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Finances in Strong African American Marriages

Bonnie Lichfield Anderson
Utah State University

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FINANCES IN STRONG AFRICAN AMERICAN MARRIAGES

by

Bonnie Lichfield Anderson

A thesis submitted in partial fulfillment
of the requirements for the degree

of

MASTER OF SCIENCE

in

Family, Consumer, and Human Development

Approved:

Linda Skogrand, Ph.D.
Major Professor

Alena C. Johnson, M.S., A.F.C.
Committee Member

Jeffrey Dew, Ph.D.
Committee Member

Byron Burnham, Ed.D.
Dean of Graduate Studies

UTAH STATE UNIVERSITY
Logan, Utah

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ABSTRACT

Finances in Strong African American Marriages

by

Bonnie Lichfield Anderson, Master of Science

Utah State University, 2010

Major Professor: Dr. Linda Skogrand
Department: Family, Consumer, and Human Development

This study focused on how African American couples in happy marriages talked about finances in their couple relationships. Qualitative methodology was used for this study, and the data came from transcribed interviews with participants. Thirty-seven couples who identified their marriages as being strong, happy, or highly satisfying, volunteered to be interviewed for this study. All individual participants (74 total) talked about finances in their marriages, and all interviews were used for the purpose of this study. Their descriptions were coded and analyzed to explore the way that they talked about money issues in their marriages. The research questions focused on how couples talked about financial stress and how they talked about financial decisions in their relationships. An unanticipated finding was how they talked about transcending finances in their marriages. The findings can contribute to future research and financial education for African American couples.

(136 pages)

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Bonnie Lichfield Anderson

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CHAPTER I

INTRODUCTION

The United States may have the highest divorce rates in the industrialized world (Popenoe, 2008), but divorce rates have been decreasing in recent years (Wilcox, Marquardt, Popenoe, & Whitehead, 2009). Still, African Americans were more likely than any other ethnic group to be unmarried at any point in time (Wilcox & Wolfinger, 2007). They also have higher rates of divorce and births outside of marriage. Researchers have responded to high divorce rates and family instability by taking an interest in what makes marriages work, and happiness in marriage and the strengths of lasting marriages have increasingly become major topics of interest in marriage studies (Bachand & Caron, 2001; Olson & Olson-Sigg, 2008). Strong marriages are an important model for couples and families to follow and are fundamental to a healthy society (DeFrain & Asay, 2007; Stinnett, Sanders, & DeFrain, 1981).

Research continually indicates that financial issues have an important connection to marital outcomes. “Earning, spending, saving, and sharing money are integral dimensions of contemporary married life” (Wilcox et al., 2009, p. 15). The financial decisions of one spouse affect the other and together couples must address money management in their marriages. For African American couples, investigating successful marriages is of particular importance in research, as the literature on this subject is very limited. This study examines the successes that occur for these happily married couples. Particularly of interest to this study was the way that African American couples talk about the role of money in their marriages.

Many researchers have suggested a positive approach to studying marital relationships, whereas the majority of literature on marriage takes a deficit approach and examines failings in marriage relationships. Research has shown that couples in happy marriages do have difficulties and experience strain in their marriages (Waite, Browning, Doherty, Luo, & Stanley, 2002), but through persistence, they overcame these challenges. The studies that focus on strengths in marriages revealed the positive experiences of happily married couples, and these researchers have called for additional research from a strengths perspective (Daly, Jennings, Beckett, & Leashore, 1995; Olson, 1988; Robinson & Blanton, 1993).

Quantitative studies have shown that intimacy, commitment, communication, agreement, and religion are indicators of strong marriages (Oggins, 2003; Olson & Olson-Sigg, 2008; Stanley, Markman, & Whitton, 2002). In addition, perceived equality in marriage relationships were found to contribute to successful marriages (Gray-Little, 1982; Sayer & Bianchi, 2000; Schwartz, 1994).

Qualitative studies have also examined marital strengths. Themes of mutual respect, enjoying one another's company (Wallerstein & Blakeslee, 1995), friendship (Bachand & Caron, 2001), overcoming difficulty (Zvonkovic, Guss, & Ladd, 1988), good communication (Skogrand, Johnson, Horrocks, & DeFrain, 2010), and a mutual interest in having a successful marriage (Robinson & Blanton, 1993) were all findings in qualitative studies of characteristics that contributed to happy marriages.

There is little research available on the strengths of African American marriages. However, many research findings fit within the model developed by Hill (1972, 1999) on Black family strengths, which provides useful insights into the strengths of African

American couples. These strengths include egalitarianism and adaptability of family roles, which is evident in studies that have shown how husbands' and wives' roles were complementary and unified (Billingsley, 1992; Goldstein & Reiboldt, 2004; Marks et al., 2008). Strong kinship bonds and religious orientation were also among Hill's family strengths. For African American families, there exists a strong social structure in which the definition of family is extended outside of immediate kin. Black couples were shown to rely on and be relied on by others with varying emotional, social, and financial needs (Hill, 1999; Marks, Nesteruk, Hopkins-Williams, & Swanson, 2006; Marks et al., 2008). Religious orientation is a vital part of a majority of African Americans' lives (Billingsley, 2002), and studies have indicated that religious couples experienced greater marital satisfaction (Lambert & Dollahite, 2006; Marks et al., 2008). The last strengths from Hill (1999) are strong achievement and work orientation, which have been shown to drive many Black couples in their individual pursuits, in their parenting, and as motivators in their marriages.

Because there is little research that describes the experiences of couples in strong African American marriages, many researchers have issued a challenge for more research that examines Black marriage relationships. Several researchers who have conducted exploratory studies about the strengths of African American couples suggest that there is a need for strengths-based research to expand the literature (Cutrona et al., 2003; Hopkins-Williams 2007; Karenga & Karenga, 2007; Marks et al., 2006; Marks et al., 2008).

This need for expanded research is confirmed with marriage statistics for African Americans. The percentage of two-parent families was the lowest for African Americans

when compared to Caucasian, Hispanic, and Asian populations, according to the 2009 U.S. Census (2009b). African American individuals were also more likely than other ethnic groups to be unmarried at any point in time, and they have higher rates of divorce and births outside of marriage (Wilcox & Wolfinger, 2007). This means that there is a low percentage of African American children growing up in two-parent households: 38% compared to Caucasian (78%), Hispanic (70%), and Asian (85%) households (U.S. Census, 2009b).

The interface between finances and marital happiness consistently comes up in marriage studies. There is abundant research on economic strain in marriage, and how finances can influence couples negatively. The Family Stress Model is used by many marriage researchers to address the relationship between financial difficulty and marital satisfaction or dissatisfaction (Conger et al., 2002). Some studies are more general and talk about financial stressors or economic strain and the impact on marriage (Gudmunson, Beutler, Israelsen, McCoy, & Hill, 2007; Stanley et al., 2002). Other studies focus on specific relationships between marriage and debt (Dew, 2007), spending, (Britt, Grable, Goff, & White, 2008), or communication about money (Olson & Olson-Sigg, 2008).

For many African Americans, marriage is the highest indicator of success, and as Edin and Reed (2005) have shown, this success is linked with financial stability. Although research on finances in Black marriages is limited, some studies about Black families provide a background and context for marital studies that incorporate money-related themes. Such important themes in the literature include saving (Landry, 1987), spending, wealth accumulation (Gittleman & Wolff, 2004), education (McAdoo, 2007),

gender in finance (White & Rogers, 2000), and communication about money (Oggins, 2003). In low-income populations, men's income was an issue that was associated with couples' willingness to stay together or not (Edin, 2000). These studies contribute to the greater understanding of the experience African American couples have in their marriages, strong or otherwise.

Purpose of the Study

The purpose of this study was to explore how happily married African American couples talk about the role of finances in their marriages. Black couples who had strong marriages were interviewed about what made their marriages strong. All of these couples talked about the role of finances in their marriages and were included in this study. The family strengths perspective frames this study, as its findings draw from the success of happy couples. The sample of couples in strong marriages was the basis on which this research project was developed.

Qualitative research methodology was used to collect data from the described sample. Couples in Baton Rouge, Louisiana, responded to flyers that invited couples in strong marriages to participate in interviews to tell their stories about what it took to make their marriages work. Additional participants were recruited through word of mouth. The two principal investigators, Dr. Linda Skogrand from Utah State University (USU) and Dr. Cassandra Chaney from Louisiana State University (LSU), conducted the interviews, which were then transcribed. Demographic information was also collected from these couples (Appendix D). The nature of this research was exploratory. The findings are not representative of, and were not intended to be generalizable to the

population at large. The findings do, however, provide important insights about this sample that, through consistency and discovery, may be used to inform other research.

Theoretical Framework

While deficit-focused research on marriage and family is the most common, and evidence of shortcomings in marriage is abundant, the findings do not provide a model for couples and families to follow or emulate to have strong relationships themselves. Instead, outcomes of deficit-focused family studies provide details about what behaviors to avoid to prevent divorce. One premise of the family strengths framework is that if one studies only problems, one only finds problems (Stinnett et al., 1981). Therefore, if one is interested in identifying the components of strong marriages and families, they will similarly have to look for them.

Many researchers have established that the body of research on the African American population rarely weighs the strengths of their marriages and, therefore, suggests the use of a strengths model to fill the research gap (Daly et al., 1995; Hopkins-Williams, 2007; Logan, 1996; Marks et al., 2006; Mosley-Howard & Evans, 2000). These researchers suggest there is a need for research that identifies family strengths, rather than focusing on how families, couples, and individuals are falling short of a standard.

DeFrain and Asay (2007) further describe the usefulness of the family strengths perspective:

The focus on family strengths brings into a more reasonable balance our understanding of how families succeed in the face of life's inherent difficulties.

By concentrating only on a family's problems and a family's failings, we ignore the fact that it takes a positive approach in life to succeed. The family strengths perspective . . . is positive and optimistic. . . . It does not ignore family problems but restores them to their proper place in life: as vehicles for testing our capacities as families and reaffirming our vital human connections with each other. (p. 3)

The family strengths perspective was developed over several years and has included international studies to identify global patterns of what makes families strong. Some of the assumptions of the family strengths framework include: (a) all families have strengths, (b) strong marriages are central to strong families, (c) the relationship between money and family strengths is tenuous, (d) strengths come from challenges; (e) strong families generally are not seeking to be strong, they are just living, and (f) strong does not mean perfect (DeFrain & Asay, 2007).

Summary Statement

In summary, this study will examine how African American couples in strong marriages talk about finances and the role it plays in their marriages. The family strengths perspective was the theoretical framework used, as it provides a means of focusing on the strengths of the African American couples in this study. This research will contribute to the needed expansion of literature on finances in strong Black marriages.

CHAPTER II

LITERATURE REVIEW

The quality of marriages in the United States has implications for individuals, children, families, and communities. According to the Healthy Marriage Initiative, a recent federal agenda to improve the quality of marriage relationships in the United States, the institution of marriage is strongly valued for the benefits it provides individuals, children, families, and the national community (U.S. Department of Health and Human Services, 2010). This report indicates, among other positive aspects of marriage, that many social issues could be prevented by healthy marriage environments; married couples build more wealth than single or cohabiting couples; and two-parent, married households are a better environment for children to be raised in than non-married households.

Despite the value of marriage relationships, marriage rates in the United States continue to decline (Popenoe, 2008; Wilcox et al., 2009). Cohabitation has become more popular, divorce rates are still high, and many children are raised in single-parent households (Wilcox et al., 2009). Though decreasing in recent years, divorce rates in the United States are still higher than in any other industrialized country (Popenoe, 2008). Studies suggest that divorced individuals experience higher levels of depression, lower levels of life satisfaction, and more health problems than married individuals (Amato & Previti, 2003).

Studies on marital strengths examine marriages in which couples are satisfied, endure, and provide a perspective of what it is like to experience a healthy marriage

(Bachand & Caron, 2001; Olson & Olson-Sigg, 2008; Robinson & Blanton, 1993). The value of marriage puts in perspective the changes in the nature of relationships in the United States. The percentage of people getting married and staying married has declined in the last 30 years (Watt, 2001). Studies that have examined the increase in cohabiting couples, with cohabitation as an alternative to marriage, have found that cohabiting couples have a much higher breakup rate than married couples (Popenoe, 2008). Additionally, although divorce rates in the U.S. have started to decrease in recent years (Wilcox et al., 2009), African American marriages are more likely to end in divorce than those from other ethnic groups, including White marriages (Cherlin, 1998).

In spite of the failings in American marriages, people still pursue marriage relationships and “seek the long-term commitment that marriage promises, even if this does not always happen” (DeFraim & Asay, 2007, p. 2). These authors have suggested that healthy families are the foundation of an ideally healthy society. Based on this principle, federal initiatives have recently been designed to promote healthy marriages, recognizing the fundamental role healthy marriages play in a stable society (U.S. Department of Health and Human Services, 2010). Research on strong families has shown that strong families begin with strong marriages, as indicated by Stinnett and colleagues who developed the family strengths perspective (Stinnett et al., 1981).

It has become increasingly significant to examine marriages among African Americans in the contexts of their strengths. Importantly, in the context of married couples, the inescapable financial aspect of marriages will be the focus of this study based on the relationship consistently found between finances and marital satisfaction (Broman, 1993; Clark-Nicolas & Gray-Little, 1991).

Financial strain is particularly relevant in marriage studies as there is evidence that financial strain contributes to couple disagreements and feelings of marital instability for both husbands and wives (Cutrona et al., 2003; Gudmunson et al., 2007). Of the many challenges that arise in marital relationships, financial difficulty is a fundamental stressor in marriages (Conger et al., 1990; Conger, Rueter, & Elder, 1999), and financial management is necessary where financial decisions consistently take place in both strong and struggling relationships.

Financial management practices including spending (Amato & Rogers, 1999; Britt et al., 2008), servicing debt (Dew, 2007), and earnings (Amato & Previti, 2003). For Black couples, studies have begun to examine money issues in their marriages with insights into wealth (Gittleman & Wolff, 2004), education (Marks et al., 2008), and gender roles (Clark-Nicolas & Gray-Little, 1991). There is still much to learn about the experiences of African American couples and finances in marriages.

A literature review of the qualities of strong marriages is provided as well as a review of African American family strengths. Finances in marriages in general will also be discussed and, finally, the available literature on finances in the framework of African American relationships will be addressed.

Strong Marriages

In an effort to explain why many marriages do not last, many marital studies focus on the negative experiences of couples who divorce (Waite et al., 2002; Watt, 2001). These studies provide an important perspective that informs and expands understanding of marriage relationships. However, it may be suggested that a

constructive approach to marital research would also be an important contribution to the ongoing collection of research on marriage. This indicates a need for research that identifies family strengths, rather than how families, couples, and individuals experience failings. In response, many researchers have suggested a strengths approach to marital studies (Daly et al., 1995; Olson, 1988; Robinson & Blanton, 1993).

Characteristics of enduring marriages are identified in the literature. Intimacy, commitment, communication, congruence (agreement), and religion enhance the relationships of married couples (Robinson & Blanton, 1993). As evidence of this “marital endurance ethic,” studies have found that many currently happy couples have experienced difficulties in their marriages (Waite et al., 2002, p. 6). These spouses said that their marriages got happier, not because they and their partner resolved problems, but because they stubbornly outlasted them. In Waite’s study, two out of three unhappily married adults who avoided divorce or separation reported that they were happily married five years later. It is of interest to note that in that same study, only one out of five unhappy spouses who did divorce or separated had happily remarried to another individual in five years.

Research has indicated that marital happiness is highest in egalitarian relationships in terms of equal power in family and work roles (Gray-Little, 1982; Zvonkovic et al., 1988). Couples, whose relationship was more traditional with one spouse acting in a dominant role, scored themselves lower in marital happiness measures (Schwartz, 1994). Schwartz’s definition of equity was strongly based in economic equality, with both spouses having equal financial power in the relationship, in terms of

earnings. The concept of a broader definition of egalitarianism was found in many aspects of strong relationships (Sayer & Bianchi, 2000).

Other strengths-based studies provide further insights into the experiences of happily married couples. One qualitative study found that couples in happy marriages said they felt a mutual respect for each other, enjoyed the company of their spouse, and felt cherished by their spouse (Wallerstein & Blakeslee, 1995). Another qualitative study showed that themes of similar backgrounds, love, and friendship between husband and wife contributed to how couples explained their long, happy marriages (Bachand & Caron, 2001). One study examined how couples overcame difficulty, such as job loss, and were able to improve their relationships (Zvonkovic et al., 1988). This study suggested that marital communication and flexibility of family roles helped to improve relationships in times of difficulty.

Many happily married couples found that when they felt the value of their relationships, they were more able to work with their spouses to have great marriages (Robinson & Blanton, 1993). Similarly, other findings suggested that “a happy, long-term marriage can be a reality for those who wish it” (Bachand & Caron, 2001, p. 120). However, given a variety of circumstances, all marriages do not last.

African American Marriages

Strengths

As a background for understanding strong marriages, information on strong African American families will be described, as there is very little research on marital strengths among African American couples. The strengths of Black families were

studied extensively by Hill (1972, 1999), who identified five major strengths including adaptability of family roles, strong kinship bonds, strong work orientation, strong religious orientation, and strong achievement orientation. This study will examine strengths in marriages. Hill's family strengths are useful as they have implications for couple strengths.

Egalitarianism and adaptability of family roles. One trend in studies on African American marriages is that of egalitarianism, or equal roles in couple relationships. The egalitarian marriage was described as a best friend relationship (Schwartz, 1994). Further, Schwartz rigidly described how friendship was dependent on equal economic power in the relationship. A qualitative study by Marks and colleagues (2008) provided insights into this theme for Black couples, using the term "equally yoked." Couples in this study described egalitarian marriages as those in which husband and wife are complementary of each other, unified, and use their individual strengths to build a strong marriage. In addition, research indicates that "the sharing of roles lessens the pressures associated with raising a family and ultimately promotes family cohesion and strength" (Logan, 1996, p. 152).

Researchers explain that an egalitarian relationship, sharing market and household labor roles, may stabilize African American marriages (Clark-Nicolas & Gray-Little, 1991; Marks et al., 2008). In conjunction with egalitarianism is the strength in Black marriages of adaptability of family roles. For Black married couples, having someone to share household duties with was important in their relationships (Billingsley, 1992). African American women were found to play a variety of roles in their marriages and families, including their primary task of childrearing, providing financial support, as well

as, in many cases, serving as the head of the household (Goldstein & Reiboldt, 2004). As couples were able to transcend the stereotypical male and female roles by sharing roles equally, they reported deeper satisfaction and greater love (Billingsley, 1992).

Strong kinship bonds. One of the strengths that is important for survival and coping among African Americans is that of kinship and community. These feelings come from traditional African cultural patterns (Daly et al., 1995) and are described by couples as impacting the kinship bonds in their marriage relationships (Marks et al., 2008). Historically, nearly all of the concepts pertaining to human relationships can be understood through the kinship system (Hill, 1999). Essentially, learned social structures include every member in “mutual sharing and responsibility for others” (p. 241). This collectivist approach is evident in that African Americans are more likely to rely on family and friends to cope with personal difficulty, which is referred to in the literature as a brotherhood and sisterhood orientation (Logan, 1996). African Americans recognize the value of kinship networks for support in many ways in that family and community support them with emotional, social, and financial needs in their relationships.

The economic assistance that Black families provide for each other address what is commonly referred to in the Black community as “knocks of need” (Marks et al., 2008, p. 183), which are essentially calls for financial or other temporal assistance. Overall, the effects of strong kinship bonds in Black marriages are positive. However, Cherlin (1998) indicated that some kin networks may become overwhelmed by the needs of the network. In order for a lasting positive outcome to continue from these bonds, clustered financial and educational success among many is needed to relieve the pressure on selected individuals (Marks et al., 2006).

Strong religious orientation. Religion is a prevalent theme in Black marriage studies. From the National Survey of Black Americans, 84% of Blacks perceived themselves to be religious (Billingsley, 1992). A large majority of the same sample, (76%), regarded religion as a very important part of their lives. In a qualitative study, religion was found to be unifying for husband and wife, when couples participated in religious practices together (Marks et al., 2008). In a study of combined ethnic groups, Lambert and Dollahite (2006) found that religious couples reported greater marital satisfaction, higher commitment to their marriages, higher marital stability, and lower divorce rates.

Strong achievement and work orientation. The last of the family strengths addressed by Hill (1999) are strong achievement and work orientation. The majority of married African American couples are relatively well-educated, employed, own their own homes or are seeking homeownership, and have raised or are raising their biological children (Billingsley, 1992). In most Black households, parents teach their children to become self-sufficient, competent adults (Peters, 2007). The concept of locus of control plays a large part in African American achievement (Hill, 1999). Studies have shown that a strong internal locus of control is needed to aspire to great achievement, but often, Blacks feel more of an external locus of control based on the social barriers they may feel. Therefore, strong achievement and work orientation is found most often in couples where individual self-esteem, internal locus of control, and personal aspirations are high.

Challenges

The majority of the research including African American households examines

the challenges experienced in these households. When compared to other cultures and ethnic groups, gaps do exist between African Americans and other ethnic groups.

Concerns from the deficit perspective include topics such as the decline in marriage rates (Broman, 1993; Staples, 2007), the percentage of single-parent families (Bilingsley, 1992; U.S. Census, 2007; Williams, Auslander, Houston, Krebill, & Haire-Joshu, 2000), and the likelihood of marital dissatisfaction (Broman, 1993). Research was also done on education levels (Cutrona et al., 2003), the influence of neighborhood surroundings (Cutrona et al., 2003), wealth and income levels (Gittleman & Wolff, 2004), and employment (Attewell, Domina, Lavin, & Levey, 2004; Bryant, Taylor, Lincoln, Chatters, & Jackson, 2008), with relation to marital success.

Other studies about African American marriages have begun focusing on research within the Black culture rather than comparing or contrasting with mainstream culture to provide an inward look at the African American demographic (Peters, 2007; Williams et al., 2000). Williams and colleagues have suggested that “the within-group approach contributes to a strengths perspective to investigate African American families rather than focusing on their deficits in comparison to other groups” (2000, p. 840). The connection between the value of quality African American relationships and the importance of non-deficit studies is explained in the following:

Quality relations are the hub on which family, community, and society turn. And male-female relations are key, not only in family formation and strength but also in human life itself. Therefore, at the heart of all family studies—studies endeavoring to provide a comprehensive and effective set of initiatives to reinforce the strengthening of and repair of the personal and collective damage

done to the Black family and its members—must be a focus on improving male-female relations. (Karenga & Karenga, 2007, p. 8)

Although it is important to look at deficits in order to understand and learn from them, researchers continue to recommend a non-deficit approach to studying African American marriage relationships (Cutrona et al., 2003).

Marriage rates. It is important to address challenges and deficits in order to learn from them. Several studies investigated gaps among African American compared to other households (Broman, 1993; Gittleman & Wolff, 2004). Cherlin described the decline in Black marriages and gap between White marriages and predicted that marriage would continue to be highly valued in society, but he projected that “Because of high levels of nonmarital childbearing, cohabitation, and divorce, people will spend a smaller proportion of their adult lives in intact marriages than in the past” (1998, p. 858). Since 1970, the proportion of Black divorced individuals to Black married individuals has risen (Chadiha, Veroff, & Leber, 1998). From 1970 to 1992, African Americans’ divorce ratio raised from 8/100 to 31/100 married individuals.

In 1970, more than 68% of African American households were two-parent households (Staples, 2007). Since then, the American Community Survey showed that in 2007, only 31% of African Americans were married, which represents the lowest marriage rate among all other ethnic categories, keeping in mind that marriage rates are decreasing across the board (U.S. Census, 2007). The divorce rate for Blacks can be represented by 23 per 100 African American couples, compared with 19 per 100 for White couples (Chapman, 2007). With consideration to the increase in cohabitation trends, African American cohabitators are much more likely to separate than White

cohabitators by comparison of 55% breakup to 38% breakup, respectively (Oppenheimer, 2003). These statistics confirm Cherlin's prediction of the likelihood that marriage rates would continue to decrease for African Americans (Cherlin, 1992, 2004).

The U.S. Bureau of the Census (2009b) indicated that two-parent families were the lowest for African Americans when compared to Caucasian, Hispanic, and Asian populations. African American individuals are more likely than other ethnic groups to be unmarried at any point in time, and they have higher rates of divorce and births outside of marriage (Wilcox & Wolfinger, 2007). This means that there is a low percentage of African American children growing up in two-parent households: 38% compared to Caucasian (78%), Hispanic (70%), and Asian (85%) households (U.S. Census, 2009a). Edin (2000) adds that Blacks have the lowest marriage rates compared to other groups.

Wilson (1987), who asked some very important research questions in the 1980's regarding Black males' marriageability, concluded that the perceived ability of men to support a family through factors such as education and employment depressed the marriage rates for African Americans. The number of marriageable men among African Americans was shown to be a real problem considering factors of mortality, migration, changing birthrates, and patterns of interracial marriage (Tucker & Taylor, 1989). When discussing the Black population, one must also consider imprisonment of many men. A disproportionate number of Black men are either in prison or dead, according to Chapman (2007). While African Americans make up only 12% of the population in the United States, African American men accounted for 44% of inmates, contributing to the male shortage and limited opportunity for women to find marriageable men.

Statistics have also shown a racial earnings gap that affects marriage rates for African Americans, given the priority African Americans put on employment before marriage (McAdoo, 2007). One study found that the average African American male employee earned 64% of what his Caucasian counterpart earned annually, which equates to \$19,227 less each year (Attewell et al., 2004). Additionally, on average, Black working men had fewer years of education and held less prestigious jobs. Over time history has seen an overall pattern of small improvements for African American workers and families (Marks et al., 2006). However, the Economic Policy Institute recently released a snapshot of median weekly earnings for workers aged 25 to 54 including White, Hispanic, Black, and Asian workers (Austin, 2009). The results showed an increase of over 5% for Hispanic and Asian earnings and a 2% increase in earnings for Whites. African American workers, however, experienced a 3.7% decline in weekly earnings for the same two-year period. Although since the 1950s, income levels for African Americans have more than doubled, they are still living on about 60% of White income levels (McAdoo, 2007).

Marriage value. Marriage is of value to African Americans. Psychologically, Black married persons reported more happiness, greater life satisfaction, and fewer emotional problems than unmarried (Blackman, Clayton, Glenn, Malone-Colon, & Roberts, 2005). Socially, marriage is beneficial to African Americans as they were more likely to reject illegal or unethical behavior and less likely to report criminal activity as married than as single individuals. Economically, marriage was found to contribute highly to the economic well-being of African Americans. African American couples do better than those who are unmarried in several ways, including earning more, being less

likely to suffer from financial hardship or poverty, having higher occupational prestige, and being more likely to be homeowners (Blackman et al., 2005).

One may speculate about the value Black Americans place on marriage. Years ago, researchers concluded that even though Black marriage rates were lower and Black divorce rates were higher than others, Blacks were more disapproving of divorce and were comparatively more approving of marriage than Whites (Trent & South, 1992). South (1993) found that among unmarried, non-cohabiting African American adults, 77% desired to get married. Research continues to show that marriage relationships among African Americans are highly valued and marriage relationships continue to meet the needs of individuals and the community (Billingsley, 1992). Hill's research (1972, 1999) also provides evidence of the value of marriage to African American adults by calling marriage relationships a vital part of the African American community.

The value of marriage is evident among Black Americans, as studies have shown that most strongly desire marriage (Staples, 2007). Personal examples of the value of marriage are given in Hopkins-Williams' (2007) qualitative research, where couples explained that good marriages have a positive effect on their lives and on the lives of their families. For many African Americans, marriage appeared to be the highest indicator of success (Edin & Reed, 2005). Research has found that married people ranked higher in measurements of self-fulfillment than those who were separated, divorced, or never married (Billingsley, 1992). Among African American adults, the many functions of marriage made marriage valuable and attractive, including raising children, companionship, love life, safety, housework help, and financial security.

Finances and Marriage

The reciprocal relationship of money issues and marriage is described by Dew when he explained that “financial issues predict marital processes and outcomes just as marriage predicts financial behavior” (2008, p. 337). Researchers have made efforts to clarify how this relationship works, and consequently, this relationship has implications for marital therapy, financial planning and education, and ultimately, policy.

There is a relationship between marriage and finance through couples’ management of debt, assets, spending, work, and education, for example. Marital studies that combine marriage and finances often merge specific financial decisions into such topics as debt or job loss. These studies most commonly examine the relationship between finances and marital strain (Cutrona et al., 2003; Conger et al., 1999; Dew, 2008; Kinnunen & Feldt, 2004; Krokoff, 1991; Marks et al., 2006). Research has shown that financial strain is an essential component of a couple’s overall financial satisfaction that contributes to marital stability (Gudmunson et al., 2007). Research on specific financial management practices for African American couples is limited, so financial management in relation to marriage studies in general will be summarized below.

Economic Strain

Much of the research on marriage and finance focuses heavily on the impact that financial stress has on marriages. Societal economic problems since the Great Depression in the 1930s have increased the interest of researchers to investigate how economic hardship impacts marriages and families (Conger et al., 1999). One study found that difficult economic circumstances, through the strain and distress caused, were

negatively reflected in marital adjustment (Kinnunen & Feldt, 2004). While there are many factors that can cause strain on a marriage, economic pressure in its many forms was shown to increase hostility in marriage (Dew, 2008). In fact, the high frequency of marital conflicts over money concerns has led to frequent reports in the media that money problems are the number one cause of divorce (Stanley et al., 2002). Others indicated that most couples struggle with issues about money and finance, and when couples perceive that problems with money are not solvable, it can damage their relationships unnecessarily (Jenkins, Stanley, Bailey, & Markman, 2002). These authors also provided the following:

One of the pathways to unhappiness or divorce lies not so much in having problems with money but in believing that there is something seriously wrong with your relationship because you've not resolved all your financial issues. (p. 156)

These authors suggest that financial problems are normal and can be overcome.

Paycheck to paycheck. The Family Stress Model, developed by Conger and colleagues, emphasizes the ultimate impact of economic pressure on marital satisfaction, identifying such financial strains to include “the inability to purchase necessary goods and services, having to make significant cutbacks in daily expenditures because of limited resources, and being unable to pay monthly bills” (Conger et al., 2002, p. 180). This model has been used in many studies because of its usefulness in explaining the interaction between financial difficulties and marital satisfaction (Cutrona et al., 2003; Dew, 2007; Gudmunson et al., 2007). In 2003, Cutrona et al. explained that “the key prediction of the Family Stress Model is that experiences of adversity, especially

financial strain, predict deterioration in the quality of interactions between family members” (p. 390).

Financial problems can result from finding difficulty in paying bills, continually having to reduce expenses, and struggling to afford necessities (Conger et al., 1999). Research by Conger and colleagues has provided that “even a strong marriage will likely suffer under the weight of serious and continuing financial deprivation” (p. 54). Insufficient funds and difficult financial decisions can decrease good-natured problem solving among spouses while emotional distress from financial burdens divides them (McLoyd, 1990).

Predicting dissatisfaction. Research has built upon the explanation that individual factors act as mediators between financial difficulties and couple relationships. Marital interactions, positive and negative, may link financial strain to marital stability without relying on individual distress as a mediator (Gudmunson et al., 2007). Economic problems was shown to affect marital stability by both decreasing spousal warmth and positive interactions and increasing hostility and negative interactions, therefore creating marital problems (Conger et al., 1990, 2002). Gudmunson et al. (2007) also found evidence that couples’ financial strain accounted for a large portion of both husbands’ and wives’ emotional distress which led to couple disagreements and feelings of marital instability for both husbands and wives.

While some studies indicate that financial problems, explicitly, may explain only a small percentage of divorce in married couples (Andersen, 2005), money-related themes are persistently identified in studies as important factors of marital satisfaction and success. Dealings with finances come up frequently in marital counseling, so much

so that Poduska and Allred suggested, “Even though finances are recognized as one of the major sources of marital discord, courses in family finance do not appear to be an integral part of marriage and family therapy training programs” (1990, p. 162). Couples in both marital therapy and financial counseling both experienced higher levels of financial disagreements than control group couples in the community (Aniol & Snyder, 1997). A recent study also confirmed that high levels of financial stress were found to negatively influence relationship satisfaction (Britt et al., 2008).

Researchers in one study observed that “a marriage relationship which is flexible enough to allow for changes in the wife’s roles and changes in the husband’s roles would be most adaptive in economic hard times” (Zvonkovic et al., 1988, p. 61). While great marriages are no strangers to adversity, especially in a financial context, research findings revealed that couples found ways to overcome such difficulty (Robinson & Blanton, 1993). Jenkins and colleagues (2002) also indicated that money conflicts were inevitable for most couples, but the difference in overcoming financial struggles or disagreements was found in teamwork and patience. Considering the likelihood of couples experiencing economic strain, studies have shown that amid financial challenges, couples still experience great marriages (Olson & Olson-Sigg, 2008; Skogrand et al., 2010).

Financial Management

Married couples exercise financial management as they make everyday money-related decisions that affect their marriages, providing information for a large body of research. Financial management in its many forms contributes to the financial satisfaction in marriage relationships which, in turn, plays a role in couples’ general

satisfaction in their marriages. In an examination of the qualities of strong marriages, Skogrand and colleagues (2010) found that happily married couples were effective in managing their finances. Studies have shown how married couples demonstrate prudent financial behavior specifically by living within their income, saving, paying bills on time, and avoiding unnecessary debt (Conger et al., 1999; Hibbert, Beutler, & Martin, 2004).

Education. Education is cited as being positively associated with relational satisfaction (Cutrona et al., 2003). In one study, education was positively related to financial satisfaction, which in turn increased marital satisfaction for couples (Joo & Grable, 2004). Providing a distinction between men and women's aspirations, White and Rogers (2000) indicated that whereas women's employment, earnings, and prospects increase divorce, men's employment, earning, and prospects reduce divorce. However, an increase in both husbands' and wives' education reduces the chances of divorce. Furthermore, education, especially consumer science education, can help alleviate financial stressors in marriages that cause other marital distress (Grable, Britt, & Cantrell, 2007). Educational attainment was also an indicator of marriage formation for men (Oppenheimer, 2003).

Employment. As couples experience added work and higher wages, the likelihood of divorce decreased, and the likelihood of couples initially entering into the marital commitments also increased (Ahituv & Lerman, 2007). Income reduction or elimination is negatively associated with financial and relationship satisfaction (Maxwell, 1994). For low-income couples, an additional strain exists with unemployment when couples often must go to more extreme measures to keep up with expenses during these difficult times. Other research indicated that for cohabiting couples, employment

instability led to lower chances of couples marrying than of couples separating (Oppenheimer, 2003).

Likely due to the additional strain, lower income individuals are more likely to consider divorce than others (Amato & Previti, 2003). Individuals with higher levels of income are less likely to experience unemployment throughout their careers (Grable et al., 2007). In one study, researchers found that few underemployed couples were prepared for unemployment, even with knowledge that a layoff was pending (Zvonkovic et al., 1988). Respondents, however, indicated that job loss allowed for them to spend more time with their families, which they cited as a positive outcome of the negative experience.

Income. Research has shown how income and satisfaction with financial status can predict satisfaction with quality of life (Mugenda, Hira, & Fanslow, 1990). In a family study, researchers measured financial satisfaction and well-being and found that households reporting higher levels of income were more satisfied (Winter, Bivens, & Morris, 1984). This finding was confirmed in a more recent study where they found that low-income levels were associated with a higher probability of divorce (Amato & Previti, 2003). This phenomenon was explained in that low-income households have less flexibility and greater vulnerability to “financial disturbances” such as unexpected expenses and other changes (Grable et al., 2007).

Reduced income in terms of reduced employment is related to financial disruption in marriage. One study examined the resilience of couples in times of underemployment, or reduced income (Zvonkovic et al., 1988). These authors found that despite the loss of work and the control they had over the situation, men surveyed accepted responsibility

for what they could do about their economic misfortune. These researchers cited that an adaptive perspective for the challenge was positively associated with good marriage relationships. “Whether or not such a crisis occurred, challenged couples clarified personal direction, reestablished trust, improved communication, and redefined their relationships” (1988, p. 60). For other couples, however, unemployment can be detrimental to a marriage.

Spending. There are a variety of examples of how spending habits in marriages have been shown to affect the satisfaction of couples in their marriages. High levels of materialism in married couples were found to be related to an increase in financial problems in marriage, and, consequently, couples reported that finances often are a source of trouble in their relationships (Dean, Carroll, & Yang, 2007). Other findings show that foolish spending of money caused marital strain (Amato & Rogers, 1999). In a recent study, couples who concluded that their partner spent large amounts of money without consulting them indicated a significant predictor of relationship satisfaction, as those who perceived their partner’s spending behaviors negatively were more likely to exhibit low relationship satisfaction (Britt et al., 2008).

While wasting money was cited as one of six significant predictors of divorce (Amato & Rogers, 1999), 85% of happily married couples reported that they agreed on how to spend money in the National Survey of Marital Strengths (Olson & Olson-Sigg, 2008). Studies have shown that financial satisfaction is positively related to positive financial behaviors, including paying credit card bills in full monthly and comparison-shopping for more expensive items (Joo & Grable, 2004). One qualitative study that

examined finances in happily married couples reported that discussing major purchases before buying was important in their relationships (Skogrand et al., 2010).

Saving and assets. Another aspect of a couple's experience with financial management is in accumulating assets necessary for future expected and unexpected expenses. Married individuals often have differing saving methods. For couples with the greatest contrasting methods of saving, it followed that they experienced more conflict with financial decisions in the relationship (Olson & Olson-Sigg, 2008). Dew (2007) investigated specifically how assets affected marriages through the Family Stress Model. He affirmed that an increase in assets reduces couples' feelings of economic pressure and thereby increased marital satisfaction. In 2009, Dew reinforced this point when his findings indicated that an accumulation of assets not only reduces the probability of divorce, but also predicts increased marital satisfaction in married couples.

Communication. Many studies have consistently established the important role of communication in strong marriages, especially in financial matters (Olson & Olson-Sigg, 2008; Skogrand et al., 2010; Stanley et al., 2002; Zvonkovic et al., 1988). In the National Survey of Marital Strengths, communication and conflict resolution were the most predictive categories for happy couples. In this study, they found that even happily married couples disagreed about finances more than any of the other topics addressed (Olson & Olson-Sigg, 2008). The difference was that happy couples agreed on how to handle their financial decisions more than unhappy couples to a significant degree. With increased education in relationships, couples were able to communicate more effectively, which eased stress levels that often occur with financial difficulty (Amato & Previti, 2003). Grable and colleagues stated, "Conflict is normal and expected in relationships,

yet it becomes problematic when couples are unable to settle differences related to family finances, household activities, and other behaviors” (2007, p. 132).

Couples in happy marriages identified the need for trust and communication in financial management (Skogrand et al., 2010). Husband and wife working to be in agreement about finances is especially important considering that among married couples, one individual generally manages the everyday finances (Muske & Winter, 2001). One study found that money managers who communicated more were more likely to actively use money management practices (Mugenda et al., 1990). Also, of importance to this study is that communicating about finances was more frequent in households with high debts, which supports the need for talking about money management especially when financial difficulties are present in the household.

Debt. Servicing consumer debt is an important form of financial management in marriages, as debt is often unavoidable. A large majority of newlyweds bring debt into their marriage (Skogrand, Schramm, Marshall, & Lee, 2005). “The amount of debt, along with other expenses associated with couples beginning their lives together, are likely to distract couples from the developmental task of building a strong marriage relationship during the first few months and years of marriage” (p. 1). Married couples acquire and service more consumer debt than single individuals (Fan, 2008).

Dew’s research (2007) explored the impact of consumer debt using the Family Stress Model and found a direct relationship between consumer debt and marital outcomes, including an increase in marital conflict with the presence of consumer debt. Husbands and wives perceived preexisting debt to be the most problematic of the many difficulties experienced early in marriage (Skogrand et al., 2005). It is of interest to note

that medical and school-related debt were recognized by participants as “necessary” and, consequently, did not correlate as highly with marital dissatisfaction as did other preexisting debt, such as car loans and credit cards.

Even in happy marriages, over half of the couples surveyed in one study, debt was identified as an issue in their marriages (Olson & Olson-Sigg, 2008). Researchers have gained insight from happily married couples who identified that they had experienced financial troubles, but they made a point to work through debt as a couple (Skogrand et al., 2010).

In summary, financial satisfaction is a significant predictor of marital satisfaction (Broman, 2005). Interestingly, Broman (1993) found that the relationship between financial satisfaction and marital satisfaction is positive; meaning that as couples become more content with their financial satisfaction, their marital well-being also improves. This conclusion was also made by Dean and colleagues (2007) who reported that according to a married person’s perception of increases in financial problems, his or her marital satisfaction would decrease.

In addition, observing the extent to which couples experience satisfaction with their finances enables researchers to distinguish between those couples who have considered getting a divorce and those who have not (Grable et al., 2007). Research has shown that those who perceived that their financial status or income positively were more likely to expect future financial security (Berry & Williams, 1987; Mugenda et al., 1990). This financial satisfaction leads to personal satisfaction and marital satisfaction as was previously described.

Finances in African American Marriages

While there are some studies on finances in African American marriages, many financial topics addressed above are not included in the literature for Black couples. The importance of studying the subject of finances and Black marriages in combination becomes more significant when one considers the value marriage has for this ethnic group (Blackman et al., 2005; Edin & Reed, 2005). For many African Americans, marriage appears to be the highest indicator of success and is inextricably linked with financial stability.

Financial matters have an important influence on Black marriages. Studies have shown that conditions of poverty, inadequate employment for Black men, lack of a strong marriage pool, and wage distinctions between men and women are most commonly cited as explanations for variability in marriage rates among Blacks (Williams et al., 2000). Many studies focus on the disparity between races in terms of income, wealth, and education and how these things affect couples' relationships (Kimmel, 1998; Neal & Johnson, 1996; Reimers, 1983; Tucker & Mitchell-Kernan, 1995). Many studies have attempted to explain the reasons for the incongruence between the value African Americans place on marriage and divorce or marriage rates. South's work (1993) has thoroughly examined this phenomenon. He found that while Black women are motivated to marry, their decision to marry is affected by men's social and economic characteristics (1993). Edin's research (2000) showed that low-income, single mothers, emphasize the draw to marry must include that a man have stable employment and their income source is also stable and well above minimum wage.

Saving and spending. Understanding patterns of savings is important when one considers the general experiences of middle-class families of living paycheck to paycheck. One may observe a major difference in the White and Black populations' ability to pay unexpected expenses. Landry (1987) found that these obligations were met by Blacks and lower-middle-class Whites because they had "taken out a loan, sacrificed something, or borrowed from a friend or a relative" (p. 154) whereas over half of upper-middle-class Whites would address unexpected expenses with current income or savings. However, it should be noted that even with fewer resources, upper-middle-class Blacks were still able to pay their bills like upper-middle-class Whites (Landry, 1987).

Charitable spending was indicated as an important use of income for religious African American couples in one study (Marks, Dollahite, & Dew, 2009). In this study, couples spent a relatively large percentage of their income for religious offerings to express thanks and as a means of assisting others. Some would continue giving even when it would lead to financial hardship.

Wealth. The accumulation of wealth, then, may also be an important consideration in the economic experience of African American couples. Gittleman and Wolff (2004) showed that the differences in wealth levels and patterns of wealth accumulation were staggering for African Americans in comparison to Whites. Interestingly, when controlling for income, the savings rates for African Americans were not significantly different. It is interesting to note, also, that wealth levels may be more attributed to earnings per the same education level, again reinforcing the disparity. Studies have also shown that accumulated wealth for most middle-class African Americans is not enough to survive on for half a year without assistance and, therefore,

they are not unlike others in the middle class who are not “independently wealthy” (Landry, 1987, p. 156). In addition, one study showed that between generations, discussion of accumulating wealth and assets in the form of risky investments was not common, but rather, African Americans learned from their parents to think of building wealth safely in the form of getting a good job and investing in their education (Bowman, 2010).

Education. Studies have shown that education is a critical factor in employment opportunities, which, in turn affects marriage opportunities, which also contributes to marriage stability (Marks et al., 2008). Research has shown that inequalities in education cause stress in marriages (McAdoo, 2007). Marks and colleagues (2008) expound on this dilemma by citing that for men, education is critical to marital opportunities by way of the financial or employment opportunities that come with education. McAdoo explains that Black women are more likely to get more education than Black men, which is reflected in the 2008 Census data (U.S. Census, 2009b).

Recent findings indicate that the percentage of Black Americans with at least a bachelor’s degree is 20%, above Hispanics (13%) with the next highest ethnic group being Whites (33%). It is interesting to note that in 2007 dollars, the difference in earnings between a high school degree and a bachelor’s degree was over \$20,000 (U.S. Census, 2009b), making education financially valuable as well as valuable in relationships as indicated above. White and Rogers (2000) provided the following:

The race-interaction hypothesis receives support from a consistent set of findings that male employment, earnings, and prospects matter more in African American than White women’s decisions to marry. . . . In fact, paralleling results for men,

women's income is more important in predicting African American than White marriage. (p. 1041)

Gender. Research by McAdoo (2007) in her studies on Black families revealed that economics is a major reason that African Americans may not marry or be slow to get married. Generally, men with higher earnings, more secure jobs and stronger economic prospects are more likely to marry. One study found that for every three Black unmarried women in their 20s, there is roughly only one unmarried man with earnings above the poverty threshold (Lichter, McLaughlin, Kephart, & Landry, 1992). Studies have indicated that economic factors are more central to marriage decisions for Blacks than for Whites (White & Rogers, 2000).

Interestingly, while some studies have shown that African American women's increasing economic independence has helped explain declines in marriage and family life among African American adults (Sayer & Bianchi, 2000), Lichter and colleagues (1992) found that women with the most economic resources were also the most likely to marry. Their results supported findings that "men may increasingly 'prefer' women with economically attractive traits, e.g., a good job" (Lichter et al., 1992). In addition, White and Rogers (2000) found significant positive effects of both women's and men's earnings and employment on marriage quality.

Communication. Communication in marriage about money management is important in African American marriages as it is in any other ethnic group. A study by Oggins (2003) provided that for African American and European American newlyweds, couples were most likely to identify financial tension over other topics including family,

having children, religion, and leisure. Correlations between marital tension and the topic of money issues were very similarly high for either demographic.

In summary, identifying particular financial aspects that affect African American marriages does inform and enlarge the literature; however, other research has shown a stronger link between perceived economic adequacy and marital satisfaction, than with specifically identified elements that make up financial standing. Clark-Nicolas and Gray-Little allowed for Black couples' interpretation of their own financial circumstance, or "perceptions of economic adequacy" in correlation with other elements of their marriages and thereby recognized the value of addressing money issues in marriage this way in studying marital satisfaction (1991).

Summary

One may examine the circumstances for many African American couples dealing with money issues in marriage by considering the observation by Cutrona and colleagues that, "It is possible that only good marriages are able to survive the stress of life in an economically disadvantaged context" (Cutrona et al., 2003, p. 404). More research is needed to understand this phenomenon. Researchers have extended the invitation for studies that examine the strong linkage that exists among race, marriage, and economic well-being (White & Rogers, 2000). Particular attention will be paid to how these couples talk about money issues in general, decision-making, and how they deal with financial issues.

Research Questions

Based on the reviewed literature, this study will address the general research

question as stated below, under which two specific questions are enumerated: How do African American married couples with strong marriages talk about finances and the role money plays in their marriages?

1. How do they talk about financial challenges in their marriages?
2. How do they talk about making financial decisions in their marriages?

CHAPTER III

METHODS

Introduction

A qualitative study was conducted to explore the experiences of African American couples in strong marriages. Qualitative methodology is a useful method of research for this study for several reasons. This methodology will allow for an in-depth understanding of Black married couples who have strong marriages and who talk about the role of money in their marriages. This topic of research is relatively new to the literature and requires exploration. This study relied on the personal representations and constructions of participants' own experiences and realities in their marriages (Bogdan & Biklen, 2003). Depth through dialogue, not breadth, was the underlying goal of this qualitative research (Ambert, Adler, Adler, & Detzner, 1995).

Rather than seeking verification, qualitative research falls in the context of discovery (Ambert et al., 1995), which was the aim of this study. This study utilized qualitative methodology to develop the concepts and realities of how sampled couples viewed finances in their marriages. The realities of African American couples in great marriages were explored as couples answered questions about their marriage relationships including how they talked about finances in their marriages. The overlying research question was: How do African American couples in strong marriages talk about finances in their marriages?

The design used in qualitative studies is evolving and flexible, as the feedback from respondents is less restricted than in other methods (Bogdan & Biklen, 2003;

Rowan & Huston, 1997). While data collection for qualitative research may be in a variety of forms, in this study interviews were used to extract the participants' own words and perspectives on what they experience in their great marriages. The method used to gather a sample for this qualitative research included purposeful and snowball sampling. Purposive sampling was used as participants were selected because of some characteristic they had in common, in this case, happiness in marriage.

A specific type of purposive sampling is snowball sampling, whereby participants help to expand the sample based on the characteristics being studied. This was done, as described by Bogdan and Biklen (2003), by referrals from one participant leading to another. A characteristic of qualitative studies which use these forms of sampling, is that they are most often nonrepresentative of or not generalizable to the population (Bogdan & Biklen, 2003), which means that for this study, results cannot be assumed to represent any other group without consideration to the procedure of purposive sampling. Rather, the findings of this study may inform future studies on this subject matter.

Design

This qualitative study utilized a strength-based framework. Its goal was to study African American couples who reported having highly successful, strong, satisfying, and happy marriage relationships. The family strengths perspective was an appropriate theoretical framework to meet the objectives of this study in that this perspective focuses on exploring the strengths or positive qualities of successful marriages instead of focusing on why marriages fail (Stinnett et al., 1981). Focusing on problems and failings in families result in only negative conclusions, but focusing on family strengths allows

for understanding how families function when facing inherent and external difficulties (DeFrain & Asay, 2007). This framework, therefore, does not deny the existence of family problems nor does it discount the need for deficit-focused studies; rather, the family strengths perspective provides an opportunity to learn how families meet challenges. Therefore, the goal of this study was to be able to study great marriages for their strengths and to examine their experiences collectively through qualitative interviews in which financial matters were addressed. The basis of using happily married couples was the fundamental use of the theoretical framework, and the findings that followed were based on those themes that emerged from couples that recognized that their marriages were strong.

Qualitative research methods were used for this study. Conducting qualitative research is useful to explore phenomenon, and it allows the researcher to get a detailed understanding of an issue (Creswell, 2007). It is a useful instrument for addressing relatively new research topics. The nature of qualitative research is that respondents are not restricted to a list of answers. Because the sample in this study consisted of couples who felt that they had great marriages, they were considered the experts on the topic, and the findings from this study could provide insights for future research. The open, unrestricted responses from a qualitative interview design also provide useful information to inform future studies. Through qualitative interviews, as described in Bogdan and Biklen's work (2003) emerging themes were identified to provide an increased understanding of the experiences of the participants.

For the initial sample selection, there were four criteria that had to be met by participants. First, both husband and wife in each couple had to agree that they had a

strong marriage, based on their own definition of a strong marriage. Second, both husband and wife had to consider themselves to be African American. Because the length of marriage and presence of children affect a marriage relationship, these factors were considered in recruiting the volunteers, therefore, the couples had to have been married at least ten years and have at least one child.

Researcher's Role

In qualitative research, the researcher's ability to separate his or her biases from the findings is limited when he or she is the channel through which the data is processed (Bogdan & Biklen, 2003). All researchers have their own expectations and prejudices, and their subjectivity can be both an aid and an obstacle when they are processing data. Similarly, the researcher's values and experiences regarding this topic of research can affect judgment in analysis. This reflexivity, or a conscious awareness of one's biases, values, and experiences, is important to bring forward in qualitative research (Creswell 2003). Therefore, the role of the researcher is described below with respect to those assumptions and biases held by the researcher on the topic of money and marriage.

The researcher's studies in the humanities have a significant influence on the use of qualitative methodology. Where every person has such differing experiences, one can learn new information by listening to others, and it is extremely important to understand the phenomenon and the experiences of individuals. This is done effectively with qualitative methodology.

The researcher's initial interest in marital strengths research came from the inspiring examples of first, parents, then many families, friends, and acquaintances who

exhibit genuine happiness in marriage. These happily married couples have had and continue to have difficult conflicts to resolve, but they do just that: resolve the conflicts in their marriage and as a result, they are happier for it.

The researcher is encouraging of lasting marriages, with a belief that if two people were in a loving relationship with each other at some point in their lives, they can renew or return to that if they both want to find it in their relationship. Furthermore, it is the observation of the researcher that when couples consider the option of divorce to resolve marital conflicts, the residual damage of divorce far exceeds the benefits of seeking resolution to marital conflicts. There are exceptions to this, such as in the case of physically or emotionally-damaging relationships.

The financial focus of this study is also influenced by the researcher's background. The family finance emphasis in the researcher's current studies has allowed an exploration of the individual and family aspects of money management. Family financial problems, consumer theories, and family economics are her focus of study. It is understood that there are many financial issues occurring in couple relationships at all times, and such issues are important to understand in research.

The researcher strongly values work and has observed the benefits to self and others that come from being a hard worker. The researcher's father always exemplified good, hard work. When he was unemployed for a year, he found work in a job that was far below his education, income, and skill level before finding a place again in his profession. During that time, researcher's mother went back to school and began working full-time after being at home to help provide for the family. This researcher believes that

everyone can work and that sacrificing for one's family is a noble pursuit, especially in financially difficult times.

The researcher supports "traditional" roles in couple relationships and that in a perfect world, time for mothers to spend with their children would be a priority, a model that would vary with the makeup of the family, such as when children are not present in the home. This cannot be the case most of the time in many marriages, and the dual-earner structure is valuable for families to meet their financial obligations. The researcher does feel very strongly that egalitarian relationships, not necessary in terms of equal earnings among dual earners, is a fantastic role arrangement where both spouses can feel valued and feel purpose in their marriages and families. The crossover and adaptability of roles discussed in the literature, especially for Black families, is advantageous.

The personal biases which this researcher needs to be kept in mind include expectations for successful marriage, exposure to family finance studies, value placed on work, and perspective on roles in married relationships. The researcher's reflexivity in the role as a researcher should assist to alert the researcher to those biases that may be confronted in data analysis. As will be described later, another researcher will be used to verify coding, which will also assist in addressing biases. With consideration to personal biases and expectations, the researcher seeks to be credible as she examines the successes of African American couples who talk about finances in their marriages.

Procedures

The two principal investigators for this study were Dr. Linda Skogrand from Utah State University (USU) and Dr. Cassandra Chaney from Louisiana State University (LSU). Volunteers were recruited in several ways. Some couples responded to a mass electronic announcement in the form of a brochure that invited happily married couples to be interviewed regarding their perspectives on what it takes to have a strong marriage (Appendix A). Other couples were recruited by word of mouth. The first couples interviewed were asked to identify other couples in strong marriages, which resulted in a snowball procedure for further recruitment.

Dr. Chaney contacted volunteers by phone to set up the time and place of the interviews. Dr. Chaney made the phone calls because, as a faculty member at LSU, she would be more likely to be trusted by volunteers. Interviews were conducted in person by Dr. Skogrand and Dr. Chaney over a 2-week time period. The interviewers followed an interview protocol designed to structure the steps in the interview process (Appendix B). Most couples were interviewed in their homes in the Baton Rouge area. Some couples chose to be interviewed in a restaurant, coffee shop, or place of work. Before the interviews began, couples signed a two-page consent letter (Appendix C) which gave further explanation of the purpose of the study and how the findings would be used. Demographic data was then collected by the interviewers and recorded using the form in Appendix D. Finally, interviews were conducted using the interview schedule, which consisted of 29 questions (Appendix E). Interviews were recorded and later transcribed. The couples that completed interviews each received a \$40 gift certificate for their families to a local restaurant of their choosing.

Instrument

The data collection instrument was a semi-structured interview schedule. This instrument was piloted, reviewed, and revised as needed by the principal investigators. Questions regarding marriage preparations, family definition, extended family, children, and strong marriages were included in the interviews (Appendix E). Questions regarding financial matters in marriage were never explicitly asked in the interview; however, financial issues came out in the participants' responses to questions throughout the interviews.

Most of the married couples were interviewed separately. This was encouraged, as individual interviews allowed each spouse to provide their own thoughts about strong marriages. Couples were not interviewed separately when they stated a preference for being interviewed together. The sample for this study included 17 couples who preferred to be interviewed together, while the remaining 20 were interviewed separately. Interviews were audio recorded, then transcribed for analysis.

Sample

The data used for this research study consisted of couples' interviews from the Strong African American Marriages Study. For the purpose of this study, the researcher's focus was to examine how couples talked about finances in their marriages. All complete interviews included data on financial matters in marriage and were consequently used for this study. The sample for this study included participants who talked extensively about the impact of money issues in their marriages. To select the

sample for this study, interview data was reviewed for all financial responses from participants, and those interviews that included financial data were selected for this study. This selection process resulted in the total sample being represented in this study, because all participants contributed financial insights from their marriages.

From the total sample of 37 African American couples who volunteered to be interviewed and completed interviews, all 37 couples' interviews were used for the purpose of this study. Each couple in the sample will be identified with a corresponding number, which is the same number couples were identified by when they were initially interviewed. Couples' identifying numbers fit between two ranges, depending on the interviewer, with some numbers not represented (1 thru 23 and 50-65), totaling 37 couples, or 74 participants.

The demographic breakdown of these couples is as follows. On average, these couples had been married 31 years to their current spouse. The participating couple with the fewest years married had been married 10 years, and the couple that had been married the longest was married 62 years at the time of the study. These couples, on average, were in their fifties. The average age range for the husbands was between 55 and 59 years, and for the wives the average age was between 50 and 54. These couples got married at an average age 26 (husbands) and 24 (wives).

The average education level for these couples, both husbands and wives, was at the Community College level. The average income for these couples was between \$70,000 and \$79,999, where the median U.S. household income was \$52,000 and the mean household income was \$71,000 in 2008 (U.S. Census, 2009c). The lowest income

reported by these couples was less than \$10,000, and the highest income reported was over \$100,000.

Analysis

All financial excerpts of these interviews were pulled as the data for this study. Then data analysis followed a procedure described by Bogdan and Biklen (2003). To begin analysis, Bogdan and Biklen's process was used of reading through the transcribed interviews of the sample several times in long, undisturbed blocks of time in order to get a sense of the "totality" of the data (p. 173). The data was then searched for patterns and regularities in responses. Words and phrases that best represented these patterns were recorded to help represent the initial coding categories. Reading through the data entirely, without interruption, allowed for a sense of the preliminary coding categories. Modifications were made to the preliminary coding scheme as themes surface from the participants' responses. The financial excerpts in the data were numbered and identified by the author for clear coding. Two researchers coded the data independently looking for when couples talked about financial stress and how they talked about making financial decisions. They each used the final coding scheme as a guide to code or categorize the data. After the topic areas were coded, the major themes were determined and the researcher created the research questions, focusing on the two major themes.

The researcher addressed validity in the interview data, checking that the real story was being told by participants, by checking for contradictory statements throughout the interviews. According to Huberman and Miles (1994), qualitative data can be deemed "valid" in the sense that they are probable, reasonable, or likely to be true. This

was the case for the interview data for each couple, in that their statements could be deemed probable, reasonable, and likely to be true. The final chapter of this study further indicates that what these couples talked about was consistent with what other studies have shown, helping to show validity.

Reliability was also addressed, in that an effort was made to check that what was being said by participants was interpreted consistently. In addition to the researcher, another graduate student, familiar with family finance, marital research, and qualitative methodology, was also invited to code the data using a common coding scheme and guide for grouping common themes. When the resulting codes for the two coders were compared, 94% of the coding matched. The 6% of codes in discrepancy were then discussed and the coders went back to the data and came to a consensus about the most appropriate fit.

CHAPTER IV

FINDINGS

Based on the findings from 37 couples interviewed, this chapter presents some answers to the aforementioned research questions about how happily married African American couples talk about finances in their marriages. From the original 74 interviews completed, at least one individual in each marriage talked about money issues and addressed at least one of the two research questions. Even though they were not asked about the topic of finances in their marriages, couples talked about money issues throughout their interviews.

There were two major findings and one unanticipated finding. The first major finding was that 64 out of 74 participants talked about money issues in the context of stress, difficulty, concerns, and challenges as well as responses to stressful financial incidents and circumstances. The second major finding was that 55 out of 74 participants talked about financial decision-making. An unexpected finding of transcending money issues was identified in the data analysis where 32 of 74 participants described transcending or rising above financial issues. Although this was not a pervasive theme, it was worth noting as a finding.

The research questions were organized according to the most pervasive themes in the interview data, beginning with the general question answered by happily married African American couples of (a) how they talked about financial challenges, and (b) how they made financial decisions. Finally, the unanticipated finding will be included of how they felt about finances in the context of transcending money, which will be explained below.

The answers to the above research questions will be addressed using the data from the couple's interviews in which couples provided answers in their own words. The reader should consider that in many instances to preserve the cultural quality of the interviews the participants' own verbiage is preserved rather than being clarified with the author's editing. Additionally, the descriptive themes used by the author to summarize findings also reflected the participants' verbiage. For example, when talking about issues related to occupation, career, and work, note that "job" was the term that these participants used above any other when identifying circumstances that were work-related. Another example is being "on the same page," which was a descriptive phrase that the participants used to talk about being aligned with spousal expectations. When reading the findings, one may identify that patterns of original participant phrases were respectfully used.

Research Question One: How Do Couples Talk about Financial Challenges in Their Marriages?

The interviews with these couples with great marriages did not include any finance-related questions. Despite this, a majority of participants (64 of 74) volunteered that financial struggles were stressors in their marriages. Participants did not always specifically state that "money" or "finances" cause trouble in marriages, but they often gave examples instead, which will be addressed below.

When couples talked about financial challenges in their marriages, they identified three types of financial challenges. One challenge for couples was not having enough money, which included not having enough money to get by and for unexpected expenses.

These couples talked about how this challenge affected their relationships and how they tried to make each other happy when money was tight. Another challenge for couples was that they were not on the same page about what they were doing with their money which included selfishness and entitlement. These couples described how they got on the same page with their spending. The last major challenge that couples talked about was employment stress such as job loss or job-related stress. These couples also talked about coping with job-related stress.

Couples brought up financial challenges frequently as a cause of stress in marriage. Thirty-eight of 74 husbands and wives volunteered some form of the concept “financial challenges” explicitly in talking about what would cause difficulty in marriage. To illustrate the kind of responses they gave, some examples of participants’ answers are provided:

Finance is a thing that could definitely destroy [a] marriage. (Wife 7)

I think the biggest problems for a couple, I mean you can read this because there’s probably research or stats about this, but I think a lot of the time it’s money. (Husband 6)

Finances is the number one adversary of a marriage. (Wife 19)

A lot of times the major cause of most difficulties in the relationship that I know— bottom line is finance. Financial things aren’t happening the way they should. (Husband 64)

While this introduction to financial challenges is not meant to delineate the specific types or consequences of financial challenges that were prevalent for these couples, (as they will be discussed later), several couples made a point of saying that financial trouble may lead to other challenges in marriages as described in the following statements:

The money thing. It's over money. Probably 95% or more problems come from economics. It might be cloaked in different things, but when you start drilling down, it goes back to [money]. (Husband 18)

Finance is one of the greatest challenges. When your finances are going awry, then a lot of other things start to come into play. You're upset about this, but you start thinking about this and thinking about that. If you let those things come in, it disrupts the program. (Husband 54)

And I think their difficulties stem from external problems or they may have financial problems that cause some concerns. (Husband 60)

Several couples talked about financial challenges in terms of couples staying together or not on account of such challenges. One husband said, "If you notice a break up of a marriage, most of the time it's [over] money" (Husband 1). One couple talked about a time when they considered getting a divorce. Both the husband and wife identified the cause as being financial. The wife explained that the cause of considering divorce was, "When we started going through a rough financial thing" (Wife 3).

Pinching Pennies to Get By

When these couples talked about financial challenges, many indicated that not having enough money was difficult for them. In good humor, one husband identified that the kinds of difficulties that couples experience are most commonly one of two issues. "Finances," he said, "Finances or sex. That's usually the issues. It's either you ain't getting enough of one or you ain't getting enough of the other!" This husband was not alone in emphasizing the challenge of not getting enough of the one, money. Many couples talked about not making a lot of money and having difficulty covering all of the necessary expenses at times. One husband expressed the following:

I'm a strong believer that many marriages that do not succeed, many times it's based in a lack of adequate finances. You end up with two people who have been primarily dependent on their parents and all of a sudden they become independent

and they've never really had the hardships that come along with being, you know, responsible for something. You're responsible for utilities, you're responsible for the rent or the home mortgage. You're responsible for the car note, you're responsible for everything. But you're doing this now, and you've never really had to step up to realize that it takes more money than you thought. (Husband 13)

This husband went on to say how not having enough money can affect marriage relationships, "I believe that some of the initial arguments or disagreements begin with, are based on, the lack of finances—in what's mine, what's yours, and then you start from that in growing apart." (Husband 13)

When asked about differences in strong marriages in the Black culture versus the White culture, one wife stated:

It could be income, 'cause in the Black community the biggest issue in marriage, in my opinion, is money. Because it just is. I mean, if you talk to people, and they're getting upset, most of the time it's about money—the lack of. Not because we got all this money and I wanna buy a company. . . . It's just getting by. It's about food, it's about keeping your lights on. It's about the kids, their shoes don't fit. (Wife 54)

Meeting needs. The concerns of getting by were echoed in what many participants had to say about stretching income to meet family needs. One wife stated, "We had to scratch for everything. Every single thing" (Wife 3). Another wife talked about really having to "pinch pennies" and being accountable for every penny spent (Wife 1). Many couples described tending to the needs of their families and the pressure of having enough monetary resources to make ends meet. One husband explained:

I've had some financial difficulties that were pretty bad. Ran out of formula and had no money, and for me that was bad because I prided myself on being able to take care of my family and meet their needs. I mismanaged the dollars and, you know, I've got a hungry child and nothing to feed him. (Husband 60)

Another husband talked about low points in his marriage where being able to afford gifts in the family was difficult:

Some of the low points in the marriage was when we weren't financially able to do how we wanted to do around Christmas holidays. I felt real bad, me being the head of the house. And a couple of times, we weren't even able to give each other a gift. But we took it in stride and said, "Okay, we're not goin' to worry about it. Let's make sure these kids are okay, you know, and that was a low point for me. Because I always like to see her looking good. I always like to see her smiling from a gift. (Husband 19)

Couples also talked about difficulty meeting needs when they talked about not having enough money to pay the bills. Couples were not always specific about the kinds of bills they were paying, but some mentioned car payments, utilities, rent or mortgage payments, and credit card bills. When asked about low points in her marriage, one wife responded, "Oh, if I didn't have enough money to pay my bills, [that] was a low point! That will be my low points, if my electric bill due and I don't have the money" (Wife 52).

Unexpected expenses. Some couples had the expectation that they would be able to keep up with expenses, and then unexpected incidents occurred and would create stress in their marriages. Finances were cited as a problem for marriages, especially in times when the couples had little control over money trouble. One wife gave the example of medical issues, increases in house payments or gas rates as being stressful, as they had not been planned for (Wife 64). One husband provided the following as another example:

The main thing that I think could cause us to have difficulties now is . . . sometimes we get paying bills and sometimes our bills run over what we expect. That would cause difficulty. You might think your check is enough to cover this bill, what happened to the other money? And you say well, I pay bills and I didn't have money for anything, spent money for anything else. But you don't know where the money went. Through some turn there, there was an extra bill that you weren't expecting. (Husband 1)

Impact on the relationship. Many of the couples gave the perspective of what it was like to work through financial difficulties in strong marriages. They also had

observed others' experiences and the effect on marriage relationships. Many of them talked about lack of finances putting a strain on their marriages. "A lot of people who don't have the necessary finances tend to grow apart because of that. It starts there and sometimes it just mushrooms into you know, other things" (Wife 13). One husband said, "People could be in love, but if they're starving then they're going to start going after each other" (Husband 18).

Many couples did not always go into detail on how they responded to financial stress, but those who did gave some useful insights. Couples often briefly mentioned that they "worked to overcome these challenges" (Wife 59), "discussed problems" (Husband 64), "bounced back from financial difficulty" (Husband 15), "trusted God" (Husband 61), "rolled with it" (Wife 21), accepted things they couldn't change (Wife 5), "stuck together" (Husband 23), and "continued to try to make ends meet" (Wife 4). Another wife said the following:

The Bible says that you're going to have harvest time where everything is growing great, the corn is good, the tomatoes are fresh. And then you're going to have your dry season where nothing is growing. And we know that in our economics statuses sometimes your banks account looks good. Sometimes it don't. So you have to be able to say though when it doesn't look good, ya'll, you both have to agree that okay this is what we're gonna have to do because the color ain't looking so great. We have to cut back. We have to rearrange some things. We have to not eat out as much or we can't entertain as much or that kind of thing. So it's being able to withstand. (Wife 19)

One husband followed up talk about lack of money with this, "You have to be willing to sacrifice economically.

Making each other happy. Couples also talked about how they treated their spouse when money was tight. "Even if you know you're short of money, you have to do the things to keep each other happy" (Husband 18). An example of a husband doing

things to make his wife happy in a financially difficult time is provided in the following, where a wife is explaining a high point in her marriage:

We had strong financial struggles. And it was my birthday and we didn't have any money. We didn't have a vehicle, and I decided that I would go to church since we couldn't do anything else. And somebody picked me up. But when I came home my husband said that he'd found \$2 worth of change . . . and I came home from church and he told me that I found \$2 worth of change in the house. And he walked to a Albertson's—got the lady next door. He started off walking and the lady next door took him to Albertson's and he bought a Ding Dong because I love Ding Dongs, and a packet of hot chocolate, and I love hot chocolate. So when I came home—he had a candle and the ding dong with a cup of hot chocolate, told me Happy Birthday. And I've had birthdays since then where he bought me a diamond ring or something, but that was the best birthday I ever had. Because I just felt it. I just felt it. It helped me to appreciate the other times. (Wife 54)

Couples sometimes volunteered remedies for financial challenges of not having enough money. One husband lightened a bad situation in his marriage where he and his wife had talked about the possibility of a divorce. In his case, he made an argument of how not having enough money was an excuse for them to stay together. When asked about whether or not he ever considered divorce, he responded:

No, I mean I think we all in marriage, it cross your mind. I ain't never acted on it, you know. Yes, you may be mad at times, and you probably think, "Know what? I think I'll leave you at the mall and move on." But once you look at the bigger picture, you say, wait now, I think she's worth it to stick it out. So yes, it cross your mind, but it never get to the point where I had a counselor acted upon it. I know I did one time, she was fussing at me, "I'm getting a divorce!" So I think that was gonna cost me \$1,972.13. She said how you know? I looked it up. So since then we ain't never had that comment no more. Yeah, I looked up. I know what it's gonna cost me. This is how much it's gonna cost me. I already know. I'll start making payments next month if you wanna go. (Husband 17)

After that explanation, he turned to his wife and said, "I got you laughing on that one."

Not Being on the Same Page

An important finding about financial challenges was where the couples were not

on the same page with their financial decisions, which is the way they described when they were unaligned with their expectations. The topic that came up the most had to do with the couples' alignment with goals, expectations, and spending. One husband gave a good description of how this could be challenging:

Things that end up causing difficulties, again, issues of expectations, goals, you know, what your goals are. I think when they're significantly different they're gonna inevitably lead to significant issues. . . . I think both people know how much money they have and whatever. I think it's clearly some kind of issue of what your expectations are. And if they're so significantly different that tends to lend itself to difficulties. (Husband 12)

Another husband gave a clear description of how Black couples might be unaligned in their spending expectations. "Oftentimes I have seen marriages fall apart because . . . we find ourselves unaligned whether it's educationally, religiously, expectations, economically" (Husband 56).

Another said, "I think having different ideas about what's important to spend money on can cause issues" (Wife 60). Those simple personal preferences made a big difference for couples. Many couples talked about being "equally yoked" in terms of how financial decisions were made to avoid problems (Wife 7, Husband 56). Those marriages in which the husband or wife tried to control the other or where one personality was domineering over the other were said to be troubled (Husband 56, Wife 56). One husband illustrated how challenges like differences in money attitudes can create problems in marriage:

They should be able to look at the spending habits, of the other one and see if they gonna be able to deal with it and not say, "Oh, this gonna change." Because some things will never change. If they're gonna live with it, well, go for it. . . . If you going into a marriage and somebody has already accumulated so much debt, it's gonna be part of yours. Or somebody who spends, you know, uncontrollably and maybe doesn't know how to budget or something. You just have to sit down

when you're dating and see if that person can come around to doing this thing. If not, love is great, but you in for some trouble. (Husband 16)

Selfishness. Some couples talked about how selfishness could damage marriage relationships. One husband described how husbands and wives sometimes have a self-centered perspective that can damage relationships: "I want the money spent the way I want it spent" (Husband 53). Couples talked about how financial decisions made in only the best interest of the individual can be damaging to relationships. One husband explained:

Some couples [have difficulties with] mainly money. Not only money, but respect for one another. . . . You know, even though they're still together, but it's still not a happy, healthy relationship. There's something about that money. And not only that but, selfishness, but it's still with the money. My money. Your money, you know. It's not ours. (Husband 19)

It's because no one is really being responsible, and what I mean by that is you can't just go on a spending spree when you're in a marriage because it takes both incomes to really have a decent life. And if one goes overboard it's going to put an imbalance in the marriage because you're going to be always struggling and fighting about money. (Wife 7)

Other couples similarly noted selfishness and how they tried to avoid it. One wife explained, "When you have somebody just going for their own selfish reasons doing, just going off on their own, then it can cause problems" (Wife 23). Another wife described the early stages of her own marriage and also observed the experience of her coworkers. She stated:

I had a few problems out of him those first few years, you know. He resisted that being a real husband you know. But shoot, after a while, he gave up! (laughs) A lot of women have problems with their husbands not coming home or not bringing the money home. I never had that problem with him, you know. I worked at two chemical plants for over 30 years and I would listen to the guys, they couldn't wait to get off, but they weren't running home, they were running to the bars or whatever. (Wife 5)

Another wife explained how couples can live very separate lives and how damaging financial decisions can be when they are not in consideration of their spouse:

We know couples that they married, but they ain't married. They don't share or do anything together. I think too, if I put us in a financial bondage, [if] I did it deliberately, to jeopardize, I think he'd leave. He'd say, "That's it." Not if I lost a job or something, but if I deliberately put us in financial bondage, he would leave. So that will be a territory I will never go into because I know how he is about that. (Wife 6)

Entitlement. Others couples detailed how one spouse's feelings of entitlement could be detrimental to marriage relationships. Several participants described the entitled attitude:

I go back to the economics. Some people, they get to a certain point and all is, they think they entitled to a certain amount. So it's like she say, "I need a Rolls Royce. And I need this, I need new furniture, and I need the best of this and that." And luckily she's not that way, but that's what I would see as about the only thing like that, 'cause I've seen it happen. All of a sudden these people just become unreasonable. They figured they entitled. Okay, I worked so now I'm entitled to this and that, and it's, you know, that don't make sense. (Husband 18)

"I'm gonna go borrow some money 'cause I'm working." That backfired. Not good. (Wife 10)

Several of the participants who talked about entitlement talked about it in terms of putting those feelings over the needs of the household. They also offered some suggestions about how a husband and wife can get on the same page and know what they expect to do with their money:

But if all that isn't talked about up front, then it could lead to a lot of misunderstanding problems. A person could see another friend having this and all these material things and you can't afford it at that time, and then you know, you'd be commenting on what the person had. I know some marriages that broke up just for material things. And I don't want to sound sexist, but those that I have known who have broken up for material things, it's usually the woman pointing out to some things that she would like. "Look what am I driving, and look what my friend's driving," and pointing. So it's some other things like, if you don't sit

down in a very honest way and address these issues out front then it could become a problem later. (Husband 15)

You may not think that finances are important in a marriage, but it is. . . . I hear about couples [where] one makes the money and the other spends. It's gonna breed some kind of discord. So it's okay if you want to spend, to spend reasonably. (Wife 16)

I think any money that you have could be enough. It depends on how you use and how you spend it. If you wanna go ahead and buy a \$500 dress even though you don't have money to pay the bills, now that's, then you got a problem with that because you gotta pay your household. You know, you just can't say I'm gonna go buy this and the household [suffers], or nothing like that. You can't do that. (Wife 65)

Getting on the same page. Couples sometimes identified ways to overcome the financial challenges associated with conflicting money perspectives and lack of alignment. After addressing the dangers of focusing on “me, me, me,” one husband suggested thinking from the perspective, “What do *we* want to do? How do *we* want to spend the money?” (Husband 53). One wife who worked in counseling also addressed this:

What I'm trying to do even in my program is to try to work with couples, to try to show them how to budget, and how to plan it. You can't do things on the spur of the moment. You may be able to do some little luxury kind of things. Like, sometimes we going to the park is a simple luxury, that they can't really enjoy right now 'cause they're robbing Peter to pay Paul. (Wife 7)

Another husband talked about putting his wife and family before himself:

I make considerably more money than my wife does, but I don't tell her, “Well, I'm gonna go out and get me a new truck and you drive this old raggedy car or whatever.” Matter of fact, I put her in the forefront. I put her, I'll drive the raggedy truck. Because my wife and my kids come first. (Husband 64)

Several participants talked about how couples can learn to appreciate each other and learn from the unique attributes of their own marriages to address challenges:

No mate wants to feel like [they've been taken for granted]. You really have to be in tune with each other. . . . We just try to be extra, extra careful, or aware of each other, even when there are other things going on like . . . maybe some kind of financial something going on, not to lose each other in the shuffle. We don't take each other for granted. (Husband 23)

You have to recognize that every marriage is unique. There's no cookie cutter approach to the whole thing, I think. And so there's elements of what we do in our lifestyle and our marriage that other people look at and say, "You do that?" "Yes, we do." (Husband 55)

One wife shared that people have weaknesses when they come into marriages, but she explained, "My husband told me that weaknesses were meant to be overcome. You may have the weakness of overspending, but you can work on it. It's important to be willing to meet each other halfway. Adjust what you need to adjust" (Wife 16). One husband gave an additional explanation:

If the spouse should need something and you just can't afford it, sometimes that creates strain in a marriage. Unless there's that mutual understanding. And there again it comes back to goals and values because when I proposed to my wife and we talked through these things, we just indicated that we wanted certain things in life, so we are willing to make the sacrifice. (Husband 15)

Job Stress

Many couples identified employment-related challenges as causing strain on marriages. For some couples, being without employment, the loss of income from job loss, or changes in employment were financial challenges for them.

Job loss. When asked about what could cause difficulty in marriage, many participants identified job loss. One wife responded, "When I was out of a job, we had to maintain this house and all of our bills under that drastic reduced income" (Wife 6). One husband identified a low point in his marriage with the following: "One time she was without work, out of work for a while. Things were kind of tight" (Husband 63).

Similarly, his wife agreed, “At one time when we moved back from my mother’s house, I didn’t have a job for nine months, so that was kind of a low point” (Wife 63).

Not having a job was identified by couples as a financial challenge. Speaking for her husband, one wife said that her husband had to struggle to find jobs and was paid “\$20,000 less” than White men (Wife 7).

As soon as we signed the papers for the house, maybe the next month or so, he was unemployed. We [had] planned to double up on our mortgage payments. Boy, some nights we’d just, boy we shouldn’t have built this house, you know, we were doing good in that old house! We had money. . . . We had always been you know, financially stable. (Wife 5)

This wife continues to talk about the effect on her marriage by saying, “I was the only one working for about three to four months and that’s one time that we weren’t getting along too well!” (Wife 5).

Work adjustments. Adjustments to changes in work were also cited by couples as being stressful in their marriages. One husband explained, “What are stressful times? When you’re goin’ through changes. And change might be a change of jobs” (Husband 55). Several couples’ work adjustments were described as a low point in their marriage, particularly when the main provider role changed due to outside factors. “It was really, really hard, and the reason it was hard was because my husband had always been the sole provider. Our situation was something that happened that was completely out of his control” (Wife 3). Her husband also talked about this challenge, saying, “I didn’t want [her] to work. I wanted to take care of everything. I had been doing that for almost 20 years” (Husband 3).

Family and work conflict. Another challenge discussed by couples had to do with conflicts between family and work. One husband identified stressful times saying,

“It may be a change in the lifestyle in terms of spending x amount of time in your profession, for example, away from someone. They feel like they’re not cared for”

(Husband 55). Others provided related insights:

Sometimes my job would be imposing on my husband, you know, if he had to stay there and I had to go to a meeting at night or during the day. And then if his job, if he had, you know he mentioned that he had to drive the bus sometimes when he was teaching school because personnel was short at that time and, then it would put an imposition on me and the kids. (Wife 1)

[If] I’m working too much, not having time, not spending enough time with one another. That’s one, you know, that’s one of the main problems. That’s one of the main, main problems. The time. Because the truth of the matter is, if you have enough time, if a person feels that they have enough time, then you can work everything else out. Finances, everything. Because you’ve got enough time you can sit down and talk about the finances and they don’t have to creep up on you. If you have enough time you can talk about the children before the situation gets bad or come to an agreement. And hear each other. (Husband 54)

This husband continued by talking about taking the time to have good communication with family amidst work conflicts to improve a challenging situation. He says, “You gotta listen. Fools don’t like to listen! They like to talk, but they don’t like to listen. And if you’re only talking then you’re not hearing. And if you’re not hearing then you’re not reaching no solution” (Husband 54).

Another husband told about observing the conflict between work and family in his father’s situation and what he learned from that in his own life:

I made some decisions that cost me, cost my family in some ways. My dad worked construction, so he was only home Friday night to Sunday, and then he was on the road, which I thought was a great way to go, because you didn’t have to be bothered with your wife all week. And I did that for a little while. I worked with him in construction. (Husband 60)

This husband continued by explaining his own decision over work and family. “So I said I want to be at home with my kids. And so I did not pursue some job opportunities that

would have paid more. . . . And I just decided that I'd struggle financially more than I would be gone" (Husband 60).

Dealing with job stress. Many couples talked about coping with job stress, and most coping focused on job loss. Some participants mentioned their approaches to coping with employment-related financial challenges. "You've got to be one to say ok, this is what it is," said one wife. "It is what it is, let's deal with it" (Wife 6). Several participants specifically recommended preparing for financial challenges like job loss in the following way:

One income goes, and if you haven't prepared for it— meaning that you need to have at least three months' of savings put aside that you can go to to kind of tie you over till somebody else gets a job, because hopefully you gotta get something else. But you've got to prepare for those things, prepare for the unexpected. (Wife 1)

Some things happen in some marriages, for example, one of those spouses loses their job and when you're out of a job for even one month now, if you don't have a cushion built up you gonna suffer and your marriage is going to suffer. (Wife 7)

Other couples described getting on the same page about employment expectations. One wife talked about how she and her husband figured out how they could get him through school instead of quitting in order for him to get a job to provide for a family. She said, "I think [it] would have cause problems if I had really relied on other people to help me decide on what to do instead of talking with him" (Wife 55).

Other responses couples had to financial challenges like job loss included attitudes of resiliency:

It's just [about] each day learning to adjust and adapt and roll with the punches. You never know when you might lose a job . . . when adversity gets you—certain things you have no control over. You better be certain about who you are and have the course of values that will keep you going regardless of what happens to knock you down. You can get up again realizing, "Hey, there's no ending to this

thing called life.” Just [get] up every day and work, work, work, and accumulate and grab whatever you need. (Wife 15)

One husband summarized that after his wife was without work and money was tight, “We survived, and I guess it made us stronger in the long run” (Husband 63).

Research Question Two: How Do Couples Talk about Making Financial Decisions in their Marriages?

When couples in this study talked about finances in their marriages, they did not always talk about it in the context of stressful incidents, strain, and challenges.

Frequently, couples talked about the financial decision-making in their marriages without the context of stress. Fifty-five of 74 participants in this study gave insights into financial decision-making in response to questions that were not about finances.

These couples talked about financial decisions in three ways. The most prevalent descriptions of financial decisions were in couples’ descriptions of some of their financial behaviors. The second finding was that they also talked about their general approaches to money management and financial decisions. The last major finding was how couples described planning financially.

Financial Behaviors

While the range of money management activities couples dealt with day-to-day were not specifically discussed or spoken of in detail during the interviews, couples gave insights about their financial behaviors. The most pervasive was spending, followed by budget-related issues, joining resources, homeownership, and employment decisions.

Spending. Many couples talked about not having to spend a lot of money to be

happy:

I had a girlfriend that would tease him and call him “One Buck Baker” (laughing) because [my husband] was always carrying me to the dollar movie. (laughing) Those were fun times and we always enjoyed it. . . . I always would tell him, and it’s still true today, it didn’t take much to please me. Take me to a movie and bring me out to dinner, you won me, I’m sold, I’m happy. (Wife 19)

I’ve never been a burden on him—like some people go to the store and shop and not look at a price tag. You can’t pay me to do that. I’m going like, “No, is that 80% off yet?” He will tell you I will go back and forth to stores, love this dress, never forget, I wanted that dress so bad I’m going like, Oh Lord, I can’t pay that much money for that dress. But when they marked it down to about \$22 I says, “Oh yeah, I can pay for that now.” I will wait it out, but that’s how I am. I’m real thrifty, I’m not going to overspend. (Wife 7)

This wife continues by describing her husband:

He’s just not one of these peoples who’s gonna be splurging and spontaneously going out there and just buying all this stuff. He’s not going to do that. So when bonuses or something come in I say, “Baby go for it, it’s yours.” He deserves that nice treat. (Wife 7)

Other couples who had gotten to a point in their lives where they did not have to be as careful about spending. One wife explained, “For the most part, anything that I want, if I know I really need or really want, I don’t have an issue; he don’t have an issue—I can get it” (Wife 2). Other couples talked about spending money on or with their spouses happily:

We did pretty much the traditional things, like we went to movies, went to dinner, and because he was in the military for several of those early years, so when he would come home, he had more money! I was a student, using my money that I was making to pay bills, so I think in a way I probably got a little extra special treating because money was not a issue, so we can go to nice restaurants, we can go to movies, plays, and do things that probably regular students wouldn’t have the monies to do. (Wife 2)

Since day one, if she gonna start looking at it too hard, she don't even gotta ask me for it. She could just stare at it and I'm gonna get it. If we got the money right

then and there she comin' home with it. Ain't no, "Okay, we gonna wait until next time." (Husband 14)

Joining resources. The majority of couples who talked about money management talked about how they chose to “pool their resources together” (Wife 1) and jointly pay for things from “one pot” (Wife 61). Many couples described what it meant to them to come together financially:

You have to understand, once you become one, everything is one. It's all one deal. . . . It's not yours and mine. It's not that I can't see what's in your account and you can't see what's in mine. No, it's all one. We have the opportunity to put everything on one accord. (Husband 8)

I'm real old school. I was taught by my mom and dad that you've gotta put all that money together 'cause that's what a true marriage is, and it comes in one pot. But I'm very open. I say, “Well, Honey, any time you want the checkbook it's yours.” But all the money needs to be put in one pile so we can stretch it so much further. (Wife 7)

Several couples were specific about how their accounts were joined and how they were able to pay the bills together. Many of them talked about this in the form of giving advice to others as something that worked well for them. One wife talked about how she and her husband started “pooling their monies together,” and it was a good tool in their marriage (Wife 5). Another wife said, “I have the checkbook, he has the debit card, and it's on one account” (Wife 8). This wife explained that when couples split the bills, they, themselves, become separated. She said, “You have to start [having] unity with the whole marriage. . . . You have to have unity in your everyday.” Her husband agreed by stating, “The bills need to be paid on one card” (Husband 8). When these couples talked about joining money in these ways, showing unity was the reason that many of them gave for handling their finances together:

[My husband] and I, we have one account. We do one account on everything. We have one checking account. We have one savings account. We have all the bills on just one bill. We pay everything on one bill. This “his and hers” and “ours and theirs,” that to me is separation in a marriage. When you get married you one. God say unity; you one. Everything should be one. You all should have one checking account, one savings account. . . . I say you still have unity when you do everything together and I think doing one account, everything one, your bills are one, your accounts are one, everything is one, that’s showing unity in one. (Wife 8)

Even where one spouse was primarily responsible for taking care of the accounts and paying the bills, these couples still showed unity even when mistakes were made.

This wife continues:

I pretty much have been the financial person, taking care of everything . . . even in the times when it doesn’t work, because I forgot to pay something. Like the water bill— and I wondered, “Was the water turned off for everybody in the neighborhood?” (laughs) And found out it was just turned off for us (laughs) ‘cause the bill was on the floor in my car (laughs). But, even in [those] instances, we laugh it off. I went to the store and I bought jugs of water as if the hurricane was coming (laughs). (Wife 2).

Budgeting. Couples also described budgeting, or learning to spend within limits.

One wife described it in this way, “We were living within our means, and we still could do some things on the side, splurge a little bit now and again” (Wife 7). Other couples talked about how they learned to keep on target with their budgeting:

[In the early years], of course, we didn’t have as much, so we had to be careful and budget a lot. (Wife 2)

I also learned not to say, “I’ll go and buy something,” if it wasn’t in the budget at the time or whatever. (Wife 65)

If it’s in the budget— that’s why we make out our budget. We figure out what we need as far as rent, the phone, the house phone, cell phones. After we figure out all that, how much all that’s gonna cost—whatever we got left, Man, let’s do what we wanna do. (Husband 14)

Another wife described how looking at the budget would help determine if she and her husband could go out or stay in, “Look, we got \$20 for the week,” and in response, “Okay, I ain’t gonna go nowhere!” (Wife 10).

Several couples described how staying within a budget was beneficial for them.

One wife gave budgeting advice based on her and her husband’s experience:

Don’t use credit cards. Learn to live off cash. Learn to do without for just a short period and not worry about what people will say. Because if you’ll do that, then over time you’ll be able to do what you need to do. And other people who seem to be getting ahead of you— well, really you’ll find out that they’re not ahead, they’re just in debt. They have it, but it’s costing them. (Wife 60)

Employment. For many couples, employment was given as an example of a financial decision. These couples talked about why they chose to work and employment’s role in their marriages. Many couples talked about providing for their families, and providing for family was a primary reason for husbands and wives to work. One husband explained, “All I did was go to work. My job was to make sure I provided the money to provide them certain things” (Husband 18). Another husband talked about how he had learned from his father “how to hustle and keep money on the table.” He explained, “I want to take care of my family. You keep your eyes open on what’s expected of you as a husband—what you need to be doing, what you should do” (Husband 10).

Sometimes job decisions included making sacrifices. One wife talked about how she went to work at a job that required her to be gone for most of the week. She explained, “That was [all] I could get to generate income. . . . We had to do that in order to generate income for my family” (Wife 3).

Several couples talked about the wife's decision to stay home, to work, or both.

Often times, wives described their husbands' perspectives on them working, which often reflected that many of these husbands preferred to be the primary provider and hoped that their wives could be home with the children:

I was a housewife for 10 years. I didn't work. [My husband] wanted me to stay home with our children. I decided to agree with him and say that's what I will do. We had talked about it prior that if I were to have children he would prefer me to be home with them and he would work and take care of them. (Wife 11)

We had agreed that she would be home with the children, so she didn't enter the work force until after they were well into school—middle school, high school. And even then it was just part time so that she was available for them. So it's harder on one income, the way the economy is. So it's like, this is a sacrifice for the kids. (Husband 60)

Husbands often described how they approached employment decisions. Those husbands who talked about their jobs talked about the responsibility they felt to be the provider for their families:

I was working so I knew I would be able to have a family and continue to go to school. I wanted to be a provider for my family. (Husband 18)

I had to be more committed. I had to be more responsible. I had a wife now; I got to provide for her. And if I have children, I knew I had to provide for them. So that was an adjustment I had to make. (Husband 63)

Other couples talked about how their spouses' decisions to work was respected and appreciated. "I'm happy about the fact that I married someone who has done what he has done, because it's allowed me to do the things that I do without a lot of worry about how the bills are going to get paid" (Wife 15). When one husband described how his wife made more money than he did, he explained, "I'm comfortable with who I am, and I told her, 'You gonna make some more money? I hope you become a millionaire. Hell,

I'll stay home and I won't work. And it wouldn't have bothered me at all" (Husband 6).

His wife responded with the following:

I don't throw that in his face. That's another thing. You can't throw it in their face about it. Even when he gets to trippin' about money, I don't throw it in his face. . . . Again, that goes back to the respect. You respect your husband for who and what he is. (Wife 6)

Homeownership. Homeownership was also discussed as a major financial decision for these couples. Often, buying a house was identified by couples as a high point in their marriages. They also talked about homeownership as an indication of an accomplishment or as a reflection of financial success. One husband said, "The one highest point in my life—when we paid our house off. That first house we bought, we paid it off" (Husband 1). Other participants had similar feelings:

A high point was getting the house, because we always talk about getting a house. And we stayed in an apartment for 14 years. Come home, just laying in the house, cooking and going to sleep. This time we've changed. We have a child now, so we, like I said, we were patient and saving money to a certain point and just working together. (Husband 10)

When we bought our first home. That was a high point for me. I was 21. . . . That was exciting at a young age like that. As I look back at it it's like wow, we had our own home at a young age. And we didn't have a car and [my husband] used to ride this bus to work, ride the bike so that was a high point to me. Owning my own home at 21. (Wife 11)

These couples talked about making the decision for homeownership a joint decision, where they could both be a part of the process:

He got the house, he got furniture for the house, he gave me money to get things for the house, 'cause I was working. I was doing nanny work, but he wanted to give me money so that it would be both of us, it would be like both of us getting it for the house. And it was things like that that really let me know that it was right, it was right. (Wife 23)

Approaches to Money Management

Couples talked throughout their interviews about how they generally approached financial decisions. They talked about how they discussed important decisions and were able to make decisions jointly.

Discussion and joint decisions. When couples talked about how they made financial decisions, most described how they would communicate with each other about making major decisions like buying or selling a house, or a car, or making job changes. These couples indicated that they were trusting of their spouses to make small financial decisions without needing to discuss them as a couple, but when larger amounts of money were involved, they consulted each other. Most commonly, couples talked about how they would make those decisions together. Couples talked about making larger decisions “unselfishly” and “weighing the options” with their spouse (Husband 2). One husband explained the philosophy he used with financial decisions, “I don’t do anything without her knowledge” (Husband 51). His attitude about making financial decisions was echoed in other things he said:

Never [make] a decision without the other. That’s just one of the things. Now, she doesn’t have to. I don’t hold her to things like, she have to call me before she gets ready to buy anything, whatever it is, but that’s a respect I give her.
(Husband 51)

If I’m in a position where I need to make [a decision] right now, I know [my husband] well enough to say, “I know how [he’s] is gonna feel about this, so we’ll do this.” But at the same time I’ve learned to not even take that for granted—that even though I know this is what you’re gonna say, I feel that I need to ask you, “Is this what you think?” And for him—when I think back, he never makes a decision without calling me. And I remember I used to get so annoyed! You called to ask me, “Can we do this?” You know I don’t care! I never appreciated the fact that he really wanted to know how I felt, and he didn’t want to just take for granted that you were okay with it. Yeah, I appreciate that. Recently he was buying something, and I was at a rehearsal at church, and he stayed in the dressing room

until I got there, because he wanted me to see, because he wanted my opinion about it before he made the decision. (Wife 54)

Generally financial decisions were made together; however, some couples also talked about one spouse making the decisions. Being primarily responsible for managing the money meant primarily making financial decisions. One husband explained:

There are things that I don't feel as comfortable making a decision about that I refer to her. And I feel that it doesn't make me less of a man by letting her make decisions on things that I think, "You're strong in this. You can deal with this better than I can deal with it. So let's go with your decision." If you're good at something, say, managing the money, then okay, you take care of that. . . . I had to learn that you don't have to make all the decisions, and I think that works out. (Husband 50)

Often these couples still indicated that major decisions were still a joint effort.

One wife explained, "For a couple of years he handled it. For a couple of years I handled it. You know— whoever we thought handled it the best. But nobody really handles anything by themselves" (Wife 10). Others gave similar views:

He feels comfortable making decisions for certain things, and I feel comfortable making decisions for certain things, but for something major we gotta come together. Right now we're looking for some land to buy, saving money, and trying to get ready to build. When it comes down to that, I can't make that decision by myself. I wouldn't want to make that decision by myself. (Wife 50)

You have to be kind of sound in the relationship and can trust each other's judgment to come to that point. . . . Initially I would imagine with everything you sit down and talk about it the first 5-7 years. But after that you get to know each other, "I know that your judgment is sound," and vice versa. All that I do is just [give] individual input [and a] stamp of approval. (Husband 15)

This husband continues to talk about major purchases:

I could see if we are gonna sell our house, now, that would be something that we'd have to talk about! That's too major, you couldn't do that! One person couldn't just go out and sell, I'm calling this real estate agent and we are gonna sell. No, no. That would have to be a joint thing.

Money attitudes. Some participants talked about how the financial attitudes they brought into the marriage were important in their decision to marry. Others talked about how understanding each other's attitudes about money helped them know what to expect in marriage. One wife explained:

That was one of the good qualities that he had. He was always very conservative with the money to the extent where that was seriously one of the reasons why I married him. It was this wonderful balance. I was extravagant; he was conservative. So we reached a happy medium. (Wife 56)

Other couples gave similar views on how it was important to understand their spouse's attitudes about money and being willing to talk about their opinions:

What is important to you as an individual? What do you think is important to your mate as an individual? If they see that what's important to one is not important to the other, it's probably not gonna work out unless you develop strategies before you get into this relationship and decide how you're going to marry these two attitudes and opinions. [What's] important to them with money management? I see so many times where that's a huge factor. (Wife 55)

But most of the time with me, I know how she feels. We've been together 25 years and married. . . . So I try to think about how she feels or what she might do, and if I think it's something she's gonna feel really strongly about I probably won't make a decision unless I just have to, have to. Otherwise it's gonna wait until I can talk to her. (Husband 64)

When talking about financial decisions, these couples were on the same page, and tried to be in agreement with their spouses. They expressed flexibility and good communication. One husband made the following recommendation:

You've been doing this all the while—the woman, you've been managing the money all the while? Okay, try to let him manage it, okay? Or you've been managing money; try to let her manage it. Or you all have been doing it separately, try together. Or she likes to spend, she likes to have a credit card, so okay, let's cut up some of the credit cards. You know, don't have eight credit cards! Good Lord! Try to focus on doing something different because as a person said once, he said, "Insanity is expecting a change, but yet doing the same old thing." Well, if you really, really want to change you gotta try something different. (Husband 54)

Planning Ahead

Couples who talked about financial decisions indicated how they prepared for the future or planned ahead. Couples talked about jobs, saving, and preparations for spending when they talked about planning ahead financially.

Jobs. Some of the personal preparations that these participants talked about often included getting a job or working:

I finished school. I had gotten a job. I knew I wanted to be in a relationship with a man who wanted to have the same goals and basically wanted the same things that I wanted. (Wife 17)

We talked about what each of us could bring to the family. I said, “Now, we have to have good jobs. And we have to prepare ourselves for these jobs.” (Wife 1)

I was working and going to school so I knew that I could provide for my family. (Husband 18)

Many of the couples talked about planning ahead in terms of preparing for marriage to their spouses. One wife described the following:

I don’t think I did a lot of preparation other than again trying to streamline what my husband and [I] could really afford to do. . . . So that was preparation in terms of not going overboard or expecting too much from the beginning, you know. Learning how to creep before we walk. And that was something else that we had to learn and preparing for what we didn’t have. Look at what we could not afford, and that we were going to take things slowly, and grow together, and expand together in whatever way that we could. (Wife 15)

Saving. Saving was an important financial objective for a few couples before they got married as well as during marriage. As a preparation for marriage, one husband said, “I tried to build up a large savings so I would be able to go through the marriage experience without debt” (Husband 60). When one husband was asked about adjustments he made to get ready for marriage, he responded, “We would save. Whatever we got, we would save a little bit. And we say we [were] saving for a rainy

day” (Husband 4). One wife explained that she and her now husband decided that they could get married at the point they felt that they had the resources, after dating for “a good while” (Wife 1).

Spending. Couples’ insights on planning ahead also included spending decisions.

When couples indicated what they were specifically saving for purchasing or furnishing their homes:

We knew that we first thing we had to do was buy a house. We know that it’s not just a house, it’s a home. We find that . . . in renting a house, you would rent that house, for 20, 25 years and you never pay for it. It’s money that you have lost because it’s going to someone else. But if you’re buying a house and you pay on it for 25 years then it’s your house, the money is yours when you get through, the house is yours. We didn’t ever want to rent; we wanted to prepare by buying a home for ourselves. (Husband 1)

Just before we got married, I began saving my money. Each time I would get paid, I would always think about what we had to do and what would be involved. I began sort of buying up little things for my home. . . . So, we prepared for some things that we could afford. Little things, you know, nothing big, because the salaries were small. (Wife 1)

One older couple talked about their decisions to save and when they realized that they could start spending their savings in their old age:

We have always been saving, saving, saving. So we are 80 something years old, why keep on saving, what you saving for? So we decided to spend a little more, give away a little more, just enjoy a little more. Now that was a change. Uh, even 5 or 10 years ago, we saved much more than we saving now. Much more. ‘Cause we didn’t know when fish going to bite. . . . But we found the future is now. Save for the future, the future is now. (Husband 4)

One husband provided insight into planning for the future, explaining that couples who make preparations together can see great things happen with their finances:

[If] they cannot afford to have a million [dollar] house now, it doesn’t mean that they won’t be able to afford it. They just have to work on it. Don’t just jump one day and get it and you’re overwhelmed with debt, and tomorrow you homeless.

Work on it. Let's have a plan. We will get there. So if the two agree that they could have a plan and work on it and get it, that's good. (Husband 16)

This was reiterated by one wife who stated, "We could work together to build something financially" (Wife 12).

Unanticipated Finding

In addition to answering the above research questions nearly half (32 of 74) of the participants talked about another issue that provides further insight into the role of money issues in strong African American marriages. It was not a pervasive theme in that less than half of the participants talked about it; however, it was an unanticipated finding that is worth including in this chapter. These couples talked about how they rose above money concerns, which was summarized in the term, "transcending." These couples talked about having money as not being particularly meaningful in terms of their well-being and gave descriptions of how they transcended money issues in their marriages. They talked about transcending money issues in several ways, including how they were able to be content or make do with what they had, avoid materialism, and help family and others through giving financially.

Being Satisfied with Making Do

Throughout their interviews, participants talked about being satisfied with what they had and understood that money would be limited at times for them. One wife explained that she and her husband were not expecting to "get filthy rich and be a millionaire" (Wife 15). She said they wanted to "live a comfortable life, have a basic

[needs] met without struggle—not living paycheck to paycheck.” One husband described the following, speaking with a perspective from the Black community:

In the Black, we have learned and we’ve basically been bred to be without, it seems. Money or not—great. If it’s got money, great! But we know how to function without that. I feel in general, this is a general rule because you got your exceptions to the rule that in the Blacks I feel that they have learned to adapt. We didn’t have this; Mama didn’t have this; Grandmamma didn’t have this, so okay. But be straight with me. Be honest with me. Don’t cheat on me, and these are the things that I feel makes, uh, helps to build a strong and long lasting marriages in the Black community. Now, if we got the finances, it’s even better. (Husband 54)

Many couples talked about how they were able to get along with the necessities as long as they had enough to feed the family. One wife explained:

We make do. As long as you have the staples—flour, sugar—you got some bread. I got a bread maker. I can make anything I need unless I had a cow and some chickens in the back. So we learn [to not] worry about money. (Wife 10)

One husband contributed, “We were never hungry, but we didn’t have any money. We had food. . . . We never went hungry. We had cows, chicken, hogs, and a garden. We always had plenty of food. . . . Money, we ain’t have no money” (Husband 4). Several couples made the point that they felt happy when they did not have money, but indicated that having enough for basic needs and some wants was also important:

Doesn’t mean that you have to be wealthy or rich or anything to be happy, but you can’t ignore the need for survival, for supplying your basic needs—not just the wants. I believe you need to satisfy some of those wants, but there are some basic needs that you must have. And if you satisfy those then you can deal with some of the wants. I do believe strongly that to be happy some of these wants must be satisfied as well. If not, why make a difference and struggle? Welfare provides the basic needs, you see. So if you can get beyond that, you need to satisfy some of those wants as well. (Husband 13)

Other couples talked similarly about how money may be nice to have, but they, too, indicated that “money don’t make ya’ happy” (Husband 7).

Couples also talked about finding satisfaction in purchasing used items instead of new, as well as being content with purchases that were less than luxury. One car example is given:

I can afford a car, [but] as long as it gives me good utility, I continue to [drive it]. My car is 15 years old. Fifteen years old and doesn't bother. I already know the question, "When are you going to change your car?" I say, "It's in good running condition. So don't worry about that." As long as my wife has something very reliable to her, I say, mine is fine." (Husband 15)

Many couples talked about how they were not willing to spend the money on purchases for which they could find lower priced equivalents:

You can go to places like Wal-Mart or Family Dollar or somewhere where you could spend a less amount of money for something that's gonna actually last you longer than something that you would spend \$200-300 on. (Husband 14)

Something coming from Wal-Mart would be just as good as the name brand clothes. . . . That money should be going for food, and then maybe put in the bank for their future, for the parents retirement and other things that are more, need to be higher on the list in terms of values. . . . Look, you don't have to have all the name brand stuff, and this is where your money is going. This is what we're earning. This is what we're putting away in the bank and why. And if it means, you know, you don't get \$150 tennis shoes, you have to settle for ones on sale for \$70, so be it. (Wife 15)

In summary, one wife responded to being asked what it takes to have a strong marriage with the following insight that describes looking inward with financial expectations:

Couples need to be content. Learn to be content. That's hard in this society. Learn to be content because you don't know what may happen tomorrow. But everybody wants to rush in, be like the Joneses. I don't try to live like the Joneses—we don't. We have lived in this same raggedy house for the last 21 years. Because we have a plan. So if the two could walk together towards a common goal, it would be much easier than running in different directions. I want this now, I want this now. Being content. . . . So we shouldn't try to be where that person is now because our pace is different. We have a common saying back home: Cut your coat according to your size. Yes, so if your budget is this much, and his budget is that much, you can't compete with him! And if your

budget were higher, he can't compete with you. So walk at your own pace.
(Wife 16)

Avoiding Materialism

Couples also commonly talked about avoiding materialism. One husband explained how materialism could negatively impact his marriage, saying, "The thing that makes this relationship work is that it ain't materialistic" (Husband 14). One wife talked about her husband, saying, "My husband ain't never want no luxuries. . . . he would say, "We could've lived in a tent in the woods and I would have been just as happy" (Wife 6).

Several of the couples even criticized materialistic views, explaining how focusing on materialistic things is not good for relationships and that spending time together, as one husband gave as an example, is more important. He said:

I know many couples provided their kids with much more material things than I could have ever done for my sons. . . . But they weren't getting no quality time. It's not that they care less, but a lot of times people just don't realize the importance of quality time. They put too much emphasis on material things.
(Husband 62)

One wife thought similarly of materialistic thinking, and talked about how love is more important. She said, "Some individuals get married not for love. It's for material things or financial stability or different things like that. I think marriage should be based on love for one another—love between each other" (Wife 63).

One husband described how African Americans do not have materialistic values in answer to a question about what makes a Black marriage strong compared to a White marriage:

White families seem to me attach success to material gain. That's my observation in society. The Black family seems to attach more success not to material gain, but to how well they can remain bonded to each other and how well they can move vertically. I think it's not so much how big the house is or how big

the car is, that's my observation, but how well they can move up in society and maybe spread some influence. . . . In the White family I think more emphasis is placed on the bank account, the assets and stuff like that, and success is attached that way. That's just my observation. It seem like in the Black family that getting together at a picnic and all these type of events mean so much to the family. Even at a church event—that social gathering means a lot. And that probably goes back to 200-300 years ago when our fore parents and a child celebrate every little opportunity they get. But for the Whites, the white culture seems like that type of thing's a little more superficial. And success is attached to other things other than that. . . . It seems like if we want stability in our marriage we could use that camaraderie and the getting together to instill in those folks to love your wife. Wife, love your husband. Be tight. You look like it could still use that to influence a very strong marriage. (Husband 15)

Helping Others

Couples talked frequently about their willingness to help others financially. Some couples talked about being “givers” and taking requests or looking for opportunities to give financially (Husband 4). One wife talked about how her parents felt that way when others were struggling to get by:

Looking for support in those days—you couldn't look too far for support because everybody else is struggling and you don't really want to burden them with the mess. But I learned from both of my parents, regardless of what they had even though they didn't have much, they shared. Both of them were givers. And we had people at our home all of the time, even though we had little, I never saw one of them turn someone away, because they came by to share with what we had. Share whatever it was we had. (Wife 15)

The other part of it is giving, and I give a lot. And I give, give, give, and I have you know, during Katrina we had, before the storm my main office was in New Orleans, and so we had a lot of my coworkers displaced, and they were here. So they would come by and we'd go in the closet—and even before the storm I would just go pull out, you know, somebody needed something. If I saw something I would say, “Oh, somebody at church, Mrs. So-and-so's girls could wear this.” And I'll pick it up and give it to them. And so [my husband is] the same way. (Wife 56)

Some couples talked about how they preferred to not loan money when someone was in need. One husband said, “We don't loan money. We give. ‘Cause if you loan

money, you most time, gonna have trouble getting it back or you don't get it back. That's when the confusion come in. So we give, and most of the time, without people asking" (Husband 4).

Other couples talked about charitable giving and how they felt about God's hand in their own lives when they were trying to help others:

We give a need for someone, without asking. You can't beat God giving, no matter how you try. (Wife 4)

Yeah, we paying tithes. But you don't miss it, and ya' just keep adding to it, keep getting and the more you give the more you get in return. (Wife 7)

We really do believe, you can't beat God giving. Really do believe. So much stuff has come back to us. You just can't beat God giving. I really believe that, and you hear the song, the more you give, the more He give you? (Husband 4)

Many couples talked about how they learned to help others from their parents.

One wife said, "My parents helped so many people and so many students" (Wife 57).

Another wife explained the philosophy she had learned from her foster parents:

It's not about the material things that they talked about, not focusing on just accumulating things that are really of no value later. But leaving a legacy of how many people they have managed to help, and that's what I'd like to see with my own existence. And I tell my sons, my two sons, the same thing. Try to find a way to give something back. Whatever you can and never allow material things to define who you are. (Wife 15)

Couples talked about helping family in addition to helping others who were not related to them. One husband explained that he felt he should support family and even be willing to give all of his resources to help family. He talked about having an understanding between family members, "letting them know, financially, spiritually, and through sacrifice that all of us are going to meet each other's needs. So we're going to have this awesome support nucleus" (Husband 2).

Other couples also talked specifically about helping family. One wife's perspective was, "Take some of mine, take some of ours. Whatever [is needed], we'll supply" (Wife 4). Another wife even indicated that it was important for couples, early on, to discuss *how much* to help family. She described how couples should be "ironing out just how much they will do for relatives. There might be a need [where someone would be] depending on them for some reason or another" (Wife 15). One husband talked about giving to his extended family members:

They give me love, but they always look to me for material wealth. Somehow they figured [that] I'm in a position so they'll always be calling me for assistance. And what I can rely on them for love, to say something good to have me uplifted. You see what I'm saying? And I would say it's mutually beneficial, you know. Most of them don't have much to offer in terms of material things, but at least words, support, love, friendliness, etc, etc. And these things are very important. So everybody brings something to the table, yeah. . . . Sometimes it becomes a drain on whatever liquid assets you have, but at least it's good to know that you're there for someone and you may not be able to help at that time, but whatever. The other aspect is the type of love you have and the relationship you have with that individual because of these family members. Because at your time of despair you need somebody you can talk to and whatever and that caring comes across, and you cannot put a price on that. Yeah, you cannot put a price on that. (Husband 15)

Other couples talked about how they observed other Black couples and their approaches to helping each other. They talked about working together, sharing, and helping each other to succeed:

These people have taught me just by watching them, that they always had each other's back. They didn't waiver from each other. And they were also helping—they were always reaching out to somebody else. Whatever they were committed to, they were there until it was complete. And that's what I always liked about them. And then they would always look and see you, and when they see you they were always willing to share. They weren't selfish, and I guess that's the best way of putting it. Sometimes when we are successful we become selfish. (Husband 2)

Summary

The data from these interviews helped to answer the research questions that were developed for this research project. First, the question of how couples talk about financial challenges in their marriages addressed several important findings. When couples talked about marital challenges, they brought up financial challenges consistently.

There were many couples who specified the kinds of financial challenges that could create difficulty in marriage, including not having enough money. When couples talked about not having enough money, they talked about difficulty in meeting family needs or paying bills as well as responding to unexpected expenses. They also talked about making each other happy even when money was limited. Participants also indicated that when couples are not on the same page, financial challenges can result. They indicated that couples who are not aligned may experience difficulty, as well as when there is selfishness or entitlement in their marriages. They also talked about how they were able to get on the same page. A final finding was that employment often created difficulty for couples. These couples specified job loss, adjustments to work, and job conflicting with family as financial challenges. In addition, they discussed how they were able to cope with job-related challenges.

The second research question was how couples talk about making financial decisions in their marriages. When couples talked about financial decisions, they talked about their financial behaviors, including how they spent money. They also talked about joining resources and budgeting. Employment came up as a finding for how decisions were made, including homeownership. The next major finding was in how couples

described their approaches to money management. They primarily talked about discussing financial decisions and making decisions jointly. Money attitudes were also described by these couples. The last major finding was how couples talked about planning ahead financially. They talked again about work as well as saving and preparing for spending.

An unanticipated finding was that many couples talked about transcending money issues in their marriage. They talked about how they were satisfied with making do financially, avoiding materialism and, finally, how they helped others financially.

CHAPTER V

DISCUSSION

Overview

This study was designed to understand how African American couples in strong marriages talk about financial issues. In answer to the first research question about financial challenges, the results of the study indicate that couples talk about financial challenges in three ways: pinching pennies to get by, not being on the same page, and job stress. In answer to the second research question about financial decisions, the results of this study indicate that these couples talked about how couples make financial decisions in three ways: how they decided to use their financial resources, money management methods, and planning ahead. In addition, an unexpected finding of how couples talked about transcending money issues included being satisfied with making do, avoiding materialism, and helping others financially.

These findings supported and expanded the existing body of research. For African American couples, existing knowledge in the literature was clarified and built upon to provide a better understanding of their experiences. This chapter includes a discussion of the important findings followed by an explanation of how the theoretical framework was used. The limitations of the study and implications for other research and financial education are also included.

Important Findings

Many of the findings in this study were consistent with other studies on money issues and finances in marriage. In addition, some of the gaps in the available literature

about finances in African American marriages were addressed in this study.

Findings Consistent with Existing Research

Many of the things that were true for this sample of African American couples in strong marriages were related to the research on the general population. The following findings will be addressed in this section: economic strain, education and income levels, materialism, and spending,

Economic strain in marriage. Several studies found that financial difficulty was negatively related to marital satisfaction (Conger et al., 1999; Dew, 2008; Kinnunen & Feldt, 2004). Although this study did not measure marital satisfaction, the majority of these participants with great marriages (64 of 74 participants) indicated that financial struggles created stress for their marriages.

The Family Stress Model by Conger and colleagues (2002) was referred to in the literature and describes how couples felt stress when their resources were limited, and they were not able to keep up with bills (Cutrona et al., 2003; Dew, 2007; Gudmunson et al., 2007). A major finding in this study is that these couples also identified the difficulties they experienced with not having enough money to pay bills, meet family needs, or pay for unexpected expenses. As Conger and colleagues' research (1999) has shown, the couples in this study who had strong marriages also had financial challenges and talked about how it impacted their relationships (Conger et al., 1999).

Overcoming economic strain. Some of these couples also gave clues about how they made each other happy given these challenges. These insights are consistent with the conclusions of other studies about strong marriages that show that couples can overcome difficulty, including financial challenges. Unlike the literature, the financial

challenges that the couples in this study experienced ultimately was not linked to marital dissatisfaction, because these couples reported that they were in strong, happy marriages at the time of the study. If the marital problems that were addressed by the current body of research (Britt et al., 2008; Conger et al., 2002; Gudmunson et al., 2007) had been experienced in this sample's marriages, they had overcome the general discord and conflict and were currently happy in their marriages. This is not unlike studies that revealed that great marriages are not without financial adversity and that couples can overcome difficulties (Olson & Olson-Sigg, 2008; Robinson & Blanton, 1993; Skogrand et al., 2010).

Education and income. Consistent with the general literature on finances in marriage, these couples who experienced marital happiness had both higher education levels (Cutrona et al., 2003; Joo & Grable, 2004) and higher income levels (Amato & Previti, 2003; Winter et al., 1984). The average income level for the couples in this study was between \$70,000 to \$79,999 and the average education for the participants was at a Community College level at the time they were interviewed. This supports past research showing that happiness in marriage would also be high for these couples. It is also possible that the educational attainment of men in particular contributes to their decision to get married to begin with, which is consistent with other research (Oppenheimer, 2003).

Spending. Another finding of this study that is consistent with the literature on marriage and finance is that of the damaging effects of foolish spending and materialism in marriage (Amato & Rogers, 1999; Dean et al., 2007). These couples similarly expressed that selfish spending in marriage was damaging, and also how materialistic

approaches to spending could create difficulty in marriage. These couples also expressed how difficulty in marriage could arise if their spouse was spending money without telling them, consistent with research by Britt and colleagues (2008). These couples also indicated that making joint decisions on spending, particularly with major purchases, was an effective approach for them. This is consistent with other research that showed that talking about major purchases was reported among other couples in strong marriages (Joo & Grable, 2004; Skogrand et al., 2010).

Communication. Oggins (2003) found that a major conflict in conversation was tension in talking about finances. But when couples were able to get on the same page about managing their money, conflicts decreased. This study provided confirming evidence that, in addition to general studies that include money management and marriages, communication and discussion about financial management is beneficial in marriage relationships. The couples in this study emphasized working to get on the same page with financial expectations.

These couples consistently talked about good communication as well as changing their thinking about how they would spend their money individually to how they would as a couple. The participants in the sample for this study talked about how they sought to get on the same page about their finances, as other studies have shown (Muske & Winter, 2001) and the importance of coming to an agreement about how they would handle their money (Olson & Olson-Sigg, 2008). In addition, a major finding was that couples made major financial decisions together and where one person was primarily in charge, they came to an agreement.

New Findings Unique to African Americans

While there has been a significant amount of research on finances in marriage for the dominant culture, there were some gaps in the literature for the African American population. There may be some indication of financial matters in Black marriages throughout the literature, but this section will address those topics that are either new to the literature or will expand the current body of literature. Several findings will be addressed, including kinship bonds and transcending money, joint resources, employment, communication, and budgeting.

Kinship bonds and transcending money. The kinship bonds described by Hill (1999) as strengths of Black families are also characteristic of Black marriages, as was illustrated in the findings of this study. Other studies have found that African Americans use a collectivist approach where they feel a mutual responsibility for each other like a brotherhood or sisterhood (Logan, 1996). In other studies, couples indicated the importance of family bonds (Marks et al., 2008). Consistent with other research, these couples also described how it was important that family work together, share with one another, and help each other succeed.

The kinship bonds described in the current literature for African Americans have sometimes been extended to include financially helping family and others in the African American community. This study showed a definite extending of financial assistance by participants. There were similarities in Marks and colleagues' (2008) study where he describes "knocks of need," often including financial assistance. The findings from this study are an important expansion on this theme, because such kinship was extended to mean financial consideration for family and others in the Black community, sometimes

through religious organizations (Marks et al., 2008), often in an attitude of transcending money issues.

Additional research beyond the literature review provides details about transcendence and how people, particularly those who have experienced the pressures of assimilating into a dominant culture, may adopt a value system that guides their actions (Walsh, 2008). This author talked about how this moral compass can assist individuals in overcoming limitations and viewing difficult experiences from a broader perspective. In addition, Walsh describes how human resilience is often joined by “compassion for those unable to overcome their life challenges” (p. 70). The collectivist attitude that is common in the Black community is evident in the findings in this study, and is consistent with the literature.

In addition to helping others financially, the couples in strong marriages in this study indicated they had an even broader sense of transcending financial issues, where they were actually satisfied with making do and avoided materialism. It may be interesting to see if couples in other cultural groups who have strong marriages also display this kind of financial transcendence.

Joint resources. The available literature summarized for this study did not include details on how couples managed their accounts. As an addition to the literature review, Skogrand and colleagues (2010) conducted a study on financial management practices in great marriages with participants from the dominant culture. They found that whether couples joined bank accounts or kept their accounts separate did not matter. What did matter was that couples agreed how to handle their accounts. This African American sample with strong marriages also indicated that agreement about managing

the accounts was important; however, these couples did feel it was important to combine resources in joint accounts. They “pooled their resources” and advocated that joining their accounts was the best way for husbands and wives to manage their bank accounts. It would be interesting to know if this is true for other ethnic groups.

Employment. Work was important to these couples in several ways. Issues, concerns, and decisions about employment were among the major findings in this study. In the literature about the dominant culture, reduced income or job loss was identified as a strain on marriage (Ahituv & Lerman, 2007; Maxwell, 1994). Consistent with the literature, the findings of this study indicated that the concerns of job instability are real. Another major finding for these couples was that job loss and work adjustments were difficult in their marriages. This is a new and expanding finding for Black couples, as the literature on job concerns in marriage is limited.

Also consistent with the literature, these couples indicated that employment was stressful when it conflicted with family time. One study specifically showed that couples felt that although job loss was stressful, it allowed them to spend more time with their families (Zvonkovic et al., 1988). In addition, this study provides additional insights into Black couples feeling the stress of balancing work and family life and, at times, would sacrifice income for family time. These couples identified ways that they would handle the stresses associated with employment. They talked about being resilient and several talked about saving as a way to handle job loss.

Budgeting. A major finding of this study was that these couples indicated that living within means by budgeting was important to them. Consistent with findings from Skogrand et al. (2010), African American couples, too, tried to live within their means

and described how budgeting was important in their marriages. They talked about how they limited themselves to the money available at a given time. This kind of positive behavior in money management is not prevalent in existing literature, and this major finding increases the understanding of how these Black couples managed their money.

Theoretical Framework

The theoretical framework used as a context for this study was the family strengths perspective, which was developed by Stinnett and colleagues (1981). Although research that focuses on deficits and problems experiences by married couples provides excellent insights and explanations that help to explain social issues, research framed from a strengths perspective can also provide useful information about what successes exist for married couples. The need for this kind of approach in studying Black relationships is increasingly important as the literature is limited, and marriage rates are low and cohabitation and divorce rates are high, with consideration to the negative effects of the latter examples. It is important to learn about couples who are able to overcome difficulties and remain married where divorce is so common, and those successes are celebrated through this study which focuses on the strengths of these African American couples in strong marriages.

The theoretical framework used for this study is consistent with the call for use of a strengths model in studying the experiences of couples in African American marriages (Hopkins-Williams, 2007; Marks et al., 2006; Mosley-Howard & Evans, 2000). The strengths perspective is based upon the assumption that all families have strengths. This

study showed that these couples with strong marriages had strengths, and they draw upon these strengths to overcome difficulties and maintain happy and healthy marriages.

Another assumption of the family strengths perspective is that the relationship between money and family strengths is still tenuous (DeFrain & Asay, 2007). What little information gained in this study about income level and employment in relationship to marital happiness support the studies that show that higher income is likely to be related to couples being more secure in their marriage relationships (Ahituv & Lerman, 2007; Amato & Previti, 2003), considering that the average income was fairly high for these couples (\$70,000-79,999). It may be interesting to pursue further information on the relationship between income, employment, and the strength of marriage relationships, as this assumption may still be in development and in need of further research.

Also consistent with the assumptions of the strengths framework is the focus to expand the research to provide examples of how marriages stay intact even amid difficulties. This is consistent with what we learned about these couples, who were in strong marriages at the time of the study but consistently reported that financial challenges created marital difficulty. Additionally, DeFrain and Asay (2007) explained that “strong” does not mean “perfect.” These couples fit this description and, yet, they still provide examples of what worked for them and what may work for other couples, though the findings from this study are not generalizable.

The family strengths perspective provided additional insights about the interaction between cultural, community, and family strengths (Dalla, DeFrain, Johnsons, & Abbott, 2009). These authors explain how the strengths of families contribute to the well-being of communities and how communities also enhance strong families. Even beyond the

strengths of communities, these authors address how, yet, a third dimension of cultural strengths helps to strengthen communities and families, and this relationship is reciprocal as well. True to the experiences of African American couples, cultural strengths include a rich cultural history and rely on other African Americans who share similar cultural meanings.

Dalla and colleagues (2009) described international family strengths, identifying several clustered characteristics that often overlap for families that are strong, happy, loving, and highly satisfied: (a) positive communication; (b) commitment to the family; (c) enjoy spending time together; and (d) the ability to manage stress and crises effectively. All of the above characteristics of international family strengths were evident in this study of strong couples: (a) positive communication was evidenced in how couples made financial decisions together; (b) couples were committed to kin as well as other Blacks financially and in general willingness to help when their help was needed; (c) couples briefly indicated that spending time together was important to them when they talked about the conflicts that sometimes occurred with their jobs; and (d) managing stress and financial difficulty went hand in hand with financial challenges. In addition to talking about financial challenges, many couples talked about how they coped with such challenges.

As a final thought about the family strengths perspective as a context for this study, DeFrain and Asay explained, “It does not ignore family problems but restores them to their proper place in life: as vehicles for testing our capacities as families and reaffirming our vital human connections with each other” (2007, p. 3). One may suggest that this purpose was fulfilled with the findings of this study.

Limitations

A limitation of this study is that the data was drawn from interviews that were not designed to elicit financial data. This may be a strength of the study, in that the financial responses were volunteered by participants without them being prompted by interview questions. One may assume that if participants volunteered financial insights without being directly asked for them, the resulting data must be important, and certainly important to the individuals who provided them. It does follow that a qualitative marital study about African American couples should include financial questions to learn more about financial issues.

Another limitation of this study could be in the demographic representation of the sample. In terms of marital stability, an important group to study in the African American population would be low-income Blacks, as the social struggles of those who are low income are undeniable, and the issues for African Americans in low income situations are difficult. This sample includes couples with an average education beyond high school and a relatively high average income, which is higher than the national household average and much higher than the household average for Blacks. However, this sample still provided important information. It may be possible that Black couples who find happiness in marriage are more likely to make financial decisions, such as additional education, that increase their earnings.

Implications for Future Research

There were several outcomes of this study that were important, but not covered thoroughly due to the limitations of the study or because not enough data was available.

The implications for future research are based on if the results of this study can be confirmed by other research. Without that confirmation, we cannot generalize from these findings, but speculation about possible implications from this study has been provided.

Although financial challenges were addressed as a major finding in this study, an important follow-up was barely touched upon. These couples provided additional insight about financial challenges when they consistently talked about how they coped with financial challenges. The data from this study provides insight that would be useful for further research that follows up on how these couples talked about their resiliency to the kinds of challenges that still left them feeling happy in their marriages. They talked about how they bounced back from financial difficulty, responding to job-related stress, and doing things to make their spouses happy despite income being tight. Further research could specifically address coping with financial difficulty, particularly among African Americans.

One of the themes that was evident in the data but not addressed in the research questions was that of roles. African Americans may have unique approaches to work and other roles that should be investigated thoroughly. Information about this topic came up in the data for this study, but it was outside the goals of this study and was thus not included.

In response to the limitation about not including any financial questions in the interview schedule, a study including financial questions would help to expand the literature and understand in more depth money management practices among Black couples who have strong marriages. Although these couples talked briefly about some aspects of financial management, few listed specific items. There were several important

money management practices that are identified in the literature for the dominant culture that are scarce in available research on African Americans. For example, a major theme in the literature about financial management was debt and its relationship with marriage outcomes (Dew, 2007; Olson & Olson-Sigg, 2008; Skogrand et al., 2005), but these couples did not volunteer information about debt in their marriages. It may be suggested that questions about debt, credit, saving, and financial planning be included as specific questions. More information about daily money management would also be important to examine in future studies of African Americans, as money management practices like spending were only briefly covered in this study.

Another issue that went beyond this research project was about the gaps in income experienced by Blacks in comparison to other ethnic groups. Many of the participants described the difficulties they had experienced individually or with their spouse when they felt the earnings gap. This earnings gap is often described in the literature (Gittleman & Wolff, 2004). Furthermore, several participants provided details about the kinds of discrimination felt in work environments, including promotions, hiring, and other work-related stress. Again, these were issues outside the bounds of this study, but further research about ethnic earning gaps should be explored.

The unanticipated finding about how couples transcended or rose above finances, including how they helped others financially, was consistent with collectivist descriptions about the Black community (Hill, 1999; Logan, 1996; Marks et al., 2008). It may be suggested that research that explores the details of how and to what extent African American couples provide financial assistance to others is warranted. In addition, there is very little research about materialism or how African American couples rise above

limited income and other difficulties. This study was limited to the discovery that transcending money is a theme for couples in the Black community, and it follows that further research is needed to fully understand this attitude about financial issues. In addition, further research on transcending money in other ethnic groups would also be an important contribution to the literature.

Regarding the theoretical framework used for this study, one of the assumptions was that the relationship between family strengths and finances was a tenuous, or an uncertain relationship. The findings of this study support the idea that the relationship between money issues and marriage relationships is not tenuous, but certain. While these findings may be specific to this study, other research since the perspective's original development in 1981 also confirm this idea that finances play an important role in relationships and that a connection exists. It may be suggested that the theoretical framework for family strengths be revisited and reworked to better explain what research has shown about the relationship between money and family strengths.

It may also be suggested that the Black family strengths identified by Hill (1972, 1999) be studied in more depth, including more research on the strengths of African American couples. Hill identified a number of strengths of Black families that this study could not confirm, as it did not go into the depth necessary to support Hill's research. It would be interesting to learn more about the strengths of Black families and if other research can support past findings. Particularly, it would be interesting to learn more about money-related strengths including adaptability of family roles and strong work orientation, as the existing research for African Americans, including this study, indicates that work issues are on the minds of this ethnic group.

A final recommendation for future research regards the measure of marital satisfaction. The sample for this study was selected because they self-identified as being in a strong and happy marriage. It would be useful for studies using the current methodology to include a measure of marital satisfaction so it could be used to compare against the findings in other studies that measure marital satisfaction.

Implications for Financial Education

One of the most important implications of this study for financial education for African American couples is that where improvements can be made, one should focus on what others who are successful are already doing right (Toldson, 2008). As this study shows, Black couples may practice financial behaviors that could be emulated by others who struggle.

Another finding about the importance of kin and collectivism in the Black culture would suggest that financial educators should be mindful of the priorities of couples helping others rather than propelling themselves forward. The collectivist attitude of African American couples like these is an important characteristic of the Black culture. The brotherhood or sisterhood feelings associated with this collectivist approach may mean that African Americans would respond best to financial instruction from other African Americans, with whom they have kinship and relate to more easily than with instructors of other ethnic groups. In addition, group settings for financial education may be recommended for the same reasons (Toldson, 2008).

One way in which the strengths of African American households could be respected is for financial educators to honor the values of the Black community. Where

traditional financial practices include organized saving for retirement and suggestions for reducing expenses, these kinds of habits may be examples of some that would intrude on Black family values, where priority given to helping family may be affected. Some standardized financial practices may still be recommended to these families, but it may be suggested that financial education for this ethnic group could be customized to honor unique characteristics of their culture, including kinship priorities at the expense of saving.

Concluding Remarks

The results of this study include some very interesting insights into human behaviors and attitudes of African American couples. The opportunity to learn about marriage from those who are succeeding by staying together happily and keeping their marriages intact has been very rewarding from a research perspective. As other researchers have stated of strong Black marriages, “Yes, they’re out there” (Hopkins-Williams, 2007, p. 102). Where financial struggles are consistently shown in the literature to create conflict in marriage, it is interesting to learn that couples overcome financial difficulties and continue to feel the benefits of marriage relationships amid challenges. These couples provide an example of resiliency that is a great contribution to the literature on family strengths. It is hoped that this study provides some new and important insights to the current knowledge in the research community and, that from it, future studies may expand the current knowledge based on the information gained by this qualitative exploration.

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APPENDICES

Appendix A. Brochure

Strong Marriages in the African American Community



How Can We Help?

You and your spouse participating in a 1-2 hour interview in which you both share your thoughts regarding what it takes to make a successful marriage.

Who Is Eligible?

African-American couples who have been legally married for a period of at least 10 years, have at least one child, and consider themselves happily married.

What Do We Get For Participating?

You and your spouse will be given a \$40.00 gift certificate to a local restaurant of your choice.

Who Should We Contact For More Information?

Cassandra Chaney

Cassandra Chaney, Ph.D.
Assistant Professor
Louisiana State University
School of Human Ecology
Family, Child, and Consumer Sciences Logan, Utah 84322
336 Human Ecology Building
Baton Rouge, LA 70803
Phone: (225) 578-1729
Email: cchaney@agctr.lsu.edu

Linda Skogrand

Linda Skogrand, Ph.D.
Assistant Professor & Ext. Specialist
Utah State University
2705 UMC
Phone: (435) 797-8183
Email: linda.skogrand@usu.edu

Appendix B. Interview Protocol

Protocol for African American Interviews

1. Contact potential couples and explain the study, including the requirement for participation:
 - a. Both husband and wife need to identify as African American
 - b. Both husband and wife need to feel they have a strong marriage
 - c. They must have at least one child, and both be involved, or both have been involved, in raising that child (this may be a step parent family)
 - d. Must have been legally married for at least 10 years

2. Schedule interview
 - a. Indicate that we would like to interview them separately since we would like to get their individual responses to the interview questions. They can choose to be interviewed one right after the other or at separate times
 - b. Ask them where they would like to be interviewed, i.e. in their home, at their place of work, at the university, etc.
 - c. Explain that they will be provided with a \$40 gift certificate at a restaurant of their choice—the gift certificate will be mailed to them after the interview
 - d. Each couple will be assigned a number and wives will have an “a” after the number and husbands a “b” after the number; Cassandra will have numbers starting with “1” and Linda will have numbers starting with “50”

3. Conducting the interviews
 - a. The consent forms will be summarized before they are asked to sign the forms
 - b. Ask if there are questions about the study
 - c. Have two consent forms for each person (four per couple), one for the husband and wife to keep and one signed consent form from the husband and wife for our files—put the couple numbers on the consent forms, the demographic forms, and start each interview indicating what the number of the interview is, i.e. 2a or 51b
 - d. Complete the demographic form before the interview starts by asking the questions and filling in the answers
 - e. Begin the interview; it can work well to have the recorder on the armchair of the person being interviewed, or have that person hold it
 - f. Each interview will be a separate file

4. Ending the interviews
 - a. Thank them for their time and find out which restaurant they would like their gift certificate from
 - b. Make sure we have their correct name and address so we can mail the gift certificate to them

Appendix C. Consent Letter

Informed Consent
“Strong Marriages in the African American Culture”

To Participants in “Strong Marriages in the African American Culture” Study:

You are being asked to participate in a research study to learn about what makes a marriage strong in the African American culture. This information will be used to learn how to help other African American couples have strong marriages. The information you provide will be used to develop marriage education for other couples who might want to have strong marriages.

You and your spouse are being asked to participate in an interview that will last from 30 minutes to one hour. You and your spouse will be interviewed separately. You will be asked approximately 30 questions and the answers to the questions will be tape recorded. The tapes will be kept for three years, after which time they will be destroyed by erasing each of the tapes.

There will be minimal risks from participating in this study. Participating in this study will give you an opportunity to help other African American couples have a good marriage. There will be approximately 25 couples participating in the study. Your family will be provided with a gift certificate worth \$40 to a local restaurant after you and your spouse have completed the interviews as a way of saying thank you for participating in the study.

Completing the interview is completely voluntary. You can refuse to participate or withdraw from the study at any time without consequence. Research records will be kept confidential, consistent with federal and state regulations. Your responses will be kept confidential by using a code on the audiotape and any transcriptions of the tapes. The code corresponding with your name will be kept in a locked cabinet, and the code and corresponding name will be destroyed after the study is completed and the tapes are transcribed. All audio tapes and transcribed materials will also be kept in a locked cabinet. Only the principal investigator and co-investigator will have access to the name and corresponding code. Those transcribing and analyzing the data will not have access to the names. There will be no reference to individual identity any time when the information is reported.

The interviews will take place in a location convenient for the participants. It will usually take place in the participants’ home, but may take place in an office on campus, a community building, or a restaurant. The interviews will be conducted by Cassandra Chaney and Linda Skogrand.

If you have questions about the study at any time, you can contact me, Linda Skogrand, at Utah State University at 435-797-8183. You may also contact the Utah State Institutional Review Board office at 435-797-1821 if you have questions about your rights as a participant in this research study. You have been given two copies of this Informed Consent. Please sign both copies and keep one copy for your records.

I certify that the research has been explained to the individual, by me or my research assistant and that the individual understands the nature and purpose of this research. Any questions that have been raised have been answered.

Principal Investigator
Cassandra Chaney
Louisiana State University

Date

Co-Investigator
Linda Skogrand
Utah State University

Date

By signing below I agree to participate.

Signature of Participant

Date

Appendix D. Demographic Data Form

Demographic Data

(To be collected Verbally Before the Interview)

1. Age of husband Age of wife

<input type="checkbox"/> 35-39	<input type="checkbox"/> 35-39
<input type="checkbox"/> 40-44	<input type="checkbox"/> 40-44
<input type="checkbox"/> 45-49	<input type="checkbox"/> 45-49
<input type="checkbox"/> 50-54	<input type="checkbox"/> 50-54
<input type="checkbox"/> 55-59	<input type="checkbox"/> 55-59
<input type="checkbox"/> 60-64	<input type="checkbox"/> 60-64
<input type="checkbox"/> 65-69	<input type="checkbox"/> 65-69
<input type="checkbox"/> 70-74	<input type="checkbox"/> 70-74
<input type="checkbox"/> 75 and older	<input type="checkbox"/> 75 and older

2. Education of husband Education of wife

<input type="checkbox"/> 8 th grade	<input type="checkbox"/> 8 th grade
<input type="checkbox"/> High school	<input type="checkbox"/> High school
<input type="checkbox"/> Technical School	<input type="checkbox"/> Technical School
<input type="checkbox"/> Community College	<input type="checkbox"/> Community College
<input type="checkbox"/> Four-Year College	<input type="checkbox"/> Four-Year College
<input type="checkbox"/> Graduate School	<input type="checkbox"/> Graduate School

3. Household Income

<input type="checkbox"/> Less than \$10,000	<input type="checkbox"/> \$50,000-\$59,999
<input type="checkbox"/> \$10,000-\$19,999	<input type="checkbox"/> \$60,000-\$69,999
<input type="checkbox"/> \$20,000-\$29,999	<input type="checkbox"/> \$70,000-\$79,999
<input type="checkbox"/> \$30,000-\$39,999	<input type="checkbox"/> \$80,000-\$89,999
<input type="checkbox"/> \$40,000-\$49,999	<input type="checkbox"/> \$90,000-\$99,999
	<input type="checkbox"/> Over \$100,000

4. Occupation of husband _____
5. Occupation of wife _____
6. Was marriage in the United States _____ Another country _____
7. Age at marriage of husband _____ Age at marriage of wife _____
8. Length of time being married _____
9. Previous number of marriages of husband _____ of wife _____

10. Age and sex of children

Child number one	(age) _____	(sex) _____
Child number two	(age) _____	(sex) _____
Child number three	(age) _____	(sex) _____
Child number four	(age) _____	(sex) _____
Child number five	(age) _____	(sex) _____
Child number six	(age) _____	(sex) _____
Child number seven	(age) _____	(sex) _____
Child number eight	(age) _____	(sex) _____
Child number nine	(age) _____	(sex) _____
Child number ten	(age) _____	(sex) _____

11. Religion _____

12. How long have you lived in Baton Rouge _____ Where did you come from _____

13. Did you live together before marriage? If so, how long _____

Note or clarification of above information:

Appendix E. Interview Schedule

Interview Schedule

Strong Marriages in the African American Culture

Because we are trying to understand more about Strong Marriages in your culture, we would like to ask you about your thoughts about what makes a strong marriage.

1. Can you tell me about how you and your spouse met? Can you tell me how you ended up getting married? Can you tell me about one of the best times you had when you were dating?
2. In your opinion, what are the reasons for getting married?
3. How would you describe a strong marriage? What is essential for a strong marriage?
4. Do you know other Black couples who have a strong marriage? What do you believe makes their marriages strong?
5. Do you know couples who are having difficulties in their marriage? What do you believe has caused these couples to have difficulties in their marriage?
6. How did you learn about what it takes to have a strong marriage? Did your parents, or other individuals, give you any advice regarding marriage? If so, what advice did they give? What advice really stuck in your mind?
7. How did you prepare for getting married?
8. What specific adjustments did you make in your life to get ready for marriage?
9. How would you define family?
10. What is more important, your immediate family, your extended family, or your marriage? Please explain.
11. What kinds of relationships do you have with extended family members?
12. Do you have family members outside of the marriage with whom you spend considerable time? How do those relationships affect your marriage?
13. Do you spend much time with friends? How have these relationships affected your marriage?
14. Have family members or friends ever lived with you during your marriage? How did this affect your marriage?

15. What were your feelings about having children?
16. How did your marriage change after you had children?
17. What were high points in your marriage? What were low points? Please tell a story about each.
18. What kinds of things could happen that would cause you to have difficulties in your marriage?
19. Who would you go to if you had problems with your marriage?
20. Would you ever ask professionals to help with your marriage? Please explain.
21. How do you make decisions in your marriage?
22. Has the church or religion played a role in your marriage? Please explain.
23. Did you ever consider separation or divorce? If so, what triggered it?
24. As you know, many Black couples struggle in their marriage. What do you think would be most helpful in helping these couples prepare for marriage?
25. What would be the most helpful in supporting Black couples to continue to have strong marriages?
26. Do you think that what makes a strong marriage in the Black culture different than what it takes to make a strong marriage in the White culture?
27. What were your expectations before marriage? How have your views changed or remained the same over the years?
28. Are there any things about strong marriages that you would like to add?
29. Are there any things you would like to ask us about?