and the two married couples revealed no basic difference in pattern response.

Measures for Triangulation & Trustworthiness

The triangulation of testing results will begin with the concrete presentation of the data and end with the integration of these findings into the study in a qualitative manner.

Dyadic Trust Scale

The Dyadic Trust Scale is a short 8 item scale specifically designed to examine relational trust between two individuals committed to each other. A high score would be an affirmation on all eight items of the scale. An example of a statement on this scale would be "There are times when my partner cannot be trusted." This would of course be answered no.

Engaged Couples

All of the engaged couples scored high on basic levels of trust. The mean score for trust was 7.9 for this population, ($SD=.31$, $n=20$). There was little or no difference within

or between couples' elevated scores. Eighteen of the individuals scored 8 and two individuals scored 7.

Table 4

Engaged Couples' Dyadic Trust Scores

Sex Trust Score*			Sex Trust Score*		
Couple 1	M	8 out of 8	Couple 7	M	7 out of 8
Couple 1	F	8 out of 8	Couple 7	F	8 out of 8
Couple 2	M	8 out of 8	Couple 8	M	8 out of 8
Couple 2	F	8 out of 8	Couple 8	F	8 out of 8
Couple 4	M	8 out of 8	Couple 9	M	8 out of 8
Couple 4	F	8 out of 8	Couple 9	F	8 out of 8
Couple 5	M	7 out of 8	Couple 12	M	8 out of 8
Couple 5	F	8 out of 8	Couple 12	F	8 out of 8
Couple 6	M	8 out of 8	Couple 15	M	8 out of 8
Couple 6	F	8 out of 8	Couple 15	F	8 out of 8

*Highest Trust Score = 8 out of 8

Couples-in-therapy

These couples showed a much different pattern response. At least one member of each couple reported low trust scores. This varied equally between male versus female reporters of low trust in the partner. The overall mean score was 5, ($SD=2.91$, $n=10$), which was lower than the engaged couples. Three of the individuals scored 8, 3 scored 6, and 4 scored 4, 3, 1 & 0 respectively.

Table 5

Couples-in-therapy Dyadic Trust Scores

Sex	Dyadic Trust*	Sex	Dyadic Trust*
Couple 3 F	8 out of 8	Couple 10 F	0 out of 8
Couple 3 M	6 out of 8	Couple 10 M	8 out of 8
Couple 11 F	1 out of 8	Couple 14 F	6 out of 8
Couple 11 M	8 out of 8	Couple 14 M	3 out of 8
Couple 13 F	4 out of 8		
Couple 13 M	6 out of 8		

*Highest Trust Score = 8 out of 8

The difference between the means of the two samples was significant ($t = .42, p < .001$).

Experiences in Close Relationships Scale

This inventory relates to attachment types of secure, avoidant and anxious. A secure attachment style was comfortable with closeness, able to depend on others and not worried about being abandoned or unloved. An avoidant individual was uncomfortable with closeness and intimacy, not confident in others' availability and not particularly worried about being abandoned. An anxious person was comfortable with closeness, fairly confident in the availability of others, but very worried about being abandoned and unloved.

Engaged Couples' Attachment Scores

In the engaged couples, possible scores on anxious and avoidant scales ranged from a low of 0 to a high of 126 for both. The mean avoidant scores were 28.4 ($SD = 7.46, n =$

20, range =18-43). The frequency distribution was equally divided across the subjects. Anxious mean scores were 54 ($SD = 20$, range = 26-95). Again frequency distributions were represented equally through the range of responses. A Pearson 2-tailed t -test revealed no significant correlations between avoidant and anxious in this sampling. Thus, individuals tended to score either on anxious, avoidant or secure. Trust appeared visibly to relate negatively to anxious or avoidant scores but did not reach a level of statistical significance. Thus, although some of the engaged couples had high scores on anxious and avoidant, they had equally high levels of trust.

Table 6

*Engaged Couples' Attachment Scores**

	Sex	Avoidant/Secure Scores*	Anxious/Secure Scores*
Couple 1	M	25/101	34/92
Couple 1	F	23/103	26/100
Couple 2	M	41/85	45/81
Couple 2	F	21/105	62/64
Couple 4	M	22/104	95/31
Couple 4	F	27/99	77/49
Couple 5	M	39/87	75/51
Couple 5	F	34/92	76/50
Couple 6	M	26/100	43/83
Couple 6	F	38/88	47/79
Couple 7	M	27/99	36/90
Couple 7	F	29/97	51/75

Table 6 (cont'd)

Couple 8	M	18/108	36/90
Couple 8	F	29/97	35/91
Couple 9	M	20/106	31/95
Couple 9	F	43/83	90/36
Couple 12	M	35/91	55/71
Couple 12	F	24/102	49/77
Couple 15	M	22/104	64/62
Couple 15	F	24/102	53/73

*Possible scoring on anxious and avoidant scales ranged from a low of 0 (high security) to a high on anxious and avoidant of 126 (low security).

Couples-in-therapy Attachment Scores

In the couples-in-therapy, anxious and avoidant scores ranged from a low of 0 to a high of 126 for both scales. For this sample the mean avoidant score was 40 ($SD=13.98$, $n=10$, range = 24-72). Frequencies included one person scoring 20, three scoring 30, 4 scoring 40, one at 50 and one at 70. The mean anxious scoring was 65.4 ($SD=23.24$, range = 48-124). Frequencies included five at 50, two at 60 and one at 70, 80 and 120. A Pearson 2-tailed t -test revealed a significant negative correlation between Trust and Avoidance ($-.648$, $p < .05$) and a negative correlation between Trust and Anxious ($-.635$, $p < .05$). As in the engaged sample, individuals tended to be either high on anxious, avoidant or secure attachment styles. Thus high scores on trust related to low scores on anxious and avoidant in this couples-in-therapy sample.

Table 7

*Couples-in-therapy Attachment Scores**

	Sex	Avoidant/Secure Score*	Anxious/Secure Score*
Couple 3	F	28/98	48/78
Couple 3	M	30/96	63/63
Couple 10	F	72/54	83/43
Couple 10	M	34/92	62/64
Couple 11	F	37/89	124/02
Couple 11	M	43/83	64/62
Couple 13	F	30/96	51/75
Couple 13	M	43/83	51/75
Couple 14	F	43/83	67/59
Couple 14	M	50/76	50/76

*Possible scoring on anxious and avoidant scales ranged from a low of 0 (high security) to a high on anxious and avoidant of 126 (low security).

Differences

High scores on trust related to lower scores on anxious and avoidant scales at the .05 level in the couples-in-therapy sample only. The mean and standard deviation were higher in this sample on both anxious and avoidant scales ($n=10$, $M=40$, $SD=13.9$ for in-therapy couples' avoidant scale; $M=65$ & $SD=23.2$ on in-therapy couples' anxious scale; $n=20$, $M=20.6$, $SD=7.6$ on engaged avoidant scale; $M=54$ & $SD=21$ on engaged anxious scale). An independent samples t -test between the means on the clinical and engaged samples on the factors anxious and avoidant was not significant.

However, an independent (2 tailed) t -test between the two groups revealed a significant difference on the variable trust at the .001 level of significance ($M=7.5$, 5 ; $t= .42$, $df=19$, 9). Differences between males and females were not found in the engaged sample, however, the couples-in-therapy female scores on anxious were twice that of the males (total scores on anxiety for females = 473; total scores on anxiety for males= 290; $M=60$, 71 ; $SD=7$, 38 , respectively. Levine's t -test for equality of means was significant at the .02 level).

The Relationship of the Triangulated Scores to the Qualitative Findings

The importance of this section is to explore the following questions:

- How do the scores on the scales reflective of trust and attachment relate to the qualitative responses of the two sample populations?
- How do these findings relate to the original questions surrounding levels of trust, attachment and the ability of the couple to development financial decision making patterns?

These are the areas which will be explored more fully in this section.

Engaged Couples

Triangulation in the areas of trust and attachment scales will now be examined in light of the qualitative statement of the participants. All of the engaged couples indicated high levels of trust in the relationship. Looking closer at the engaged graduate student couple from the near east, revealed that both scored 8 out of 8 on high trust. They both scored in the 90's on the attachment scale, indicative of high levels of security. The male described the situation this way, "Well, 10 months is not a lot of time in a relationship but

I don't think the length of time really matters as much as the bonding and level of trust that develops in that time. And in terms of finances, if you trust each other it doesn't really matter who is spending the money, you just feel trust in the other person doing that." Engaged couple number one were both living together and working together. They both also scored 8 out of 8 on the trust scale and their attachment scores were over 100 for both of them. The male explained the interaction between trust and finances in this manner, "I mean it's very trusting on everything, money, fooling around on the other person, all the way down. And I think the fact we talk a lot about what we'll do with the money means neither of us would just go out and make a big purchase without input."

Some of the engaged couples scored high on trust but not on attachment. A good example was a couple consisting of the female just completing her BA and working in her first job. Her fiancé was working full time at a skilled trade. They both scored 8 out of 8 on the trust score. His score was high for security on attachment; however she scored high on the anxious dimension. Her interview revealed lots of difficulties with parental issues related to finances and insecurities in this area. Her statement included the following comments, "He often says I need this or that and I kind of ask him about that and I'm waiting for the time when he starts to question me and he'll say, you just bought a new outfit, why are you buying another one? I question him more about his spending than he questions me. Sometimes it irritates him, but I remind him about whether he needs the stuff or just wants it like a toy." She goes on to describe a purchase he made without her consent and how this caused distress in their relationship. Her fiancé had a much higher score on security and he explained the situation in his interview in this manner, "At the point where we got engaged we had some serious discussions about my

spending patterns and needing to save some money. She started to get a little more on my case and we reduced our going out a lot. It's amazing how much money you can save when you don't eat out all the time or rent a movie instead of going out to see a movie. At first this was difficult for me, but then I started to see the benefits. Now with the wedding getting closer it's making more sense."

Another engaged couple showed a strikingly similar scoring and profile to the last. They were both graduate students from the near east. The female scored 8 out of 8 on the trust score and the male scored 7 out of 8. Both the male and female scored high on the anxiety attachment score. Their verbalization reveal a similar pattern to the last couple mentioned, in that the female felt she needed to structure the male in his spending habits and almost stopped the relationship because his patterns were different than hers. She wrote on her return response, "The turning point in our relationship for me was that I seriously considered whether or not to continue with a relationship, to put up with a significant other whose spending style I can't agree with." The male explained in his interview that a major conflict in the relationship revolved around money issues. "Well, we have an ongoing disagreement on one issue. It's about credit card payments. She would like me to pay the entire balance on the credit card each month. I'm the kind of person who says, well I could pay it but I would rather pay 160 or 200 and leave a 100 in my account to use in other ways."

Couples-in-therapy

It should be remembered from the results section that most of these couples showed greater variability on scores for trust and attachment. The scores for trust were significantly less than the engaged couples. An exploration of the dynamics of this

includes a 27-year-old male factory worker and his 25-year-old spouse who works part time and manages their finances. He scored 8 out of 8 on the trust scale; she scored 0 out of 8. He scored high on both avoidant and anxious scales; she scored high on just the anxious score. In terms of the relational issues dealing with financial management and trust their comments were as follows: He stated, "She handles all the money and pays the bills. I trust her to do this (but) I wanted new shoes and she said no. I was discouraged because I felt I work and I wanted them.....We've gotten into it before about why aren't the bills going down. We need to talk about it and it does seem logical sometimes the decisions she makes." She stated, "He doesn't trust me enough.....He needs to communicate more about what he is spending. He feels like it's his money and he should be able to spend it. Before he puts the money in the account he often spends or keeps too much out. And my money just goes straight in."

Another couple-in-therapy was very similar. These were both graduate law students. He scored 8 out of 8 on the trust scale; she scored 1 out of 8. She scored 124 on anxious out of a possible 126; he scored high on this scale as well. In terms of reports about finances and the relational issues, he reported, "We often have opposite views on how money is spent and then we each have to decide what we want to do. And we keep separate accounts. I would usually like to go half and half....And sometimes she wants to go to dinner or something and I don't and I say okay, you can pay for it." She explained in her interview, "I think in general we can trust each otherbut some times there are things like lies that come up and then you don't know if you can trust the person. Well, we both have our own money....And normally I would organize the bills and ask him for

his half....He would complain a lot about having to pay half the bills, like this was absurd or something.”

A 24-year-old female and her 26-year-old husband had known each other since high school. He had graduated from college and was employed. She was working but still awaiting her final college degree. She scored 6 out of 8 on trust; he scored 3 out of 8. In the area of attachment she scored 67 on anxious and he scored 50 (not highly secure). In terms of trust and the relationship, he explained, “In terms of general trust or fidelity issues I feel I can trust her. Before we were married however, I did have some problems with her in this area. Well, I really don’t trust her with money. I spend too much but she’ll just go crazy so we stopped letting her carry credit cards.” She discussed in her interview the following, “He has always had the image of a good person trying to do the right thing. And I know I went out on him sometimes and he was upset with this and that at times I have gone out and spent tons of money and all that upset him. And I guess the therapy issues we are working on revolve around infidelity, money issues and control in general.”

Summary

How do scores on the scales for trust and attachment reflect the qualitative responses of the participants and how does this relate to their mutual financial decision making? The results of reviewing the scores and qualitative statements revealed a striking congruence between the scores for trust and attachment and the couples’ ability to communicate in terms of financial decision making in the relationship. The engaged couples, with the higher scores on trust and attachment, reported being able to communicate and remained flexible to dealing with financial decisions. Those engaged couples with higher scores on anxiety or avoidance seemed to have a more difficult time

with decision making but were still confident of their progress because of their high feelings of trust in each other and their future. The couples-in-therapy seem to have a more difficult time and this appeared to relate directly to lower scores on both the trust and attachment dimensions. There was no change in identifiable response patterns with the two married couples.

CHAPTER FIVE

DISCUSSION

Overview

The macro-ecosystemic shift of record numbers of women of all ages entering the work force was clearly reflected in the responses of these young couples. Mental attitudes were found to be shifting toward the expectation of the norm of a dual earner status. Not one of the 15 couples discussed the female as leaving the work force after the marriage, except briefly after the birth of a child. Along with this, family of origin values of the young couples revealed role models for independent working women ranging from single parent/ divorce situations to mothers going back to work later in life or reports of professional mothers with a career.

Of importance was the finding that finances and trust do develop on a parallel course from the earliest stage of friendship to a latter stage of a deeper commitment and that this progress was evident irrespective of sub cultural membership. Equally important was the finding that underlying attachment patterns for early and latter life relationships were less important in the development of mental trust during the engaged period for the couple. Therefore, the hope is elicited for clinical treatment that ecoystemic and intrinsic factors or strengths may be found and utilized to reestablish trust in relationships regardless of earlier states of distrust with resolutions for challenging situations for individuals and couples.

This study was of course qualitative in nature with all results in an initial inquiry stage, which would need to be expanded and replicated before overstating the results as solid findings.

Theoretical Discussion

This section will review the three main theoretical areas of this study (ecology, attachment and family of origin theories) with specific reflections on the four research areas. The first research question explored attitudes of trust and mutual decision making in early couples. The three theoretical areas just cited would have been predictive of a positive and parallel course in finances and trust with unique outcomes reflective of cohesion (Olson, Russell & Sprenkle, 1983), underlying attachment and bonding patterns (Bretherton and Waters, 1985) and family of origin patterns (Bowen, 1966; Knudsen-Martin, 1994). I found that ecosystemic factors influenced the financial decision making and trust in engaged couples more than family of origin variables and scores on adult attachment inventories. In contrast, couples-in-therapy revealed scores on adult attachment and family of origin variables to be more predictive of their levels of trust and mutual decision making.

The second research question dealt with underlying family of origin patterns producing influence in the present decision making and resource sharing areas of the couple. These family patterns would have been predictive of the level of differentiation within the couple (Bowen, 1966). Knudsen-Martin (1994) would have added the expectation of fairness or gender equity would change the unique outcomes in this area. Human ecology theory would also have predicted patterns over time to be influenced by the recent changes in macro-environmental equity issues related to increases in dual-earner households. In this area, I found strong internalized norms for family pattern resources. These were both positive for the couples when similar or conflictual when different. The engaged couples showed better conflict resolution skills in this area than

the problem couples. Level of differentiation was not measured in this study. However, Knudsen-Martin's (1994) update on Bowen's differentiation theory with added dimensions for fairness and gender equity was evidenced in the discussions related to decisions of a dual earner couple. In the area of macro-systemic changes in females entering the work force, I found changing relational patterns clearly reported by couples with expectations and discussions relating to these dynamics. As in the previous research question discussed, an area not predicted was the discovery that engaged couples showed higher flexibility levels and better communication than their attachment level scores or their reports of family of origin problems would have predicted. They also show higher scores on trust than the attachment scores or reports would have predicted.

The third research question dealt with contextual ecosystemic influences in the present affecting current relational decisions in resources and mutual sharing. An ecosystemic theory predictive of trust and mutual decision making in the present would relate to the multi-layered, multi-variable and contextually based issues such that Bronfenbrenner's (1992) "Person-Process-Context Model" would expect couples to be directed by multiple influences with decision making stemming from the values both within the family system and externally through the larger macro-environments (Deacon & Firebaugh 1988). Decision making and trust are theorized as contextually embedded within the historical and ecosystemic perspective of each member of the newly formed dyad based upon past developmental and family of origin patterns, values and expectations (Bronfenbrenner, 1992; Buboltz and Sontag, 1993). Trust was measured by the qualitative responses of each member of the couple and by the quantitative responses on the Dyadic Trust Scale. The results of this study confirmed Lazarelle's and Huston's

(1980) report that dyadic trust was highest in engaged couples. Even though scores on the anxious and avoidant scales were significant to trust in the problem sample, the optimism of the engaged couples raised their scores on trust such that a general direction was seen between trust and anxious and avoidant scales, which did not appear statistically significant in the final analysis. What is there about the time of engagement in couples, that they are able to rise above their personal insecurities and embrace such qualities as good communication, sound judgment and the open sharing of basic financial decisions? Could it be predictive that elevated scores found in particular on anxiety in the engaged sample might indicate potential problems in the future as the couples face the challenges of work, family and other pressures? Overall, ecosystemic influences were highest from family of origin with less significant influences from work or friends. The engaged couples reported more cohesion in their relationship and family of origin influences. For the couples-in-therapy, they reported more negative influences from family of origin, work and friends and thus appeared to have less cohesion in the dynamics of their relationship in general.

In terms of the fourth research question, whether males and females handled financial decisions differently, ecosystemic theories such as Bronfenbrenner (1992,1994), Deacon & Firebaugh (1988) and the Family of Origin theories of Bowen (1966) and Knudsen-Martin (1994) would all point to responses which would be reflective of societal patterns for handling money based on sexual roles and the changes in equity patterns as producing unique responses to these role patterns. The results did indeed reflect responses based on social roles with most individuals reporting males as tending to spend on such items as electronics or cars and females more in the areas of clothing or

personal items. Influences from the family of origin or cohorts were reported as couples related personal spending patterns similar to a family member or a friend. Macro-ecosystemic influences were reflective of increased individual decision making on purchases but not on sexual role types of behaviors. In other words, individuals would report they each had some individual control over parts of their finances but these spending patterns were often related to gender and role.

Overall, in this study, the engaged couples showed more cohesion. Therefore, even though the same problems would arise in both groups of subjects, the couples-in-therapy remained stuck, apparently because of poor communication and capacity to change. This, of course, is classic Structural Family Therapy theory, developed by Minuchin and Fishman (1981) and explicated more recently by Colapinto, Minuchin S., and Minuchin P., (1989). It also is supported by an abundance of family research by Olson, Russell and Sprenkle (1983), with regards to their Circumplex Model and from Froma Walsh's (1998) theorizing about "relational resiliency".

Conceptual Discussion

This next section will be reflective of the conceptualization of this study with particular emphasis on the results as they relate to the areas of equity research, adult attachment, money management and trust issues.

Trust, Finances, Relational Issues & Equity

Conceptual clinical research would have predicted that finances are interwoven in couples within the context of positive emotional decision making relating to all areas of the relationship. The actual results of this study were positive in this regard.

Haddock, Zimmerman, Ziemba and Current's (2001) study for successful families revealed qualities of equality, shared power, and the ability to communicate and trust each other in decision making. Shannigan and Buss (1986) showed happily married couples with greater influence of the wife in decision making. In the present study the engaged couples reported the qualities of equality, shared power and the ability to communicate. The couples-in-therapy revealed the opposite qualities of poor communication and difficulty trusting and sharing equally in decisions.

Sprecher (1992) examined inequity in close relationships and found that women were more likely than men to become distressed at inequity and try to restore balance. Men in under benefited equity situation were not affected similarly. In this study, the theme of power imbalances was evident in both the engaged and problem couple populations. In one problem be-set couple, the inequity was reflected in the male being out of work for an extended period of time. The female made a point of explaining she was in control of the money because she earned it but later in the interview she reflected she was actually taking control as a punishment to force him to find a job and restore balance in the relationship. Further, she had refused to pay the rent and forced the couple to live with his family when they received their eviction notice. His efforts at cooking and cleaning annoyed her as he tried active role reversal based on her negativity. In an engaged couple where the male was not employed, the female stated she was happy to pick up the slack in the finances because she had confidence in him and because he had helped her in the past with difficult financial times. This was more optimistic, less critical and more trusting.

Larson, Hammon and Harper (1998) found inequity in the relationship produced less self-disclosure, less reassurance and intimacy. In this study I found the couples-in-therapy exhibited most of these qualities. The engaged couples however confirmed the results of this study by reporting just the opposite with higher equity, trust and disclosure levels and better adjustment. Rogers (1999) found that increases in women's income did not significantly relate to inequity or marital discord. In this study I found all of the couples interviewed expressed the opinion that both members of the couple would contribute to the finances of the relationship and that the couple would be flexible to adjust to mutual bills depending on the income level of the spouse or the significant other. Some of the engaged couples reported discussions around whether the wife would take time off to raise children. None of the couples discussed the female as permanently leaving the work force once married. However, two problem be-set cases produced opposite results to Rogers (1999) in that differences in income were producing power issues and conflict in the relationship.

Brannan and Wilson (1987) and Morris (1993) found work force participation changed the quality in the relationship. In this research study I found one of the themes was the difference in income between men and women. Most cases were reflective of the male as having a higher income. In the engaged couples there was a careful balancing by the male that he would consider her an equal partner even though her resources were less. In two problem be-set cases the difference in income was producing power imbalances. In one case previously mentioned the female was upset she was making the income and used the issue to punish the male. In another case, the female was defining herself clinically as looking to her husband as a father figure and not being able to stand up for

her own decisions and needs. She felt this was changing recently as she finished school and had entered the work force full time. She could envision her self confidence increasing as her career continued to unfold. This was expected to relate to more equal decision making within the relationship.

Money Management, Trust and Equity

Conceptual research in this area pointed to a positive relationship between trust and emotional responsiveness. Couples moving forward in a relationship with mutual cooperation would be expected to begin to pool their resources and discuss changes in the relationship and in their financial priorities and goals. Those couples living together with less of a sense of security or commitment would be expected to hold onto their assets and their independent priorities with less of an attitude of trust in the overall relationship.

Vogler and Pahl's (1994) and Davis, Smith & Marsden's (2001) research concluded that either the male or female is usually identified as the gate keeper of the funds. In this study it was found that at the point the couple committed to a formal relationship a gate keeper was appointed. However, more couples were managing their funds independently and communicating about the joint resource sharing. Most of the engaged and problem couples reflected they had equal decision making into the funds. In these cases they also reported they had independent accounts separate from the joint account. A common theme was the underlying assumption they probably should have one account but this did not seem to meet their needs. The couples with only one account had reports of more conflict. Some of the couples were surprised to hear their parents had one joint and two independent accounts. There was a common underlying theme this was not acceptable in the larger ecosystemic norms or societal relational values.

In engaged couples not living together funds were kept in separate accounts. Again there was a theme that although this was functioning well, once they had moved in together or were married they expected to merge their accounts into one. One couple living together before marriage struggled with how to put their money together to pay bills. They were both independent so instead of merging the money they split the bills in a logical manner. They reflected they also paid each others bills in a flexible way, outside of the agreed upon plan and just let the other person know. This allowed them to keep their sense of what I call mutual mental dependence and independence at the same time.

Ferber's (1982) research reported that the male experiences his wife's working as positive based on previous exposure. I found this to be true of the present study in terms of family of origin responses. Some males and females from divorced families reported a feeling of seeing their mom as independent and related this to the feeling of equality with their significant other.

Overall, results of this study confirmed previous research in this area.

Conceptual Research on Adult Attachment and Trust

Conceptual research on adult attachment is primarily related to the findings that early trust in childhood produces internal models of the self related to significant others (Lopez, 1995). The three adult attachment styles of secure, anxious or avoidant (Hazan & Shaver, 1987) were utilized in this study. There has been no conceptual research attempting to measure these attitudes within the relational quality of mutual decision making. However, research from the previous sections would have predicted the overall relational quality as positively related to the underlying attachment patterns. Empirical results found in this study indicated that both the engaged and clinical samples revealed

underlying patterns for secure, anxious and avoidance with no difference between the two groups. However, the results of this study did confirm Lazarelle & Huston's (1980) report that dyadic trust was highest in engaged couples. In the couples-in-therapy, a positive relationship was evident between high scores on anxious or avoidant styles and low levels of trust.

Clinical Implications

The early part of this paper began with the discussion that conflict over finances is a major cause of relational discord (Poduska, 1993) and family therapists must be equipped to recognize, understand and deal with it. As this study examined the early stages of the family life cycle, at the cusp between the first and second stages where the couple is setting up an understanding of their commitment and before the birth of children, a very clear pattern began to emerge around the contextual relationship between early trust issues from the family of origin, contextual transmitted values concerning the appropriate handling of mutual resources, and the difference between the early trusting engaged couples and those couples who have found themselves in problem counseling situations. The attributes reported in engaged couples of high trust, good ability to communicate, flexible adaptation, good problem solving abilities and optimistic expressions of support for each other were all qualities found in such theorists as Froma Walsh's (1998) description of relational resilience and David Olson's concept of cohesion (Olson, Russell & Sprenkle, 1983). These attributes seemed to be correlated with high trust in engaged couples regardless of the underlying attachment scores on anxious and avoidant. Attachment theory would not predict this pattern in the engaged couples but would predict the negative responses in therapy couples indicative of poor communication and

problem solving, distrust and high scores on anxiety and avoidance in attachment. Thus, it would be important in clinical practice to encourage the growth of these attitudes, thus viewing the underlying patterns and environmental obstacles as capable of change and able to benefit from positive supports in the ecosystem (family of origin, gender, friends, etc.) and developmentally (in the individual or the relationship stage).

This relates greatly to the work of John Gottman (1994). This theory and research views the central concept of emotional intelligence in marriages as a key to the building of a relational alliance. Gottman (1994) uses positive relational techniques such as the love map, which is the emotional connection that allows couples to know the details of what the spouse values most. It elicits give and take and reconnects the state of emotional bonding and trust in the couple. In John Gottman's (1999) book devoted to the principles for making marriage work, he devotes a section to finances. He states couples often come in with conflicting financial priorities, which they have not clearly discussed. His solution is to have each person clearly communicate what they consider absolutely essential for their happiness and well being in an emotionally expressive atmosphere. This technique is placed within a rediscovery and communication of mutual goals for the course ahead in their marriage and clearly a tactic in increasing the trust response and positive communication representative of the clinical emphasis of this study. His theory of the four horsemen in a marriage relates directly to the level of trust and communication in the couple with the presupposition that couples with poor trust and communication levels will have a great deal of difficulty solving their differences or go on to a positive future for their marriage.

As relating to both Gottman's (1999) work and the findings of this study, financial matters can be viewed as not a unique area in a relationship, but rather as embedded within the emotional dynamics of the couple and as such resolvable through open communication and clarification in the couple. Although financial challenges present unique areas in clinical practice, the clinical expression of thoughts and emotion might be similar to the discussions surrounding issues such as parenting, setting rules for the family or the discussion of personal goals within the relationship.

For those therapist counseling engaged or premarital couples, it would be important to understand from this study, that this population might be viewed differently depending on the overt or covert commitment level of the couple. Those couples with a committed relationship with clear goals for marriage or a long term partnership will likely be more trusting in many or most areas of their relationships including financial decision making. They will probably be easier to counsel and reach consensus on their independent and mutual goals. Couples who are still courting or living together without a clear course for their future together may show distressing relational issues, including finances, which could clinically be treated by opening up communication boundaries to allow for a flow of positive, trusting disclosures about their underlying feelings for the relationship and mutual compromises or behaviors to prove their intent to stay together and work thing out. These couples might take more time to reach consensus on issues depending on what the underlying disturbances in trust are related to. John Gottman's (1999) emotional bank account assignment would be a good example, where the couple comes up with positive thoughts and actions which are then practiced on the partner to increase the positive emotions and trust in the couple.

Another important area of this research relates to the cohort findings of this under 30 year old sample. The macro-systemic statistics clearly show the participation rate for married women in the work force changing from 36% to 61% in 1994, including women with children under the age of three. (Family Economic & Nutrition Review, 1999). In this study, the response of these young couples revealed expectations for dual earner status. The mental expectation that this is part of a healthy relationship and not a negative influence on the family was also reported in these young couples. Clinicians would want to watch for shifts of decision making and management as women re-enter the work force later in the family life cycles as well. Some of these young couples reported shifts in decision making with more input from mom as she went into the work force or dad retired. The fact that young people have been raised in single parent homes also influenced their basic perceptions and assumptions that women can have an equal say in work opportunities and in the decision making in the home. These young cohorts viewed this as more the norm.

Another important area related to clinical work and the results of this study was the finding that all of the couples, regardless of subcultural membership, went through an initial stage of mutual trust formation in the same manner. The stage of becoming a friend and moving into a relationship did not seem to differ based on a specific subcultural membership but seemed to be almost universal with intrusive factors affecting this formation unique to the individual's family of origin or early trust and attachment experiences. This sets the stage for clinical insight into the pattern responses as representative of the "normal or universal relational progression" in early couples. Thus a clinician would want to explore the relationship formation dynamics in a couple with

emphasis on the levels of trust and commitment and the underlying differences in such factors as the family of origin cohesion. Attachment patterns and specific sub cultural membership might be secondary influences rather than first order factors in prescribing positive growth options for the couple's relationship. Financial decision making might be viewed as interwoven within the relationship with these issues related to the family of origin, basic patterns of trust and security, contextual ecosystemic influence from jobs and opportunities for women. These patterns might then be seen as affecting the male and female role responses in the micro environment of the dyad and the larger ecosystemic macro system such as the work force.

Conclusion

Women's participation in the work force increased from 36% in 1966 to 61% in 1994 (The Family Economic and Nutrition Review, 1999). Morris (1993) found that female financial influence was at its lowest when men were the sole wage earners and at its highest when female employment supported joint management. Although women's work force participation has increased rapidly, Davis, Smith and Marsden's (2001) research indicates 78% of families report males are still earning the major portion of the income. In this study all of the couples expected both members would be in the labor market during their time together. One young female was working on improving her personal decision making in the relationship and explained it was getting much better as she assumed her fulltime job and saw herself as an equal partner to her spouse. This influence seems to be reflected as well in the parental generation as subjects reported being astounded at the fact their parents had separate banking accounts when they had asked for loans for the wedding. The fact that women are joining the work force in record numbers

does not seem to be having a negative influence on the relationship of the couples. The males are accepting of these changes and many of the males were children of divorce and had seen their mothers act in an independent manner for most of their lives. The high level of trust was indicative of flexibility in the engaged relationship and in the ability of the couple to decide on appropriate role definitions. The engaged couples also reported less negative influence from outside sources and more positive. As predicted the problem be-set couples had less trust, higher scores on anxiety and avoidance and reported that outside factors were often disturbing to the relationship. One was mistrustful of his significant other because of previous problems with his mother.

Overall, trust, finances and equity issues seem to be shifting in couples to reflect more female work force participation. Although couples describe trust accompanying an increase in “mutual mental financial resource sharing”, more young couples are using one joint and two separate accounts to keep their sense of independence without damage to the relationship. Increases in work force participation by women do seem to be reflected in increased equity and decision making in the relationship and young males seem to be more accepting of this.

On a different note, I would like to add how I not only found this exercise useful but so did many of the participants. For example comments by many of the couples did indeed inspire feelings of insight into the automatic assumptions and realities they have created in the context of their present relational style. A 24-year-old male stated, “Following the interview, wediscussed our answers to your questions. Upon reading the summary...I realized that regardless of the outside influences, I am still confident that we’ll be able to progress (with) our financial decisions and situations once we both have

established incomes. I am glad we could be a part of your study. It was a good experience and an opportunity to reflect on these issues more thoroughly.”

A 22-year-old female with her first job in administration for a long term care facility responded to the transcript in this manner, “I found the interview was very nice. We left and continued to reminisce about our past for the next day or two. It was helpful because it brought up a few issues that needed further discussion. I enjoyed reading this....because it reflected us as a couple and reaffirmed my happiness with him. I really realized how lucky I am to have (him) in my life. Well done! We both had a good time.”

Further Research

Research in this area might follow similar engaged couples through the marriage process to examine the potential influence of the ECL scores on marital adjustment. According to Lazarele & Huston (1980) the trust scores should begin to erode with time and underlying patterns for avoidance and anxiety should begin to form with stress and time in the relationship. Additional research might examine older couples when females have entered the work force. This was reflected by several individuals who related their mother had gone back to work after dad had retired and the family patterns for relational decision making were changing to reflect the female’s work force entry.

Limitations

The present study, although containing some psychometric scales, was qualitative in nature. Therefore, the sample size was small and any statistical computations severely limited in kind and implications. These numerical data are intended only to underscore implications from the qualitative analysis. Secondly, although the sample focused on an urban area in the north east section of the U.S., the sample might be considered unusual

in that most participants were highly educated and 25% were from another country. Some of the participants might be considered working class; others, middle class. In qualitative research, external validity is established on a case-by-case, group-by-group basis. Clearly this program of inquiry needs to be extended to other couples with other backgrounds. Lastly, all individuals were reflective of the beginning stages of family life, under 30 years of age and before the advent of children. The unique area of engaged couples, with a solid commitment and time frame for marriage, with optimistic feelings of hope for the future, is itself a subcategory of couples which could only be reflective of this same population. It should also be remembered that the in-therapy cases were added more so for comparison and contrast than for specific identified qualities or scoring. In analysis however, even the small sample of in-therapy couples revealed qualities found in the research on couples in-therapy within this cohort dimension.

In another vein, the nature of qualitative inquiry is itself suspect because the researcher spends in depth time with the participants and as such may influence the gathering of the data (Miles & Huberman 1994). Of equal importance is the lens of this qualitative researcher who is focused and trained upon a family ecosystemic orientation. As such the research questions themselves are set up to explore predetermined areas. However, it was hoped that by exploring these same areas for all subjects, unique patterns could be distinguished. This was clearly seen in this study. It should also be recognized that the differences between the engaged and problem couples could not be assumed to be reflective of natural occurring changes with time. Further research might support the engaged and problem couples as mirroring the differences in research between happy, well adjusted families and those with difficulties and seeking clinical treatment.

APPENDICES

APPENDIX A

Semi-Structured Individual Interview Guide

1. Tell me about your relationship? (Watch for emotional state).
2. How do you handle money?
3. When you are trusting each other, what does that look like? What are you thinking, feeling and doing?
4. How does this relate to handling your money?
5. Do you make plans together and how does this relate to the financial sharing of decisions?
6. Do you have an equal say in how money is spent?
7. Tell me a story about major conflicts in your relationship. Did this affect how you dealt with money or resource issues between you?
8. At what point in your relationship did this happen?
9. Tell me about how financial decision making is the same or different from your parents?
10. Do you feel there are differences in the way males and females handle money? Tell me about these differences, if any?

Semi-structured Couple Interview Guide

1. Tell me about times when outside forces, such as work, family or friends influence or affect the decisions you make as a couple in terms of financial decision making?
2. Think back to the time when you both started dating? As you progressed in your relationship what happened to the way you dealt with financial issues. This could be on an individual or a joint basis.

APPENDIX B

Consent Form for Participation in the Research Project:

The Relationship of Trust and Attachment

to Financial Resource Management in Couples

Explanation of the Research

My name is Donna Marion and I am inviting you to be part of a research study investigating the relational issues in financial decision making in couples. The research will be composed of open-ended interview questions which examine your thoughts and feelings. The goal is to learn more about how early relationships change as a result of financial issues and feelings of trust and bonding in the developing couple.

Participants in this study will do three things:

- Complete an initial questionnaire with demographic and general information on the topic area.
- Attend an interview with the researcher where you will be asked open-ended questions and be allowed to discuss your thoughts and feelings on the material. The answers will be taped recorded and transcribed so the researcher can better examine the answers at a later date. This is the first phase of the study and should take approximately 40 minutes for the individual interview and 30 minutes for the couple interview.
- In the validation phase of the study, the couples will be provided copies of their transcriptions and asked to validate or amend the information. This is phase two of the study which should take approximately 30 minutes to complete.

Each couple will be paid \$30.00 for the interviews and \$30.00 for their subsequent review.

Voluntary Status

Participation is voluntary. If you decide to participate, you are free to stop at any time. There are no consequences for a decision not to continue. You will only be paid for those phases of the study which you complete.

Benefits

Benefits of this study may be of a reflective nature to yourself on how you handle financial situations as they relate to relationships in your experience. This research is not meant to be clinical or therapeutic in nature. No treatment or clinical process is inherent in the asking of the questions. The financial reimbursement will also be a benefit to the participant.

Risk

No risk is anticipated to the participant other than minor discomfort or anxiety from the normal sharing of thoughts, feelings and ideas.

Confidentiality

All information provided will be kept confidential. Your privacy will be protected to the maximum extent allowable by law. Individual responses and information will be recorded and analyzed with pseudonyms. Consent forms containing your names and contact information will be stored in a locked facility apart from the study data. They will be shredded at the conclusion of this study. The only people who will have access to questionnaire responses and other evidence of participation will be the research team conducting the project. If any identifying information is evident through your situation, changes will be made accordingly to protect your privacy and maintain confidentiality.

Contacts and Questions

If you have any questions or concerns regarding the study, please call the primary investigator, Donna Marion at 810-694-2888 or Dr. Robert E. Lee, Ph.D., Department of Family and Child Ecology, 13 Human Ecology, Michigan State University, East Lansing, Mi. 48824-1030, e-mail boblee@msu.edu or by phone 517-432-2269.

If you have questions or concerns about your rights as a study participant, or are dissatisfied at any time with any aspect of this study, you may contact-anonymously, if you wish Dr. Ashir Kumar, M.D., Chair of the University Committee on Research Involving Human Subjects (UCRIHS) by phone: (517)-355-2180, fax: (517) 432-4503, e-mail: ucrihs@msu.edu, or regular mail: 202 Olds Hall, East Lansing, Mi. 48824.

Statement of Consent

I voluntarily agree to participate in this study.

Participants signature: _____ Date: _____

Witness signature: _____ Date: _____

APPENDIX C

Demographic Information and Contact Summary Form

Name: _____ Age : _____

Address: _____ Expected move from address? _____

Phone: _____

Contact Date: _____

Length of relationship? _____

Living together or separately? Time frames? _____

Previously married? _____

Previous children? _____

1. What were the main themes that struck you as you conducted the interview?

2. What thoughts or clarifications did you have on the questionnaire as you reviewed it with the client?

3. Was there anything unusual or insightful about the interview?

APPENDIX D

Dyadic Trust Scale

(True or False)

- T ____ F ____ 1. My partner is primarily interested in his (her) own welfare.
- T ____ F ____ 2. There are times when my partner cannot be trusted.
- T ____ F ____ 3. My partner is perfectly honest and truthful with me.
- T ____ F ____ 4. I feel that I can trust my partner completely.
- T ____ F ____ 5. My partner is truly sincere in his (her) promises.
- T ____ F ____ 6. I feel that my partner does not show me enough consideration.
- T ____ F ____ 7. My partner treats me fairly and justly.
- T ____ F ____ 8. I feel that my partner can be counted on to help me.

APPENDIX E

Experiences in Close Relationships Inventory (ECL)

Brennan, Clark & Shaver (1998)

The following statements concern how you feel in romantic relationships. We are interested in how you generally experience relationships, not just in what is happening in a current relationship. Respond to each statement by indicating how much you agree or disagree with it. Write the number in the space provided, using the following rating scale:

1	2	3	4	5	6	7
Disagree Strongly			Neutral/ Mixed			Agree Strongly

- _____ 1. I prefer not to show a partner how I feel deep down.
- _____ 2. I worry about being abandoned.
- _____ 3. I am very comfortable being close to romantic partners.
- _____ 4. I worry a lot about my relationships.
- _____ 5. Just when my partner starts to get close to me I find myself pulling away.
- _____ 6. I worry that romantic partners won't care about me as much as I care about them.
- _____ 7. I get uncomfortable when a romantic partner wants to be very close.
- _____ 8. I worry a fair amount about losing my partner.
- _____ 9. I don't feel comfortable opening up to romantic partners.
- _____ 10. I often wish that my partner's feelings for me were as strong as my feelings for him/her.
- _____ 11. I want to get close to my partner, but I keep pulling back.
- _____ 12. I often want to merge completely with romantic partners, and this sometimes scares them away.
- _____ 13. I am nervous when partners get too close to me.
- _____ 14. I worry about being alone.
- _____ 15. I feel comfortable sharing my private thoughts and feelings with my partner.
- _____ 16. My desire to be very close sometimes scares people away.
- _____ 17. I try to avoid getting too close to my partner.
- _____ 18. I need a lot of reassurance that I am loved by my partner.
- _____ 19. I find it relatively easy to get close to my partner.
- _____ 20. Sometimes I feel that I force my partners to show more feeling, more commitment.
- _____ 21. I find it difficult to allow myself to depend on romantic partners.
- _____ 22. I do not often worry about being abandoned.
- _____ 23. I prefer not to be too close to romantic partners.
- _____ 24. If I can't get my partner to show interest in me, I get upset or angry.
- _____ 25. I tell my partner just about everything.
- _____ 26. I find that my partner(s) don't want to get as close as I would like.
- _____ 27. I usually discuss my problems and concerns with my partner.
- _____ 28. When I'm not involved in a relationship, I feel somewhat anxious and insecure.
- _____ 29. I feel comfortable depending on romantic partners.
- _____ 30. I get frustrated when my partner is not around as much as I would like.
- _____ 31. I don't mind asking romantic partners for comfort, advice, or help.
- _____ 32. I get frustrated if romantic partners are not available when I need them.
- _____ 33. It helps to turn to my romantic partner in times of need.
- _____ 34. When romantic partners disapprove of me, I feel really bad about myself.
- _____ 35. I turn to my partner for many things, including comfort and reassurance.
- _____ 36. I resent it when my partner spends time away from me.

MSU RESEARCH STUDY !!

- Would you like to participate in an interview study on engaged couples?
- Would you like to earn \$60.00 for your efforts?
- Are you available to schedule some time within the next month or so? (Weekend and evening hours are available).

If so, call Donna Marion @ 810-694-2888 (voice mail) to participate and help out an MSU graduate student.

Thanks for your interest and assistance.

APPENDIX G

Summary Sheet

1. After you finished the interview did you have any thoughts about what you said? This could include ideas you forgot to mention or ways you wish you would have stated something.

2. After reading the synopsis of the material, did the transcription seem valid? Please comment.

3. After reading the summary of the themes, what were you thoughts?

4. Additional information? Please feel free to include additional pages if needed.

Signature

Date

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