Financial Arrangements and Relationship Quality in Low-Income Couples

High levels of union disruption continue to characterize American relationships, notwithstanding the recent "quieting" of family change (Schoen & Canudas-Romo, 2006). Current research documents growing social class divergence in the likelihood of marriage, as well as divorce (Martin, 2006). Tensions over finances are a key predictor of marital distress (Dew, 2008) as well as the dissolution of both marriages and cohabiting unions (Amato & Rogers, 1997; Smock et al., 2005). But economic challenges are particularly salient among less advantaged couples attempting to maintain stable and supportive unions, given their lower levels of schooling and a decrease in stable jobs.

A sizable body of research explores how economic pressure affects marital satisfaction (Dew, 2008; Papp et al., 2009). Another literature has emerged assessing couples' management of fiscal resources (Heimdal & Houseknecht, 2003; Oropesa et al., 2003; Treas, 1993). Changes in union formation and employment patterns of contemporary couples require such research be both better integrated and more expansive as cohabiting couples make up a growing proportion of all households, including those containing children (Kennedy & Bumpass, 2008). Still, numerous studies document significant differences in the relationship quality of cohabiting and married couples (Brown, 2004; Dush & Amato, 2005; Stanley et al., 2006). Such differences are in part due to variations in relational commitment as well as resource management (Brines & Joyner, 1999; Heimdal et al., 2003; Oropesa et al., 2003; Vogler, 2005). Newer research explores various aspects of relationship quality, moving beyond simplistic measures of relationship satisfaction alone (Lichter & Carmalt, 2009; Moore et al., 2004). Finally, while couples' management styles may reflect relationship quality, their financial strategies regarding whether and how to utilize banks and ways of controlling money are also associated with how well couples' function – providing opportunities for family practitioners to strengthen and stabilize couples' relationships.

This study provides an analysis of the association between household financial arrangements and various dimensions of relationship quality, using data collected from a representative sample of

low-income couples with coresident children. We first describe the methods of income management and banking arrangements utilized by married and cohabiting parents and assess factors predicting a couple's fiscal practices. We then explore the relationship between these fiscal practices and various indicators of relationship quality. Our ultimate goal is to enhance our understanding of how differential approaches to money management and savings influence relationship quality among low-income couples with parenting responsibilities for minor children. Results are interpreted in light of government efforts to improve the stability and functioning of couples with children (Dion, 2005).

Money Management in Intimate Relationships

How couples manage assets provides insights into key aspects of relationship dynamics. Previous studies demonstrate couple's decisions regarding how to administer their income – whether one particular partner manages the fiscal resources (and which partner that is), if they pool their income or maintain separate pots, as well as if they hold joint or separate bank accounts – is indicative of the level of investment and integration in a relationship (Heimdal et al., 2003; Oropesa et al., 2003; Pahl, 2005). Social scientists who study resource management tend to distinguish between collectivized strategies, where couples pool their individual assets, and private strategies emphasizing the well-being of individual partners.

Family scholars studying how couples administer their financial situation have based their theoretical grounding on the notion of transaction costs akin to those engaged in by firms (Williamson, 1981). According to this perspective, couples engage in various forms of economic organization to minimize exchange costs between couple members, while maximizing self-interest (Oropesa et al., 2003; Treas, 1993). A common pot approach to family finances – where couples share joint banking accounts – assigns precedence to non-market mechanisms of exchange over economic principles of self-interest (Treas, 1993). Such an approach minimizes coordinating and monitoring arrangement costs, and potentially can lead to fewer disagreements. But separate fiscal management systems – when partners maintain privatized versus collectivized money management arrangements – have

increased over the past few decades (Heimdal et al., 2003; Oropesa et al., 2003), in part due to increases in marital instability and the rise of cohabitation. Difficulties in ensuring the relative exchange costs are born equitably by all members involved, increase the likelihood separate fiscal arrangements are maintained. Uncertainty in the future of the relationship, previous failed relationships, or lack of trust reduce the incentives to pool finances, and increase the attractiveness of maintaining separate pots. Cohabiting relationships are relatively more transitory than marital ones because less traditional individuals (Brines & Joyner, 1999; Clarkberg et al., 1995), and those more accepting of divorce (Axinn & Thornton, 1992), select into cohabitation. It is not surprising married couples are more likely than cohabitors to pool their income or have men control fiscal management (Elizabeth, 2001; Oropesa et al., 2003), though the presence of shared children increases the likelihood cohabiting couples pool income. (Kenney, 2004; Winkler, 1997).

Decisions on how money is arranged may also reflect inequality, as well as being associated with gender norms and expectations of household control (Blood & Wolfe, 1960; Pahl, 1989). Whereas earlier studies of fiscal management focused on collectivized and privatized financial organization (e.g., Treas, 1993), other scholars have studied how couples allocate money within marriages. Such an approach concedes that beyond the establishment and maintenance of bank accounts, financial organization – whether one partner takes on responsibility for paying bills, or if such tasks are shared – also matters. Vogler and Pahl (1994) explored several ways of allocating responsibility for finances: the whole wage system is when one partner handed money over to the other partner to manage, and might receive some spending money; partners could also engaged in a shared management style, where both partners put money into an account and take money out as needed; a third way relied on independent management, where partners maintained separate control over income, and covered their own expenditures individually.[1] Even though there may be considerable overlap between income organization and management, few studies have ascertained the degree to which they overlap. Furthermore, money management is more likely to be a venue where gender distinctions are

evident; it is required even in instances where women are not employed and have no income to provide (Heimdal et al., 2003). Previous studies of money management find significant gender distinctions in the outcomes associated with solo management of financial assets (Pahl, 1989); whereas men's management of a couple's pooled assets translated into power, women's responsibility was often construed (by women) as another household chore on top of those already expected (Vogler et al., 1994; Youdanis & Lauer, 2007).

While research on couples' money management is not extensive, what exists suggests different behaviors among married and cohabiting couples, those who are childless or with children, and those who have experienced previous union disruptions. For example, using data from the 1984 panel of the Survey of Income and Program Participation (SIPP), Treas (1993) found nearly two-thirds of couples with bank accounts kept joint accounts only, with another one-third reporting at least one separate account; her study did not reveal any couples where no account was maintained. Joint accounts were significantly less likely to be maintained when one of the partners was previously married. Oropesa et al. (2003), focusing on a sample of fathers of mainland Puerto Rican children, found married fathers were more likely to either contribute to a common pot or to pay all than were their cohabiting counterparts. Heimdal and Houseknecht (2003) also assessed variation between married and cohabiting respondents, though their sample was not limited to parents; they also report a higher percentage of cohabiting than married partners reported keeping money separate. That results are consistent across time periods and samples, hold for both nationally representative samples (Treas, 1993; Heimdal et al., 2003) and those limited to less advantaged groups (Oropesa et al., 2003), raise our expectation of finding similar outcomes. Of note, however, is none of these prior studies accounts for couples where neither member has a bank account – the "unbanked" – despite their presence, particularly among the economically disadvantaged. (Garasky et al., 2008) Clearly, indicators of fiscal hardship associated with maintaining separate accounts will be even more salient for respondents reporting no bank account.

Relationship Quality in Intimate Unions

An extensive body of literature exists assessing the factors shaping relationship quality. While the bulk focused on married couples (and marital quality) (Gong, 2007; Knobloch, 2008; Williams, 2003), as a result of changes in union formation such research has increasingly examined relationship quality more broadly, to encompass cohabiting couples as well as those who lived with their spouse prior to the marriage (e.g., Lichter & Carmalt, 2009; Rhoades et al., 2009; Tach & Halpern-Meekin, 2009). Such research tends to focus on the mental health benefits involvement in romantic relationships, particularly those unions sanctioned by the state (i.e., marriage) proffer. In their well known promotion for marriage, Waite and Gallagher (2000) assert formal marriage makes individuals healthier, wealthier, and happier, as well as more sexually satisfied and more confident in partner's commitment to shared children.

Explanations between the association between marital quality and psychological well-being often drawn on a marital resource model suggest the advantage accrues to the marrieds over their single counterparts because of their greater economic well-being and the social support they enjoy. But married couples' advantaged psychological position relative to the unmarried does not solely arise by virtue of their formal status. Unmarried couples experience greater relational flux than do those who are married, and relational uncertainty is a major predicator of lower relationship quality – whether in marrieds or cohabitors (Knobloch, 2008; Williams, 2003). Nonetheless, various attributes more likely to be associated with a future orientation – shared bank accounts and jointly managed finances, the presence of children, the ownership of homes – are more likely to be present in married couples than among those who are cohabiting (Heimdal et al., 2003; Oropesa et al., 2003). That shared fiscal management and organization reflects greater certainty about the long-term viability of relationships suggests, regardless of union status, those with joint bank accounts and shared money management systems should demonstrate better relationship quality than do those who maintain individual fiscal profiles.

While many studies of relationship quality utilize one to two indicators, such as marital satisfaction, quality can be composed of multiple dimensions. Individuals satisfied with their current status, may show no interest in the long-term future of their union; in other words, relationship satisfaction can be high without long-term relationship intentions or exclusivity. Other aspects of relationships, such as sexual compatibility or communication, may not require formalization to score at the upper end of the satisfaction distribution; in fact, the research suggests sexual satisfaction declines in longer enduring relationships (Christopher & Sprecher, 2000; Waite & Joyner, 2001). Cohabiting couples may also exhibit less relationship conflict, as they may fear it will destabilize the relationship (e.g., Sassler et al., 2009). To date, few studies have utilized more than a few measures of relationship quality to assess the overall quality of strength of romantic unions. Furthermore, aspects of fiscal management rarely emerge as salient predictors in studies of union quality. Yet it is logical financial organization and management may influence relationship quality. They can serve as proxies for long-term investment in the relationship, or indicate a degree of individuality that could reduce relationship quality. The collective orientation demonstrated by those who share fiscal management and organization may also reduce conflict and improve communication. We therefore expect couples who pool income and share bank accounts to demonstrate higher levels of relationship quality – satisfaction, commitment, communication, and conflict resolution – than their counterparts who maintain separate pots or distinct accounts.

Other Factors Associated with Relationship Quality

Of course, many other factors are associated with relationship quality. Adults from less advantaged backgrounds have fewer resources to buffer the usual challenges to marital unions. Research clearly documents a strong statistical association between experiencing parental marital disruption and facing challenges in one's own relationship (Amato et al., 1997; McLanahan et al., 1994). Growing up with divorced parents appears to diminish confidence in marital stability; both Clarkberg (1999) and Sassler and Goldscheider (2004) find growing up with divorced parents

significantly reduced young adults' odds of entering into marriage relative to cohabitation or remaining single. Those experiencing parental conflict and divorce also report marital problems and express lower levels of marital satisfaction in their own unions (Amato et al., 1997). Furthermore, there is evidence poor relationship communication skills may be transmitted across generations, as young adults whose parents reported higher levels of disagreement in their marriage also have significantly higher levels of disagreement in their own relationships (Sassler et al., 2009). Children are unlikely to learn constructive communication patterns from parents lacking such skills.

Numerous individual factors also affect relationship satisfaction. Racial minorities, for example, tend to report lower levels of marital satisfaction than non-Hispanic whites (Timmer & Veroff, 2000) and also experience higher rates of marital disruption than Whites or Hispanics (Bulanda & Brown, 2007). Hispanics and non-Hispanic Whites report similar levels of marital quality, notwithstanding differences in economic characteristics – part of what researchers often term the "Hispanic Paradox" (Bulanda et al., 2007; Oropesa et al., 2003). Prior marital experience also is associated with varying dimensions of relationship quality, as those who have been previously married are more likely to experience another divorce (Teachman, 2002; Lichter & Qian, 2008). Children from prior marriages may also serve as a source of conflict within new marriages. Other factors influencing relationship quality include experiencing financial challenges – such as losing a job or being unable to pay one's bills (Lichter et al., 2009), as well as health limitations. These studies imply couples bring to relationships a variety of attributes that may help support or challenge the ability to weather storms.

Current union status also influences relationship quality. Those who cohabit prior to marriage report lower levels of relationship satisfaction than those who wed directly (Rhoades et al., 2009; Stanley et al., 2006), though others report such differences are largely eliminated once accounting for the presence of a premarital birth. (Tach et al., 2009). Finally, relationship duration also serves as an important indicator of relationship quality with various studies documenting relationship quality declines with the length of relationship (Williams & Dunne-Bryant, 2006).

The Current Study

We take advantage of newly collected internet survey data to advance the research on marital quality in several ways. First, we examine the income management and organization of our sample of low-income parents and assess the factors associated with a collectivist versus an individualistic approach. We test several hypotheses regarding how money is arranged and managed, based on the extant literature. Our initial expectation was less advantaged respondents would be less likely to both own a joint account and to pool income (shared pot) and more likely to manage separate sources of money or not have a bank account at all. We also derived from the literature the hypothesis that cohabiting couples would also be more likely to manage separate income arrangements; because the literature suggests those who cohabited prior to marriage are less committed to their subsequent unions, we also expect respondents who reported living with their partner prior to the wedding to be less likely to share bank accounts and manage money jointly than their counterparts who married directly.

We next explore the association between couples' approaches to fiscal organization and management and relationship quality. In this analysis, we expect indicators of collectivized approaches to money organization and management to reflect higher quality relationships, measured across various dimensions of quality. We also expect men to express higher levels of relational quality when they engage in male control of finances, though the literature predicates female control will reduce relationship quality (Yodanis & Lauer, 2007). Accounting for the demographic characteristics of respondents (and their relationships) should diminish the impact of fiscal organization, if earlier predictions regarding the differential approaches to money management utilized by less advantaged respondents are borne out.

Data and Methods

The data comes from the *Marital and Relationship Survey* (MARS), a web-based survey of married and cohabiting couples administered by *Knowledge Networks*. The survey includes probability samples of persons who are members of a web-enabled panel, designed to be representative

of the U.S. population, and covers both the online and offline population in the United States. The population is identified from telephone surveys of listed and unlisted telephone numbers. Unlike other internet or web-based surveys that recruit current web-users who are willing to participate in on-line surveys, KN provides on-going household panelists with an Internet appliance, Internet access, Web TV, and a cash payment in return for completing the survey. Panelists receive unique log-in information to access surveys online and monthly follow-up emails inviting them to participate in research. Because Internet accessibility was provided for the respondents, the use of an Internet survey did not exclude members of disadvantaged backgrounds, who are the least likely to own a computer or have access to the internet (Fairlie, 2004). The MARS response rate was 80.3% and item non-response was low (less than 4%). Panelists are rotated in and out of the survey to assure up-to-date nationally representative samples.

The MARS sample was restricted to couples with co-resident minor children, with household incomes less than $50,000, and the female partner was under age 45. The survey was conducted in March and April of 2006, and took approximately 35 to 40 minutes to complete. For this analysis, we utilize data from married and cohabiting respondents, and also include a small number of respondents whose partners did not participate in the survey. Information was collected independently from both partners. In contrast to other web-based surveys, self-selection and non-response error are minimized because KN panel members are drawn randomly and they have agreed contractually to complete the survey. Furthermore, providing each respondent with a unique log-in allows partners to complete the survey in private. Our final sample consists of 532 male respondents, and 563 females.

Measuring Relationship Quality

We rely on a multidimensional construct of relationship quality, taking as our starting point the measurement framework described in Moore and colleagues (2004) report, "What is 'Healthy Marriage'? Defining the Concept." We measure eight dimensions of healthy relationships: (1) relationship satisfaction; (2) commitment to the relationship; (3) commitment to the children; (4)

intimacy/emotional support; (5) sexual compatibility; (6) communication; (7) conflict resolution processes; and (8) frequency of relationship conflict.

Relationship satisfaction, measured with one question, asked respondents to assess their satisfaction with a rating scale of 0 to 10, where 0 = not at all satisfied and 10 = completely satisfied. The next six measures of various aspects of relationship quality rely on summated measures to several questions, with response options for each item ranging from 1 = *strongly disagree* to 4 = *strongly agree*. Item scores are reverse coded as necessary, with higher scores indicating better relationship quality. The second measure, *commitment to the relationship*, consists of four questions: (a) "I view our relationship as lifelong"; (b) "I believe this relationship can stay strong even through the hard times"; (c) "I have an obligation to continue this relationship"; and (d) "My spouse/partner and I agree on long-term goals for our relationship." The summed scale ranged from 4 to 16 (α = .69 for men, .68 for women). *Partner's commitment to child(ren)* also relied on summed responses to four questions: (a) "My spouse is the type of parent I want for my child(ren)"; (b) "Having children has brought us closer together as a couple"; (c) "My spouse is completely committed to being there for the child(ren)"; and (d) "The importance my spouse places on the children bothers me." Reliability for men's responses was lower than for the women (α = .63 for men, .83 for women).

The fourth measure, *intimacy/emotional support in the relationship*, was measured using the following five questions: (a) "I often feel my spouse and I are strangers"; (b) "My spouse expresses love and affection towards me"; (c) "My spouse and I get along well together"; (d) "I can count on my spouse to be there for me"; and (e) "My spouse encourages me to do things that are important to me." Summed items ranged from 5 to 20 (α = .84 for men, .87 for women). *Sexual compatibility* used the five questions: (a) "I have considered having a sexual relationship with someone other than my spouse/partner"; (b) "I feel that our sex life really adds a lot to our relationship."; (c) "I worry about my [spouse / partner] cheating on me."; (d) "We have had problems in our relationship because one of

us has become less interested in sex"; and (e) "I am satisfied with our sexual relationship." The summed scale of sexual compatibility ranged from 5 to 20 (α = .72 for men, .73 for women).

Our sixth, seventh, and eighth measures explore aspects of communication and conflict resolution. *Communication* was measured using the following five questions: (a) "I find it hard to tell my spouse certain things because I am not sure how he (she) will react"; (b) "My spouse and I discuss things together before making an important decision"; (c) "It is hard for me to talk to my spouse," (d) "My spouse listens to me when I need someone to talk to"; and (e) "I am afraid to tell me spouse things that I would tell my closest friends." After reverse coding items (a), (c), and (e), the five items were summed to create a communication scale ranging from 5 to 20 (α = .82 for men, .86 for women). *Conflict resolution* sums three statements assessing how couples resolve differences: (a) "I am satisfied with the way we handle our problems and disagreements"; (b) "Our agreements get too heated"; and (c) "When we are having a problem, my spouse often gives me the silent treatment". The final two measures were reverse coded, and the summed items created a scale of conflict resolution which ranged from 3 to 12 (α = .60 for men, .70 for women). Our final measure assesses the frequency of *relationship conflict*, utilizing three possible ways conflict can be manifest: "Think about serious disagreements you have had with your spouse in the past year. In the past year, how often has your partner: (a) "yelled or screamed at you"; (b) "treated you like an inferior"; and (c) "blamed you for his (her) problems." Response options ranged from 1 = *never* to 4 = *a few times a week or more*. Answers to these three items were reverse coded so higher scores reflected fewer negative behaviors. The conflict behavior scale ranges from 3 to 12 (α = .86 for men, .85 for women).

Independent Variables

Measures of Money Management and Arrangement

We identify two measures of financial organization: income management and ownership of bank accounts.[2] The income management variable is modeled after the Vogler and Pahl's household system (1994). The *female whole wage system* identifies households in which respondents report

having a woman manage all income and she gives her partner his share. The *male whole wage system* mimics the female system except respondents report the man managing the income. The *income pooling system* represents households where money is first pooled and then partners take what they need from the pool (or keep a little separate apart from the pool). The final system is called the *independent management system* and applies to households where both members keep their respective incomes separate.

The second measure of financial management is ownership of bank accounts. Respondents were asked to report whether they held joint bank accounts with their current partner and if they held separate personal accounts. Although the question does not distinguish between checking and savings accounts, we are able to generate four mutually exclusive categories: ownership of both joint and separate accounts; no joint and no separate account (the "unbanked"); no joint account but at least one respondent has a separate account; and lastly, joint with no separate accounts. Our study is the first we are aware of to include the unbanked, a particularly salient group among the less advantaged, and assess how it is related to relationship quality.

Other Indicators of Financial Hardship

Because our sample is composed of low-income couples, we have included a scaled measure of material and economic hardships. The variable value ranges from 0-10 and is a summation of ten questions related to any economic or housing-related hardship experienced during the past year including being behind in rent, eviction, phone disconnection due to nonpayment, no heat/electricity, not enough food for children, food insufficiency, spent down savings to pay expenses, and inability to afford medical care, transportation, or prescriptions.

We also include a dummy variable equal to one if the respondent reports have any physical, mental or other health condition limiting the type or amount of work they can perform. Current disabilities can account for a lack of income or employment (Winkler et al., 2005) and can contribute

to material hardship (Sullivan et al., 2008), both factors which can weigh strongly on the relationship quality of a couple.

Additional controls include race/ethnicity, a dummy variable if there's a child present from a prior relationship and another if they were previously married. Familial background controls include maternal educational attainment and parent's marital status throughout childhood. And lastly, characteristics of the current relationship include a dummy variable measuring whether the respondent was less than twenty years of age at the start of the relationship, the current relationship length, total number of children less than 18 years of age present in the household, and current union status. Although individuals could either be cohabiting or married, the married group was divided into those who cohabited prior to marriage and those who married directly, without cohabiting.

Analytic Approach

We first provide a description of the financial management system utilized by the low-income couples and dimensions of relationship quality before turning to the bivariate relationships between financial management systems and relationship quality among men and women. We then utilize multinomial logistic regression to assess the factors predicting various financial management and organizational approaches. We subsequently estimate multivariate OLS regression models to determine the relationship between income management, bank account ownership, and several dimensions of relationship quality. For the final OLS regressions, we fit individual-level models predicting the impact of our two main financial arrangements, and then include several other measures capturing potential financial strain, individual, and relationship characteristics. As reports of marital quality vary by sex, we run sex-specific models for all analyses. All regression models were estimated using multiple imputed data created from the imputation using chained equations (ICE) program for STATA (Royston, 2006) in order to maintain maximum sample sizes for all variables utilized in estimation.

Results

The initial examination of the fiscal management and organization practiced by the low-income couples in our sample is presented in Table 1, along with the other descriptive measures. Consistent with prior studies of income management, our results indicate the majority of men and women in our low-income sample (59%) report pooling. Female whole wage system is the next most frequent strategy for managing money, mentioned by over one-fifth of both men and women, while about ten percent of male and female respondents indicated they practices a male whole wage system. Of note is the small percentage – less than a tenth of both sexes – who indicated maintaining an independent fiscal management system.

[Table 1 about Here]

The banking practices of our couples also reflect the results of prior studies. Almost two-thirds of men with bank accounts reported keeping joint accounts only – nearly identical to the share reported in Treas' (1993) study of couples from the first (1984) wave of SIPP. Women were somewhat less likely to mention they kept only a joint account (60.6%). The proportion of men reporting they maintained a separate as well as a joint account, 17.0%, is again almost identical to reports from the earlier study (Treas, 1993), though for women this share is somewhat larger, at 18.8%. Somewhat more than ten percent of both men and women indicate they have only separate accounts. The remaining group, nearly nine percent of both men and women, hold neither joint nor separate accounts. This group, largely absent in previous studies, is therefore an important one, despite its size, as we expect such couples to be most disadvantaged, and to evidence the poorest relationship quality.

Our preliminary analysis of relationship quality (Table 2) indicates high mean scores on the various dimensions. Men report higher mean scores, on average, than women, especially on relationship satisfaction, commitment, and perceived commitment of their partner to their children. Conversely, women reported higher levels of sexual compatibility, though this never attained significance at conventional levels. Our bivariate results indicate considerable disparity in average relationship quality across household management systems. In most instances, men and women who

report income pooling have significantly higher mean levels, on average, of relationship quality than those utilizing female whole wage system; the exceptions are limited to women's reports of sexual compatibility, and men's conflict resolution processes. There are more significant differences between pooled income management and male whole wage system with regards to relationship quality, particularly for women; women report significantly lower mean levels of perceptions of partner's commitment to children, sexual compatibility, and conflict resolution, on average, in male whole wage versus pooled income management systems. Men also report significantly lower levels of relationship satisfaction and sexual compatibility in male whole wage versus pooled income management households. Although female whole wage systems are twice as prevalent as male whole wage systems, we find no significant differences in either men's or women's reports of relationship quality between these two practices. Last, all measures of relationship quality are significantly lower among those practicing independent management relative to pooled income systems, for both men and women.

Men and women with a joint but no separate account scored higher on all measures of relationship quality than did respondents with other banking combinations. For women there are more significant differences between the quality measures between keeping both a joint and separate account as opposed to only holding a joint account. Men holding both joint and separate accounts report significantly higher measures in relationship quality than those who only hold separate accounts, although this difference is not significant for emotional support or sexual compatibility. Additionally, for both females and males, we not only have higher reports of relationship quality when there is only a joint account compared to joint and separate, but the differences are significant for every relationship quality measure tested.

Table 3 reports the effects of controls for family background characteristics and individual attributes on income management systems and type of bank account(s). We find few significant predictors of income management systems for women or men. Among the women respondents, race differentiates women's likelihood of utilizing income pooling, with Black women being about three

times more likely to report independent management systems, and Hispanic women twice as likely to mention female whole wage system than their White counterparts; both of these indicators are only significant at the .10 level, perhaps because of small numbers of women who are racial minorities. Only having a child from a previous relationship at the start of the current union attains conventional levels of significance, sizably reducing the odds of utilizing a female whole wage system relative to income pooling. As for men, indicators of economic disadvantage reduce their odds of income pooling, particularly relative to maintaining separate money pots. Men whose mothers had less than a high school diploma are nearly three times more likely to maintain independent finances over income pooling than their counterparts whose mother had a high school degree. Having experienced parental divorce reduces the odds of establishing a shared income pot, across the board. Finally, currently cohabiting low-income men are nearly six times more likely to maintain separate income pots over pooling money as their counterparts who married directly. Overall, indicators of disadvantage serve as greater predictors that men will maintain independent financial management systems than women.

[Table 3 about Here]

Results from our analysis of bank account ownership indicate our models explain far more of the variance (over 17 percent for both women and men). For women, indicators of family disadvantage predict being unbanked, relative to having one joint account alone. Those whose mothers had less than a high school degree, and whose mothers were unmarried at their birth are 30 percent more likely to be unbanked than women whose mothers completed high school or were married at their birth. The effect of low maternal levels of education also reduces (by approximately 30-32%) men's odds of having only a joint bank account relative to separate or no accounts, when compared to men whose mothers finished high school, but these effects only reach weak significance levels. Individual attributes do, however, emerge as significant predictors of type of account men and women have. Black men are far less likely than are white men to have a joint account alone, and substantially more likely to either have separate accounts, or no accounts at all. Relationship status also differentiates account type, for

both men and women; those currently cohabiting are far more likely than those who directly married to have either separate accounts alone, or no account whatsoever, relative to joint accounts. Women who cohabited prior to marriage are also significantly more likely to maintain separate accounts, even after accounting for the length of time they'd been with their partner. Finally, for men, the longer they had been with their current partner, the less likely they were to be unbanked.

What is the association between fiscal arrangements and our eight dimensions of relationship quality measured? We turn now to our final results, which are run separately for women and men. Two models are presented for each measure. The first includes controls for our two main independent variables of interest (how the household allocates fiscal responsibility, and the form of bank account ownership), with Model 2 including the other controls. Results for the women are presented in Table 4. The financial measures, on their own, account for 5 to 11 percent of explained variance. Couples who manage their finances separately report significantly lower levels of relationship satisfaction, relationship commitment, perceptions that their partner is committed to the children, intimacy and emotional support, sexual compatibility, communication, and the two indices of conflict resolution and frequency than do couples sharing fiscal management. Clearly, the separate pot system undermines trust in the relationship, but also undermines perceptions of support, reduces communication, and increases conflict.

[Table 4 about Here]

There are fewer consistent significant effects when couples rely on the female or male whole wage system. Among couples where the woman is responsible for handling the finances, women report significantly lower levels (at the .05 level) of intimacy and emotional support, heightened conflict, and a weaker belief the partner is committed to their child than when the finances are shared. The effect sizes are on the order of six-tenths of a point, net of other controls. But when women report male control of finances similar negative outcomes are also seen, with significantly lower levels of intimacy/emotional support, communication, and both conflict frequency and poorer conflict resolution

processes. In fact, there are no significant differences in relationship quality measures when the woman reports they rely on the female whole wage system or the male whole wage system, once all background controls are included. While neither are more optimal than sharing the responsibility, we find no evidence a female whole wage system has any more onerous an effect on relationship quality than reliance on a male whole wage system.

As for how the arrangement of bank accounts shapes relationship quality, once again the shared system – having a joint account with no separate accounts – is associated with better relationship quality. Even when couples have a joint account, but (at least) one partner has a separate account, women report lower levels of relationship satisfaction, commitment to the relationship, perceptions that their partner is committed to the children, intimacy and social support, and frequency of relationship conflict than when partners have only a joint account. The negative effect of having only separate accounts, relative to only a joint account, is generally even worse, particularly for commitment to the relationship and perceptions of partner's commitment to children. There are no significant difference across any of the relationship qualities measured between women who report having both joint and separate accounts and those who no accounts. Although we hypothesized the worst relationship quality would be demonstrated by those with no bank account, either joint or separate, relative to couples with joint accounts, none of these coefficients ever attain statistical significance at conventional levels ($\leq .05$) in the full model. In fact, the unbanked demonstrate significantly higher levels of relationship satisfaction, intimacy and emotional support, and better communication than do women who report separate accounts only. Perhaps poverty is not such a culprit affecting relationship quality (net of controls) as is the perceived distrust demonstrated by maintaining separate accounts.

Our other measures of economic challenges operate as expected. The number of hardships women report their family experienced in the past year is negatively associated with all indicators of relationship quality. Current health limitations have a more constrained effect, negatively associated

only with the measures of intimacy and emotional support, and sexual compatibility. The effect of family background characteristics is also modest; women whose mothers were more highly educated demonstrate significantly stronger beliefs in partner's commitment to children and feelings of intimacy and emotional support than did women whose mothers obtained only a high school diploma. As the literature suggests, women who were cohabiting at the time of their interview reported significantly lower levels of commitment to their relationship than women who married their partner directly. Those who cohabited prior to marrying their spouse also reported poorer conflict resolution processes than their married counterparts who did not cohabit. Of note, however, are no significant differences between currently cohabiting women and those who cohabited prior to marriage on any of the eight measures of relationship quality (results not shown). The final control, duration of the union, had the expected negative association on relationship satisfaction, perceptions that partner was committed to the children, intimacy and emotional support, communication, and frequency of conflict.

[Table 5 about Here]

The results for men are quite similar to those found for women (Table 5). Couples who share fiscal management report significantly greater levels of relationship quality than do those who maintain independent financial management systems on six of the eight dimensions measured. Fiscal management system, however, appears to be less associated with conflict – both frequency and resolution – among the men in our sample. Men who report relying on the female whole wage system (relative to pooled) perceive their partner to be less committed to the children and report poorer communication, but men who report the couples utilizes the male whole wage system also report poorer communication. Again, we find no significant differences in relationship quality when men report utilizing either female whole wage or male whole wage system. Whereas bank accounting systems were extremely salient for the women respondents, they appear to be far less salient for the men in our sample. While the maintenance of separate accounts results in lower levels of relationship satisfaction and poorer conflict resolution processes, none of these differences remain significant upon

including background controls. In other words, among the men maintenance of a joint account is not associated with any greater benefit to the relationship than if the couple had joint and separate accounts, only separate accounts, or even no accounts.

The background controls operated in somewhat different ways for the men in the sample than the woman. Whereas the number of hardships experienced in the past year is negatively associated with all the indicators of relationship quality for women, it was adversely associated with only four of men's indicators of relationship quality: relationship satisfaction, sexual compatibility, communication, and conflict resolution processes. Men with health limitations also reported lower relationship satisfaction, poorer perception that their partner was committed to the children, lower levels of intimacy and social support, and lower reports of sexual compatibility. There is more evidence for men that poor relationship skills are transmitted across the generations (e.g., Sassler et al., 2009); men whose mothers were unmarried reported significantly lower levels of relationship satisfaction and intimacy/emotional support, as well as poorer communication and conflict resolution processes. Cohabiting men also report lower levels of relationship satisfaction and commitment, as well as sexual compatibility, as men who married without cohabiting with their spouse. Currently cohabiting men also report significantly lower levels of relationship satisfaction and commitment to the relationship than do men who cohabited prior to marriage, and also report being far less sexually compatible (results not shown). That is notable, as the results do not indicate men who cohabited prior to marriage differ significantly than those who wed directly. Finally, men's relationship duration is negatively associated with intimacy and emotional support, sexual compatibility, and conflict resolution processes.

Discussion and Conclusion

Supporting and strengthening marriage and couple relationships has been on the forefront of the public policy agenda, with numerous states launching public and community-based initiatives designed to stabilize families (Dion, 2005). While many of these programs have been focused on improving communication and various relationships skills, our work highlights the need for additional

attention to the too seldom discussed area of family finances. Our paper is among the first to directly explore how money management and control are related to various dimensions of relationship quality. The results indicate that the way households arrange their finances (shared pot versus privatized bill-paying) are highly salient for women and men. While we cannot ascertain whether couples maintain independent bill-paying arrangements because they are dissatisfied with prior experiences, or if they assess their relationships as less trustworthy and committed because they do not foresee sharing the responsibilities in the future, we do know couples practicing independent money management report lower levels of intimacy, poorer communication, and even rate their sexual compatibility as worse than when couples share the responsibility. Independence in financial matters for the couples in our sample, then, was not beneficial to relationship quality.

That men and women respond differently to the array of banking systems available suggests women continue to remain more reliant on, and more watchful over, men's purse than men are over women's. The presence of a separate account – even when there is also a shared bank one – may trigger concerns men are holding back from their families, elevate concerns over infidelity (Edin et al., 2004), or signify one has a foot out the door. Our findings suggest women adhere to the belief couples should share a bank account, and cast a distrustful eye on separately held money. In fact, they would apparently prefer both partners have no account – neither joint nor separate. Why men are less affected by the bank account situation is something of a puzzle. Men may be better able to obtain work that pays directly, and the respondents in our sample are more than twice as likely to rely on the woman to take charge of the finances (female whole wage system) than for the man in the family to do so. They may also have had their wages garnished by the government, for example to pay for child support, and may have other incentives to hide bank accounts.

Previous research has found that money is not the most frequent source of conflict in the home (Papp et al., 2009), though money-related conflicts often last longer than discussions on other discussions on tense topics, and are often recurrent. Our results suggest that while couples may

disagree over the assignment of responsibility for bills or why particular spending occurred, dissatisfaction with how the family fiscal situation is arranged may also be reflected in various ways – lower levels of relationship satisfaction or commitment, sexual withholding, or a belief that one's partner is not there for the children – that may on their face not appear to be about how much money a couple has. Our findings call for the need for additional study on how couples arrive at their financial arrangements. Additional support with becoming fiscally literate, programs designed to build couple-level wealth, and more open dialogue about what accounts symbolize could be included in relationship-skills courses geared towards less advantaged couples. Recent growing levels of economic insecurity and unemployment among low-income couples with children make such programmatic efforts increasingly important.

Our study is not without limitations. As our data is cross-sectional, we are unable to discern whether conflicts over money management resulted in the establishment of separate accounts or independent management systems. Causal statements cannot be made about the direction of the effects observed. Our sample also contained too few minority respondents to determine whether there is much variation among a sample selected to be economically disadvantaged. Nonetheless, our results do highlight the need to better understand the ways couples organize and manage their finances, as well as if other asset forms (homes, cars, access to credit) mediate or improve observed outcomes.

The findings from this study must also be interpreted in the context of the broader economic climate in place when the data was collected. The economy was still quite strong in 2005 and 2006, with plentiful service jobs available for respondents with only moderate levels of schooling. The recent economic recession, which economists peg to 2007, has dramatically altered the situation, and disadvantaged couples have increasingly faced home foreclosure, job loss, and a credit crunch. The fiscal arrangement of less advantaged families may now be an even more salient topic with regards to family functioning, particularly for those families experiencing economic challenges, such as home or

job loss or underemployment. Relationship clinicians should be aware of the myriad aspects of relationship quality fiscal issues affect.

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[1] There is a fourth system-housekeeping allowance system –one spouse pays for most household items, but gives an allowance (or pin money) to the other spouse to pay for certain goods.

[2] Original models included dummy variables for access to consumer credit and homeownership; however, they rarely attained statistical significance except for two quality variables for males: relationship commitment and frequency of relationship conflict, so for the sake of parsimony we dropped them from the model.

Table 1. Means (standard deviations) for independent variables used in analysis, by sex

	Men		Women	
INDEPENDENT VARIABLES	Means	Std. Dev.	Means	Std. Dev
Income Management				
Pooling System	0.593	0.022	0.586	0.021
Female Whole Wage System	0.216	0.018	0.228	0.018
Male Whole Wage Sytem	0.118	0.014	0.094	0.013
Independent Management System	0.073	0.011	0.092	0.012
Bank Accounts				
Joint, No Separate	0.637	0.021	0.606	0.021
Joint and Separate	0.170	0.017	0.188	0.017
No Joint, Separate	0.106	0.014	0.118	0.014
No Joint, No Separate	0.087	0.012	0.088	0.012
Owns home where currently resides	0.647	0.021	0.653	0.020
Access to Consumer Credit	0.561	0.022	0.581	0.022
FAMILY BACKGROUND CHARACTERISTICS				
Family Structure as Child (Married, intact family)				
Married, intact family	0.624	0.021	0.593	0.021
Never married mother/don't know	0.087	0.012	0.114	0.014
Parent's divorced	0.290	0.020	0.293	0.020
Maternal Education				
Less than high school	0.315	0.020	0.267	0.019
High School	0.475	0.022	0.411	0.021
More than high school	0.210	0.018	0.322	0.020
INDIVIDUAL ATTRIBUTES				
Less than 20 years at start of current relationship	0.166	0.016	0.344	0.020
Race				
Non-Hispanic White	0.869	0.015	0.895	0.013
Black	0.060	0.010	0.042	0.009
Hispanic	0.071	0.011	0.063	0.010
Union Experience				
Previously Married	0.255	0.019	0.199	0.017
Educational Attainment				
Less than high school	0.095	0.013	0.087	0.012
High school	0.349	0.021	0.322	0.020
Some college education	0.365	0.021	0.401	0.021
Bachelor's degree or more	0.191	0.017	0.190	0.017
Hardships Experienced in Past Year (#)	2.087	0.093	2.274	0.097
Current Health Limitation	0.192	0.017	0.193	0.017
Relationship Status				
Married directly	0.394	0.021	0.392	0.021

Table 2. Mean Relationship Satisfaction, Overall and by Income Management and Financial Organization System

	TOTAL		Female Whole Wage System		Male Whole Wage System		Pooling System		Independent Management System		Significant Difference	Significant Difference
RELATIONSHIP QUALITY MEASURES	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**
Relationship Satisfaction	8.128	8.381	8.058	8.244	7.939	8.379	8.409	8.602	6.801	6.991	b,c,d,e,f	b,c,e,f
	0.086	0.080	0.170	0.209	0.315	0.214	0.100	0.083	0.385	0.418		
Commitment to the Relationship	13.326	13.647	13.258	13.415	13.034	3.477	13.688	13.944	11.571	12.025	b,c,d,e,f	b,c,d,e,f
	0.101	0.095	0.211	0.220	0.300	0.251	0.120	0.110	0.382	0.477		
(Perceptions of) Partner's Commitment to child	12.976	13.752	12.632	13.525	13.228	13.611	13.337	14.021	11.486	12.426	b,c,e,f	b,c,d,e,f
	0.111	0.086	0.243	0.194	0.353	0.232	0.129	0.107	0.423	0.339		
Intimacy/Emotional Support	16.274	16.570	16.072	16.260	15.792	16.257	16.814	16.950	13.907	14.806	b,c,d,e,f	b,c,d,e,f
	0.139	0.125	0.291	0.286	0.409	0.346	0.163	0.155	0.571	0.436		
Sexual Compatibility	15.400	15.354	15.301	14.903	15.022	15.257	15.737	15.696	13.876	14.007	c,e,f	b,e,f
	0.134	0.133	0.252	0.312	0.418	0.372	0.171	0.168	0.497	0.489		
Communication	15.635	15.964	15.385	15.605	14.797	15.068	16.171	16.420	13.701	14.596	b,c,d,f	b,c,d,f
	0.148	0.133	0.299	0.304	0.494	0.389	0.176	0.163	0.617	0.450		
Conflict Resolution Processes	8.810	8.726	8.677	8.637	8.389	8.466	9.137	8.920	7.433	7.814	b,c,e,f	c,d,f
	0.091	0.086	0.180	0.193	0.277	0.216	0.113	0.112	0.332	0.321		
Frequency of Relationship Conflict	9.856	9.816	9.506	9.587	9.338	9.259	10.179	10.094	8.984	9.150	b,d,f	b,d,f
	0.100	0.101	0.219	0.228	0.364	0.301	0.121	0.124	0.348	0.369		

Note: Underlined coefficients indicate significant difference ($p \leq .05$) between
Note: Within-Sex significant differences are denotes with the following subscripts:
a denotes significant difference between female whole wage system and male whole wage system;
b denotes significant difference between female whole wage system and pooling whole wage system;
c denotes significant difference between female whole wage system and Independent Management System;
d denotes significant difference between male whole wage system and pooling system;
e denotes significant difference between male whole wage system and Independent management system;
f denotes significant difference between pooling system and Independent management system;

	Joint and Separate Accounts		No Joint, No Separate		Joint, No Separate		No Joint, Separate		Significant Difference	Significant Difference
RELATIONSHIP QUALITY MEASURES	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**
Relationship Satisfaction	7.726	8.250	8.188	8.072	8.422	8.609	7.304	7.524	b,e,f	b,c,d,f
	0.218	0.211	0.272	0.357	0.096	0.084	0.323	0.306		
Commitment to the Relationship	12.921	13.629	12.358	12.941	13.825	13.894	12.133	12.757	b,c,d,e,f	c,d,f
	0.236	0.208	0.296	0.334	0.115	0.110	0.348	0.370		
(Perceptions of) Partner's Commitment to child	12.495	13.678	12.935	13.455	13.354	13.922	11.912	13.030	b,f	c,f
	0.271	0.198	0.346	0.371	0.132	0.102	0.342	0.312		
Intimacy/Emotional Support	15.662	16.469	16.214	16.489	16.731	16.728	14.980	15.088	b,f	f
	0.331	0.291	0.466	0.502	0.163	0.147	0.484	0.430		
Sexual Compatibility	14.688	15.049	15.297	15.171	15.836	15.534	14.401	14.755	b,f	f
	0.325	0.299	0.428	0.560	0.161	0.162	0.415	0.431		
Communication	15.047	15.910	15.392	15.665	16.132	16.166	14.262	14.912	b,e,f	c,f
	0.336	0.309	0.508	0.517	0.180	0.158	0.503	0.456		
Conflict Resolution Processes	8.639	8.648	8.454	8.524	9.123	8.903	7.742	7.909	b,c,d,e,f	c,e,f
	0.200	0.208	0.336	0.328	0.110	0.104	0.277	0.284		
Frequency of Relationship Conflict	9.344	9.970	9.589	9.781	10.159	9.897	9.238	9.075	b,e,f	c,e,f
	0.257	0.227	0.316	0.334	0.119	0.125	0.315	0.350		

a denotes significant difference between joint & separate and no joint & no separate;
b denotes significant difference between joint & separate and joint, no separate;
c denotes significant difference between joint & separate and no joint, separate;
d denotes significant difference between no joint & no separate and joint & no separate;
e denotes significant difference between no joint & no separate and no joint, separate;
f denotes significant difference between joint & no separate and no joint, separate;

Table 3. Association between Background Characteristics and Income and Bank Account Management System: Relative Risk Ratios from Multinomial Logistic Regressions

	Income Management System						Bank Account System					
	Women			Men			Women			Men		
INDEPENDENT VARIABLES	Female Whole Wage System	Male Whole Wage System	Independent Management System	Female Whole Wage System	Male Whole Wage System	Independent Management System	Joint and Separate Accounts	No Joint, No Separate	No Joint, Separate	Joint and Separate Accounts	No Joint, No Separate	No Joint, Separate
	vs. Income Pooling			vs. Income Pooling			vs. Joint, No Separate Account			vs. Joint, No Separate Account		
FAMILY BACKGROUND CHARACTERISTICS												
Maternal Education (High School Degree)												
Less than high school	-0.026	0.165	-0.155	-0.060	0.112	1.020 *	0.257	0.899 *	0.429	0.014	0.680 +	0.705 +
More than high school degree	-0.170	-0.064	0.059	-1.189	-0.240	0.182	0.171	0.101	0.121	0.022	-0.956	-0.417
Family Structure as Child (Married, intact family)												
Never married mother/ Don't Know	0.227	-0.014	0.230	0.087	0.160	-0.122	-0.220	1.342 **	-0.518	0.356	-0.809	-0.871
Parent's divorced	0.038	0.345	0.569	0.481 +	0.602 +	0.734 +	0.089	0.154	0.025	0.281	-0.051	0.519
INDIVIDUAL ATTRIBUTES												
Race (Non-Hispanic White)												
Black	0.002	NA	1.093 +	-0.948	-0.372	0.143	0.925	0.882	2.501	1.492 *	2.064 **	2.715 **
Hispanic	0.737 +	0.108	0.842	0.067	0.420	0.422	0.302	0.908	1.208 +	-0.538	0.058	0.051
Age at start of current relationship (<20 yrs)	-0.351	-0.376	0.019	-0.162	0.001	-0.073	-0.141	0.176	-0.081	-0.133	0.025	0.787
Child from Previous Relationship	-0.717 *	0.011	0.255	-0.104	-0.392	0.730	0.106	0.422	0.303	0.567	0.663	0.888 +
Previously Married	0.099	-0.811	-0.472	-0.119	0.142	-0.051	0.177	0.171	-0.425	-0.355	-0.141	0.279
Relationship Status (Married directly)												
Currently cohabiting	0.367	0.788	2.065	0.641	0.064	1.734 **	1.057 +	3.739 **	5.188 **	0.296	3.618 **	3.906 **
Cohabited prior to marriage	0.414 +	0.156	0.535	-0.037	0.024	0.182	0.499 +	0.949 +	2.192 **	0.024	0.746	1.014 +
Duration of Current Relationship	-0.001	0.001	-0.002	0.001	0.000	-0.004	-0.002	-0.003	-0.003	-0.002	-0.006 *	-0.004
- 2 Log Likelihood	-579.302			-542.566			-507.279			-460.688		
Pseudo- R-squared	0.056			0.066			0.173			0.172		
Number of cases	563			532			563			532		

Table 4. Associations between Measures of Income Management, Bank Account Ownership, Background Characteristics, and Relationship Quality, for Women

	Relationship Satisfaction		Commitment to Relationship		Partner's Commitment to Child(ren)		Intimacy/ Emotional Support		Sexual Compatibility		Communication		Conflict Resolution Processes		Frequency of Relationship Conflict	
INDEPENDENT VARIABLES	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
INCOME MANAGEMENT																
Household Allocative System (Pooling System)																
Female Whole Wage System	-0.319	-0.313	-0.391 +	-0.342	-0.665 *	-0.673 **	-0.692 *	-0.641 *	-0.393	-0.334	-0.745 *	-0.665 +	-0.424 *	-0.389 +	-0.643 **	-0.583 *
Male Whole Wage System	-0.410	-0.553 +	-0.446	-0.567 +	0.000	-0.114	-0.921 +	-1.038 *	-0.585	-0.699	-1.250 *	-1.435 **	-0.659 *	-0.776 *	-0.724 *	-0.815 *
Independent Management System	-1.288 **	-1.233 **	-1.411 **	-1.357 **	-1.351 **	-1.419 **	-2.446 **	-2.406 **	-1.346 **	-1.087 *	-1.861 **	-1.725 **	-1.251 **	-1.203 **	-0.821 *	-0.772 *
Bank Account Ownership (joint, no separate)																
Joint and Separate	-0.533 *	-0.446 *	-0.722 **	-0.593 *	-0.739 *	-0.716 *	-0.754 *	-0.713 *	-0.964 **	-0.854	-0.824 *	-0.688 +	-0.303	-0.182	-0.676 *	-0.543 *
No Joint, Separate	-0.698 *	-0.521 +	-1.229 **	-0.763 *	-1.029 **	-1.244 **	-0.956 *	-0.906 +	-0.990 *	-0.604	-1.270 *	-0.778	-0.964 **	-0.626 +	-0.637	-0.388
No Joint, No Separate	-0.013	0.235	-1.227 **	-0.699 +	-0.288	-0.383	-0.095	0.193	-0.295	0.208	-0.400	0.301	-0.434	-0.060	-0.423	-0.028
Hardships Experienced in Past Year (#)		-0.179 **		-0.137 **		-0.206 **		-0.207 **		-0.251 **		-0.280 **		-0.188 **		-0.271 **
Current Health Limitation		-0.402 +		-0.028		-0.379		-0.719 *		-0.836 *		-0.576		-0.223		-0.482 +
FAMILY BACKGROUND CHARACTERISTICS																
Family Structure as Child (Married, intact family)																
Never married mother/ Don't Know		-0.324		-0.064		-0.083		-0.397		-0.335		-0.564		-0.121		-0.482
Parent's divorced		0.282		0.226		0.200		0.402		-0.032		0.468		0.333 +		0.196
Maternal Education (High School Degree)																
Less than high school		0.028		-0.266		0.245		0.184		-0.061		0.114		-0.010		0.183
More than high school degree		0.031		0.242		0.560 *		0.694 *		0.038		0.532		0.289		0.464 *
INDIVIDUAL / RELATIONSHIP ATTRIBUTES																
Race (Non-Hispanic White)																
Black		-1.068		-0.687		-0.276		-0.619		-1.469 *		-1.067		-0.381		0.240
Hispanic		0.015		-0.543		-0.245		-0.602		-0.509		-0.689		-0.212		-0.100
Young at Start of Relationship (<20 years)		-0.160		-0.288		-0.291		-0.369		-0.357		-0.539 +		-0.299		-0.005
Previously married		-0.137		-0.414		-0.370		-0.171		0.180		-0.212		0.052		0.123
Relationship Status (Married directly)																
Currently cohabiting		-0.186		-0.835 *		0.414		-0.144		-0.464		-1.005 +		-0.598 +		-0.504
Cohabited prior to marriage		-0.303		-0.370 +		-0.034		-0.203		-0.200		-0.605 +		-0.406 *		-0.397 +
Number of children in household		-0.038		0.182 *		0.002		0.020		0.221 +		0.129		-0.019		0.000
Duration of Union (since coresidence)		-0.003 **		-0.003 +		-0.005 **		-0.005 *		-0.003 +		-0.005 **		-0.001		-0.003 *
Constant	8.554 **	9.710 **	13.975 **	14.593 **	13.561 **	14.640 **	17.012 **	18.141 **	15.993 **	16.944 **	16.441 **	17.896 **	9.286 **	10.038 **	10.362 **	11.368 **
Observations	563	563	563	563	563	563	563	563	563	563	563	563	563	563	563	563
R-squared	7.0%	16.9%	10.7%	16.9%	6.6%	15.6%	8.1%	15.3%	6.9%	15.1%	4.8%	16.4%	7.7%	15.3%	4.9%	12.6%

Note: ** $p \leq .01$; * $p \leq .05$; $^{+}$ $p \leq .10$.

Table 5. Associations between Measures of Income Management, Bank Account Ownership, Background Characteristics, and Relationship Quality, for Men

	Relationship Satisfaction		Commitment to Relationship		Partner's Commitment to Child(ren)		Intimacy/ Emotional Support		Sexual Compatibility		Communication		Conflict Resolution Processes		Frequency of Relationship Conflict	
INDEPENDENT VARIABLES	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Income Management																
Household Allocative System (Pooling System)																
Female Whole Wage System	-0.367 +	-0.312	-0.523 *	-0.426 +	-0.486 *	-0.434 *	-0.684 *	-0.564 +	-0.774 *	-0.587 +	-0.792 *	-0.752 *	-0.281	-0.275	-0.496 *	-0.398743
Male Whole Wage System	-0.156	-0.168	-0.409	-0.418	-0.351	-0.351	-0.654 +	-0.658 +	-0.371	-0.343	-1.253 **	-1.295 **	-0.370	-0.401	-0.768 *	-0.755553
Independent Management System	-1.264 **	-1.151 **	-1.551 **	-1.362 **	-1.344 **	-1.281 **	-2.036 **	-1.900 **	-1.498 **	-1.315 *	-1.430 *	-1.270 *	-0.727 *	-0.672 +	-0.667	-0.474067
Bank Account Ownership (joint, no separate)																
Joint and Separate	-0.294	-0.217	-0.172	-0.129	-0.176	-0.153	-0.142	-0.077	-0.420	-0.293	-0.174	0.017	-0.220	-0.126	0.095	0.227199
No Joint, Separate	-0.675 *	-0.391	-0.610 +	-0.172	-0.449	-0.455	-0.226	0.016	-0.305	0.197	-0.727	-0.186	-0.745 *	-0.504	-0.586	-0.132957
No Joint, No Separate	-0.360	0.005	-0.731 *	-0.158	-0.284	-0.193	0.041	0.382	-0.158	0.514	-0.337	0.338	-0.292	0.023	-0.061	0.532246
Hardships Experienced in Past Year (#)		-0.087 *		-0.043		-0.074 +		-0.106 +		-0.175 *		-0.159 *		-0.112 *		-0.139229
Current Health Limitation		-0.433 *		-0.449		-0.602 **		-0.743 *		-0.884 **		-0.396		-0.349		-0.482071
FAMILY BACKGROUND CHARACTERISTICS																
Family Structure as Child (Married, intact family)																
Never married mother/ Don't Know		-0.767 *		-0.539		-0.565 +		-1.390 **		-0.876		-1.552 **		-0.717 *		-0.835056
Parent's divorced		-0.212		0.034		-0.062		-0.235		-0.519 +		-0.333		-0.063		-0.237893
Maternal Education (High School Degree)																
Less than high school		0.142		-0.013		0.187		0.014		0.343		0.252		-0.164		-0.084007
More than high school degree		-0.269		-0.080		-0.214		-0.282		-0.070		-0.459		-0.368		0.100384
INDIVIDUAL / RELATIONSHIP ATTRIBUTES																
Race (Non-Hispanic White)																
Black		0.403		-0.018		0.623		0.140		0.072		-0.466		-0.158		0.129826
Hispanic		0.271		-0.448		0.203		-0.001		-0.121		-0.043		0.230		-0.183362
Young at Start of Relationship (<20 years)		0.148		0.231		0.393 +		0.366		-0.205		0.229		0.062		0.203509
Previously married		0.036		0.226		-0.154		-0.023		0.377		-0.276		-0.005		-0.010611
Relationship Status (Married directly)																
Currently cohabiting		-0.862 **		-1.280 **		-0.229		-0.822		-1.565 **		-1.009 +		-0.519		-0.663383
Cohabited prior to marriage		-0.276		-0.393 +		-0.219		-0.097		-0.401		-0.299		-0.337 +		-0.239207
Number of children in household		0.016		0.166 +		0.006		0.071		0.221 +		0.241 *		0.041		-0.045043
Duration of Union (since coresidence)		-0.001		-0.002		-0.002		-0.006 **		-0.004 *		-0.004 +		-0.003 *		0.001
Constant	8.727 **	9.294 **	14.067 **	14.340 **	14.089 **	14.670 **	16.975 **	18.197 **	15.767 **	16.624 **	16.498 **	17.262 **	9.023 **	9.909 **	10.114 **	10.6232 **
Observations	532	532	532	532	532	532	532	532	532	532	532	532	532	532	532	532
R-Squared	4.9%	12.6%	6.9%	12.7%	4.7%	11.7%	4.4%	11.6%	5.5%	11.1%	3.0%	8.9%	3.6%	9.5%	2.9%	10.9%