NEW TEXTS

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Determinants of Reasons for Financial Disagreements in Married or Cohabiting Couples in Russia: Relational Sociology Approach

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Abstract

At present, research on financial disagreements is extensive but general. There are no studies of financial conflicts in Russian families. Taking into consideration the values of partners in dyadic relationships by utilizing relational sociology framework, the study explores five types of financial disagreements: (i) value conflict, (ii) conflict over price, (iii) conflict over necessity, (iv) goal conflict, and (v) conflict over income, in order to detail the structure and the various reasons behind conflicts about money in Russian families; and aims to understand the determinants behind each type.

The analysis was built on the 2018 wave of the Survey of Consumer Finance that presents dyadic data for 3,503 Russian couples. Regression models were calculated for men and women separately to identify gender effects.

All the considered reasons for financial disagreements are caused in part by partners' different attitudes towards money. In addition, the increase in women's share of family income increases the likelihood of conflict over price; traditionalist attitudes correlate with an increase in goal conflict; and conflict over income is connected with dissatisfaction with the decision-making process. The study shows the significance of considering partners' values for the analysis of a family's financial situation.

Keywords: financial disagreements in couples; money exchange within the family; partners' values; perception of money; household chores; Russia.

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Introduction

In the last several decades, the interest in financial topics in family sociology has deepened. Scholars pay attention to financial management, investigate financial power, and compare different types of labor division within families. This study focuses on financial disagreements as a particular subtopic of this developing field. Considering the presence of the significant association between financial disagreements and the increasing rate of divorce [Amato, Rogers 1997;

Zagorsky 2003; Cubbins, Vannoy 2004; Britt, Huston, Durband 2010; Dew 2009; 2011; Dew, Britt, Huston 2012], the study aims to expand our understanding of the factors behind the alarming rate of divorce in Russia [Zakharov 2015].

Why, and how, do financial disagreements matter? Previous research has shown that partners assign the most negative evaluations to their financial conflicts in comparison to other types of marital arguments [Dew, Britt, Huston 2012; Mitchell, Bullard, Mudd 1962]. Financial topics are more acutely perceived as a source of disagreements [Papp, Cummings, Goeke-Morey 2009] and are frequently solved through negative tactics (e. g., enforcement or threats; [Dew, Dakin 2011]). The inevitable embeddedness of money in daily life and the fact that people cannot ignore disagreements over financial decisions, mean that these disagreements tend to get worse if not resolved. These problems occur in families at every economic level, regardless of whether couples are under economic pressure or not [Dew, Britt, Huston 2012].

Previous studies, however, rarely delve into the particular reasons for, and structures of financial conflicts in families. Two main directions of the research tend to identify the general effect of disagreements on relationships and to study families' strategies for conflict resolution. This study takes into consideration that some types of disagreements over finances appear more profound and acute, thus rejecting the wholesale labeling of money conflict as the main threat to family stability, and suggesting instead a more careful investigation into the variety of conflicts and the possible factors behind their emergence. The research also aims to understand particular determinants behind different types of financial disagreements in Russian families, a topic that so far has received little attention.

The past century has seen considerable changes in family organization in Russia. In the Soviet period, nearly universal employment led to the prevalence of the dual-earner family type. Post-Soviet transformations brought new types of family structures, for example, couples in which one partner (usually, male) is a breadwinner while another stays at home [Ibragimova, Guseva 2015]. This change has considerably decreased the stability and predictability of family incomes [Guseva 2008]. The course of history in Russia also differs from the historical trends in the majority of Western countries in which the progress from a traditional to a more egalitarian family structure and labor division had been almost linear. Today, regardless of family structure and financial management model, the patterns of decision-making in the bulk of Russian families remain patriarchal [Ibragimova 2016]. Women tend to seek equality, but the reason they give for seeking equality is that they see the material provision of their families as unsatisfactory [Vovk 2007].

The dominant financial management model in Russian families is complete or partial pooling of incomes. The next popular model is the female whole wage system [Ibragimova 2012], and the less the family income, the more probability that the family money is being managed by a woman [Fodor, Vicsek 2006; Ibragimova, Guseva 2015]. This reflects theories arguing that when women are in charge of taking financial decisions within the family, more resources are allocated to the common family needs and especially the needs of children, whereas men tend to make more leisure-related purchases which are implicitly seen as more individualistic and less necessary [Ferree 1990]. So, given the financial issues of Russian families and women's aspirations to spend more on the family, financial disagreements may become a difficult problem to solve.

This brings us to the research question of the present study. What, exactly, determines the emergence of the different types of financial disagreements between married and cohabiting partners in Russia? Answering this question is possible by answering the questions about the structure of financial disagreements in Russian families and the determinants of reasons for financial disagreements. This study contributes to the research on financial disagreements in three ways. First, it departs from the general discussion of familial financial issues in favor of detailing the reasons for different types of financial disagreements and their prevalence. Second, it integrates the most common theories that cover the scope of financial issues within the family in one theoretical framework and brings a novel approach to the field—relational sociology. Using dyadic data on 3503 Russian couples from the third wave of the Survey of Consumer Finance (2018), this theoretical framework is tested to explain the determinants of different types of financial disagreements between partners in couples. Third, it shows the significance of considering partners' values when analyzing financial situations within the family and argues that the single factor of partners having different attitudes toward money becomes the underlying cause for all the considered types of reasons for financial disagreements. At the same time, there are aspects of family life that differ in their effect on various types of financial conflicts.

Theoretical Framework

Financial disagreements revolve around various issues. They usually include purchasing decisions, contradictions between desires and needs, unforeseen expenses, lack of savings, and problems with debts [Romo, Abetz 2016]. The underlying or the more general causes for these issues include contradiction in partners' goals, the difference in their attitudes toward money, shortage of resources, and so on [Romo 2015]. Financial disagreements may also reflect deeper issues in relationships, such as the issues of power, involvement, respect, and fidelity [Dew, Stewart 2012].

Relational sociology, the main theoretical approach in this study, emphasizes the importance of considering relations when interpreting social phenomena. Since the famous study by Zelizer (2002), sociologists have moved away from viewing money as a depersonalized instrument and embraced the fact that people personalize money and assign different meanings to it [Morduch 2017]. Thus, the values and norms used in the process of the moral evaluation of money, inform accounting and the more general financial aspects of decisions [Wherry 2017]. Relational work occurs when people have to correlate their means of exchange with social relations, so relational accounting places individual decisions into the social and cultural context. But the problem of social relations is that they are invisible and immaterial until their presence becomes irritating, or when the need for them becomes palpable because of their absence [Donati 2016]. Here, we can see that a family or partnership is a union with its own structure, values, norms, and systems of evaluation, but there are only two basic comprising "molecules" of this union: (i) two different people and (ii) the set of their respective attitudes. If their attitudes—especially to the potentially problematic matter of money—are incompatible, the relational workload in the family will be too heavy to be imperceptible, or at least easy to manage. Conflict about money and its usage may occur if one or both partners are dissatisfied with the financial exchange or decisions within the family. Financial disagreements, however, may also stem from deeper relational issues. In this case, relational work in financial areas may be insufficient, and general relations have to be addressed [Dew 2011]. The latter is, in turn, vital for couples' stability, as cultural frameworks and stereotypes challenge and pressure the families in their social life [Romo, Abetz 2016].

Nonetheless, the use of the relational sociology framework for studying financial disagreements appears to be rather novel. Several theoretical approaches within psychological and sociological literature address conflict in relationships. One scope of research uses theories focused on conflict as a means of communication and problem-solving (e. g., [Christensen, Heavey 1990; Dew, Britt, Huston 2012]). For example, the theory of family systems considers different aspects of the interaction between partners; the conflict here may serve as an instrument to build a healthier relationship. The theory of goods allocation defines the meaning of money through power and control. Money, thus, becomes an instrument for managing gender relations in the decision-making process, contributing to the patterns of dependency and financial control. The commonly used exchange theories (e. g., [DeMaris 2007; Britt et al 2008; Dew, Britt, Huston 2012; Archuleta 2013]) see that the rationale for marriage union is that spouses intend to benefit from the intrafamily exchange of resources. Relationship problems occur when the results of interaction fall short of expectations. In this case, partners' satisfaction is the main determinant of family stability.

These theories seem effective in the study of marital conflicts, but lack any significant consideration of the content of partners' disagreements and argumentation. However, some links between these theories may be drawn to understand the processes that may lead to different reasons for financial disagreements within couples. For this, each partner's values should be taken as the core factor underlying financial disagreements in couples. In exchange theory, these values influence the mechanism of intrafamilial financial exchange and goods allocation. Resources that partners have, in turn, define the systems of power, control, and the overall interaction between partners, which brings us to the theory of goods allocation. Exchange theory may be drawn upon to suggest that the problems with financial exchange lead to dissatisfaction and the lack of positive communication, which consequently erode into financial conflicts. Relational sociology will prompt that the latter have to be resolved through relational work, which also predominantly depends on partners' values. In sum, this study attaches the central role to partners' values and attitudes toward money to analyze different reasons for financial disagreements.

The relational sociology approach suggests that relationships have to be considered from different angles. The first angle is the relational situation in which the partners find themselves (e. g., are they officially married or do they cohabit?). The second is the instruments they use to manage their financial accounting. The most important thing to understand is the partners' values (as the core category of the theoretical framework) and the way they correspond to each partner's relational needs and aspirations. Their values, in turn, influence their perceptions of labor division. And yet, the study of such perceptions alone is insufficient. Additional attention needs to be paid to the level of satisfaction with the real processes within the family, as this may show whether partners carry out enough relational work, or do not.

Even though there are not many studies on the topic, some empirical background can be drawn upon to support the theoretical framework. Previous research showed that there are several general determinants of financial disagreements: the presence of financial management practices, the longer length of relationships, the higher intensity of family communication, and the higher level of perceived stability of finances decrease the probability of financial conflicts [Williams, Berry 1984; Britt et al. 2008; Britt, Huston, Durband 2010]. The more women work, the fewer financial disagreements they report, whereas men report more financial disagreements if their wives are temporarily employed. Equal income increases financial conflict for women, but not for men [Dew, Stewart 2012]. If women's incomes are significantly higher than those of men, the frequency of financial disagreements rises [Britt, Huston, Durband 2010]. Partners with low levels of consumption argue over finances more often than those with high levels [Britt, Huston, Durband 2010].

The present study aims to find the determinants of financial disagreements for Russian couples in general but also focuses on five different types of financial disagreements that have not been, as such, studied previously: (i) value conflict, (ii) conflict over price, (iii) conflict over necessity, (iv) goal conflict, and (v) conflict over income. (These types were identified in the previously conducted qualitative stage of this study; the description of their emergence and testing is provided in the "Measures" section.) Qualitative findings were further adjusted to comply with the theoretical framework and the previous studies in the field. Based on the findings, the present study identifies the factor of cohabitation versus marriage, attitudes toward money, amount of income and the differences in the ways it is earned, the process of decision-making (as an aspect of general communication), perceptions of labor division, and perceived stability of finances as the main variables that predict the difference in the type of reasons for financial disagreements. The following sections describe the detailed characteristics of each variable.

Hypotheses

The first variable is the partners' relational situation—are they officially married, or do they cohabit? It has been found that married partners establish a common understanding of their roles and aims more often than cohabiting ones, and experience fewer conflicts in comparison to cohabiting couples [Batalova, Cohen 2004;

Lippe, Voorpostel, Hewitt 2014]. They have to employ less relational work to address minor questions, as their general goals are usually aligned. On the contrary, cohabiting partners may have more financial disagreements that can consequently ruin their relationships. Also, the practice of making independent financial decisions within the family decreases relationships' level of satisfaction and increases the probability of separation or divorce [Addo, Sassler 2010]. Financial disagreements may become an intermediary factor in this situation. It is also supposed that value conflict is the most important and complex factor leading to the severance of a relationship. By this, it is meant that partners adopt a generally different position towards money as an institution, holding different views on the matters of savings, credit, and debt; they strive to be independent in their financial decisions, and they do not find common ground in their negotiations. Combining this theoretical framework with some empirical findings, the following is expected:

> H 1.1: *Cohabitation in comparison to official marriage increases the probability of the emergence of value conflicts.*

Considering value conflicts, the study turns to the core concept of the theoretical framework—the values that partners have. As it is understood from the relational sociology framework and previously from the collective approach [Addo, Sassler 2010], partners who have common values and strategies, and tend to pool their resources, also have more commitment to the family and are more confident in the family's common future. This is confirmed by the empirical research that shows that shared financial goals and attitudes increase marital quality and satisfaction [Archuleta 2013]. However, research by Rick, Small, Finkel (2011) showed that people tend to marry those partners who have the opposite pattern of consumption (and, consequently, attitudes toward money): spendthrifts (those who spend a lot and do not tend to save) are attracted to tightwads (those who prefer saving, not spending). These differences, in turn, lead to a situation in which partners have to carry out a significant amount of relational work to resolve financial issues when building their relationships. In conclusion, it is expected that:

> H 1.2: *The same attitudes toward money (spendthrift–spendthrift or tightwad–tightwad couple) decrease the probability of the emergence of value conflicts.*

Relationships in today's world are also complicated by the influence of the partners' respective economic positions. Within-couple power and dependency mechanisms usually reflect the resources that each partner has. The relational and accounting work has to be representative of the power im/balance within the family to debug the system of interaction around financial issues. Problems may occur when the ratio of the attachment in relationships to the relational outcomes, is far from equal. This may lead to relationship break-up [DeMaris 2007; Dew, Stewart 2012]. Partners with a significant difference in income who do carry out sufficient relational work around power mechanisms may also have more disagreements. In this study, it is expected that income affects partners' perception of their needs and desires, leading to price conflicts—the type that occurs if one perceives the price of goods as too high and the other insists on the purchase.

> H 2: *Significant difference in income increases the probability of price conflict.*

Another important aspect of partners' relational work is labor division, especially the division of household tasks and responsibilities. Some scholars that carried out research outside of Russia (e. g., [Kluwer, Heesink, Van de Vliert 1996]) argue that spouses', especially wives', negative attitudes toward the distribution of household chores in the family are an important predictor of conflict. The reason for this is that women are more commonly deprived of both money and power, and are more likely to express their discontent than do men. In Russia, there is still no significant redistribution of household chores within the family, as a wife's employment outside one's home has little effect on the increase in the time spent by her husband on household chores [Balabanova 2005; Vovk 2007]. The bulk of the financial decisions nowadays are male-dominated; men's decisions are valued higher, and concern larger sums of money than those of women. Women's decisions, on the contrary, are often framed as "women's business", a concept that implies that they are trivial [Sun 2010: 7]. However, one common understanding about financial resources counts them among the compensatory mechanisms. The financial contribution of the partner with a higher income may be seen as compensation for the injustice incurred by the distribution of roles within the household [Brines 1994; Fodor 2010]. Thus, if the partner with fewer economic and power resources sees the family share from the other partner as sufficient compensation for the perceived deprivation or imbalance, he or she may accept the deprivation without seeing it as an issue. These mechanisms, however, are not usually openly discussed or expressed, and are sometimes experienced in family life as a silent consequence of social norms or differences in partners' social backgrounds [Komter 1989]. If not enough relational work is done, partners who feel excluded from the decision-making process and are also dissatisfied with the income that the other partner receives, may voice their discontent and bring the family into conflict over family income. Here, it is assumed that:

> H 3: *Dissatisfaction with the decision-making process within the couple positively affects the probability of financial disagreements over income.*

It had been previously argued that marital happiness in part depends on the firm structuration of household chores: couples who have developed a clearer system of labor division are more satisfied with their relationships and form a more stable union [Schaninger, Buss 1986; Perry-Jenkins, Repetti, Crouter 2000]. It may be assumed that partners whose preferences in the distribution of household chores reflect traditional family values, have to put in less relational work in these processes, as their attitudes find a systematic reflection in family life. The egalitarian perspective, on the contrary, leads to attempts to negotiate and re-negotiate everything, causing stress and provoking conflict [Kirchler 1990]. The same picture emerged in the qualitative interviews conducted specifically for the present analysis. When partners reported having an egalitarian perspective on household chores, they faced problems with sticking to their financial goals. The financial goal that they have agreed upon as a first step got sabotaged by the attempts of either one of them to renegotiate the goal, so their relational work became quite irritating. Assuming that the perceptions of household chores' distribution and the norms of partners' behaviors are usually embedded into the financial goals that partners set for themselves, it is expected that:

> H 4: *Having an egalitarian perspective on household chores may lead to conflicts between partners in relation to setting financial goals.*

The last family characteristic to be discussed is perceived financial stability. Zagorsky (2003) found gender differences in evaluating marital financial well-being: men tend to report the assets that the family possesses (automobiles, homes, etc.), whereas women focus on the absence of financial problems and debts. Therefore, it may be assumed that gender differences in the perception of financial stability may raise the frequency of financial disagreements [Britt, Huston, Durband 2010]. Also, men tend to take more risks in their financial decisions [Hira, Loibl 2008]. This may lead to larger spending or higher tolerance for incurring debts or taking credits to increase the wealth of the family. Consequently, these differences in perceptions have to be discussed and worked through, although it is known that people tend to postpone communicating on such topics until the problem occurs [Trachtman 1999]. Thus, it can be easily imagined that if the man in the union appreciates having a lot of assets and wants to buy things that would reflect the family status, the woman's evaluation of these things comes from another perspective, and she could dispute the necessity of the purchase. The man's satisfaction with the purchase may be countered by the woman's sense of financial instability if the purchase is made despite the money problems plaguing the family (e. g., debts). The relational work here is complicated by the fact that partners often do not realize the reasons behind each other's positions, and cannot assign the correct number of accounting procedures to be discussed. In sum, it is assumed that:

> H 5: *Women's reports of family debts increase the probability of conflicts over necessity.*

Method

Data

The empirical part of the study was based on the third wave of the Survey of Consumer Finance. In Russia, 6012 households and 12 137 individuals participated in the survey in 2018. Research center "Demoscope" conducted the study using a probabilistic, stratified multistage territorial sample, with the condition of triple visits of interviewers to every household. Every household participated in a special group survey, with every household member older than 18 answering the individual survey. This classic, truly probabilistic targeted sample of households allows extrapolating results to the entire population of the Russian Federation as well as to certain specific sociodemographic groups, and to verify the accuracy of the information by statistical methods. For Russia, it is a unique dataset that has a significant amount of interval information on people's incomes, debts, savings, investments, and so on.

Another important advantage of the chosen database is that both spouses were interviewed and the couple (partners in an official marriage or cohabiting) can be analyzed as a whole. The analysis was drawn on N = 3503 partnerships. The most important part of the dataset was the partners' answers to the question about the presence of financial disagreements. A relatively small number of people, 70 men (2.0%) and 55 women (1.6%), had missing values for this question. The data relating to these people were subsequently discarded from the analysis. To identify the determinants for the reasons for financial disagreements, we can rely on the answers from 1425 men and 1543 women who reported having financial disagreements with their partners and replied to the question about the reasons.

Measures

Dependent Variable. The discussion and results presented in this paper, are a part of the study focused on different aspects of financial disagreements in Russian couples. Prior to the statistical analysis, the author had completed a qualitative study stage in order to identify the main reasons for financial disagreements in Russia and to create their typology. In-depth, one-on-one interviews were conducted with 35 couples (70 partners participated), and the types of disagreements described previously were identified.

These types became dependent variables in the study. Later on, the typology formed the basis of a new set of questions in the 2018 Survey of Consumer Finance. Prior to the survey, questions were subjected to an expert triangulation procedure and then tested in a pilot study. The respondents were asked to choose all the reasons that cause financial disagreements between them (see Table 1).

Table 1

Operationalization of the Conflict Types in the Questionnaire

Type of Conflict	Option in the Survey
Conflict over income	1. You are not satisfied with the amount of earnings of your husband/partner/wife 2. Your husband/partner/wife is not satisfied with your earnings
Conflict over price	3. You have a disagreement about the price of the good you're going to buy (You think that the price is too high, but your partner thinks that this is a good price) 4. You have a disagreement about the price of goods that you're going to buy (You think that the price is good, but your partner thinks that the price is too high)
Conflict over necessity	5. You have a disagreement over the necessity of purchase (You think that something is needed while your partner rejects the need) 6. You have a disagreement over the necessity of purchase (Your partner thinks that something is needed while you reject the need)
Goals conflict	7. You have a goal to save money but your partner doesn't see value in doing this 8. Your partner has a goal to save money but you don't see value in doing this
Value conflict	9. You experience situations when, for example, you want to take a loan but your partner is completely against loans as a concept or vice versa

For the analysis, we are using every conflict type as a separate logistic regression model with a binary dependent variable. Men and women are analyzed separately to account for gender differences.

This study also analyzed the determinants of having financial disagreements in general. This was measured by the question "How often during the last 12 months there were disagreements over money between you and your partner?" Based on the distribution characteristics, the category *never* was encoded as having no financial disagreements, whereas categories *rarely*, *from time to time*, and *always* were encoded as having such an issue.

Here are some results: 41.5% of men and 44.8% of women reported having financial disagreements. Among those who reported having such an issue in their family, conflict over necessity was most common. It was pointed out by 81.0% of men and 79.0% of women. The rarer types were goals conflicts, reported by 35.5% of men and 36.0% of women; and value conflict that was acknowledged by 35.0% of men and 34.0% of women.

Conflict over income has its own characteristics. To measure this type of conflict, both partners were asked two questions:

1. *You are not satisfied with the amount of earnings of your husband/partner/wife*.
2. *Your husband/partner/wife is not satisfied with your earnings.*

Thus, disagreement can be measured from two points of view: (i) if the man is dissatisfied with the woman's earnings (in the man's and woman's perception) and (ii) if the woman is dissatisfied with the man's earnings (in the man's and woman's perception). For analysis purposes, the results were united because only 5.4% of men are dissatisfied with women's earnings, whereas 16.0% of women report dissatisfaction with men's earnings.

Eighty percent of men and 81% of women reported having more than one type of financial disagreement. The most common combination was conflict over both necessity and price (18% of men and 17% of women). Five percent of both men and women also reported having conflicts over price, necessity, and earnings, whereas 4% of men and 5% of women stated that they have price, necessity, and value-related conflicts simultaneously. Nine percent of men and 8% of women reported that while having financial disagreements, none of the reasons that were provided in the questionnaire fit their situation.

Attitudes toward money. The results of cluster analysis were used to measure the attitudes. Each partner evaluated five statements:

1. *You try to save money for the future.*
2. *You try to save money regularly, even a small amount.*
3. *You always try to have at least some amount of money for unforeseen expenses, just in case.*
4. *You are quite responsible when it comes to financial management.*
5. *You learn from the mistakes of other people in personal financial management.*

Two clusters—spendthrifts and tightwads—formed, which corresponds to the previous research [Rick, Small, Finkel 2011]. People who try to save each penny, have money for rainy days, evaluate themselves as responsible in financial decisions, and learn from financial mistakes were classified as "tightwads," whereas those with opposite characteristics were labeled as "spendthrifts." According to the hypothesis, it was also important to identify whether partners have common or different attitudes.

Attitudes toward labor division. This variable was computed using principal component analysis; three factors (KMO-measure equals 0.62 for men and 0.61 for women, which means that factor is adequate) explaining attitudes toward labor division, were identified:

1. *The superior position of men*: it is considered bad if the wife earns more than the husband. The final say in financial management is up to the man. All household chores and the labor associated with raising children is women's work, even if her family-unrelated workload is heavier than that of the man.

2. *The ideology of intensive motherhood*: It is considered bad for children and the marital relationship if the woman works a lot outside the household. A working mother cannot provide sufficient care to her children.

3. *Egalitarian attitudes*: Spouses have to share all the responsibilities within the household. All adults in the household may take upon themselves the right and the responsibility of managing the money. Work for women is a way to achieve independence.

Control Variables. In light of the previous research on disagreements and finances within couples, this study controlled for several variables in the analysis of the determinants. The first control was the relative age of partners (husband's age minus wife's age) [Cubbins, Vannoy 2004], with the average difference standing at 2,19 years. The length of relationships, which affects the perceptions of household labor division and the quality of relationships [Cubbins, Vannoy 2004; Dew, Britt, Huston 2012], was the second control. In 50% of the sample, the relationship lasted under 23 years. We also controlled if it was a first marriage (official) for each partner or any one of them was married more than once. For 74% of men and 74,8% of women, it was the first official union in their lives. The next control variable was the presence of children younger than 18 years old because having preadult children increases the likelihood of conflict situations within the family [Margolin, Gordis, John 2001]. Only 35,9% of households reported having a child under 18 years old, among them more than 50% of households have the youngest child under 7 y. o. Finally, the education of partners [Dew 2009] and their employment statuses [Davis, Jacobsen, Anderson 2012] were taken into account. 24,5% of men and 31,3% of women reported having a university degree or higher. Employment statuses were measured by a binary variable (working/not working) as among men 66% were employed, 33,8% unemployed, and only 0,2% had a status of having vacation/parental leave/sabbatical; among women, 54% were employed, 40,8% unemployed and 5,2% were on maternity leave (their number was added to 'not working' category).

Analytical Strategy. The analysis was built on the logistic regression approach. The regression models were calculated for men and women separately to identify important, in the context of the study, gender effects. Six models were used: the first model had the dependent variable that shows if the partner reports having any financial disagreements at all, and the remaining five models used each type of financial disagreement as the variable of interest.

Results

Determinants of Having Financial Disagreements

In the first step, the study analyzes the determinants of having financial disagreements as an issue in a relationship by employing binary logistic regression. Two models that represent men's and women's positions on the question of having financial disagreements are discussed.

This model includes the interpretation of every variable, including controls, whereas the following steps are focused only on those variables that were hypothesized. It can be seen (see Table 2) that partners have nearly the same sets of determinants, which work in the same direction: Different attitudes toward money, professional education of men, having preadult children, and employment status of men ('working man') increase the probability of having financial disagreements, whereas satisfaction with the decision-making process decreases this probability. The most interesting empirical finding here is that egalitarian attitudes decrease the chance of reporting financial disagreements for men, but they increase it for women.

Table 2

Binary Logistic Regression Results for Reporting Financial Disagreements

Predictor	Men		Women	
	B	SE B	B	SE B
Both partners are spendthrifts	0.664***	0.225	0.16	0.219
Partners with different attitudes toward money	0.584***	0.159	0.36***	0.113
Cohabitation	0.233	0.157	0.064	0.149
Education of men (higher education—ref.)				
Undergraduate	0.006	0.162	− 0.028	0.156
Professional	0.264**	0.124	0.301**	0.119
Education of women (higher education—ref.)				
Undergraduate	− 0.212	0.159	− 0.057	0.152
Professional	− 0.064	0.116	0.091	0.112
Children >18 years	0.268*	0.111	0.313**	0.106
Employment status of men	0.373**	0.14	0.278**	0.133
Employment status of women	0.149	0.132	0.187	0.129
Male breadwinner model	0.042	0.151	− 0.003	0.145
Log income of men	0.073	0.42	− 0.344	0.409
Log income of women	− 0.413	0.342	− 0.361	0.338
Share of women’s income	1.534	0.481	0.331	0.461
Relative age	− 0.011	0.011	− 0.002	0.01
Being a spendthrift	− 0.263	0.177	0.268	0.173
Satisfaction with the decision-making process	− 2.193***	0.335	− 2.384***	0.302
“Male superior position” attitudes	0.192***	0.047	0.012	0.046
“Ideology of intensive motherhood” attitudes	0.028	0.046	0.098*	0.044
“Egalitarian” attitudes	− 0.24***	0.048	0.185***	0.047
Women’s report on family debts	0.489	0.563	0.014	0.502
Length of relationships	− 0.005	0.005	− 0.009**	0.004
Constant	1.848	1.322	4.324	1.28
Nagelkerke R^2	0.133		0.142	

Source: Survey of Consumer Finance, Russia, third wave (2018).
Notes: *$p < .05$; **$p < .01$; ***$p < .001$.

In the following steps, each type of financial disagreement is analyzed according to the hypotheses (see Table 3). The best explanatory capability in terms of model quality holds the model built for the conflicts over earnings, while value conflict has the lowest quality measurements.

Value Conflict. When analyzing value conflicts as a dependent variable, both hypotheses (H 1.1 and H 1.2) are confirmed: For both genders, different attitudes toward money within a couple increase the probability of having value conflicts, and the same can be said about cohabitation (but the effect is rather small and significant only for men). It is also remarkable that contrary to what was hypothesized, being a couple of two spendthrifts increases the likelihood of reporting value conflicts for men. It is also worth mentioning that having spendthrift attitudes toward money works in the opposite direction for genders: For men, it decreases the probability of reporting value conflicts, whereas it increases this probability for women.

Conflict over price. Income really matters as far as conflicts over price are concerned (H 2). Thus, the bigger the share of a woman’s income, the higher the probability of both partners reporting conflicts over price. This result reflects the hypothesis, but in relative—not absolute—measures. The traditional income model within the family also affects the emergence of conflicts over price, although this effect is significant only for women.

Conflict over earnings. Satisfaction with financial decisions within the family negatively affects the probability of salary conflicts for both genders, and the effect size is relatively high here (H 3), i. e. the more the partners satisfied with financial decision-making, the fewer conflicts over earnings they have. Also, the more income the partners earn, the lower the probability of them reporting conflicts over earnings, which is quite obvious.

Goal Conflict. One of the most interesting findings is the impact of egalitarian attitudes on goal conflicts (H 4). Egalitarian attitudes indeed increase the probability of this type of conflict, but it happens only for women; egalitarian attitudes of men decrease the likelihood of goal conflicts. At the same time, traditionalist attitudes increase the probability for both genders, although this was not hypothesized.

Speaking about the socio-demographic characteristics of the family, it is worth noting that in the female model, being in the second or subsequent marriage slightly increases the likelihood of conflict of goals for women, while any type of financial management other than the pooling of resources significantly increases the likelihood of its occurrence. This conclusion turns out to be unexpected since it was the pooling strategy that seemed to lead to a conflict of goals due to the likelihood of over-discussing and multiple re-setting of the goals.

Conflict over necessity. Women's report of family debts (H 5) is an insignificant variable in both models for predicting conflicts over necessity. However, the trends in gender models indicate that if the wife reports that the family has debts and financial problems, there is an increased probability of her husband, but not herself, reporting conflicts over necessity. The effect for women contradicts the hypothesis and questions their assessment of processes within the family.

Since the conflict of necessity is the most common type of conflict, we cannot ignore it and confine ourselves to interpreting the results following the previously formulated hypothesis. It turns out that income plays an important role in the male model—a man's income reduces the likelihood of this type of conflict in the family. For women, this factor also plays a role, but the effect size is much smaller. Relative income (the share of a woman's income in the total family income) makes strong differences in gender patterns: for women, a high share of her income increases the likelihood of a conflict of necessity, while for men this determinant shows the opposite effect. Also, an extraordinary trend is observed among both men and women: if the man's spouse believes that they have a fixed budget for housekeeping in their family, it reduces the likelihood of a conflict over necessity reported by a man. At the same time, if a man believes that the family has sole male or female management, a fixed budget for housekeeping, or a pool, then this reduces the likelihood of a woman reporting a conflict over necessity. At the same time, as in assessing the presence of financial conflicts in general, the likelihood of a conflict over necessity increases if the woman is in her second or subsequent marriage.

Table 3

Binary Logistic Regression Results for Value, Necessity, Price, Goal, and Salary Conflicts

Variable	Value Conflict		Necessity Conflict		Price Conflict		Goal Conflict		Salary Conflict	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
	B (SE)	B (SE)	B (SE)	B (SE)	B (SE)	B (SE)	B (SE)	B (SE)	B (SE)	B (SE)
Both partners are spendthrifts	0.86 (0.313)***	− 0.042 (0.29)	0.224 (0.239)	0.038 (0.222)	0.449 (0.244)	− 0.147 (0.231)	0.494 (0.339)	0.185 (0.288)	0.145 (0.303)	0.916 (0.277)***
Partners with different money attitudes	0.551 (0.216)**	0.253 (0.174)*	0.371 (0.167)*	0.241 (0.119)*	0.471 (0.169)**	0.167 (0.126)	0.835 (0.224)***	0.661 (0.161)***	0.217 (0.224)	0.599 (0.15)***
Cohabitation	0.363 (0.211)*	0.223 (0.198)	0.335 (0.162)*	0.069 (0.15)	0.097 (0.165)	− 0.039 (0.154)	0.238 (0.237)	0.559 (0.193)**	0.271 (0.195)	0.072 (0.182)
Being a spendthrift	− 0.464 (0.244)*	0.588 (0.222)**	− 0.104 (0.185)	0.278 (0.174)	− 0.291 (0.188)	0.359 (0.179)*	− 0.422 (0.245)	0.227 (0.213)	0.348 (0.237)	− 0.248 (0.219)
Male breadwinner model	0.143 (0.23)	0.263 (0.217)	0.193 (0.166)	0.267 (0.152)*	0.246 (0.169)	0.353 (0.161)**	0.406 (0.253)	0.227 (0.213)	− 0.095 (0.214)	− 0.054 (0.198)
Satisfaction with the decision-making process	− 1.291 (0.262)***	− 1.199 (0.221)***	− 1.719 (0.255)***	− 1.425 (0.205)***	− 1.49 (0.244)***	− 0.973 (0.196)***	− 1.721 (0.255)***	− 1.432 (0.211)***	− 1.823 (0.257)***	− 1.938 (0.214)***
“Male superior position” attitudes	0.154 (0.069)**	0.028 (0.068)	0.205 (0.05)***	− 0.079 (0.049)	0.19 (0.052)***	− 0.026 (0.052)	0.291 (0.075)***	0.123 (0.066)*	0.155 (0.065)**	0.136 (0.062)**
“Ideology of intensive motherhood” attitudes	0.034 (0.071)	0.026 (0.066)	0.012 (0.05)	0.101 (0.046)*	0.019 (0.052)	0.116 (0.049)*	0.034 (0.078)	0.063 (0.066)	0.099 (0.067)	0.151 (0.162)**
“Egalitarian” attitudes	− 0.146 (0.066)**	0.002 (0.068)	− 0.218 (0.05)***	0.193 (0.05)***	− 0.242 (0.05)***	0.109 (0.052)*	− 0.138 (0.071)***	0.157 (0.07)***	− 0.246 (0.061)***	0.14 (0.165)***
Women’s report on family debts	1.576 (0.553)***	1.168 (0.513)*	0.527 (0.555)	− 0.103 (0.508)	0.722 (0.548)	0.264 (0.496)	1.451 (0.568)**	1.181 (0.524)**	1.22 (0.598)*	0.118 (0.585)
Log income of men	− 0.401 (0.633)	0.103 (0.51)	− 0.775 (0.514)	−0.188 (0.406)	0.302 (0.44)	0.301 (0.411)	− 0.409 (0.849)	− 0.512 (0.593)	− 0.569 (0.506)	− 0.826 (0.467)*
Log income of women	− 0.238 (0.528)	− 0.642 (0.395)	0.458 (0.444)	− 0.492 (0.331)	− 0.494 (0.155)	− 0.519 (0.328)	0.274 (0.775)	0.074 (0.51)	− 0.691 (0.389)*	− 0.667 (0.369)*
Share of women’s income	0.632 (0.724)	1.92 (0.672)	− 0.489 (0.518)	0.834 (0.478)	2.156 (0.529)*	1.727 (0.499)*	0.597 (2.036)	0.01 (1.482)	1.427 (0.296)	1.402 (0.207)
Constant	0.38 (0.618)	− 0.706 (0.557)	1.845 (0.463)	2.478 (0.893)	0.007 (0.464)	− 0.151 (0.416)	− 1.733 (0.148)	− 0.138 (0.747)	3.588 (0.703)	4.612 (0.568)
Nagelkerke R^2	0.097	0.095	0.114	0.107	0.107	0.079	0.112	0.104	0.195	0.217

Source: Survey of Consumer Finance, Russia, third wave (2018).

Notes: *$p < .05$; **$p < .01$; ***$p < .001$. The variables that were not hypothesized to influence the dependent variable are marked with gray. Control variables include education of men and women, children < 18 years, employment status of men and women, relative age, length of relationships, and number of marriages.

Additional Analysis

Satisfaction with the Decision-Making Process and its Role in the Models. It can be seen that the variable reflecting partners' satisfaction with the financial decision-making process within the family is significant for all the models and has relatively large effect sizes. It also affects all the dependent variables in one direction: when partners are satisfied with the decision-making process, they are less likely to report any reason for having financial disagreements. Theoretically, it may be assumed that this variable is very close to all types of financial disagreements and directly reflects the conflict situation within the family. However, testing this assumption using statistical methods showed a significant inverse correlation between satisfaction and reporting of financial disagreements, but the strength of this correlation is quite low (−0.204 for men and −0.209 for women). We can also recall the results of a study on the direction of the relationship between satisfaction and communication [Lavner, Karney, Bradbury 2016], which showed that satisfaction is more likely to be a predictor of communication. Since we view conflict as a form of communication, we suggest that financial decision satisfaction should still be seen as a determinant rather than a result of communication problems.

However, there is another possible explanation for this phenomenon. When considering financial power, it is worth highlighting not only open but also hidden and latent forms. When using latent power, one of the partners deliberately manipulates the situation by avoiding conflict and instilling such ideologies that the second partner submits [Vogler 1998]. It turns out that when we ask about the existence of financial disagreements and ask partners to name their reasons, we can see only those couples in which the open type of power prevails. And the presence of dissatisfaction with financial decisions can become an indicator of hidden power because dissatisfaction does not always develop into a conflict, and yet it indicates certain problems in the union, including, incidentally, problems with communication.

Robustness Checks. An additional analysis was performed to analyze the robustness of the identified models, with the sample restricted to the employed. The results showed that the effects are rather similar for every type of financial disagreement, but there are changes in the significance of coefficients. This may be explained by the sample size issue, as it drops to 1008 men and 910 women.

Discussion

Financial disagreements seem to be a pressing issue for couples, and Russian couples are no exception. The main motivation of this study was to identify what determines different types of financial disagreements between partners in Russia. The main overall assumption was that financial conflicts are different in structure, and different reasons for their occurrence are determined by various aspects of family life. The study also focused on the partners' values, and the relational work consequential to their attitudes.

The first step of the analysis showed the determinants of financial disagreements in Russian couples. The likelihood of disagreements increases when partners have different attitudes toward money, men have professional education, couples have preadult children, and men are working. Partners who are satisfied with the financial decision-making process report fewer financial disagreements. These results make it clear that the Russian context is quite different from the countries that were studied previously (e. g., the USA). Another remarkable finding is that contrary to the studies (e. g., [Kirchler 1990]) that prove egalitarian attitudes increase the probability of financial conflict for both genders, the results of this study indicate that egalitarian attitudes decrease the chances of reporting financial disagreements for men, but increase them for women. It can be assumed here that two important factors affect this situation: the first is the fact that women tend to communicate their dissatisfaction and problems more often, so having egalitarian attitudes may lead them to address the problems and force their partners to handle any type of issue. Relational work is, thus, done, but it may be effective only for one of the partners. The second thing is the feeling of deprivation experienced by a woman with egalitarian values in the relationship with a "traditional" partner—he may acquire more power resources and may not want to employ relational work to resolve problems and attenuate her dissatisfaction.

Drawing on the relational sociology approach, hypotheses were developed for five types of financial disagreements.

One of the most important findings of this study is that partners' values become one of the crucial variables when considering financial issues within the couple. The relational sociology framework led us to assume that having different attitudes toward money would affect the emergence of value conflicts. However, empirical results show that this holds true for all suggested types of conflict; especially for value and goal conflicts for both genders; and the probability of conflicts over earnings increases in this case for women.

Considering value conflict as the most important type of conflict, it was hypothesized that the difference in relational situations would matter. This is partly true, as cohabitation significantly increases the likelihood of value conflict for men. For women, this variable remains insignificant but shows the same trend. We assume that cohabitation status in Russia does not significantly impact people's relationships, and may be seen as merely a transitory step to official marriage. Also, it takes less effort to end cohabitation than an official marriage, so any serious value conflicts may be uneasy to track in cohabitation—partners may break up faster than the survey arrives.

The analysis confirmed the hypothesis by showing that for both men and women, conflicts over price are influenced by the share of income that each partner provides: the bigger the share of the woman's income, the more conflicts over price both partners would report. Britt, Huston, Durband (2010) found the same trend for financial disagreements as a general issue, but this study may add something important. In the Russian context, the share of a woman's income does not affect the whole issue of financial disagreements. Instead, it increases the conflict over price, which is relatively widespread among couples. Also, relative amounts of income matter for price-related conflicts, whereas conflicts over earnings are influenced by absolute measures. It is, of course, quite obvious: the more money partners have, the less discontent they show. As hypothesized (H 3), conflict over earnings is affected by dissatisfaction with the decision-making process within the family.

The fourth hypothesis focused on the effect of egalitarian attitudes. They do matter, but they increase the likelihood of goal conflict only for women. Applying the theoretical framework, it may be assumed that women are more likely to start conversations around relational issues, and having egalitarian attitudes gives them a green light to redefine their goals. Traditionalist attitudes were assumed to decrease goal conflicts, but the empirical results show the opposite. There are studies (e. g., [Tsang et al. 2003]) that have reported the negative impact of traditionalist attitudes on happiness in marriage, as this type of attitude is more often linked to dissatisfaction with labor division. Here, some discussion of the Russian context may be needed. As the mean age of the sample is approximately 50 years and the mean length of relationships is 23.64 years, it may be assumed that the majority of partners went through socialization during the Soviet period. Consequently, they faced the advent of new types of economy and social structure and the fast development of financial institutes at the time when they entered the relationships. Thus, their expectations of and attitudes toward the formation of the family were questioned by new types of family structures and financial institutes. This situation could become problematic for relational work and goal setting.

The last hypothesis was confirmed only for one gender. Women's reports on family debts increase the probability of conflicts over necessity, but only for men (though the effect is insignificant). It can be assumed that when a woman feels uncertain about financial assets, she provokes disagreements, but evaluates them as value conflicts rather than conflicts over necessity. At the same time, the husband may view her arguments about any purchase as an argument about necessity.

Some results were not hypothesized, but they are worth mentioning. Contrary to the theoretical assumption, having the same spendthrift attitudes within the couple increases the probability of reporting value conflicts for men. It also contradicts the previous empirical results [Britt, Huston, Durband 2010] that showed that the probability of financial disagreements is reduced in families with bigger expenditures. Why are men affected by the tendency to waste that is held by both partners? Zagorsky (2003) emphasized the importance of positive assets in men's evaluation of well-being. Presumably, men feel more discontent with their partners' wastefulness which may preclude the couple from setting more ambitious financial goals.

The next important result is the role of dissatisfaction with the decision-making process within the family. It was hypothesized to be the predictor of only one type of financial disagreement, but the findings show that it affects every type in the same way—dissatisfied partners are more likely to report financial disagreements. This begs the question if the dissatisfaction is already one form of financial disagreement within the family—if partners are dissatisfied, they may already have open or latent disagreements. Considering that money has been proved to be the last taboo in communication [Atwood 2012], reporting dissatisfaction becomes a channel to show that something goes wrong with power distribution within the family, and the partners are not ready to force a conflict situation. However, this may be assumed only on the theoretical level, as there is only a low correlation between two variables of interest. It may also reflect the latent power identified by Lukes [Vogler 1998], as the dissatisfied partner is unable to go into the conflict because he or she feels the pressure of family ideology.

The study also shows that the ideas and attitudes that spouses share or do not, make other characteristics of modern marriage and relationships fade into the background and appear less significant in comparison. The more incompatibilities emerge in a relationship, and the more "puzzle pieces" of the spouses do not fit together, the more loaded become the financial conflict.

The limitation of the present research is the endogeneity problem regarding the link between partners' satisfaction and their report of financial conflicts. However, the theoretical framework allows the assumption that the direction of the effect was chosen correctly. Also, the study as a whole may be subject to concerns about endogeneity, as some directions of links may be reversed. Here, it is assumed that the length of relationships as a control variable may show that the direction was correctly defined. When deciding to use a ready-made database, the possibility of measuring the concept of "financial disagreements" and its operationalization is reduced. Nevertheless, it is also understood that conflict is a complex and multidimensional concept that involves many stages and takes different forms. In this regard, simplifying the measurement of the concept through the frequency of financial disagreements and the choice of reasons was considered appropriate for quantitative research. The last thing is the problem of selection. In spite of the panel character of the chosen database, the design of the analysis was cross-sectional and used only the last wave. This means that the study does not include families that may have already gone through a divorce in previous years.

Russian context of the study may prompt insights about other countries where marriage and relationship patterns are conservative and relatively slow to change. The division of labor, power, and money within marriage or relationship in Russia is rather unusual. Despite the prevalence of female whole wage systems and mass female representation in the labor market, Russian couples remain significantly patriarchal in their family values and financial decision-making. It would be interesting to compare these findings with other post-socialist countries, and with countries that had a capitalist path of development.

Future research has to examine whether or not the types of financial disagreements differ in their impact on partnership stability and the probability of divorce. It is also important to develop an understanding of the role and the grouping of the partners' values, the process of communication about finances between partners, and the process of transmission of financial values and practices between parents and children. The latter calls for qualitatively designed further research, and is crucial for the studying financial life of families within the theoretical framework of relational sociology.

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