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Sex and Money: Exploring How Sexual and Financial Stressors, Perceptions and Resources Influence Marital Instability for Men and Women

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Sex and Money: Exploring How Sexual and Financial Stressors, Perceptions and Resources Influence Marital Instability for Men and Women

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Abstract

This project explores how finances and sex relate to each other and to marital instability for men and women. Data come from the Flourishing Families Project (N = 301 couples) and are organized using the ABC-X model of family stress. Financial stress predicted sexual dissatisfaction for men but not for women. Parenting stress predicted sexual dissatisfaction for women but not for men. Financial dissatisfaction and sexual dissatisfaction predicted marital instability for both men and women. Financial and relational communication fully mediated all significant relationships with marital instability except in the mediational model, couple income still predicted marital instability for men.

Introduction and Objectives

- Problem: Between 40% and 50% of all marriages end in divorce (Amato, 2010; Cherlin, 2010) with two often contributing factors being problems related to finances and sexual relationships (Grable, Britt, & Cantrell, 2007).
- Research Gap: There is a scarcity of research that combines finances and sex to marital instability by helping to develop healthy communication patterns related to sex and money.
- Current Study: This project begins to fill this gap in the research by simultaneously examining the relationship of marital instability to financial and family stressors, financial and sexual resources, and financial and sexual perceptions by gender.

Methods

- Data Origin: Wave 2 of the Flourishing Families Project, a longitudinal study of inner family life involving couples who have children ages 10 to 17 (Day, Coyne, Dyer, Harper & Walker, 2016).
- Selection: Sample: For analyses which used the couple as the unit, N = 301 couples (602 participants total). For analyses which used either the husband or wife individually, N = 223 men or women, respectively. Only two-parent families were used in the analysis.
- Type: Path analyses using AMOS 23 software.
- Framework: The arrangement of scales in the path analysis was determined based on their relationship to the components of Hill’s (1949) ABC-X model of family stress (family stressors, resources, perceptions, and level of stress/crisis).
- Models: An initial model was run which does not include financial communication and relational communication as mediators. A second model added financial communication and relational communication as mediators. Each of these models was run for the couple, men, and women.

Analysis

Results

Both Models
- Financial stress was associated with higher sexual dissatisfaction for men, (β = .212, p < .001) but not for women.
- Parenting stress predicted higher sexual dissatisfaction for women, (β = .218, p < .01) but not for men.
- Parenting stress also predicted lower income for men (β = -.211, p < .01), but not for women.

Non-Mediation Model
- Financial dissatisfaction and sexual dissatisfaction predicted increased marital instability for both men (β = .204, p < .001; β = .271, p < .001) and women (β = .253, p < .001; β = .255, p < .001).
- Lower income predicted higher marital instability for men, (β = -.163, p < .05), but not for women.

Mediation Model
- Financial and relational communication fully mediated all significant relationships with marital instability except couple income still predicted marital instability for men (β = -.112, p < .05).
- Financial and relational communication predicted marital instability for men (β = -.246, p < .001; β = -.413, p < .001) and women (β = -.249, p < .001; β = -.516, p < .001).

Implications

- Family life educators should promote marital stability by helping to develop healthy communication patterns related to sex and money.
- Policies such as paid paternity leave or flexible work arrangements may help diminish men’s parenting stress.
- Family life educators should raise awareness that sexual dissatisfaction is affected by parenting stress more for women and by financial stress more for men.
- Family life educators should address finances and sexual relationships on stressor, resource, perception, and outcome levels.

References