

Relationships between management of money, dyadic adjustment and marital conflict

Relações entre gestão de dinheiro, ajuste díadico e conflito conjugal

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Abstract. The exercise of conjugality is complex and requires an emotional and financial investment from the spouses. This article is the result of an empirical study with a quantitative design. The relationships between the meanings of money, money management, dyadic adjustment and marital conflict were investigated in a Brazilian sample of 246 married individuals. The positive meaning given to money was positively related to shared money management system, greater dyadic adjustment and lower indices of conflict between the couples. Couples that used the shared money management system presented greater dyadic adjustment and lower indices of conflict. On the other hand, the levels dyadic adjustment and conflict between the couples were similar between total management of expenditures system and independent money management system. The shared money management system may be classified as a positive way for couples managing their finances.

Keywords: meaning and management of money, dyadic adjustment, marital conflict.

Resumo. O exercício da conjugalidade é complexo e exige um investimento afetivo e financeiro dos cônjuges. Este artigo resulta de uma pesquisa empírica com delineamento quantitativo. Investigou-se as relações existentes entre os significados do dinheiro, manejo do dinheiro, ajustamento díadico e conflito conjugal em uma amostra brasileira com 246 indivíduos casados. O significado positivo atribuído ao dinheiro relacionou-se com a forma positiva de manejo compartilhado do mesmo, um maior ajustamento díadico e menores índices de conflito entre os casais. Os casais que adotaram as práticas de manejo compartilhado apresentaram índices mais altos de ajustamento díadico e menores índices de conflito. Por outro lado, os índices de ajustamento díadico e de conflitos entre casais foram similares entre aqueles

que utilizaram o gerenciamento total dos gastos e a gestão independente do dinheiro. O manejo compartilhado pode ser classificado como uma forma positiva de os casais gerenciarem suas finanças.

Palavras-chave: significado e manejo do dinheiro, ajustamento diádico, conflito conjugal.

Conjugalidade pode atualmente ser experienciada e conceptualizada de diferentes maneiras. Contudo, sua complexidade e o desafio de satisfatoriamente reconciliar dois indivíduos e a conjugalidade são inegáveis, pois os cônjuges tendem a experimentar ambivalência em relação a desejos individuais e matrimoniais. No casamento contemporâneo, os cônjuges podem enfrentar níveis mais altos de intolerância em relação à insatisfação das expectativas individuais. Além disso, um maior número de requisitos para a manutenção da união pode ser identificado, devido às mudanças socio-econômicas e culturais (Féres-Carneiro, 1998; Féres-Carneiro e Diniz-Neto, 2010; McGoldrick, 2005; Zordan *et al.*, 2009).

O dinheiro é um fator que influencia o relacionamento matrimonial. Uma das principais mudanças presentes no exercício da conjugalidade está relacionada ao poder financeiro de ambos os cônjuges e aos múltiplos significados que o dinheiro possui. Ele possui múltiplos significados, pois é um objeto simultaneamente universal e específico para as culturas (Moreira, 2002). Os significados atribuídos ao dinheiro vão além de sua presença material e o relacionamento não é puramente econômico (Russo, 2011).

A carga de significados impressa no dinheiro é permeada por fundações ancoradas em valores morais e religiosos, bem como aspectos relacionados a como as pessoas podem ganhar e gerenciar o dinheiro para multiplicá-lo. Pela lógica da multiplicação, há a ilusão de que o dinheiro, assim como a satisfação das necessidades cotidianas, garante a complementação das necessidades criadas pela sociedade contemporânea. Alguns casais possuem contratos secretos e a questão do dinheiro não é mencionada, a fim de evitar discussões e criar riscos de crises no relacionamento (Capriles, 2005).

Os aspectos simbólicos relacionados ao dinheiro são construídos ao longo do ciclo de vida dos indivíduos, influenciados por aspectos familiares, pessoais, culturais e sociais que afetam a maneira como é gerenciado. Por exemplo, as mulheres apresentaram diferentes respostas emocionais ao gerenciamento do dinheiro matrimonial no estudo de Bisdee, Daly e Price (2012). Os autores identificaram três padrões: os “aceptores” que aceitam in-

igualdade e a dominância financeira de seus maridos; os “resentidos” que reconhecem essas desigualdades, porém, ressentem-se; e os “modificadores/resistentes”, que obtêm independência e poder em seus relacionamentos.

Considerando os diferentes significados atribuídos ao dinheiro, a diversidade de formas de relacionamentos íntimos, estratégias de gerenciamento do dinheiro e sua influência nesses relacionamentos precisam ser investigadas, pois classificar o gerenciamento do dinheiro matrimonial com base em arranjos financeiros objetivos parece não contemplar a complexidade presente nesses acordos ou o acesso de cada cônjuge ao dinheiro. Ripoll-Núñez e Arrieta (2012) identificaram cinco sistemas de gerenciamento do dinheiro: (i) salário integral, (ii) verba, (iii) fundo comum, (iv) gerenciamento independente e (v) gerenciamento independente com fundo comum. Quanto mais os cônjuges percebem seu relacionamento como permanente e comprometido, maior a tendência de tratar o dinheiro como um recurso coletivo do relacionamento (Burgoyne *et al.*, 2010; Laporte e Schellenberg, 2011).

Além disso, mudanças no gerenciamento do dinheiro são identificadas ao longo do ciclo matrimonial. Fatores que influenciam essas mudanças podem ser pragmáticos (compra de um imóvel ou nascimento de um filho) e ideológicos (relacionados à autonomia). Os casais que optam por uma divisão clara em relação ao dinheiro fazem isso para manter sua identidade financeira e autonomia. Contudo, esse gerenciamento, que no início do ciclo matrimonial parece apropriado para ambos os cônjuges, pode gerar desigualdades quando, por exemplo, as mulheres reduzem seu trabalho para cuidar das crianças (Burgoyne *et al.*, 2007). Mesmo que a divisão de recursos e responsabilidades continue a ser o padrão comum, mais famílias optaram por sistemas de gerenciamento financeiro independente. Esse aumento pode levar a desigualdades de gênero devido à falta de reconhecimento do valor do trabalho doméstico e do cuidado familiar como componentes da provisão comum (Knudsen e Wærness, 2009). Além disso, o gerenciamento de

money is one of the factors that can influence marital satisfaction. In the study developed by Burgoyne *et al.* (2010), it was found a relation between shared management and better marital adjustment, as well as higher levels of satisfaction. The marital adjustment refers to levels of consensus, satisfaction, cohesion and expression of affection mentioned by the spouses (Spanier, 1976).

On the other hand, the meaning of money and its management may be related to conflict between spouses. Marital conflict can be understood as any interpersonal interaction covering a difference of opinion, whether positive or negative (Papp *et al.*, 2007). Conflicts between intimate partners are part of the process of adaptation, synchronization and maturation of the relationship over time (Bertoni e Bodenmann, 2010). In this adaptation process not managing problems assertively is harmful to the marital relationship in the long term, since the accumulation of impasses that are unresolved in the context in which they emerged can occur, making them more difficult to resolve when the couple must face them (Mosmann e Falcke, 2011). The reasons that can lead to problems found in the marital-money relationship are varied. Garcia and Tassara (2003) propose that the main problems are related to professional and financial requirements associated with each spouse and the other requirements of the relationship between the spouses and between them and other family members. Difficulties to overcome financial disagreements and perceptions of financial inequality are predictors for divorce (Dew *et al.*, 2012).

Discussions about love and money are considered predictors of relationship quality for both spouses (Britt e Roy, 2013). Currently, the shared management of money by the couple has been appointed as a predictor of better indices of marital quality and/or adjustment. Archuleta (2013) states that increases in the age of spouses and years of marriage, in the family income and in common goals, are associated with greater satisfaction with the relationship.

Thus, it is clear that the relationship between meaning and management of money can influence the marital adjustment and be associated with marital conflicts. In Brazil there are few studies that have analyzed these relationships. The present study aimed to investigate relationships between the meanings of money, money management, dyadic adjust-

ment and marital conflict in a Brazilian sample. The hypothesis was that positive meanings for money and its shared management would be associated with greater dyadic adjustment and lower indices of conflict.

Method

This was a quantitative, cross-sectional, correlational study.

Participants

The sample was selected by convenience and consisted of 123 heterosexual couples, including 123 women with ages ranging 20 to 68 years ($M = 39$; $SD = 11$ years) and 123 men aged 21 to 74 years ($M = 42$; $SD = 12$ years). All participants were married or in a stable relationship, with the length of the relationships ranging from 1 to 46 years ($M = 13$; $SD = 11$ years).

Regarding the education of the participants, the majority had Higher Education (73%), followed by High School Education (26%) and Elementary Education (1%). In the total sample, 86% of the participants reported having a religious belief. It was observed that 67% of the participants had children. Among the participants with children, 41% had two children, 39% had one child, 13% had three children, 5% had four children and 2% had five children.

Regarding the domestic unit, the majority reported that they lived only with their spouse (44%), followed by those that lived with their children (41%). Six percent were living with the mother or mother of the spouse, 4% lived with their parents or parents of the spouse, 4% lived with their brothers/sisters or brothers/sisters of the spouse, 1% lived with the father or father of the spouse.

It was found that 87% of the female participants and 95% of the male participants said they worked. The main source of income of the participants was the salary (85%), followed by other sources of income (15%), retirement (12%), help from others (2%) and pension (3%). When analyzing the total sample, it was observed that the income varied from 370 to 30,000 reais, with the mean being 4,061.23 reais ($SD = 4,042.99$ reais). Among the male participants, the income varied from 370 to 30,000 reais ($M = 5,200$; $SD = 4,848$ reais) and ranged from 450 to 10,000 reais ($M = 2,7884$; $SD = 2,320.50$ reais) among the female participants.

Instruments

(i) *Sociodemographic Questionnaire*: constructed for this study, it aimed to collect information on age, education, marital status, length of marriage, income of the couples and number of children, characterizing the study sample.

(ii) *Meaning of Money Scale*: developed and validated in a heterogeneous sample of 1,464 subjects from all regions of Brazil by Moreira and Tamayo (1999). The theoretical comprehension was based on reference of the social sciences, resulting in a hypothetical model with ten factors. The results showed an orthogonal multifactorial structure, confirmed separately for men and women, consisting of nine components:

- (i) pleasure: positive consequences attributed to money, such as: pleasure, happiness, psychological well-being, self-esteem, hope and harmony in interpersonal relationships;
- (ii) power: belief that money is the source of authority, prestige and social recognition, ensuring a privileged position to its possessor;
- (iii) conflict: negative meaning assigned to money in the context of everyday interpersonal relationships, with the belief that money causes distrust, conflict, discord, deaths, deceit, neurosis and opportunism among people;
- (iv) detachment: indicating beliefs and behaviors that involve a conflict between money and spirituality, and the need to give more importance to the values of solidarity and generosity than to material goods;
- (v) suffering: negative meaning assigned to money at the level of subjectivity, involving strong emotions related to suffering and aspects of emotional imbalance;
- (vi) progress: positive meaning attributed to money in relation to the broader social context, as a promoter of progress for societies and humanity as a whole, capable of solving social problems and constructing a better world;
- (vii) inequality: money is viewed as a source of social inequality, segregation and prejudice, creating a strong demarcation in the social space;
- (viii) culture: positive meaning attributed to money as a promoter of cul-

tural development, conveying the personal willingness to invest in the development of the sciences, arts, culture and technology;

- (ix) stability: by imparting the belief that money is a source of stability and security, referring to beliefs and behaviors related to the importance of having basic needs guaranteed and financial stability.

In this study the internal consistency indices of the dimensions were satisfactory (pleasure, $\alpha = .89$, power, $\alpha = .90$, conflict, $\alpha = .62$, detachment, $\alpha = .67$, suffering, $\alpha = .64$, progress, $\alpha = .79$, inequality, $\alpha = .63$, culture, $\alpha = .80$, stability, $\alpha = .44$).

(iii) *Money Management Questionnaire*: designed for couples by Harth (2013). This questionnaire has male and female versions. The questionnaire covers three dimensions of management:

- (i) First: description of the financial situation of the couple with questions regarding: (i) knowledge of the income of the spouse; (ii) who usually contribute more to the household; (iii) what the spending priorities of the couple are, among others.
- (ii) Second: related to financial infidelity, covering questions such as: (i) having any expense or purchase hidden from the partner; (ii) having a hidden bank account or having taken money from the partner without him/her knowing; (iii) questions about the consequences of financial infidelity committed by spouses.
- (iii) Third: related to categories of money management: (i) total management of the money; (ii) management by pension or allowance; (iii) shared management; (iv) individual management of the money of the couple.

The Cronbach's alpha obtained in the original version of the instrument was .89. In this study the internal consistency was .82 and the information from the first and third parts of the instrument were used.

(iv) *Dyadic Adjustment Scale (DAS)*: This scale was designed to evaluate the perception of couples regarding their affective relationships. Of North American origin, it was developed by Spanier (1976). It is an instrument that uses Likert scales to measure dyadic or marital

adjustment. It consists of 32 items that seek to measure the following dimensions (Hernandez e Hutz, 2008):

- (i) dyadic consensus: assesses the perceived level of agreement of the couple on a variety of key issues of the relationship (financial, leisure, religion, friendships, conventionality, philosophy of life, negotiations with relatives, goals, time spent together, decision making, household chores, time with leisure and professional decisions);
- (ii) dyadic satisfaction: measures the perception of issues related to the discussion of divorce, leaving the home after a fight, regretting the marriage, quarrels, mutual irritation, getting on well, trust in the spouse, kissing the spouse, the degree of happiness and commitment to the future of the relationship;
- (iii) dyadic cohesion: examines the sense of emotional sharing of the couple (measure the relative perception of mutual engagement in outside interests, the stimulation of ideas, having fun together, quiet discussion and working together on projects);
- (iv) affectional expression: measures the perception of the agreement of the couple regarding displays of affection, love, sexual relations, lack of love and refusals to have sex.

The Cronbach Alpha obtained for the overall score in this study was .77, indicating the reliability of the instrument. The subscales also showed satisfactory internal consistency indices, namely: Dyadic Consensus, $\alpha = .71$; Dyadic satisfaction, $\alpha = .65$; Dyadic cohesion, $\alpha = .60$; Affectional expression, $\alpha = .66$.

(v) Conflict Resolution Style Inventory (CRSI) (Kurdek, 1994): This instrument consists of 16 items measured on a Likert scale of five points ranging from "never" to "always". The inventory assesses the style of resolution of disagreements between the couple, based on the premise that a stable relationship is affected by the individual style of each member of solving interpersonal conflicts. The CRSI features four styles of conflict resolution:

- (i) positive problem solving;
- (ii) conflict engagement, when there are personal attacks and loss of control during a discussion;

- (iii) withdrawal, when one of the partners refuses to continue discussing a subject;
- (iv) compliance, when the partner stops defending their position by adopting a compliant posture.

Each dimension of conflict resolution is evaluated based on four items. The response values of each subscale are summed, resulting in the formation of four scores, which may vary from 4 to 20. The Cronbach's alpha ranged from .65 to .95 (Kurdek, 1994). In the present study the scales showed satisfactory internal consistency indices (positive problem solving, $\alpha = .72$; conflict engagement, $\alpha = .80$; withdrawal, $\alpha = .64$; and compliance, $\alpha = .41$).

Ethical and data collection procedures

The research project was approved by the Scientific Committee of the Psychology Faculty of PUCRS and by the Research Ethics Committee of the same institution (authorization No. 829.467). All ethical guidelines set out in Resolution 466/12 of the Ministry of Health were followed. The research assistance team (Psychology graduates of the *Faculdade Meridional* - IMED) was theoretically trained on the subject of this study and instrumentalized for the application of the instruments. Next, contact with the participants and data collection were initiated.

The sample, selected by convenience, was invited to participate by signing the Informed Consent Form (ICF). The application of the instruments was performed in the residences of the participants or in the Integrated Care Service (SINAPSI) of the *Faculdade Meridional* - IMED - in the first semester of 2015. The couples individually responded to all the instruments on the same day, in the same physical space. They were prevented from seeing each other's answers so as not to interfere with the results. The application time of the instruments was approximately one hour and 30 minutes. After finishing the collection the researchers were available to schedule the return and make possible referrals to couple therapy for those participants who so wished.

Data analysis procedure

Initially descriptive analyses of the variables investigated in this study were per-

formed. Then Spearman's *rho* correlation analyses were developed to investigate the relationships of the variables.

Mann-Whitney tests were performed to investigate whether the female and male participants presented differences related to the dyadic adjustment indices, dimensions of conflict resolution (positive problem solving, conflict engagement, withdrawal and compliance) and meaning of money dimensions (pleasure, power, conflict, detachment, suffering, progress, inequality, culture, stability). Kruskal-Wallis analysis was performed in order to investigate whether participants who indicated having different categories of money management presented differences in the meaning of money dimensions (pleasure, power, conflict, detachment, suffering, progress, inequality, culture, stability), the dyadic adjustment indices and the dimensions of conflict resolution (positive problem solving, conflict engagement, withdrawal and compliance). In addition to the Kruskal-Wallis analysis, Mann-Whitney tests were conducted to compare the money management categories in pairs, in order to identify which pairs of categories showed significant mean differences.

Results

The scores in the meaning of money scale indicated that the participants assigned different meanings to money. The mean scores of the participants were similar in the different categories (stability, $M = 3.96$, $SD = 0.70$; progress, $M = 3.62$, $SD = 0.88$; conflict, $M = 3.34$, $SD = 0.86$; detachment, $M = 3.33$, $SD = 0.67$; culture, $M = 3.30$, $SD = 0.98$; inequality, $M = 3.26$, $SD = 0.75$; pleasure, $M = 3.17$, $SD = 0.77$, suffering, $M = 2.46$, $SD = 0.78$; and power, $M = 2.84$, $SD = 0.82$). Thus, no category was identified with a predominantly value higher than the other categories.

The majority of the respondents cited that the income was managed by both, totaling 60% of the respondents. The remaining participants, 22% of the women said that they were responsible and 18% that it was their spouse. While among the male participants, 32% said that they were responsible for managing the income and 12% that it was their spouse. Participants listed their spending priorities, considering nine dimensions (food, household expenses, personal interests, investments, leisure, health, transportation, clothing and others). The responses of the participants showed that 56% considered

food to be the main priority, 22% household expenses (rent, condominium charges, water, electricity), 2% personal interests (physical activities, car, shopping and leisure), 6% investments, 1% leisure (television, internet, etc.), 7% health, 2% transport and 5% others (expenses with children, fitness, travel and home decor). The participants mentioned that in the current relationship, 63% combined their finances, including the current account, credit card, savings and property. Although 27% of the participants did not have any kind of shared finance, it was observed that 77% of the participants planned their spending together.

The way to manage the financial earnings of the couple was classified into four categories: (i) system of shared money management, (ii) system of independent money management, (iii) system of management by allowance or pension and (iv) system of total management of expenditure. It was observed that 56% of the participants had adopted a system of shared money management (income managed jointly); 22% a system of independent money management (management of income autonomously); 15% of the participants had adopted a system of total management of expenditure (one spouse is responsible for the entire earnings of the couple) and 6% had adopted a system of management by allowance or pension (one spouse provided part of their income for the other spouse to manage).

The marital adjustment was evaluated through dyadic adjustment dimension. The participants showed a mean of 4.30 ($SD = 0.45$) in dyadic adjustment dimension, this result suggests that the participants had good marital adjustment indices, considering that the score of the scale ranges from zero to six. The results of this Conflict Resolution Style Inventory suggest that the participants seek adaptive strategies to resolve their problems. The participants presented high levels in the positive problem solving dimension (3.71, $SD = 0.70$), where the scores can range from 1 to 5. In addition, the low scores in the compliance (2.46, $SD = 0.62$), withdrawal (2.30, $SD = 0.62$) and conflict engagement (2.13, $SD = 0.76$) dimensions indicate that the participants seek adaptive solutions in dealing with marital conflicts.

Associations were evaluated for age, number of children, family income and the length of relationship with the meaning of money dimensions (pleasure, power, conflict, detachment, suffering, progress, inequality, culture, stability), dyadic adjustment and conflict res-

olution dimensions (positive problem solving, conflict engagement, withdrawal and compliance) (See Table 1). The power dimension was positively related to the pleasure dimension. There was a positive correlation between the conflict, pleasure and power dimensions. It was also observed that the detachment dimension was positively associated with the power and conflict dimensions. The suffering dimension was negatively associated with age, positively related to the number of children, negatively to the length of the relationship and positively associated with the pleasure, power, conflict and detachment dimensions. The progress dimension was negatively related to the number of children and positively associated with the pleasure, power, conflict and detachment dimensions. The inequality dimension was positively correlated with the pleasure, power, conflict and suffering dimensions. The culture dimension was positively related to the pleasure, power, conflict, detachment, progress and inequality dimensions. Finally, the stability dimension was negatively related to age and positively associated with the pleasure, power, conflict, detachment, suffering and progress dimensions.

The associations of the dyadic adjustment indices with the dimensions of the meaning of money (pleasure, power, conflict, detachment, suffering, progress, inequality, culture, stability) were analyzed. The presence of higher dyadic adjustment indices was associated with

lower indices of the pleasure, power, conflict, suffering and inequality dimensions, and higher levels of the detachment dimension (Table 1).

The relationships between conflict resolution style (positive problem solving, conflict engagement, withdrawal and compliance) and the dimensions of the meaning of money (pleasure, power, conflict, detachment, suffering, progress, inequality, culture, stability) were also investigated. Positive problem solving was negatively associated with the suffering and inequality dimensions. The presence of higher indices of conflict engagement was related to higher indices in the conflict scale. The withdrawal dimension was positively associated with the power, conflict, suffering, inequality and stability dimensions. The indices of compliance were positively related to the detachment and suffering dimensions (Table 1).

In order to maintain the parsimony of the article, the comparisons between groups that showed no significant mean differences have not been shown. Regarding the dyadic adjustment indices, it was observed that the participants that used the system of Shared Money Management System (SMM) had significantly higher rates than Total Management of Expenditures System (TME) and Independent Money Management System (IMM). The system of TME and system of IMM groups did not present significant mean differences. The participants who adopted the SMM system

Table 1. Correlations between age, number of children, family income, length of relationship, dyadic adjustment, positive problem solving, conflict engagement, withdrawal, compliance, pleasure; power, conflict, detachment, suffering, progress, inequality, culture and stability.

	A	NC	FI	LR	PPS	CE	W	COM
Pl	-.07	.07	-.01	-.15*	.01	.06	.08	.06
Po	.02	-.02	-.05	-.17**	-.10	.05	.23**	.10
Co	-.08	.03	-.10	-.13*	-.10	.14*	.16*	.09
De	.15*	-.07	-.08	.17**	.08	-.01	-.09	.17**
Su	-.19*	.21*	-.08	-.23**	-.14*	.11	.24**	.15*
Pr	.08	-.16*	-.04	.04	.03	.01	.05	.03
Ie	-.08	.07	-.07	-.22**	-.13*	.07	.23**	.02
C	.01	.05	-.05	.03	.09	-.05	.01	.01
St	-.13*	-.01	-.07	-.03	-.07	.11	.16*	-.05

Note: * - $p \leq .05$; A = Age; NC = Number of children; FI = Family Income; LR = Length of Relationship; PPS = Positive Problem Solving; CE = Conflict Engagement; W = Withdrawal; COM = Compliance; Pl = Pleasure; Po = Power; Co = Conflict; De = Detachment; Su = Suffering; Pr = Progress; Ie = Inequality; C = Culture; St = Stability. Source: Developed by the authors (2015).

also presented a significantly higher rate in the dyadic consensus dimension when compared to the participants who used the IMM system. In the dyadic cohesion dimension, the participants that adopted the SMM system had a significantly higher index than TME system and IMM system. The system of TME and IMM system groups showed no significant differences in this dimension. Finally, the dimensions dyadic satisfaction and affectional expression did not present significant mean differences between the groups (TME, SMM and IMM) (See Table 2).

When comparing the means of the conflict resolution styles of the participants according to the system of management, it was observed that those who adopted a SMM system presented significantly higher means in positive problem solving than the TME and IMM. The TME system and IMM system groups did not show significant differences in the means of positive problem solving. The participants who used the IMM system had significantly higher means than the other management categories. No differences were observed between

the system of TME and system of SMM groups in the withdrawal dimension. Furthermore, the results showed that the groups (TME, SMM and IMM) did not present significantly different indices in the conflict engagement and compliance dimensions (See Table 2).

It was observed that participants who used the IMM system presented significantly higher indices in the pleasure dimension compared to the participants who adopted the SMM system. The TME did not present significant mean differences when compared to SMM and IMM (see Table 2). Furthermore, there was no significant mean differences in the groups TME, SMM and IMM in the other meaning of money dimensions (power, conflict, detachment, suffering, progress, inequality, culture, and stability).

Discussion

The data collected with the couples that participated in this study show the coexistence of different meanings for money in the conjugality, as mentioned in the studies of

Table 2. Differences in levels of dyadic adjustment, positive problem solving, withdrawal and pleasure according to the management system adopted by the participants (total management of expenses system, shared money management system and independent money management system).

	Management system			Kruskal-Wallis (K)		Mann-Whitney (Z)
	TME	SMM	IMM			
	M (SD)	M (SD)	M (SD)			
DA	4.27 (0.48)	4.39 (0.63)	4.10 (0.47)	17.03**	TME x SMM	-1.96
					TME x IMM	-.158
					SMM x IMM	-4.03**
PPS	3.52 (0.73)	3.93 (0.63)	3.53 (0.66)	18.87**	TME x SMM	-3.31*
					TME x IMM	.88
					SMM x IMM	-3.62*
W	2.31 (0.70)	2.18 (0.70)	2.59 (0.72)	12.90*	TME x SMM	-1.16
					TME x IMM	-2.07*
					SMM x IMM	-3.55*
PI	3.23 (0.74)	3.06 (0.80)	3.41 (0.71)	6.47*	TME x SMM	-1.20
					TME x IMM	-1.00
					SMM x IMM	-2.49*

Note: * - $p \leq .05$; ** - $p \leq .001$; DA = Dyadic Adjustment; PPS = Positive Problem Solving; W = Withdrawal; PI = Pleasure; TME = Total Management of Expenditures System; SMM = Shared Money Management System; IMM = Independent Money Management System.

Moreira (2002) and Russo (2011). This diversity of meanings brings complexity in the relationships that involve the implicit and explicit financial arrangements present in loving relationships (Ripoll-Núñez e Arrieta, 2012). In the investigated sample, no significant differences were found in the means of the meaning of money dimensions. However, the stability dimension, which means that money is a source of security (Moreira e Tamayo, 1999), presented the highest mean and the suffering dimension, which is associated with lack of money, anxiety, worry, frustration and impotence (Moreira e Tamayo, 1999), presented the lowest mean. The other meanings attributed to money, such as progress, conflict, detachment, culture, inequality, pleasure, and power did not present significant differences. These data corroborate the study by Moreira (2002), that aimed to compare the significance of money in different geographical regions of Brazil (North, Northeast, Federal District, South and Southeast). The study found that stability was the predominant meaning among the regions and that suffering had the lowest mean.

Other aspects can be considered that influenced the results of the present study in relation to the meaning of money. One of them is already known by researchers of the area and concerns aspects related to social desirability present in survey studies (Phillips e Clancy, 1972). This is the situation in which the research participants respond with what they believe the researcher wants to hear. Another aspect relates to the possibility of the sample results being the product of the characteristics of the sample itself, namely, the fact that the couples presented a medium socioeconomic level, having their basic needs met, which gives them a sense of stability and tendency to attribute a positive meaning to money (Harth, 2013). Finally, it can be understood that the meaning of stability attributed to money by the couples investigated is the result of subjectivation process developed in a context marked by capitalist society in which financial security is a necessary condition for countless individual and conjugal conquests. With this meaning attributed to money, and being of a social class where such financial achievement is possible, stability gains meaning while the suffering dimension is not experienced by couples with less intimacy.

Regarding the question of money management, the majority of the couples said they managed the finances using the shared man-

agement system. The same was evident in the study conducted by Razera, Cenci and Falcke (2015), despite the difficulty that is still present in the dialogue about finances in conjugality (Atwood, 2012; Capriles, 2005). This aspect can be due to the increasing integration of women into the labor market (Coelho, 2013; Vogler *et al.*, 2006) and, consequently, their effective participation in the family income and decision-making with their spouse, who was once the only provider. Even though marital agreements are clearly complex (Ripoll-Núñez e Arrieta, 2012), the option for the shared money management system brings with it a sense of belonging and commitment in the relationship (Burgoyne *et al.*, 2010; Laporte e Schellenberg, 2011). The tendency of couples to deal with finances as a collective resource reduces economic inequalities throughout the marital relationship, especially for females, who were traditionally responsible for child care at the expense of a professional career (Burgoyne *et al.*, 2007).

In the sample investigated, the couples generally presented good marital adjustment indices as well as adaptive solutions in dealing with marital conflicts. However, it was shown that the women presented higher levels of conflict engagement. According to Thorne (2010), when the couple faces financial difficulty, women present higher levels of psychological distress compared to men. Regardless of the provider role, women tend to go through more economic stress than men (Falconier, 2010). The higher level of conflict engagement of women in the sample investigated could be related to the role that women occupy in society today. In this case, women experience pressure from the work context, as well as having to perform the tasks related to the care of the children and the home (Carvalho *et al.*, 2010; Perucchi e Beirão, 2007). This reality experienced in the marital context, associated with some financial difficulties that the couple will face, can complicate the desired balance between conjugality, career and motherhood, generating feelings of guilt and sadness (Beltrame e Donelli, 2012).

The sociodemographic characteristics did not correlate with the dyadic adjustment indices. This finding runs counter to the study by Archuleta (2013), which showed the existence of the relationship of increasing age of the spouses, the years of marriage, family income and common goals, with a greater possibility of adjustment in the marital relationship. Fur-

thermore, no relationship was found between the sociodemographic characteristics and the conflict resolution style. The lack of relationship between the sociodemographic characteristics evaluated, the dyadic adjustment and the conflict resolution style can be explained by transgenerationality, as learning in the family of origin is repeated over time. The phenomenon of transgenerationality not only gives an identity to the family, but also explains the particularities and combinations of each family over time (Wagner, 2005). The family is responsible for the transmission of values and beliefs about money, both as educators and as role models (Meireles, 2012). In addition, in the development of the family marital cycle couples may not find more effective ways to discuss the problems, highlighting the importance of values, principles and beliefs inherited from the family of each spouse and repeated in the nuclear family (Groisman, 2013).

The relationships between the conflict resolution style and the dimensions of the meaning of money were analyzed. It was found that the positive resolution of conflict is related to lower levels of suffering and inequality, while high levels of conflict engagement were related to the more negative meanings attributed to money. Each marital relationship has its singularities and the style of conflict resolution is a complex marital exercise. In this regard, Mosmann and Falcke (2011) reported that it is necessary to consider the specific issues from which differences arise, such as those associated with raising children, the time that the partners spend together and money, among other factors. It is possible that the couples of the sample who attributed negative meanings to money have concealed agreements (Capriles, 2005) in which the subject of money is not mentioned. This can occur in order to avoid discussions about their feelings and differences, thus preventing the generation of risks to the marital relationship. The greater the conflict engagement related to finances, the greater the probability that the couple crystallize already present inequalities in the asymmetrical relationship, causing distress to both spouses.

In the relationship between dyadic adjustment and management of money, it was shown that couples who use the shared money management system had significantly higher levels of dyadic adjustment and dyadic cohesion, compared to the other couples. This form of management also presents significantly higher rates in the dyadic consensus dimension com-

pared to the use of the independent money management system by the couples. The system of shared money management indicates that the greater the length of the affective relationship, the greater the dialogue related to the finances (Hiekel *et al.*, 2014; van der Lippe *et al.*, 2014; Vogler *et al.*, 2006).

The relationships between the money management systems and the conflict resolution style showed that couples who adopted the shared management system for their finances presented better conflict resolution. The couples who used the independent money management system scored higher in the pleasure dimension compared to the couples who adopted the shared money management system. This is because in the independent management system spouses have greater autonomy in spending without having to negotiate individual needs and desires with the spouse. Thus, the choice of this form of management avoids the complex task of marital dialogue on financial issues (Harth, 2013).

Final Considerations

This study related the meanings of money, money management, dyadic adjustment and marital conflict in a sample of couples and revealed the existence of a correlation between the variables. The positive meaning given to money was positively related to the system of shared money management, greater dyadic adjustment and lower indices of conflict between the couples.

The couples in this study were predominantly middle class. This factor limits generalizations of these results for couples of different socio-economic and cultural levels. The results of this study will contribute to the comprehension of the issues surrounding money and conjugality, as well as instrumentalize Psychology professionals to conduct interventions working with couples with a focus on prevention and promotion of mental health.

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