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The Role of Trait Forgiveness in Moderating the Relationship between Materialism and Relationship Instability in Couples

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The Role of Trait Forgiveness in Moderating the
Relationship Between Materialism and
Relationship Instability
in Couples

Lance J. Dome

A dissertation submitted to the faculty of
Brigham Young University
in partial fulfillment of the requirements for the degree of

Doctor of Philosophy

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ABSTRACT

The Role of Trait Forgiveness in Moderating the Relationship Between Materialism and Relationship Instability in Couples

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Doctor of Philosophy

With evidence growing of the negative impact materialism exerts on the individual and the marital relationship, this study examines the effects of materialism on the marital relationship as well as the potential moderating effects of forgiveness. Specifically examined is the association between materialism and marital instability considering trait forgiveness as a potential moderating variable.

The data for this study were taken from the Flourishing Families Project. Materialism, forgiveness, and marital instability measures with actor effects, partner effects, and moderation effects are analyzed. The findings of this study supported the hypothesis that materialism is related to marital instability and that forgiveness moderates the effect of materialism on marital instability for husbands. However, this hypothesis was not supported for wives. Findings also confirmed that husband and wife trait forgiveness moderated the effects of husband materialism on husband marital instability.

Keywords: materialism, forgiveness, marital satisfaction
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The Role of Trait Forgiveness in Moderating the Relationship between Materialism and Relationship Instability in Couples

Materialism has received increasing attention in studies over the past few decades but nearly all of this research has looked at the effect of materialism on the individual (e.g. Richins & Dawson, 1992; Belk, 2001). To date only four studies have directly addressed materialism in the context of marital relationships (Claxton, Murray, & Janda, 1995; Koutstaal, 1998; Dean, Carroll, & Yang, 2007; Carroll, Dean, Call, & Busby, 2011). Increasing evidence indicates that materialism has a significant negative influence on the individual as well as on interpersonal relationships (e.g. Burroughs & Rindfleisch, 2002; Nickerson, Schwarz, Diener, & Kahneman, 2003; Dean Carroll, & Yang, 2007). Given the destructive influence materialism has on both individual and on relationships, there is a need to take a closer look at the impact of materialism on couples and how to ameliorate materialism’s deleterious effects.

Over the years, materialism has been defined in a variety of ways. Belk’s (2001) seminal work defined materialism as placing a high degree of importance on worldly possessions and believing that possessions are the primary source of happiness. Belk conceptualized materialism as a collection of three personality traits: envy, nongenerosity, and possessiveness
Belk later added a fourth trait called preservation, which was described as a desire or tendency to make experiences tangible through items such as photographs or souvenirs (Belk, 1996). Richins defined materialism as a set of personal values placing importance on owning or acquiring material possessions (e.g., Fournier & Richins, 1991; Richins & Dawson, 1992). These personal values were divided into three parts: centrality, happiness, and success. Inglehart (1990) defined materialism more broadly from a needs perspective based on Maslow’s hierarchy of needs (Maslow, 1954). Inglehart defined materialism as a focus on lower order needs for material comforts and personal safety over higher order needs such as self-actualization.

Each of these definitions of materialism presents a slightly varying perspective. Ahuvia and Wong (2002) categorize Belk’s, Richins, and Inglehart’s definitions respectively as personality materialism, personal values materialism, and sociopolitical materialism. Others have contributed similar yet slightly varying definitions of materialism, defining it as an interest in getting and spending (Rassuli & Hollander, 1986), and a devotion to the quest of possession acquisition (Ryan & Dziurawiec, 2001). Belk's broad yet succinct definition was used in this study, which defines materialism as placing a high degree of importance on worldly possessions (2001).
Materialism appears to consistently exert a negative impact on the individual. Studies on materialistic individuals show that they tend to be less satisfied with their lives (Belk, 1984; Richins & Dawson, 1992) and generally report lower overall wellbeing than those with lower levels of materialism (e.g. Kasser & Ryan, 1993; Srivastava, Locke, & Bartol, 2001). Materialism is associated with a type of self-esteem that is contingent on praise and external feedback (Kasser & Ryan, 2001; Deci & Ryan, 1995) leaving the materialistic individual’s sense of self at the mercy of others and their environment. People with high materialism experience greater negative affect and lesser positive affect in general than people lower in materialistic values (Christopher & Schlenker, 2004). They also tend to be poor self-regulators with poor impulse control (Rose, 2007). In sum, materialism is associated with negative outcomes and is generally detrimental to the individual.

Materialism not only affects the materialistic individual, but is also appears to be damaging to interpersonal relationships. While relatively little research has been done on materialism in married couples, there is a growing base of research on materialism’s effect on relationships. Materialistic values are associated with shorter, less positive, more negative relationships (Kasser & Ryan, 2001), more conflictual and aggressive relationships (Sheldon & Flanagan, 2001), and an
overall devaluation of close, intimate relationships (Kasser, 2002).

Materialism is correlated with objectification of others (Ahuvia & Adelman, 1993), manipulative and selfish behaviors in social interactions (Sheldon, Sheldon, & Osbaldiston, 2000), lower strivings towards openness and empathy with others (Sheldon & Kasser, 1995), and nongenerosity (Belk, 1985). Materialism also correlates with an inflated perception of financial problems in married couples (Dean, Carroll, & Yang, 2007). Such disagreements about money are a major source of conflict in marriage where both partners are more materialistic (Amato & Rogers, 1997; Koutstaal, 1998). In regards to more acute interpersonal issues, materialism has repeatedly been associated with the more problematic psycho-social disorders of antisocial behavior and narcissism, with their accompanying relational injuries (Kasser & Ryan, 2001; Carver & Baird, 1998; Srivastava, Locke & Bartol, 2001; McHoskey, 1999; Roberts & Robins, 2000; Rose, 2007). Other studies have demonstrated that materialistic individuals have a heightened concern for impressing others which can lead to self-destructive behaviors such as risky sexual practices, drug abuse, and eating disorders (Chan & Prendergast, 2007; Christopher & Schlenker, 2004; Kasser & Ryan, 2001). Given these issues and other such relationship offenses and interpersonal transgressions, it is a reasonable
assertion that materialism would have a negative influence on relationship stability.

With the impact of materialism on the individual as well as on those in relationships with them, there is a therapeutic need to discover effective ways to mitigate any related damage. Many factors come in to play in the marital healing process, and are too numerous for the scope of this dissertation. One often lauded relationship healing factor is forgiveness. Forgiveness of spousal transgressions may moderate the effect of materialism on marital instability.

Forgiveness is present when one who has been wronged or harmed exhibits both decreased negative motivation and/or positive or benevolent motivation towards a transgressor (Fincham, Beach, & Davila, 2004). Two relevant types of forgiveness have been delineated: trait forgiveness and episodic forgiveness (McCulough & Witvlieit, 2002). Trait forgiveness describes a personality characteristic or part of one’s nature, whereas episodic forgiveness refers to forgiveness of specific offenses or episodes. Most published studies involving forgiveness are vague about whether the study examined trait or episodic forgiveness. In this review, the author will identify which type of forgiveness was studied if it can be determined in the article. Where it was not possible to determine, the general term “forgiveness” is used.
Forgiveness can help couples more effectively address relationship issues instead of holding grudges or other defensive reactions that impede reconciliation. Gordon, Baucom, and Snyder (2000) shared that forgiveness appears to play a vital role in regulating the effects of negative events in marriage such as when marital assumptions or relationship standards have been violated or breached. A positive association between forgiveness and relationship satisfaction has been frequently demonstrated (e.g., Fincham, 2000; Gordon & Baucom, 2003; Kachadourian, Fincham, & Davila, 2004; Paleari, Regalia, & Fincham, 2005). Episodic forgiveness was also related to better conflict resolution in married couples, independent of relationship satisfaction (Fincham, Hall, & Beach, 2006). Episodic forgiveness was a significant factor helping people cope with everyday relationship offenses (Fincham, Beach, & Davila, 2004). As nearly as can be determined, most of the above studies examined episodic forgiveness, but people are often seen as forgiving regardless of whether there has been an offence. Trait forgiveness has not received as much attention in forgiveness studies.

Yet, trait forgiveness could be a factor that may moderate the negative interpersonal effects often associated with materialism. This study examines the association between materialism and marital instability considering trait
forgiveness as a potential moderating variable. Specifically, this study investigates the question: Does a spouse’s trait forgiveness of his/her partner moderate the effect of materialism on marital instability?

**Review of Literature**

This review of literature will address theoretical and empirical findings related to materialism. The first section will review literature relating to materialism and its effect on the individual, followed by literature related to the relational impact of materialism. Finally, in addressing a potential moderating factor, the literature related to forgiveness is reviewed to build a case for trait forgiveness as a moderator of the relationship between materialism and marital instability.

**Materialism and the Individual**

Materialism is evidenced by placing a high degree of importance on worldly possessions (Belk, 1984). Material objects, possessions, or monetary acquisition become central to satisfaction and a sense of accomplishment. There appear to be three components of materialistic values: (1) happiness in life is sought through the acquisition of possessions, (2) success is measured by the quantity and quality of one's possessions, and (3) possessions are seen as a central aspect of life (Christopher, Marek, & Carroll, 2004; Richins & Dawson, 1992; Richins & Rudmin, 1994). While materialistic individuals do not
necessarily have an exclusive focus on possessions and wealth, these elements take a more prominent priority in hierarchical importance.

Research overwhelmingly demonstrates that materialism has negative effects on the materialistic individual in a variety of ways. Christopher and Schlenker (2004) found that people higher in materialistic values experience greater negative affect and less positive affect than people lower in materialistic values. This result correlates with findings that materialistic individuals were more concerned with their social image than those with less materialistic values, thereby leaving themselves vulnerable to external perceptions over their own internal validation. In effect, the fear of being evaluated negatively or receiving social disapproval seems to contribute to more negative affect in the materialistic individual.

Higher degrees of materialism have been shown to correlate with a type of self-esteem that is contingent on praise and external feedback (Kasser & Ryan, 2001; Deci & Ryan, 1995). Acquisition of things that illicit praise from others or that give the individual a sense of worth form the basis of such perceived self-worth. Specifically, those with materialistic values seek for items that improve their appearance or perceived status (Richins, 1994). But for materialistic individuals, this self-worth from material sources appears to be fleeting.
Materialistic individuals also report lower life satisfaction, including both satisfaction with specific aspects of life, such as standard of living or family life, and satisfaction with "life as a whole" (Belk, 1984; Richins & Dawson, 1992). Not only is lower life satisfaction reported, but several studies show that materialistic individuals also report lower overall well-being (Belk, 2001; Sirgy, 1998; Kasser & Ryan, 1993; Srivastava, Locke, & Bartol, 2001).

Further complicating the issue is the finding that the symptoms of materialism can be quite deep-rooted. In fact, materialism presents similar to an addiction, in that there is a compulsion to acquire more and more and this desire is rarely satiated (De Graff, Wann, & Naylor, 2005; Lorenzi, 2008; Rose, 2007).

Materialistic individuals appear generally less cooperative and more competitive than less materialistic individuals. Sheldon, Sheldon, and Osbaldiston (2000) observed ninety-five freshmen college students involved in a social dilemma game. The students were given the opportunity and extrinsic motivation of free movie tickets to either cooperate with their friends or try to personally get ahead. Those with more materialistic and extrinsic values made more frequent attempts to get ahead of the others regardless of the impact on those with whom they were competing. Ironically, the materialistic students gained fewer
overall points in the game, due at least in part to the fact that they tended to have more materialistic friends, who would also try to get ahead personally. Points were taken away from these groups because of lack of cooperation. This competitive, less cooperative attitude could lead the individual to reduced social capital and lowered satisfaction.

An unusual yet informative study on materialism (Kasser & Kasser, 2001) compared dreams of materialistic and non-materialistic individuals. The authors proposed that “meaningful” dreams could identify intrapsychic dynamics of these individuals relating to materialism. The authors found that those who were higher in materialism or materialistic tendencies demonstrated more themes of insecurity, conflictual interpersonal relationships, and concerns with self-esteem in their dreams than those who scored lower on materialism (Kasser, & Kasser, 2001). They suggest “people with a strong materialistic value orientation may have more difficulty in the future satisfying their psychological need for intimacy and connection to others” (pp. 695-696). These interpersonal connections are not only individually beneficial but also central to satisfactory relationships.

**Materialism and Relationships**

Many of the aforementioned traits not only negatively impact the individual's well-being but are also direct
detractors of healthy interpersonal relationships. While the majority of research on materialism has focused on the individual, there is an increasing awareness of materialism's negative impact on relationships. The study of interpersonal materialism has been primarily from an economic or consumer research perspective (e.g. Roberts, Tanner, & Manolis, 2005). In family studies research, much of the focus has been on financial distress in marriage but not on the impact of materialism on that financial distress (Amato & Rogers, 1997; Andersen, 2005).

In studying the aspirations and tendencies of students towards their friendships and romantic relationships, Kasser and Ryan (2001) found that materialistic values are associated with shorter, less positive, and more negative relationships. Similarly, materialistic tendencies have been found to be associated with an overall devaluation of close, intimate relationships (Kasser, 2002). Richins and Dawson (1992) observed that materialistic individuals value financial security over relationships with others. While tended to place financial security on the same level as close relationships, those with lower materialism placed higher priority on relationships.

In dating relationships, individuals scoring high in materialism demonstrate more conflictual and aggressive tendencies. In a study of 500 university students, Sheldon and Flanagan (2001) examined aggressive tendencies in dating
relationships over the six months prior to the survey. Those ranking higher in materialistic aspirations and values demonstrated greater levels of arguing, insulting, swearing at partner, pushing, grabbing, shoving, and physically hurting their romantic partners. These findings held true even after controlling for preexisting levels of aggression. These aggressive tendencies could partially be accounted for by the finding that materialism was correlated to objectification of others (Ahuvia & Adelman, 1993) to the extent that dating is seen as consumption, as if shopping for a mate. Kasser (2002) similarly found that materialistic values can increase the likelihood of objectification of others and lead to treating people like things and seeing them only in terms of their usefulness. Kasser concluded that “materialistic values lead people to view being close to and caring for others as a profitless pursuit, one that will not gain them anything of worth” and that that, “materialistic values may orient individuals to see other people primarily as means to their own materialistic ends.” (p. 66). Such perspectives may lead materialistic individuals to be less likely to accepting of and tolerant with their marital partners because spousal mistakes could be interpreted as evidence the relationship is not of sufficient worth or benefit to justify its continuation.
Materialism was correlated with an inflated perception of financial problems in married couples (Dean, Carroll, & Yang, 2007), and disagreements about money were a major source of conflict in marriage (Amato & Rogers, 1997; Koustaal, 1998). In a study of 600 married couples, Dean, Carroll, and Yang found that materialism in couples was associated with a greater perception of financial problems, which in turn, was associated with decreased levels of marital satisfaction. This increased perception existed regardless of income level and was not correlated to the actual financial status.

In a recent study, Carroll, Dean, Call, and Busby (2011) furthered the research on the impact of materialism on couples by looking at a couple typology based on the materialism of individual partners. This typology allowed them to look at levels of congruency of materialism in the relationship. By creating this typology, the authors sought to determine whether materialism outcomes centered more on differences in perspectives or if materialism itself was problematic. Multiple marital quality measures were utilized, including marital satisfaction, martial stability, communication patterns, and problem areas in the relationship. The findings indicated that congruently non-materialistic couples demonstrated the best marital outcomes, whereas congruently materialistic couples demonstrated the most problematic interactions as well as the
fewest positive outcomes. Incongruent spouses (one spouse materialistic, the other non-materialistic) fell in the middle ground, showing no significant differences, regardless of which spouse reported a materialistic ideology. These findings indicated that materialism was detrimental to the couple and that ideological differences based on materialism were not primary causes of marital discord. In other words, congruence in their views of materialism did not improve marital outcomes.

It may be that materialism in married partners increases the risk for what Johnson (2002) called attachment injuries. This may result from one or both materialistic partners’ inability to respond to the unmet attachment needs and the associated emotions. These unmet needs in turn could lead to negative interaction patterns which make recovery from relational distress very difficult (Greenberg & Johnson, 1988; Johnson, 1996). Kasser similarly found that materialistic individuals were less likely to fulfill attachment needs of their partners (2002) and specifically stated:

[Materialistic] attitudes work against your spouse’s subjective well-being, as they create experiences that fail to satisfy her or his needs for intimacy and connection. But these values also influence you by producing an interpersonal environment that frustrates satisfaction of your needs. Being devalued and treated in an objectified manner does little to
fulfill your needs and thus decreases the quality of your life. (p. 88.)

The above statement further emphasizes how materialism negatively correlated with marital quality.

Since there have not been many studies on materialism in couples, there has yet to be a consensus as to how prevalent materialism is in couples. In the recent study by Carroll et al. (2011), their national sample found a significant prevalence of materialism. This study looked at materialism congruency in couples. They found that 20% of the couples in their sample were congruent-high materialism (where both spouses were high in materialism, by their own report). Another 14% of the total sample consisted of husbands high in materialism, and an additional 11% were wives high in materialism. Combined, their data show 45% of the total sample of couples had at least one spouse with high materialism. These results were also self-report measures which may lead to underrepresentation of materialism. If so, the actual prevalence may be even higher. While this is but one study, its national sample gives at least preliminary estimate that materialism is a common significant issue.

To summarize, significant evidence points to the fact that materialism negatively impacts the quality of couple relationships. Materialism’s interpersonal transgressions such
as placing material things before the relationship, conflict over perceived financial problems, objectifying one’s partner, aggressive tendencies, and unfulfilled attachment needs are not only related to relationship dissatisfaction but may be related to relationship instability as well. These types of offenses in interpersonal relationships can evoke negative feelings and resentments. Since it is apparent that not all marital relationships involving materialism end in divorce, what interpersonal variables moderate the impact of materialism? Because materialism in and of itself does not necessarily mean that one partner will commit an offence against the other partner, it is likely that trait forgiveness rather than episodic forgiveness is a potential buffer that lessens the effect of materialism on relationship instability.

**Forgiveness**

In the past two decades forgiveness has become more of a focus of investigation, and forgiveness specific to the marriage relationship is a burgeoning research topic (e.g. Fincham, 2000; McCullough Sandage, Brown, Rachel, Worthington, & Hight, 1998). McCullough and Witvliet (2002) identified three types of forgiveness: (1) forgiveness as a personality trait called trait forgiveness, (2) forgiveness as a response to a specific transgression called episodic forgiveness, and (3) forgiveness as a characteristic of a social unit. The authors theorized that
individuals exhibiting a high degree of trait forgiveness would be more likely to engage in episodic forgiveness when an offense occurs. Most measures in empirical research appear to have focused on episodic forgiveness or a forgiving response to a specific transgression. There is a need in studies to examine forgiveness as a trait in which individuals are seen as forgiving even though no specific offense has been committed.

**Trait versus Episodic Forgiveness**

Forgiveness has been defined in a variety of ways mainly focusing on different aspects of forgiveness. McCullough, Fincham, and Tsang (2003) summarized these differences with the following three definitions: (1) forgiveness as “the overcoming of negative affect and judgment toward the offender...” (Enright, Gassin, & Wu, 1992, p.101), (2) the cancellation of a debt by a person who has been hurt or wronged (Exline & Baumeister, 2000), and (3) a set of motivational changes including decreased retaliatory motivation towards the offender, decreased desire to maintain estrangement, coupled with increased motivation to reconcile and show goodwill despite hurt (McCullough, Worthington, & Rachal, 1997). Another definition clarifies forgiveness as interpersonal, prosocial change toward a transgressor (McCullough, Pargament, & Thoresen, 2000). Common elements of the various definitions of forgiveness include a healing reaction to a negative event by both withdrawing
negative sentiments and by increasing positive sentiments. While most of these definitions focus on episodic forgiveness, this study will focus on trait forgiveness of husbands and of wives. Possessing the traits of forgiveness, or being a forgiving person, would naturally increase specific episodes of forgiveness. This study uses the following modification of Fincham, Beach, and Davila’s (2004) definition of forgiveness: a trait that includes an attitude of being forgiving before offenses occur and positive or benevolent motivation towards partners even when offenses are committed coupled with decreased negative emotion/motivation toward partners in the face of an offense.

**Models of the Process of Episodic Forgiveness**

While the above information discusses what constitutes forgiveness, many models of forgiveness have been proposed to help describe the forgiveness process (Enright & the Human Development Study Group, 1991; Hargrave & Sells, 1997; McCullough, Worthington, & Rachal, 1997; McCullough et al., 1998; Rosenak & Harnden, 1992; Rowe Halling, Davies, Leifer, Powers, & Van Bronkhorst, 1989; Smedes, 1984, Worthington, 1998; Worthington & DiBlasio, 1990). Most of these models describe processes involved in episodic forgiveness, or the forgiveness of a specific transgression. Gordon and Baucom (1998) integrated
these models with clinical observation and empirically based marital and forgiveness research. They enumerated a three stage model of forgiveness. Stage 1: “Impact” - recognizing the effect of the transgression on self and relationship, Stage II: “Definition” - Discovery of why the transgression occurred to make it more understandable and predictable, Stage III: “Moving On”- recovery from the transgression event.

Enright and Fitzgibbons (2000) similarly created a process model to describe the phases of forgiveness. The Forgiveness Process Model (FPM) is a four phase model- Phase 1: Uncovering Your Anger, Phase 2: Decision Phase, Phase 3: Work Phase, and Phase 4: Discovery and Release from Emotional Prison. In phase 1 the offended person becomes aware of the effect of the offense upon them. In phase 2 the offended party becomes willing to consider forgiveness and ultimately commits to forgive the offender. In phase 3, empathy and acceptance occurs. In phase 4, resolution of the negative affect occurs with new insight and purpose for the offended person. Klatt and Enright’s (2011) initial qualitative investigation on the FPM found supportive evidence of the accuracy of this model.

**Can Too Much Episodic Forgiveness be Harmful?**

Episodic forgiveness alone may not be sufficient to enhance relationship quality but should instead be associated with or contingent upon contrition and repentance on the part of the
offender. Otherwise stated, forgiveness should not be extended to an offender who is likely to reoffend. Unconditional forgiveness regardless of behavioral or motivational change may actually be destructive. McNulty (2008) found that forgiveness was associated with more severe problems and less marital satisfaction when the transgressor engaged in frequent transgressions. It seems that when an offender is forgiven without changing behavior, and continued transgressions are forgiven, the offender may reoffend, thus compounding problems in the marriage. McNulty (2011) similarly found that episodic forgiveness may actually increase the likelihood of subsequent transgressions. The concern then is that episodic forgiveness may not allow for sufficient negative effects to be felt by the transgressor had forgiveness not been given. These studies have mainly considered forgiveness after an offense has occurred. They have not differentiated between forgiveness as a trait even when no offenses have occurred and post-offense episodic forgiveness. While it is likely that trait forgiveness in an individual increases the likelihood of episodic forgiveness, a person can possess trait forgiveness without a partner having committed any offense.

**Forgiveness and Marriage**

Forgiveness can facilitate couples in more effectively addressing relationship issues instead of holding grudges or
engaging in defensive reactions that impede reconciliation. Individuals with a higher level of trait forgiveness were found to be less ruminative than those low in trait forgiveness (McCullough, Bellah, Kilpatrick & Johnson, 2001). Rumination on transgressions in relationships makes it less likely a spouse will forgive interpersonal transgressions. Gordon, Baucom, and Snyder (2000) stated that forgiveness appears to play a vital role in regulating the effects of negative events in marriage, such as when marital assumptions or relationship standards have been violated.

A positive association between forgiveness and relationship satisfaction has been frequently demonstrated (e.g., Fincham, 2000; Gordon & Baucom, 2003; Kachadourian, Fincham, & Davila, 2004; Paleari, Regalia, & Fincham, 2005). Long-term successfully married couples reported that willingness to seek and grant forgiveness is one of the most important contributing factors of both relationship satisfaction and marital longevity (Fenell, 1993). One way in which marital satisfaction in married couples is achieved is through conflict resolution in married couples. Conflict resolution through forgiveness has demonstrated effectiveness independent of relationship satisfaction (Fincham, Hall, & Beach, 2006). Even with couples who are less satisfied with their relationship, forgiveness of transgressions improves conflict resolution. In terms of trait forgiveness, it may be
that more forgiving partners, even when there is no offence, are more likely to be tolerant of people who are different from them and more likely to entertain others’ points of view.

Woodman (1992) and Rackley (1993) both presented studies on episodic forgiveness in marriage. Their studies showed a correlation between forgiveness and the marriage relationship in that a spouse’s forgiveness of the other’s major emotional injuries predicted positive marital adjustment. Fincham, Beach, and Davila (2004) demonstrated that forgiveness is also a significant factor for helping people cope with everyday relationship offenses and in improving conflict resolution. They posited that without forgiveness, the negative effects of relationship offenses would linger, making it difficult to find long term resolution, and would more likely lead to further related conflict. Forgiveness then would shorten the longitudinal effects of relationship offenses.

Appropriate forgiveness in marriage has been shown to have a powerful restorative, healing, and sustaining effect on the relationship. Orathinkal and Vansteenwegen (2006) used the Enright Forgiveness Inventory and found that self-report of episodic forgiveness in couples was positively associated with marital quality, marital longevity, adaptive marital functioning, and stability. Similarly, forgiving has been shown to improve relational heath (Enright and Fitzgibbons, 2000) and
to increase marital satisfaction (Fenell, 1993). Fincham and Beach (2002) found that forgiveness positively relates to constructive communication in close relationships. Similarly, Karremans and Van Lange (2004) found trait forgiveness to be predictive of pro-relationship behaviors and motivations.

Fincham, Beach, and Davila (2007) found longitudinal evidence for an association between forgiveness and conflict resolution for wives but not for husbands. They found that wives with lower forgiveness and benevolence in response to partner transgressions had husbands who reported greater ineffective arguing at a 12 month follow-up. Implications from their study state that lower levels of forgiveness appear to undermine relational processes that would otherwise quell negative responses during arguments. This study adds to the growing evidence in support of the positive relationship effects of forgiveness.

Allemand, Amberg, Zimprich, and Fincham (2007) demonstrated that both trait forgiveness and relationship satisfaction were related to forgiveness of transgressions. Relationship satisfaction moderated trait forgiveness and episodic forgiveness. The authors found that both trait forgiveness and episodic forgiveness were positively related at higher levels of relationship satisfaction, whereas they were negatively related at lower levels of relationship satisfaction.
As offenses resulting from materialism negatively influence the couple relationship, trait forgiveness may be a salient moderating factor. This study examines the relationship between husband and wife materialism on relationship stability with partner trait forgiveness (his forgiveness of her and her forgiveness of him) as a potential moderator between materialism and relational instability. Following are the hypothesis upon which this study was built.

**Hypotheses**

The following hypotheses were tested for actor, partner, and moderation effects.

**Actor Effects**

1. Husband materialism will be positively related to husband marital instability as evidenced by a positive standardized Beta statistically significant at the .05 level.

2. Wife materialism will be positively related to wife marital instability as evidenced by a positive standardized Beta statistically significant at the .05 level.

3. Wife trait forgiveness will be inversely related to wife marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.

4. Husband trait forgiveness will be inversely related to husband marital instability as evidenced by a negative
standardized Beta coefficient statistically significant at the .05 level.

**Partner Effects**

5. Husband materialism will be positively related to wife marital instability as evidenced by a positive standardized Beta statistically significant at the .05 level.

6. There will be a significant partner effect from wife materialism to husband marital instability as evidenced by a positive standardized Beta statistically significant at the .05 level.

7. Husband trait forgiveness will be inversely related to wife marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.

8. Wife trait forgiveness will be inversely related to husband marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.

**Moderation Effects**

9. Husband trait forgiveness will be a significant moderating variable for the relationship between husband materialism and husband marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.
10. Husband trait forgiveness will be a significant moderating variable for the relationship between wife materialism and wife marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.

11. Husband trait forgiveness will be a significant moderating variable for the relationship between wife materialism and husband marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.

12. Husband trait forgiveness will be a significant moderating variable for the relationship between husband materialism and wife marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.

13. Wife trait forgiveness will be a significant moderating variable for the relationship between husband materialism and husband marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.

14. Wife trait forgiveness will be a significant moderating variable for the relationship between wife materialism and wife marital instability as evidenced by a negative
standardized Beta coefficient statistically significant at the .05 level.

15. Wife trait forgiveness will be a significant moderating variable for the relationship between wife materialism and husband marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.

16. Wife trait forgiveness will be a significant moderating variable for the relationship between husband materialism and wife marital instability as evidenced by a negative standardized Beta coefficient statistically significant at the .05 level.
Figure 1 Conceptual model with relationships among the variables in the study as well as the measurement model.

Method

Participants

The data for this study were taken from the Flourishing Families Project (FFP). The FFP project is an ongoing, longitudinal study of inner family life involving families with a child between the ages of 10 and 14. Participant families were selected from a large northwestern city and were interviewed early in 2007. Families were primarily recruited using a
telephone survey database (Polk Directories/InfoUSA). Families identified using the Polk Directory were chosen based on the socio-economic and racial stratification of reports of local school districts. All families with a child between the ages of 10 and 14 living within target census tracts were considered eligible to participate in the study. Eligible families were subsequently contacted directly using multi-stage recruitment. In the initial contact, a letter of introduction was sent to potentially eligible families. Other contact came from interviewers who made home visits and phone calls to confirm eligibility and willingness to participate in the study. Once eligibility and consent were established, interviewers made an appointment to come to the family’s home to conduct an assessment interview.
In addition to the random selection protocol used with the survey database, families were recruited into the study through a family referral method wherein families were invited to identify two additional families in the recruitment area that matched study eligibility at the conclusion of their in-home interviews. The vast majority of the families nominated (200) was already slated to be contacted and was in the sampling
frame. Therefore, they were not included in the numbers recruited as part of the nomination procedure.

The nomination procedure was implemented for two reasons. First was to assist in finding a significant number of families who were not easily found by typical marketing survey techniques. Such families were more likely to be mobile, lower income, and live in less stable environments. Second, by finding families “under the radar”, the interviewers were more likely to be able to over-sample for families of color and single parent families. A total of 692 potentially eligible families were identified within the survey database as living within the targeted census tracts. Of those, 372 were identified as having a child within the target age range. Of those, 64% agreed to participate \((n = 238)\). Additionally, there were 372 families referred by participating families, 262 who agreed to participate \((71\%)\), and 200 of those were already slated to be contacted within the sampling frame. The most frequent reasons cited by families for not wanting to participate in the study were lack of time and concerns about privacy. It is important to note that there were very little missing data. As interviewers collected each segment of the in-home interview, questionnaires were screened for missing answers and double marking, thus eliminating nearly all of the missing data. For this study, only the two parent couple data were utilized \((n=343\) couples\).
The mean ages of the husbands and wives were 46.46 and 43.49, respectively. The mean number of children was 4.48. Eighty-six percent of husbands and 82.8% of wives were Caucasian; 5.2% of husbands and 4.1% of mothers were African American; 3.1% of husbands and 3.7% of wives were mixed race, and the remaining 5.7% of husbands and 9.2% of wives were Hispanic, Asian, or another race. The mean annual household income was $80,527. Seventy point seven percent of wives and 69.6% of husband had attained bachelor’s degrees. More mothers (70.7%) had at least a bachelor’s degree. Fathers that had at least a bachelor’s degree were 69.6%. A majority (96.3%) of the couples was married and 3.7% were cohabiting.

**Measures**

Studies of the relationship between finances and marriage often investigate reports of financial strain on the couple only from the individual’s perspective. In other words, the individuals’ own perspective is reported, but not their perception of their partner. Breunig, Cobb-Clark, Gong, and Venn (2005) state that this may not be sufficient to fully indicate effects on hardship in the couple relationship because of consistent findings showing differences in husband’s and wife’s perspectives on financial difficulties within the relationship. Forgiveness is by its very nature an interpersonal variable extending from one towards another. To address this
issue in this study, both self and partner reports were used for measuring forgiveness and marital instability.

Two latent independent variables, husband materialism and wife materialism, were created using husband’s and wife’s answers to six items from the Comprehensive Marriage Preparation Assessment Survey (Carroll, 2004). The two dependent variables are husband marital instability (husband’s report of marital instability) and wife marital instability (wife’s report of marital instability). Both dependent variables are from the marital instability scale discussed below. Two moderating variables, his forgiveness of her, and her forgiveness of him were created using a combination of self-report measures of “my forgiveness to my partner” and a partner’s report of “my partner’s forgiveness of me”. In other words, “husband trait forgiveness” was created by combining two measures, self-report and his wife’s report of his forgiveness toward her, and “wife trait forgiveness” was created by combining self-report and her husband’s report of her forgiveness toward him.

**Materialism.** To assess for materialism in the couple, each partner in the FPP sample was asked to answer how much certain materialistic statements described them. Using a 5-point Likert scale, they answered the degree to which the item was Not at all like me (1) to Very much like me (5). The items, drawn from the Comprehensive Marriage Preparation Assessment Survey (Carroll,
2004), included: (1) I like to have the newest products as soon as they come out, (2) Having a nice car is important to me, (3) Having a home or condo in a nice neighborhood is a priority for me, (4) I want my kids to dress in fashionable clothes, (5) I want my family to have the finer things in life, and (6) Having a high salary is an essential part of the lifestyle I want to live. Reliability coefficients were .70 for wives and .82 for husbands. Factor analysis studies have shown that the items load on one factor with loadings from .82 to .94. Factor loadings on the materialism latent variable ranged from .69 to .80 for wives and from .66 to .79 for husbands.

Marital instability. Marital instability was measured using the instability scale from the RELATE assessment battery (Busby, Holman, & Taniguchi, 2001). RELATE is a widely used measure for various aspects of marriage and is considered to be valid for research. Responses utilize a 5-point Likert scale ranging from 1 (never) to 5 (very often). The higher the score, the more instability associated with the relationship. The marital instability items were: (1) How often have you thought your relationship (or marriage) might be in trouble?, (2) How often have you and your partner discussed ending your relationship (or marriage)?, and (3) How often have you broken up or separated and then gotten back together? Busby, Holman, and Taniguchi (2001) reported Cronbach’s Alpha reliability coefficients to be
The Cronbach’s Alpha coefficients for this sample were .74 for husbands and .75 for wives. Factor loadings on the dependent latent variable, “marital instability” were .90 for his report and .92 for her report.

Forgiveness. Forgiveness was measured using the Interpersonal Forgiving in Close Relationships measure (McCullough et. al, 1998). Using a 7 point Likert scale with 1 (not at all true for me) to 7 (very true for me), each husband and each wife responded to three items regarding their perception of their forgiveness to their partner and to three items regarding their perception of their partner’s forgiveness toward them. The self-report items were as follows: (1) I can forgive him/her [partner] pretty easily, (2) I can still move forward and have a good relationship, and (3) I give up the hurt and resentment toward him/her [partner]. Partner report items were: (1) He/she [partner] can forgive me pretty easily, (2) He/she [partner] can still move forward and have a good relationship, (3) He/she [partner] gives up the hurt and resentment toward me. McCullough, et al. (1998) reported good factor validity for these items and a reliability coefficient of .88. Reliability coefficients for this sample were .90 for husbands and .87 for wives. Factor loadings on the latent variable “his forgiveness” were .82 (her report) and .85 (his
self-report). Factor loadings on the latent variable “her forgiveness” were .84 (his report) and .88 (her self-report).

**Control Variables**

Control variables including age of husband and wife, length of marriage, household income, and husband and wife religiosity were included in the model. While the variables of age, length of marriage, and income are standard control variables, religiosity (religious activity and practice) was chosen because of its influence both on the development of trait forgiveness and how willing a person is to consider divorce.

Religious individuals have been shown to place a high value on forgiveness (e.g. Enright, Santos, & Al-Mabuk, 1989; Poloma & Gallup, 1991). Webb, Chickering, Colburn, Heisler, and Call (2005) found evidence that religiosity in general is positively related to trait forgiveness, but more especially those with religious beliefs in a loving and merciful deity (2005). Fox and Thomas (2008) found more attitudinal or trait forgiveness among religious individuals than among a secular group. The study found that the higher the religiosity, and specifically the belief in the existence of a God, the greater the forgiveness.

Religiosity is also positively associated with relationship quality for married couples (Wilcox & Wolfinger, 2008; Christiano, 2000). Mahoney, Pargament, Tarakeshwar, and Swank (2001) performed a meta-analytical review and conceptual
analysis on religion and its effects on marriage and parenting in the ‘80’s and ‘90’s. They found “greater individual religiousness and religious homogamy between partners” (p. 88) was associated with greater marital satisfaction and lower divorce rates.

**Analysis**

The analyses for this study were conducted utilizing Structural Equation Modeling via MPlus to examine the relationships between the variables. Husband and wife materialism and husband and wife trait forgiveness were predictors of marital instability, and moderation were tested by including interaction terms of “husband materialism X wife forgiveness” and “wife materialism X husband forgiveness”.

**Results**

This study was designed to examine the association between husband and wife materialism and marital instability considering husband and wife forgiveness as moderating variables. The correlations, means, and standard deviations on the respective variables are shown in Table 2. Husbands mean score for materialism items were slightly higher than wives (Husbands mean score = 13.94, wives mean score = 12.77) but none of these differences were statistically significant. Both spouses see themselves as slightly more forgiving than their partner sees them (Husbands forgiveness mean scores for himself were 16.67
versus her report of his trait forgiveness being 16.51. Wives trait forgiveness mean scores for herself were 16.68 whereas his report of her trait forgiveness was 15.75). As evidenced by the low mean scores for marital instability (4.76 for husbands and 4.82 for wives), the sample did not consist of partners who had thought much about terminating their relationship. Wives have a slightly higher mean score in marital instability (4.82) than their husbands (4.76) and a larger standard deviation (wife SD = 1.77, husband SD = 1.68). Wives scored higher in religiosity (M = 16.41, SD = 7.90) than their husbands (M = 14.65, SD = 8.94).

In order to avoid a 32 item correlation matrix, the items for materialism and marital instability were summed, and correlations were run between those summed scales and the other variables. Correlational data show that forgiveness is not correlated with materialism except for wife materialism and his report of her forgiveness (-.15, p<.01). His forgiveness is correlated with her forgiveness, especially reports within each person (.58, p<.001 for his report of his forgiveness with her report of her forgiveness and .54, p<.001 for her report of her forgiveness and her report of his forgiveness). Both husband and wife marital instability negatively correlated with each person’s forgiveness (Husband marital instability correlated with husband trait forgiveness-his report -.37, p<.001; to husband trait forgiveness-her report -.39, p<.001; to wife trait
forgiveness-her report \(-.32, p<.001\); and to wife trait forgiveness-his report \(-.41, p<.001\). Wife marital instability negatively correlated with wife trait forgiveness-her report \(-.40, p<.001\); to wife trait forgiveness-his report \(-.35, p<.001\); to husband trait forgiveness-his report \(-.33, p<.001\), and to husband trait forgiveness-her report \(-.51, p<.001\). Some of the control variables correlate with other control variables, but with the exception of religiosity, they are not significantly correlated with the study variables. Husband religiosity is correlated with wife forgiveness and wife marital instability (wife trait forgiveness-his report \(.12, p<.05\); and wife marital instability \(-.11, p<.05\)), but these correlations are low.
Table 2. Correlations, Means, and Standard Deviations for Marital Instability as a Function of Husband and Wife Materialism and Forgiveness.

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*p<.05, **p<.01, ***p<.001

Findings related to the structural hypotheses will be presented by actor effects, partner effects, and moderation. Please see Figure 2 for a graphical presentation of results.
Findings Related to Actor Effects

The first hypothesis stated that husband materialism would be positively related to husband marital instability. The results showed support for this hypothesis. The more materialistic husbands were, the greater was their marital instability ($\beta=.23$, $p<.01$).

The second “actor effects” hypothesis stated that wife materialism would be positively related to wife marital instability. This hypothesis was not supported by the findings as there was no statistically significant relationship ($\beta=.05$, non-significant $p$ value).

The third hypothesis that wife trait forgiveness would be inversely related to wife marital instability was confirmed ($\beta=-.43$, $p<.001$). It appears that wives who have more of a temperament for forgiveness in general exhibit less marital instability.

The fourth hypothesis that husband trait forgiveness would be inversely related to husband marital instability was also confirmed ($\beta=-.34$, $p<.001$). For both husbands and wives, having more trait forgiveness is related to decreased marital instability.

Findings Related to Partner Effects

The fifth hypothesis that husband materialism would be significantly related to wife marital instability was not
supported (β=.08, non-significant p value). Likewise, the sixth hypothesis that there would be a significant partner effect from wife materialism to husband marital instability was not supported (β=.02, non-significant p value).

The seventh hypothesis that husband trait forgiveness would be inversely related to wife marital instability was supported (β=-.51, p<.001). The last (eighth) “partner effect” hypothesis that wife trait forgiveness would be inversely related to husband marital instability was also confirmed (β=-.43, p<.001).

Findings Related to Moderation Effects

The ninth hypothesis that husband trait forgiveness would be a significant moderating variable for the relationship between husband materialism and husband marital instability was supported (β=-.52, p<.001). The negative standardized Beta value of -.52 shows that as husband trait forgiveness gets higher the negative effect of husband materialism on husband marital instability is lessened. Hypothesis 13 that wife trait forgiveness would be a significant moderating variable of the relationship between husband materialism and husband marital instability was also supported (β=-.46, p<.001). This shows wife trait forgiveness buffers the relationship between husband materialism and husband forgiveness so that as her trait forgiveness increases husband materialism has less of a detrimental effect on husband marital instability.
The following moderation effects were not calculated because the paths from the respective materialism to marital instability were not statistically significant: first, wife trait forgiveness’ effect on (1) wife materialism to wife marital instability, (2) wife materialism to husband marital instability, and (3) husband materialism to wife marital instability; second, husband trait forgiveness’s effect on (1) husband materialism to wife marital instability, (2) wife materialism to husband marital instability, and (3) wife materialism to wife marital instability. So hypotheses 10, 11, 12, 14, 15, and 16 were not supported since the relationships they were hypothesized to buffer were not significant themselves.

In sum, husband materialism is related to husband marital instability, but wife materialism was not related to her marital instability. Both husband and wife trait forgiveness moderate the relationship between husband materialism and marital instability.
Figure 2. SEM Results for Actor-Partner Interdependence Model with Materialism Predicting Marital Instability with Forgiveness as Moderating Variable.

*p<.05, **p<.01, ***p<.001

NOTE: Husband and wife religiosity, age, education, length of marriage, and household income were included in the analysis as control variables, but none of the paths were significant so for clarity they are not shown in the model.

R squared - this model predicted 42% (R²=.42) of the variance for husband marital instability and 16% (R²=.16) of the variance for wife marital instability.
Discussion

The findings of this study supported the hypothesis that materialism is related to marital instability and that forgiveness moderates the effect of materialism on marital instability for husbands. However, this hypothesis was not supported for wives. Findings also confirmed that husband and wife trait forgiveness moderated the effects of husband materialism on husband marital instability.

Contributions to the Literature

The finding that there was no statistically significant difference between husband and wife endorsement of materialism confirms previous findings of no significant gender differences (Richins & Dawson, 1992). The only significant correlation between forgiveness and materialism was between the wife’s materialism and the husband report of her forgiveness. The greater her materialism the less the husband perceived her as possessing trait forgiveness. This could be explained through findings that materialism tends to be associated with devaluation of close relationships (Kasser, 2002), less positive affect (Christopher & Schlenker, 2004), and objectification of others (Sheldon & Flanagan, 2001). Materialistic perceptions may lead the materialistic individual to see relationships in terms of a cost/benefit analysis, so relational transgressions may be seen as merely devaluing the relationship and not worth
forgiving. Even though husbands viewed more materialistic wives as having less trait forgiveness, there was not a significant link between her materialism and marital instability.

The finding that materialism was associated with marital instability for husbands but not for wives raises some questions. Given what we know about the deleterious effects of materialism on the individual and the couple, it would seem that there would be a direct effect for both spouses. Dean, Carroll, and Yang (2007) found no direct relationship between materialism and marital satisfaction for either spouse, but did find an indirect relationship through perception of financial problems. It could be that materialism in this current study would be indirectly related to marital instability through the negative effects of materialism on other relationship factors. It may also be that, due to the nature of our sample consisting of people in longer-term marriages (with children 10 to 14 years of age), wives higher in materialism may be more prone to leaving marriages earlier, materialistic tendencies may somewhat abate through time, or some other variable related to the amount of time married. Future studies should include couples with less time married to see if there is a greater sampling of materialistic wives and/or a greater impact on marital instability.
The differing finding on materialism could also be related to the difference in marital measures. Marital satisfaction in Dean, Carroll, and Yang’s study was a more subtle measure than the marital instability measure, which is essentially a divorce proximity measure. Specifically, the marital instability questions of this current study were “How often have you thought your relationship (or marriage) might be in trouble?”, “How often have you and your partner discussed ending your relationship (or marriage)?”, “How often have you broken up or separated and then gotten back together?” Koutstaal (1998) found a similar result to Dean, Carroll, and Yang where materialism was inversely related to marital quality for wives and couples but not for husbands. Marital quality and marital satisfaction may be more similar measures than is marital instability.

The sample used for this study consisted of families with a child between the ages of 10 and 14. This demographic would seem to indicate a fairly high level of marital stability, assuming that most of the families are first marriages that have been together at least as long as the ages of their children. If this assumption is true, it would be important for future studies to have a broader spectrum of couples with a greater range of time together. If this study is inherently stable, how would that affect the results when looking at marital instability? It may skew the results in a way that underreports the prevalence of
materialism in couples or shows greater marital stability than would exist in a broader sample. Future research should look at couples at different lengths of marriage to see the prevalence of materialism for each group; the assumption being that there would be less materialism in the couples that were together longer as opposed to the sample of newer marriages.

In regards to the marital instability scale, the fact this is a more extreme measure looking at potential for divorce coupled with the fact that this sample is of fairly stable, longer term relationships (with children 10 to 14 years of age), lends credence to the findings on materialism. If more stable couples are still affected by the deleterious effects of materialism, the effects must be significant.

Both wife and husband trait forgiveness were inversely related to their respective reports of marital instability, in that higher trait forgiveness of either partner decreased marital instability, and vice versa. This confirmed prior findings relating trait and episodic forgiveness to marital satisfaction (e.g., Fincham, 2000; Gordon & Baucom, 2003; Kachadourian, Fincham, & Davila, 2004; Paleari, Regalia, & Fincham, 2003). While most prior studies have examined episodic forgiveness, this study adds further evidence that a forgiving personality, or trait forgiveness, contributes to marital stability. It is important to distinguish between trait and
episodic forgiveness. Someone who is not necessarily a forgiving person (trait forgiveness) may still forgive on specific occasions (episodic forgiveness). Trait forgiveness may help spouses place greater value on the relationship than materialistic pursuits.

Both spouses’ marital instability were negatively correlated with each person’s forgiveness. In other words, the more unforgiving a partner was, the more unstable the marriage. Since this correlational is not causal, it is not known if instability lessens the likelihood of forgiveness or if lower trait forgiveness leads to more instability. While it may be that instability in a marriage could lower one’s tendency to forgive spousal transgressions, transgressions could certainly increase marital instability. Longitudinal studies are needed to address this issue.

In regards to partner effects, husband materialism and wife materialism were not significantly related to each other’s marital instability. Again, this may be due to the more extreme nature of the marital instability measure, or that materialism indirectly influences marital instability through some other marital variable, rather than having direct influence.

Both husband trait forgiveness and wife trait forgiveness were inversely related to their spouse’s report of marital instability. As husband trait forgiveness increased the negative
effect of husband materialism on husband marital instability is
decreased. Similarly, wife trait forgiveness buffers the
relationship between husband materialism and husband marital
instability. In other words, being a forgiving person helps
buffer the negative impact of materialism on the marriage,
specifically as viewed by the husband. This effect may be
reciprocal in nature, in that marital instability might decrease
forgiveness, and forgiveness might decrease marital instability.
Materialism creates a focus away from relationships, but if a
person also possesses higher trait forgiveness, which is
relationally oriented, he or she can be focused on both pursuit
of wealth and be oriented toward the relationship. There may be
a typology of materialistic individuals in which some are
materialistic and tend to not focus on relationships and some
are materialistic but have trait forgiveness and can be more
balanced.

Dean, Carroll, and Yang (2007) found that increased spousal
materialism actually increased the perception of financial
problems, which then contributed to marital dissatisfaction.
This begs the question: Is there a correlation between couple or
partner complaints regarding finances and materialism? Would
forgiveness then help mediate these perceptions of financial
problems, or are they unrelated?
The partner effect of this study shows that the more materialistic a husband is, the less likely the wife is to forgive him, which in turn increases marital instability. This implies that materialism in the husband appears to have a more detrimental effect on the wife than vice versa. This may be a cultural effect, in which society may still see the husband in the traditional role of breadwinner and thus the wife feels less control over their financial situation. Future studies could control for couples where the wife works outside of the home versus those where the wife stays home to see what effect that would have on the wife regarding forgiveness.

**Implications for Couple and Family Therapists and Family Life Educators**

This study adds to the understanding of materialism in couples and how forgiveness and materialism are associated. This information can help improve both clinical and theoretical implementation in couple therapy. Practitioners need to focus not just on the management of finances, but of materialistic tendencies within the couple that extend beyond money management to an extrinsic and individualistic focus that can influence the overall stability of the relationship. Helping materialistic couples turn their value focus from extrinsic rewards to positive relationship valuation will help decrease the likelihood of marriage dissolution.
Couples with materialism issues in their marriage may often seek out a financial counselor or other money management professional. Couple and family therapists can assist on a much more fundamental level with materialism by addressing core beliefs about the source of self-worth and security. This deeper level of change would theoretically address the core issues behind the financial difficulties instead of merely addressing the symptoms.

Since materialism puts such an emphasis on external validation outside the relationship, it may be that attachment based modalities such as emotionally focused couples therapy (Johnson, 2004) could ameliorate not only the effects of materialism, but also materialistic traits. Secure attachments could help shift perceptions of need and security on a fundamental level, assisting couples in turning towards each other for fulfillment and not to material possessions. It is also possible that as attachments are made within the couple dyad, the likelihood of forgiving former transgressions may have a correlating increase thereby increasing the likelihood of healing and further strengthening couple attachment.

The findings of this study strengthen what is already taught in marital education that forgiving attitudes strengthen marriage and most relationships need daily forgiveness. In this instance, forgiveness does not mean allowance or acceptance of
continued distress of abuse, but a forgiving temperament. Results from this study confirm Enright and Fitzgibbons’ findings (2000) that forgiveness enhances relationship health.

Given the research findings of the negative effects of materialism on individuals, as well as the initial findings of negative effects on couples, the implication is that materialism may be a marker for a set of attitudes detrimental to marriage. Such attitudes may include the placement of greater value on possessions, the individualistic perspective of materialism, the continual need to acquire more to maintain self-worth. It may be that materialism is part of a larger order or paradigm that places higher value on extrinsic goals and external reward systems.

**Suggestions for Further Research**

While the findings of this study shed some light on materialism, forgiveness, and marital instability, there are still many questions that need to be addressed by future research. For instance, future research should utilize a more comprehensive marital stability scale. Another issue to be addressed is how husband and wife differences in materialism might play out in the couple relationship. More specifically, are there indeed differences or do husbands and wives co-create together a level of materialism that they both share, a sort of couple materialism level? The findings of this study showed no
specific gender differences for marital instability. Does this indicate a mate selection effect where partners of similar materialism levels choose each other? Also, if true materialism differences exist within the couple, limited monetary availability for materialistic pursuits would cause tension between the couple and their opposing views of asset management. Even if both were equally materialistic, would one become jealous of the other, knowing that the funds used to buy things for the other could have been used on themselves, or would they enjoy the combined increase of material possessions and actually strengthen their marriage through such pursuits?

Future research should assess for and distinguish between materialism and a desire to provide for family or couple security. Such providership may not be detrimental but could in fact be a marker for care and responsible stewardship of family and couple needs. There seems to be a fundamental difference between a desire to live in a nice neighborhood where the couple or family can feel safe and have positive influences around them versus the desire to live in a nice neighborhood to help one’s ego. It may be that acquisitive desires would fall on a spectrum or matrix between providership and materialism. Finding effective ways to distinguish between these two concepts could help researchers clarify what is truly materialism to better understand its effects.
Due to the cross-sectional nature of the data it is not possible to determine causality. Does materialism lead to marital instability, or does marital instability lead to materialism. It may be that as attachment wanes in a relationship and needs are not able to be met through the relationship that people may turn to more external sources to meet their needs. Materialism seems a likely result, where the individual gets their needs met through materialistic pursuits.

Researchers should look at possible correlations between couple or partner complaints regarding finances and materialism. Dean, Carroll, and Yang (2007) found that increased spousal materialism actually increased the perception of financial problems, which then contributed to marital dissatisfaction. The question is now raised: would forgiveness affect these perceptions of financial problems, or are they unrelated?

Also, further exploration into the partner effects could provide more information as to possible gender effects, cultural effects, or wage earner effects as to why wife’s materialism had no significant impact on husband forgiveness. It would be interesting to try a sample comparison between single income and dual income couples comparing the effect of income creation on materialism as related to forgiveness.

Cultural considerations should also be addressed. Do these findings hold true for other races, cultures, or other
demographic variables? Is there a need to differentiate between episodic forgiveness and trait forgiveness? Does trait forgiveness automatically increase the number or effectiveness of forgiveness episodes?

Lastly, there is a need to look at the possible negative side-effects of forgiveness, such as when it is not followed by change in behavior. McNulty (2011) demonstrated that a forgiving tendency can lead to more aggression in the behavior of a partner. Finding potential risks and benefits to forgiveness could further help therapists hone their use of forgiveness as a therapeutic tool for change.

Limitations

Limitations of the study include the fact that the data are cross sectional so no causal relationships among variables can be determined. Again, it is not known if materialism contributes to marital instability, instability contributes to materialism, or if there is a reciprocal relationship between the two. Both the constructs of materialism in couples and forgiveness lack consistent operational definitions throughout the research base so there may be some difficulty with generalizing prior research findings to the current study. While the sample is a representative of the sample area surveyed, culturally it does not include a representation of Latino couples. Also, the sample is highly educated, has higher than average household income,
and consists of couples that have been married for a significant amount of time, so the findings cannot be generalized to all married couples.

**Conclusion**

This study set out to examine the association between materialism and marital instability considering forgiveness as a moderating variable. Specifically, this study investigates the question, “Does a spouse’s forgiveness of his/her partner moderate the effect of materialism on the marital instability?” The findings of this study show the effects of materialism on marital instability as well as the moderating effect of forgiveness. In sum, findings demonstrated that husband materialism was related to husband marital instability, but wife materialism was not related to her marital instability. Both husband trait forgiveness and wife trait forgiveness moderate the relationship between husband materialism and marital instability.
References


Halling (Eds.), *Existential phenomenological perspectives in psychology* (pp. 233-244). New York: Plenum.


Appendix A: Study Measures

**Materialism.**

<table>
<thead>
<tr>
<th>Variable Name</th>
<th>Variable Label</th>
<th>Variable Values:</th>
</tr>
</thead>
<tbody>
<tr>
<td>P1Mater1_1</td>
<td>I like to have the newest products as soon as they come out.</td>
<td>1=Not at all like me, 2=A little bit like me, 3=Somewhat like me, 4=A lot like me, 5=Very much like me</td>
</tr>
<tr>
<td>P1Mater2_1</td>
<td>Having a nice car is important to me.</td>
<td></td>
</tr>
<tr>
<td>P1Mater3_1</td>
<td>Having a home or condo in a nice neighborhood is a priority for me.</td>
<td></td>
</tr>
<tr>
<td>P1Mater4_1</td>
<td>I want my kids to dress in fashionable clothes.</td>
<td></td>
</tr>
<tr>
<td>P1Mater5_1</td>
<td>I want my family to have the finer things in life.</td>
<td></td>
</tr>
<tr>
<td>P1Mater6_1</td>
<td>Having a high salary is an essential part of the lifestyle I want to live.</td>
<td></td>
</tr>
</tbody>
</table>

Based on means (not sums)

Maximum: P1 = 5.00 (P2 = 4.17)
Minimum: P1 = 1.00 (P2 = 1.00)
Mean: P1 = 2.2144 (P2 = 2.3207)
Standard Deviation: P1 = .76271 (P2 = .70573)

**Forgiveness.**

<table>
<thead>
<tr>
<th>Variable Name</th>
<th>Variable Label</th>
<th>Variable Values:</th>
</tr>
</thead>
<tbody>
<tr>
<td>P1Forgv1_1</td>
<td>I can forgive him/her [partner] pretty easily.</td>
<td>1,2=Not at all true, 3,4,5=Sometimes true, 6,7=Very true</td>
</tr>
<tr>
<td>P1Forgv2_1</td>
<td>I can still move forward and have a good relationship.</td>
<td></td>
</tr>
<tr>
<td>P1Forgv3_1</td>
<td>I give up the hurt and resentment toward him/her [partner].</td>
<td></td>
</tr>
<tr>
<td>P1Forgv4_1</td>
<td>He/she [partner] can forgive me pretty easily.</td>
<td></td>
</tr>
<tr>
<td>P1Forgv5_1</td>
<td>He/she [partner] can still move forward and have a good relationship.</td>
<td></td>
</tr>
<tr>
<td>P1Forgv6_1</td>
<td>He/she [partner] gives up the hurt and resentment toward me.</td>
<td></td>
</tr>
<tr>
<td>P1Forgv7_1</td>
<td>I can forgive him/her [child] pretty easily.</td>
<td></td>
</tr>
<tr>
<td>P1Forgv8_1</td>
<td>I can still move forward and have a good relationship.</td>
<td></td>
</tr>
<tr>
<td>P1Forgv9_1</td>
<td>I give up the hurt and resentment toward him/her [child].</td>
<td></td>
</tr>
<tr>
<td>P1Forgv10_1</td>
<td>He/she [child] can forgive me pretty easily.</td>
<td></td>
</tr>
<tr>
<td>P1Forgv11_1</td>
<td>He/she [child] can still move forward and have a good relationship.</td>
<td></td>
</tr>
<tr>
<td>P1Forgv12_1</td>
<td>He/she [child] gives up the hurt and resentment toward me.</td>
<td></td>
</tr>
</tbody>
</table>

Overall Based on means (not sums)
Marital Instability.

<table>
<thead>
<tr>
<th>Variable Values</th>
<th>Variable Label</th>
</tr>
</thead>
<tbody>
<tr>
<td>1=never</td>
<td>P1MarIns9_1</td>
</tr>
<tr>
<td>2=rarely</td>
<td>How often have you thought your relationship (or marriage) might be in trouble?</td>
</tr>
<tr>
<td>3=sometimes</td>
<td>P1MarIns10_1</td>
</tr>
<tr>
<td>4=often</td>
<td>How often have you and your partner discussed ending your relationship (or marriage)?</td>
</tr>
<tr>
<td>5=very often</td>
<td>P1MarIns11_1</td>
</tr>
<tr>
<td></td>
<td>How often have you broken up or separated and then gotten back together?</td>
</tr>
</tbody>
</table>

Based on means (not sums)

Maximum: P1 = 4.33 (P2 = 4.67)
Minimum: P1 = 1.00 (P2 = 1.00)
Mean: P1 = 1.6097 (P2 = 1.5865)
Standard Deviation: P1 = .59197 (P2 = .56252)