Romantic Partner Financial Behavior, Depressive Symptoms, and Relationship Satisfaction: The Moderating Roles of Gender and Attachment

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Abstract

We examined how romantic partners’ positive financial behaviors are associated with young adults’ own depressive symptoms and relationship satisfaction, as moderated by gender and romantic attachment.

Results show that greater RPPFB is beneficial for
• women and men- more for women- specific to lower depressive symptoms;
• those higher in attachment avoidance specific to relationship satisfaction.

Background

For young adults (YAs), the transition to adulthood encompasses several interconnected domains: financial stability, romantic partnerships, and mental health.

Spouses financially influence partners’ well-being, and romantic partners’ positive financial behaviors (RPPFB) is beneficial for YAs’ relationship satisfaction and mental health (Curran et al., 2017; Dew, 2008, 2011; Serido et al., 2016).

We extend prior research by
• Examining the moderating roles of gender and attachment style in associations from RPPFB to individuals’ relationship satisfaction and depressive symptoms.
• Including multiple financial socialization agents are included in our study (Furstenberg, 2014).

Methods

Participants:
633 YAs (male = 222; M_age = 28.42) from Arizona Pathways to Life Success for University Students Project (APLUS). Data were from Wave 4.

Measures:
relationship satisfaction (3 items; Schumm et al., 1983),
depressive symptoms (4 items; Eccles, 1983), romantic partners’ positive financial behaviors (6 items; Serido et al., 2015), and attachment anxiety/avoidance (7 items; Wei et al., 2007).

Analyses:
Using Mplus 7.4 to conduct structural equation model.

Results

• Greater RPPFB is associated with lower depressive symptoms and higher relationship satisfaction.
• Gender moderated association between RPPFB and depressive symptoms, with stronger association identified among females than males.

Conclusions and Implications

• Gender roles: Men may be expected to exhibit positive financial behaviors for both themselves and their romantic partner (Dew, 2016).
• RPPFB may be regarded as evidence for the partner to be viewed as trustworthy by more avoidant individuals who otherwise minimize contributions of romantic partners and are instead self-reliant (Mikulincer & Shaver, 2012).

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