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The Relationship between Spousal Communication and Financial Arguments and Stress between Young Married Couples

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ABSTRACT Finances are regarded as one of many argument matters between spouses, which in turn can cause financial stress. This article investigated the relationship between spousal communication, financial arguments and financial stress matters within a marriage. Questionnaires were distributed to 300 young married couples of which 75 couples responded with respect of their level of communication, occurrence of arguments and levels of stress regarding their finances. Results indicated that spousal communication influences the frequency of arguments between spouses regarding their finances, indicating a definite lack in communication about money. High financial stress levels also contribute to the increase of financial arguments. An increase in spousal communication about finances can lead to less stress about finances and thus will result in fewer arguments about finances. Identification of patterns of communication regarding financial matters could contribute to improving financial communication in young married couples.

INTRODUCTION

Married couples need to discuss their personal finances to avoid miscommunication, which may result in arguments. Knowing their financial status, each other's money personality and their current debt situation can help spouses gain consensus regarding their household finances and avoid any unnecessary arguments (Smith 2007). Communication regarding finances is even more important as it is regarded as one of the major arguing matters within a marriage (Springboard 2007). Divorce can result due to numerous reasons, however, as much as seventy percent of married couples end up in divorce due to a lack of communication (Wood 2013). Therefore, if couples are not communicating in general, communication about finances will also be left on the back burner. Thus, it is important for couples to give attention to their communication on financial aspects of their marriage. Most couples choose not to talk about their finances as it closely relates to feelings, such as success, competence, safety and security (Shapiro 2007), whereas this study focuses on communication, arguments and stress within a marriage from a financial point of view. Furnham (2006) also stated that many people experience mixed emotions, such as anxiety, stress and depression at the mention of the word finance. Spouses have different ways with managing their finances and these differences can add to their stress levels. Communicating these differences can help couples understand each other better and so reduce their financial stress, which can reduce financial arguments (Brandweek 2010).

According to Britt and Huston (2012), there is a definite link between financial arguments and divorce rates. In the 2012-2013 year in South Africa, there was a twenty-eight percent increase in new divorce matters (Department of Justice and Constitutional Development 2013). Financial pressures are a reality of adjusting to shared financial matters and issues, thus young married couples should be the focus point of personal financial management research as they are in their early years of marriage and need to overcome their differences in managing finances (Shapiro 2007). Mandell (2005) asserts that most young couples are financially illiterate when it comes to managing household finances. It seems that there is a lack of knowledge among young married couples on how to communicate and

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what important factors to focus on when communicating about their finances. The literature points out that a lack of communication in a marriage can result in arguments and even divorce. The literature also states that differences that exist in the marriage regarding their finances can cause stress, which then again leads to arguments. The focus of this study is to determine if couples communicate more often on their finances, and if it will have an effect on the frequency of arguments that take place in the marriage regarding their finances. The study will also look at the relationship between financial stress and financial arguments and if they have an influence on each other.

In the next section the objectives will be discussed, followed by an overview of spousal communication, financial arguments, and financial stress from the literature. An explanation of the survey method used to identify the personal financial management practices of the respondents is presented thereafter. The findings of the survey and recommendations on ways to improve financial management practices of young married couples conclude this article.

Objectives of the Study

The objectives of the study reported in this article were to determine:

- If there is a relationship between the frequency of spousal communication regarding personal finances and the frequency of financial arguments.
- If there is a relationship between the frequency of financial arguments and the levels financial stress within a marriage

The study does so by reporting on the personal financial management practices of young married couples.

Literature Review

To reduce financial stress it is necessary to know what married couples should focus on to communicate effectively about their finances. One also needs to understand the reasons why and what couples argue about regarding their finances as well as what financial stress factors exist in a marriage.

Spousal Financial Communication

The childhood experience of spouses determines how they manage and observe money (Davis 2002). In the early years of marriage, individuals tend to hide their feelings regarding financial matters (Shapiro 2007). It is important for them to talk about their debt, financial goals for the future, different money personalities, savings and retirement to maintain a healthy financial position and marital relationship (Debt Help.com 2007). Communicating about these financial matters is, however, often a stumbling block for young married couples and they sometimes find to argue with their spouse in order to explain their viewpoint on finances is an easier way out (Shapiro 2007). Dew (2008) found that the more income the wife contributes to the household, the more she communicates with her husband concerning the household finances. On the other hand, when both spouses have jobs they both feel they should have control over the household money, which could cause domestic financial problems. The spouses could stop communicating and hide financial information from each other. For these couples, it is important to find common ground on the management of their finances in order to avoid disputes and financial problems (Harrington 2005). Many individuals experience financial phobia (fear of finances) to some extent and consequently refuse to devote any attention to their finances or even talk about their finances. They ignore their finances as long as they can, sometimes to the detriment of their household's financial well-being, resulting in financial problems (Ashworth 2003). Financially illiterate individuals have very little understanding of personal finances and only a few obtain professional financial advice (Lusardi 2007). Individuals willing to obtain advice from family, friends, personal experiences and through education show positive behavior towards their finances and may subsequently improve their communication with their spouse (Hilgert et al. 2003).

Financial Arguments

"The frequency of arguments" is one of the least researched areas in the field of marriage and divorce (Britt and Huston 2012). Cheating, dishonesty, abuse, addictions and money disputes are all predictors of divorce (Britt and Huston 2012; Olver 2013). Money arguments are the leading predictor of financial problems and divorce and these arguments take place as a result of financial issues, such as debt brought into the marriage, spouses' employment status and financial decision-making (Britt and Huston 2012; Waseem 2004). A study done on married couples in the United States indicates that forty-eight percent of them argue about financial matters and that the leading issue argued about is the reckless spending of a spouse. Some respondents even indicated that they hid credit cards and purchases made from their spouse to avoid arguments (Brandweek 2010). For newlyweds, a huge amount of debt brought into a marriage places an enormous burden on the marriage (Loftus 2004).

The absence of financial management skills can contribute to the frequency of financial arguments between spouses due to different financial management practices (Kerkmann et al. 2000). The irresponsible spending patterns of a spouse, conflicting attitudes and behaviors towards finances are all financial issues that result in arguments (Amato and Previti 2003; Dew 2008). Couples paying bills late also tend to argue more often than those couples who pay on time and the longer couples are married, the more knowledgeable they become of their finances through years of experience and communication, and the frequency of arguments then tend to decrease (Waseem 2004). If only one spouse manages the household finances without considering the input of the other spouse, it leads to inequality in the marriage. The disadvantaged spouse tends to feel limited in the participation of the management of household finances and access to funds. This inequality can also result in arguments (Amato and Rogers 1997). But when both husband and wife participate in the management of household finances, there tends to be less inequality (Waseem 2004). It is important for married couples to communicate the management of their finances and their financial goals for the future as this will ensure transparency of finances and also prevent potential arguments in this regard (Lawrence et al. 1993).

Financial Stress

A possible reason why couples find it so hard to discuss their finances with each other could be that personal finances are seen as "one of the most personal and private facets of society" (Fehlberg et al. 2010). Conflict, fear and anxiety of finances can prevent couples from discussing and resolving household issues (Fehlberg et al. 2010). Young adults who are in the developing phase of their career striving to advance their career goals find the management of finances even more stressful (Wrosch et al. 2000). High levels of stress can result in low productivity in the workplace. Individuals can end up making wrong financial decisions, foster negative perceptions of their finances, and even incur health problems, such as poor sleeping patterns, eating disorders and increased alcohol consumption (Garman et al. 1996; Joo and Grable 2000; Kim and Garman 2003). A survey conducted among employees in the United States indicated that the number one contributor to employee's high levels of stress was a lack of money and financial problems. The survey also revealed that women tend to stress more than men about finances (Nadler 2010). Financial problems, such as unemployment, financial obligations not met, debt, spousal differences and the mismanagement of finances are all contributors to high stress levels (Brandweek 2010; Grable et al. 2008; Kerkmann et al. 2000; Kim and Garman 2003; Worthington 2005). A study done on Americans' anxiety about their finances showed that thirty-three percent were worried about not being able to pay their bills, whereas eighteen percent showed anxiety about their inability to make their credit card payments. Also, individuals between the ages of 18 and 24 years old were worried about retirement savings (Saad 2007).

The research methodology is explained in the next section, which includes the population and sample, the procedures followed to conduct the study, ethical considerations, measures taken to obtain the data and the analysis of the data obtained.

METHODOLOGY

A quantitative approach was followed in order to conduct this survey (Babbie 2010), which aimed to obtain an indication of how often spouses communicate with each other on financial matters and how the financial communication affects both the frequency of arguments between spouses and their stress levels. A quantitative approach was chosen as a result of the sensitivity of the subject matter. Individuals do not necessarily want to discuss their financial issues openly with anyone, let alone a stranger, which made a qualitative approach difficult in this study. Therefore, it was decided to construct a questionnaire with mostly Likert scale type questions to reach the objectives. Couples were asked to assess themselves, their marriage, and their spouse in terms of communication, financial arguments and financial stress experienced. Communication in general is a very important subject matter within a marriage and although finances only constitute a small component, financial communication is still a very important matter to give attention to (Britt et al. 2010). Couples who communicate about their finances with each other could lessen the occurrence of financial arguments and financial stress within their marriage.

Population and Sample

The population consisted of young traditionally married (one man and one woman) couples living in the Bloemfontein area in South Africa. For the purpose of this study therefore, young married couples are defined as such couples married for less than 10 years. The reason the limitation of 10 years was chosen was so that sufficient categories could be formed for comparative purposes. The categories for the number of years married included being married for less than 6 years and married for 6 years and longer, but less than 10 years. Bloemfontein is a relatively small city in the center of South Africa. The reason this group of traditionally married couples was chosen is that the area is quite conservative. There is, however, still quite a scope for researching different family concepts and their financial communication and management at a later stage. Three hundred questionnaires were distributed to young married couples (married for less than ten years), of which 75 couples responded where the questionnaires were completed by both the husband and wife. The response rate was therefore twenty-five percent. A study done by Smith et al. (2008) on conflict communication patterns of 82 couples used a network sampling technique that is similar to the non-probability sampling technique called snowball sampling, which is generally used in studies where it is difficult to obtain a sample from a population to be studied (Babbie 2010). Therefore, the snowball sampling technique (convenience sample) was applied in this study.

Procedures

Data for this study was collected by means of a questionnaire. Young married couples were approached at churches, kindergartens and primary schools and through friends and family, which is consistent with the snowball sampling technique. The population consisted of a convenience sample. A questionnaire was distributed to each couple to complete individually. A cover letter was attached to each self-administered questionnaire to explain the purpose and that participation was anonymous. The couples were requested to complete the questionnaire in their own time and in the absence of the researchers, for the sake of anonymity. Discussing their finances with each other represents a very sensitive issue for couples and this could influence the openness and honesty of their response to the questionnaire, which was added as one of the limitations in the study. The low response rate (25%) from couples could be due to privacy reasons, the unwillingness to reveal their personal financial management practices, and because some individuals regarded the completion of the questionnaire to be time-consuming.

Ethical Considerations

The questionnaires were distributed irrespective of race, income and age, as this would only have complicated the process of finding willing respondents. Respondents were only included if they were married and married for less than 10 years. The cover page of the questionnaire explained that answering the questionnaire was voluntary and anonymous, and that the only requirements were that both spouses had to complete a questionnaire that assesses themselves, their marriage and their spouse in terms of Likert scales. The low response rate of the study was due to the requirements set for the target population of this study.

Measures

The questionnaire was designed with reference to existing literature (Brandweek 2010; Koh 2008; Smith 2007; Springboard 2007). The three focus areas of the questionnaire were spousal communication, financial arguments and financial stress (Brandweek 2010; Smith 2007; Springboard 2007). The respondents were firstly requested to indicate how often they communicate on their finances on a Likert scale from 1 to 5, where 1 is *always/strongly agree* and 5 is *never/strongly disagree*. The financial argument matters were thereafter given to them in the form of statements and included financial issues, such as the spending of money, paying bills, savings and debt (Brandweek 2010; Britt and Huston 2012; Waseem 2004). The respondents were requested to indicate how often they argue about these financial matters by indicating on a Likert scale from 1 to 5, where 1 is *never* and 5 is *always*. Next, financial stress matters were also presented in statements and included financial stress matters, such as a partner's spending patterns, debt situation, and the paying of bills (Brandweek 2010). Respondents had to indicate their financial stress levels on a Likert scale from 1 to 5, where 1 is *very low* and 5 is *very high*.

Data Analysis

For each statement on financial communication, financial argument matters and financial stress matters, the *mean* values and a frequency tables were calculated indicating positive and negative responses. The mean values of the frequency of financial arguments and the levels of financial stress were calculated in terms of gender and the number of years married by using an independent samples test to determine if there was any statistical *significance*. In order to reach statistical *significance,* the *p*-value was determined as anything less than 0.05 (Field 2012).

In terms of the financial communication statements, the *mean* values were compared with one another to determine whether there is any *significance* (using a paired samples test) between the *means* of the how easily they agree and how often they communicate or how open they are with their spouse regarding their finances. The *significance* was calculated as a two-tailed analysis, which means the results can be argued in any direction (Field 2012). The *Pearson's correlation* coefficient (*r*-value) was calculated to determine if the relationship was positive or negative between the *means* of the two variables (Field 2012). A positive relationship holds that if the one variable increases (an increase in communication regarding personal financial matters), the other variable will also increase (couples will agree more easily regarding financial matters in the household). In order to determine how strong the relationship is between two variables, the correlation was squared and multiplied by 100 to give a percentage. The percentage indicates the impact one variable has on any change that may occur in the other variable's *mean* (Salkind 2008).

The comparison between spousal financial communication ("I talk about personal financial matters with my partner") and financial argument matters ("How the money is spent", "paying the bills", "How much money should be saved" and "Your debt situation") was also done by using a paired samples test as described above. The *significance* was also calculated using a two-tailed analysis.

The same paired samples test and two-tailed analysis described above were used when performing the three comparisons between frequency of financial arguments and levels of financial stress, namely:

1. Financial stress matter: "Your partner's spending patterns" compared with financial argument matter: "How the money is spent"
2. Financial stress matter: "Your own debt situation" compared with financial argument matter: "Your debt situation"
3. Financial stress matter: "Deciding who pay the bills every month" compared with financial argument matter: "Paying the bills".

RESULTS AND DISCUSSION

Demographic Results

Both husband and wife took part in the study. The majority of the respondents (78.7%) were married for less than 6 years, while 32 couples (21.3%) were married for six years and longer, but less than 10 years. The average age of respondents was 28 years.

Spousal Financial Communication

Table 1 provides the means for gender regarding their frequency of financial communication.

The overall negative responses reflect the responses of individuals that said that they barely or never communicate about their finances. The positive response came from the individuals that indicated they often communicate with their partner about their finances. Eighty-one

Table 1: The *means* of statements by gender and their overall negative and positive responses regarding spousal financial communication (N = 150)

Variables	*Mean Males*	*Mean Females*	*Overall negative responses*	*Overall positive responses*
I talk about personal financial matters with my partner	4.25	4.51	19%	81%
I am open with my partner regarding all my personal finances	4.39	4.49	16%	84%
I agree easily with my partner on financial matters in the household	3.95	3.95	35%	65%

percent of respondents indicated that they often communicate with their spouse regarding their finances, while the rest of the respondents (19%) either feel that spousal financial communication is not important or they try to avoid it due to anxiousness and stress experienced toward their finances. Sixteen percent indicated that they are barely or never open with their partner regarding their personal finances, while thirty-five percent of respondents seem not to agree with their spouse regarding financial matters in the household. Spousal financial communication was pointed out by Smith (2007) as an important part of personal financial management practices within a marriage. In general, the couples indicated that they often communicate with each other regarding their finances, but that there is still some degree of disagreement. According to Smith (2007), spouses that do not agree or who do not have consensus regarding their finances (such as concerning debt), can end up with unnecessary arguments. Thus, it is clear that if couples neglect to communicate with each other regarding their finances, there will even be more disagreements regarding their finances, which could result in a vast number of arguments.

Table 2 provides an overview of the significance of the *mean* values, Pearson correlation coefficient, and the coefficient of determination percentage of the financial communication variables.

Table 2: 'I agree easily with my partner on financial matters in the household' paired with spousal financial communication (N = 150)

Variables	*r*	*%*	*p*
I talk about personal financial matters with my partner	0.336	11.3	.000***
I am open with my partner regarding all my personal finances	0.405	16.4	.000***

***$p < .000$.

The comparison between "*I talk about personal financial matters with my partner*" and "*I agree easily with my partner on financial matters in the household*" showed that any change in the mean of any of the two variables would be the result of an eleven percent influence of the other variable. In accordance with this, if couples communicate more often, it can lead to fewer disagreements regarding their finances. The comparison between "*I am open with my partner regarding all my personal finances*" and "*I agree easily with my partner on financial matters in the household*" also showed a statistically significant relationship with a positive relationship and that the influence that the two variables have on each other is sixteen percent. If an individual hides personal financial information from their partner, the other partner may not understand the actions of their partner regarding their household finances and this may lead to unnecessary arguments. The results indicate that there is a definite relationship between how often couples discuss their finances or the openness about their finances with their partner compared with how easily they agree on financial matters. The results can also be argued in the opposite direction that if spouses tend to agree more often on financial household matters they will talk more often and be more open about their personal finances with each other. Some factors, such as large age differences between spouses and having children, can influence the frequency of general communication in a marriage (Britt et al. 2010). Smith et al. (2008) point out that when couples discuss general issues concerning their marriage and as a consequence they also report increased satisfaction in their marriage.

Financial Argument Matters

Respondents were requested to indicate the occurrence of arguments on financial matters in the household, namely, "How the money is spent", "Paying the bills", "How much money should be saved", and "Your debt situation". The respondents' answers were rated according to the number of years they had been married for. As previously discussed, the number of years that the respondents are married was divided in two categories to determine whether there is a statistical significance between the respondents married for a shorter time period (less than 6 years) and those who were married for a longer time period (6 years and longer, but less than 10 years) regarding the frequency of financial arguments. Only two financial matters show statistical significance in the occurrence of financial arguments that take place according to the number of years married, namely, "Paying the bills" and "How much money should be saved". Thus, only *mean* scores, *p*-values, overall negative responses and positive responses for the two groups of respondents are displayed in Table 3.

The results follow from Table 3 that couples argue more often when it comes to paying the bills (43%) compared to how much money should be saved (36%). The *means* were compared with the number of years married in the view of testing whether there was any *significance* between the frequency of financial arguments and the number of years married (using an independent samples test). The results show a statistically significant difference (p-value < 0.05) in terms of the number of years married (married for less than 6 years or married for 6 years and longer, but less than 10 years) compared with the occurrence of financial arguments between spouses regarding financial household matters. On both variables, "Paying the bills" and "How much money should be saved", couples married for less than 6 years indicated higher mean scores (2.06 and 2.30) than respondents married for 6 years and longer (1.59 and 1.56). Couples married for less than 6 years tend to argue more often when bills need to be paid and deciding how much money should be saved. Couples married for longer seem to have reached somewhat of a consensus on who is responsible for which bills in the household and how much should be put away as savings as they tend to argue less about it. Loftus (2004) found that couples in the early stages of their marriage might still struggle to pay off study loans and so have no money left to set aside for savings, which can lead to arguments. Couples married for 6 years and longer have probably settled in their careers by then with a secure income from which they put away a portion as savings.

Financial Stress Matters

Respondents were requested to indicate the level of financial stress they experience in relation to their partner's spending patterns, their partner's debt situation, their own debt situation, and deciding who must pay the bills every month. The *means* of the financial stress matters were calculated and compared with the gender of the respondents and the number of years married. For the purpose of this test the two categories (married for less than 6 years or married for 6 years and longer, but less than 10 years) used in the previous test were applied in this test in order to determine whether there was any *significance* (using an independent sample test). Only two financial matters showed a statistically significant difference in the *mean* scores calculated, namely, "Your partner's debt situation" and "Deciding who pay the bills every month". Table 4 captures the *means* and the *p*-values of the respondents in terms of gender and the number of years married. Table 4 also shows the total negative (responses with moderate to high financial stress levels) and positive responses (respondents with low financial stress levels).

Forty-three percent of the respondents indicated that they experience moderate to high lev-

Table 3: Frequency of financial arguments according to number of years married (N = 150)

		Mean	*P*	*Overall negative responses*	*Overall positive responses*
Paying the bills	Married < 6 years	2.06	.034*	43%	57%
	Married ≥ 6 years	1.59			
How much money should be saved	Married < 6 years	2.30	.000***	36%	64%
	Married ≥ 6 years	1.56			

$^{*}p < .05$. $^{***}p < .000$.

Table 4: Financial stress levels according to gender and number of years married (N = 150)

		Mean	*P*	*Overall negative responses*	*Overall positive responses*
Your partner's debt situation	Male	2.03	.009**	43%	57%
	Female	2.59			
Deciding who pay the bills every month	Married < 6 years	1.75	.024*	20%	80%
	Married $\geq$ 6 years	1.38			

*p < .05. **p <.01.

els of stress regarding their partner's debt situation and the levels of stress compared to gender also showed a statistically significant difference ($p < 0.05$). Females indicated a higher *mean* score of 2.59 compared to males' mean score of 2.03 regarding their partner's debt situation. Debt, among many other financial problems, is one of the leading contributors to high financial stress levels (Brandweek 2010). Nadler's (2010) finding that females experience a higher level of stress regarding finances (especially debt) is strengthened by the findings of this study. The number of years married was statistically significant when spouses had to decide who pay the bills. Married couples experience varying stress levels according to the number of years married when they need to decide who is responsible for which bills in the household. Those respondents married for 6 years and longer showed lower financial stress levels than the respondents married for less than 6 years. These results support the discussion on the results of financial argument matters in relation to couples who argue more often when married for a shorter period of time.

Spousal Financial Communication Compared with Frequency of Financial Arguments

The aim of comparing spousal financial communication with the frequency of financial arguments was to determine whether there exists a relationship between the two variables. The first statement of financial communication ("I talk about personal financial matters with my partner") was compared with the financial argument matters to determine whether spousal financial communication influences the frequency of financial arguments. Table 5 reflects the statistically *significant* relationship (p-values), *Pearson correlation* coefficient and the coefficient of determination percentage between spousal communication and the frequency of arguments regarding financial matters.

Table 5: 'I talk about personal financial matters with my partner' paired with frequency of financial arguments (N = 150)

Variables	*r*	*%*	*p*
How the money is spent	.267	7.2	.000***
Paying the bills	.311	9.6	.001**
How much money should be saved	.380	14.4	.000***
Your debt situation	.176	3.1	.000***

**p < .01. ***p < .000.

All four financial argument matters show a positive and statistically significant relationship with spousal financial communication, which implies that if respondents talk more about their personal financial matters with their partner, they could argue less. The coefficient of determination percentage determines the impact that spousal financial communication will have on any change in the frequency of financial arguments among spouses. How often spouses talk about their personal financial matters with each other has the biggest impact on arguments that take place regarding the amount of money that should be saved. If couples argue less about how much money should be saved, as much as fourteen percent of the decrease in arguments is a result of couples discussing their finances with each other. This finding supports the statement made by Smith (2007) that couples need to discuss their finances in order to avoid arguments. The frequency of arguments on "How the money is spent" and "Paying the bills" are also influenced positively if spouses talk more often about their personal finances with each other, although the influence percentage is lower at seven percent and ten percent, respectively. Spouses discussing their personal finances have very little influence on the arguments they have regarding their household debt situation. This implies that couples that find themselves in a bad debt situation will end up arguing about it no matter how often they discuss their personal finances. Research done by Britt and Huston (2012) supports this finding as it stated that one of the most general financial issues spouses argue about is debt brought into the marriage. Other factors, such as a lack of financial management skills and a partner's reckless spending, can also contribute to financial arguments in a marriage (Dew 2008; Kerkmann et al. 2000).

Financial Argument Matters Versus Financial Stress Matters

Three comparisons were made between financial argument matters and financial stress matters in order to determine whether financial stress predicts financial arguments. The aim of the first comparison was to determine whether stress caused by a partner's spending patterns influence the frequency of arguments about how money should be spent. The second comparison was done to determine whether stress experienced regarding one's own debt situation would influence the frequency of arguments about the household's debt situation. The third comparison was also done to determine whether stress experienced on deciding who must pay the bills every month influence the frequency of arguments when bills need to be paid. Table 6 illustrates the *p*-values, *Pearson correlation* coefficient and the coefficient of determination percentage for each of the three comparisons.

Table 6: Financial stress levels compared with frequency of financial arguments (N = 150)

Variables	*r*	*%*	*p*
Stress matter: Your partner's spending patterns Compared with Argument matter: How the money is spent	0.427	18.3	.014*
Stress matter: Your own debt situationCompared with Argument matter: Your debt situation	0.508	25.8	.000***
Stress matter: Deciding who pay the bills every month Compared withArgument matter: Paying the bills	0.493	24.3	.001**

*$p < .05$. **$p < .01$. ***$p < .001$.

A positive statistical significant relationship ($p < 0.05$; $r = 0.427$) exists between stressing about your partner's spending patterns and arguments that take place on how money should be spent. The stress levels regarding a partner's spending will have an eighteen percent influence on the frequency of arguments on how money is spent. The results can also be argued that the two variables can have a possible chain reaction on one another. The more couples stress about the spending of their money, the more they argue about it, which then again can increase their stress levels. There is a positive statistically significant relationship ($p < 0.05$; $r = 0.508$) between the stress experienced by the respondents regarding their own debt situations and arguing about their debt situations. Stress levels regarding debt situations have a strong impact on the frequency of arguments. If spouses stress about their own debt situations, it can lead to arguments regarding the household debt situation. The results show that stressing about one's own debt situation influences the occurrence of arguments regarding the household debt situation by twenty-five percent, which is fairly high in comparison with all the other relationships between variables considered. One can also interpret the results as, the more the arguments occur regarding the household debt situation, the more spouses will stress about their own debt situation. Brandweek (2010) supports this reasoning by stating that spousal differences regarding household finances contribute to high stress levels. The last comparison, stress experienced when deciding who must pay the bills and arguing when bills need to be paid, also shows a positive statistically significant relationship ($p < 0.05$; $r = 0.493$). Married couples that experience stress when deciding who has to pay the bills every month can influence them to argue about it when no consensus has been reached. High stress levels can have a twenty-four percent influence on the frequency of arguments regarding the paying of bills. Although the influence percentage that the variables had on one another is not very high statistically, it still shows that there is a definite relationship between the variables.

CONCLUSION

The aim of the study reported in this article was to determine whether there is a relationship between spousal financial communication and financial arguments, and financial arguments and financial stress. The results show that spousal financial communication does influence the frequency of financial arguments between spouses. This could indicate that if spouses communicate their personal finances more often with each other, fewer arguments will take place regarding their personal finances. The only financial argument matter that showed little influence from spousal communication was debt arguments. No matter how often spouses communicate about their debt, it will still be a matter of concern causing arguments. It was also found that when married couples stress about their personal finances (such as how money should be spent, their debt situations, and paying bills), it would increase the frequency of arguments regarding these matters. Finances represent a very sensitive topic in a marriage, and that it is even regarded as a 'taboo' subject that individuals refuse to discuss. This study is only a start to a more extensive research field, which needs much more attention regarding the management practices of young married couples.

RECOMMENDATIONS

Areas for young married couples to focus on is to get consensus on who is responsible for what expenses in the household, drawing up a budget that clearly indicates the money that is available for household expenses, debt, savings and spending, and discussing the budget in detail with each other. Taking note of the stressors related to financial management could guide young couples in improving their financial communication, which in turn could contribute to healthier relationships and sound financial behavior patterns. Young married couples should be encouraged to communicate effectively about all aspects in a marriage, but specifically about financial matters as this can cause financial stress that leads to financial arguments. Ideally, couples should communicate about finances before marriage, in order to avoid possible conflict. Increased communications between couples can only increase understanding and lead to healthier relationships in all aspects of married life, not just finances. Couples should make communication about finances a priority. This study focused only on traditionally married couples, which opens up room for further research on same-sex marriages and/or couples living together without being married. Future research can also be done on larger sample sizes, couples from different countries, and include couples married for longer than 10 years and also individuals with different financial management personality types.

LIMITATIONS

Mostly due to the sensitivity of the subject and the fact that some individuals regarded the answering of the questionnaire as time-consuming, only 75 young married couples agreed to form part of the study, which makes it difficult to generalize from the results and findings of the study. As previously mentioned under procedures in the methodology section, when couples completed the questionnaire, the researchers were not present, for anonymity purposes. This could affect the data obtained from the respondents as they could have discussed the questionnaire and due to the sensitivity of their financial matters this could influence their openness and honesty reflected in the questionnaire. Only traditionally married couples formed part of the study, whereas today's society include various other relationships, such as same-sex partners/spouses, as well as couples living together, without being married.

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