For Richer, For Poorer: Financial Behaviors, Power (Im)balance, and Relational Aggression among Different-gender Newlyweds in the U.S.

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Informed consent has been obtained from every participant in this project.

Abstract

Guided by an intersectional feminism framework, we used three-wave, dyadic survey data from a nationally representative sample of 1,625 U.S. different-gender newlywed couples to test three research questions. First, as balanced power is considered a key concept for relational well-being in feminism, we examined developmental trajectories in husbands' and wives' perception of power (im)balance. Second, considering money as a major influence on power and aggression, we examined how financial behaviors relate to power (im)balance and in turn relational aggression—a type of intimate partner violence (IPV) that is controlling and manipulative in nature. Third, informed by the intersectionality between gender and socioeconomic status (SES), we examined gender differences and SES disparities in the associations among financial behaviors, developmental trajectories of perception of power (im)balance, and relational aggression. Our findings demonstrate that newlywed different-gender couples are experiencing power struggles, where two partners diminish each other's influence over time. We also found that healthy financial behaviors are associated with balanced power and, in turn, less relational aggression (especially for wives and in lower-SES households). Taken collectively, we continue calling for efforts to facilitate money management skills and promote balanced marital power.

Keywords: Feminism, financial behaviors, intersectionality, power (im)balance, relational aggression, socioeconomic status

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Relational aggression includes social sabotage behaviors that are intended to harm others via manipulating their relationships, social status, and feelings of belonging or acceptance (e.g., spreading rumors, talking behind others' back; Dailey et al., 2015). Albeit seemingly covert and not intense, relational aggression is highly manipulative and can engender severe harm on victims (e.g., traumatic feelings of betrayal and high risk of mental health issues; Wright & Bensen, 2010). Thus, relational aggression has been conceptualized as controlling behaviors (i.e., a particular type of intimate partner violence; IPV) (Cheung et al., 2020; Oka et al., 2014).

To respond to the call for efforts to prevent or reduce relational aggression in couple relationships, researchers need to answer an important question: What factors are associated with relational aggression? Imbalanced power in the relationship may be especially noteworthy, given that the intention behind relational aggression is usually to dominate and control the partner (Cheung et al., 2020; Oka et al., 2016). Following the perspective of power as a couple dynamic process, the power (im)balance can be demonstrated during the interactive process that involves a “series of stages of information exchanges, persuasion, consideration of alternatives, and negation before arriving at a final decision” (Shehan & Lee, 2001, p. 215).

During this power process, those with lower relative power often report being controlled; those with higher relative power, conversely, are usually unaware of power imbalance (Miller et al., 2022; Parker, 2009). In the associations with the well-being of each partner, the power (im)balance during the power process is especially important (LeBaron et al., 2014; Miller et a., 2022). Ideally, couple relationships are characterized by balanced power, and the two partners have mutual influence (Knudson-Martin, 2013; LeBaron et al., 2019). Situations of imbalanced

power are harmful, and the two partners may exert controlling behaviors (e.g., relational aggression) to maintain or regain relative power (Mallory et al., 2016; Oka et al., 2016).

Notably, the distribution of marital power evolves over time, especially during the beginning stages of marriage (Kim et al., 2013). To date, researchers have assessed marital power at two or more time points (LeBaron et al., 2019; Leonhardt et al., 2020). Yet none have depicted these changes across time. Consequently, researchers do not yet understand how a husband and wife negotiate and readjust the distribution of marital power across time, let alone examine why these changes happen and how these changes relate to relational aggression.

To address this gap, we examined the developmental trajectories of power (im)balance during the early years of marriage and investigated how these trajectories relate to relational aggression. As marital power was highly gendered towards males in patriarchal societies (Allen & Jaramillo-Sierra, 2015), we used a sample of different-gender couples and took a feminist perspective. Because finance is a major topic behind bargaining power (LeBaron et al., 2019; Meisenbach, 2010) and money was related to hostility and relational aggression in couple relationships (Shapiro, 2007; Wheeler et al., 2019), we investigated the associations between two partners' financial management behaviors (financial behaviors hereafter) and developmental trajectories of power (im)balance as well as relational aggression. We acknowledged that gender—as a system of disadvantage and oppression—often interplays with other sources of inequalities in shaping unique experiences (Allen, 2022). To unpack gendered experiences in different groups, we extended feminism with an intersectional perspective (Allen, 2022).

Theoretical Framework

A core element of feminism is that women are often oppressed and disadvantaged in patriarchal societies (Allen & Jaramillo-Sierra, 2015). Feminists strive to dismantle the systems

that produce and reproduce inequalities against women (Allen, 2022; Allen & Jaramillo-Sierra, 2015). Within these systems, money is central to power (LeBaron et al., 2019), and men have historically had more access to and control over money at a societal and familial level than women (Yodanis & Lauer, 2007). Indeed, researchers have identified the links between money-related inequality against women and power imbalance (LeBaron et al., 2019; Meisenbach, 2010; Yodanis & Lauer, 2007). The power imbalance in turn relates to violence (especially against wives in different-gender relationships; Jewkes et al., 2015; Mallory et al., 2016).

Yet, the gendered experiences of men and women are not universal. Other identities intersect with gender to create unique experiences, necessitating efforts to extend feminist theories with intersectional perspectives (Allen, 2022; Allen & Jaramillo-Sierra, 2015). When using an intersectional perspective, the selection of variables should be "dependent on the research questions asked (p. 91)" (Few-Demo, 2014). Given our focus on finance, we chose socioeconomic status (SES hereafter) as a stratification system in addition to gender, primarily because (a) a higher SES—in comparison to a lower one—is tied to finance-related privilege (George-Jackson & Cast, 2015), and (b) finance-related disparities between higher- and lower-SES families may also reshape gendered experiences (England, 2010; Karney, 2021; Weber, 1998). Thus, in our examinations on financial management, power (im)balance, and relational aggression, we will consider the intersectionality between SES and gender.

Developmental Trajectories of Power (Im)balance

The imbalanced, gendered power appears so natural in a different-gender marriage that the inequality against wives is often taken for granted (Knudson-Martin, 2013). Yet during the early years of marriage, couples have opportunities to redistribute marital power (Kim et al., 2013; Knudson-Martin, 2013). Some couples first recognize the power imbalance, then

redistribute power, and finally obtain some extent of balanced power or power equity (Kim et al., 2013; Knudson-Martin, 2013). Yet such trajectories toward balanced power require joint efforts from both partners (Knudson-Martin, 2013). Otherwise, couples automatically organize their lives around the more powerful partner (i.e., usually husbands in different-gender marriages) (Fishbane, 2011; Knudson-Martin & Mahaney, 2005).

Financial Behaviors and Developmental Trajectories of Power (Im)balance

Given the following considerations, financial behaviors—albeit still understudied in the literature on money- and power-related inequality against wives in different-gender marriages—should be an important construct to consider when examining factors that are associated with the distribution of marital power. Specifically, healthy financial behaviors are related to higher financial well-being (Dew & Xiao, 2011; Li et al., 2021). As most married couples pool money together (Hiekel et al., 2014), one partner's healthy financial behaviors may be linked to economic benefits for the whole family over time (Schuler & Nazneen, 2018). Besides, with finance being the foundation for other aspects of lives (e.g., having a child, purchasing a house; Li et al., 2021), one partner's healthy financial behaviors can not only be associated with the access to or control over family finance—which links to more relative power (LeBaron et al., 2019; Meisenbach, 2010) —but also be linked to the influence in decision making process (Kelley et al., 2022; Schuler & Nazneen, 2018). Conversely, one partner's less healthy financial behaviors (e.g., overspending that can linked to financial burdens in the family) may be associated with less relative power (Kelley et al., 2022).

Yet financial behaviors and their associations with the developmental trajectories of power (im)balance may be gendered. Specifically, women have fewer opportunities (as compared to men) to gain knowledge and confidence about finances and to develop healthy

financial behaviors (Agnew & Cameron-Agnew, 2015; Szendrey & Fiala, 2018). Besides, as compared to those of wives, husbands' financial behaviors may be more closely associated with distribution of marital power, because wives' financial behaviors are usually demonstrated in routing financial activities (e.g., grocery shopping; Clarke et al., 2005). Husbands' financial behaviors—conversely— are displayed in major tasks (e.g., investment; Clarke et al., 2005)

Developmental Trajectories of Power (Im)Balance and Relational Aggression

As stated in the introduction, the motivation behind IPV is usually gaining power and influence. Relational aggression is especially manipulative and controlling, as the perpetrator may obtain or maintain a dominant role by using relational aggression to isolate the victim from potential social support and increase the victim's dependence in the relationship (Cheung et al., 2020; Oka et al., 2016). Consequently, imbalanced power is associated with increased risk of relational aggression (Mallory et al., 2016; Oka et al., 2016). Whereas no studies have empirically examined over-time changes in marital power or how these changes may be related with relational aggression, the following two predictions can be made.

For the first prediction, one partner's over-time *increase* in relative power should be linked to the other's vulnerability to experiencing relational aggression because those with higher relative power may use such behaviors to dominate and assert authority (Ross, 2011). For the second prediction, one partner's over-time *decreases* in relative power should be associated with the other's vulnerability to experiencing relational aggression because the partner with decreased relative power may use relational aggression to regain control and influence (Ross, 2011). To note, because of hegemonic masculinity (i.e., the assumption that men should dominate, and women should be subordinate; Jewkes et al., 2015), the second prediction may be more applicable to husbands than to wives. Thus, associations between developmental trajectories of

power (im)balance and relational aggression are also gendered, and imbalanced power in different-gender relationships (either dominated by men or by women) can be especially harmful to wives (Jewkes et al., 2015; Mallory et al., 2016).

Gendered Experiences Across SES

Extending feminist theories with intersectional perspectives, the gendered experiences in finance, power, and aggression should differ between lower- and higher-SES couples. For these predictions, two opposite ones can be made. For the first prediction, women in higher-SES households may be encouraged to enact the traditional housewife role, but women who did the same in lower-SES households may not only face financial hardships but also be stigmatized as "*being lazy*" and "*a social welfare queen*" (Karney, 2021; Weber, 1998). Thus, the marital lives of low-SES, different-gender couples may be organized in a less patriarchal way.

The second prediction, conversely, is that *more* severe gender inequality exists in lower-SES families than in higher-SES families (George-Jackson & Cast, 2015; Karney, 2021; Knudson-Martin, 2013). For both men and women, a higher SES provides the privilege of obtaining finance-related information and education (George-Jackson & Cast, 2015). Financial behaviors should therefore be less gendered in higher-SES families. Moreover, husbands and wives in lower-SES families—as compared to their counterparts in higher-SES families—endorse more traditional gender norms and, therefore, may be less willing to challenge the power imbalance against wives (Karney, 2021; Knudson-Martin, 2013). Consequently, the distribution of marital power is more gendered in lower-SES families than in higher-SES families.

The Present Study

Figure 1 displays the conceptual model. Using three-wave, dyadic data from a nationally representative sample of 1,625 U.S. different-gender newlywed couples, we investigated three

research questions. For ***research question 1***, we examined whether developmental trajectories of power (im)balance were as predicted in prior studies (Fishbane, 2011; Knudson-Martin & Mahaney, 2005). For ***research question 2***, we examined how financial behaviors were associated with developmental trajectories of power (im)balance and, in turn, relational aggression. Given the gendered experiences in finance, power, and aggressive behaviors (as reviewed above), we also investigated gender differences. For ***research question 3*** and following the intersectional perspective, we compared financial behaviors, developmental trajectories of marital power, relational aggression, and associations among them between higher- and lower-SES households.

Methods

Participants and Procedures

Data in the present study were taken from the Couple Relationships and Transition Experiences (CREATE) project, a longitudinal study on a nationally representative sample of U.S. newlyweds (i.e., couples who were married for two years or less). All procedures were approved by relevant Institutional Review Boards, and details can be seen in James et al. (2022). To be included in the CREATE project, respondents had to (a) be married and a fit for the sample frame, (b) have at least one partner between 18 and 36 years of age at the start of the study, (c) be the first marriage for at least one of the partners, and (d) be living within the US. Recruitment at Time 1 started in September 2015 and ended in February 2017. Couples were then invited to complete the annual, follow-up surveys. Gift cards (50 USD at Time 1 and 100 USD hereafter) were issued to each couple to compensate participants for their time. As financial behaviors were not measured at Time 1, we used data at Time 2, Time 3, and Time 4 (T2/T3/T4 hereafter) instead. To be included in the present study, both spouses in the relationship had to provide valid responses at T2 (inclusion criterion 1). Further, the included different-gender

couples should contain one partner whose gender identity was male and the other partner whose gender identity was female (inclusion criterion 2). The final sample included 1,625 couples at T2, 1,421 couples at T3 (retention rate = 87.4%), and 1,373 couples at T4 (retention rate = 84.5%). Detailed sample description is in Supplementary Document 1.

Measures

Financial behaviors at T2. Financial behaviors were measured using 7 items from the 15-item Financial Management Behavior Scale (Dew & Xiao 2011)—these selected items assessed financial behaviors that were common across different levels of SES (e.g., cash and credit management and saving behaviors). Example item was "paid all your bills on time." For each item, participants indicated how often they engaged in each behavior and responded on a 5-point Likert scale ranging from 1 (*never*) to 5 (*always*). After reverse coding one item, we averaged all seven items to calculate scale scores. Higher scores indicated healthier financial behaviors. Cronbach's *α*s were .72/.75 for wives/husbands at T2.

Power (im)balance at T2, T3, and T4. The power (im)balance in couple relationship was assessed using a version of the Perceived Power (Im)balance Scale (LeBaron et al., 2019; Miller et al., 2022). Because this scale was still new, we display the evidence for construct validity, criterion validity, and test-retest reliability in Supplementary Documents 2. Example item was "My partner tends to discount my opinion (Reverse)." The items were then scored on a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). After reverse coding four items, we averaged all six items to calculate scale scores. Higher scores indicated the perception of power equity, and lower scores indicate the perception of power imbalance against respondents themselves. Cronbach's αs were .87/.84 for wives/husbands at T2, .87/.85 for wives/husbands at T3, and .89/.88 for wives/husbands at T4.

Relational aggression at T2 and T4. Researchers in the CREATE project drew one item from the Couples Relational Aggression and Victimization Scale (Nelson & Carroll, 2006) and five items from Linker et al.'s (2002) Social Sabotage scale. An example item was "My partner has spread negative information about me to be mean." Participants indicated to what extent the behavior was true for their partner and responded on a 7-point Likert scale from 1 (*not at all true*) to 7 (*very true*). We averaged all six items to calculate the scale score. Higher scores indicated a higher level of the participant experiencing relational aggression. The high Cronbach's αs demonstrated internal reliability: .91/.92 for wives/husbands at T2 and .93/.92 for wives/husbands at T4. Evidence for construct validity, criterion validity, and test-retest reliability is found in Supplementary Document 2.

SES for each couple. According to the APA (2015), we coded lower-SES versus higher-SES according to (a) husbands' and wives' highest degree earned and (b) the income-to-need ratio of the family (with 2 as the cut-off value, because the income-to-need ratio of 2 is barely sufficient for basic living needs; Wright et al., 2011). Husbands' and wives' education was assessed using each participant's reports (*1* = less than high school to *7* = advanced degrees such as JD and Ph.D.). For income-to-need ratio, we used household income (as well as household size; see Supplementary Document 3 for details). For couples with lower-SES status, the income-to-need ratio was <= 2 ***OR*** neither spouse received any college education. For couples in higher-SES status, the income-to-need ratio was > 2 ***AND*** at least one partner received a college education. In this study, 584 (35.9%) couples were in lower-SES status and 1,041 couples (64.1%) were in higher-SES status.

Analytic Plan

We conducted analyses using Mplus 8.7, and missing data were handled using maximum likelihood estimation (FIML) with auxiliary variables (Nicholson et al., 2017). Model fit was evaluated using Chi-square value, comparative fit index (CFI > .90), root mean square error of approximation (RMSEA < .08), and standardized root mean-square residual (SRMR < .08; Little, 2013). Given the interdependence between husbands and wives, data from both spouses were included simultaneously in one model (Duncan et a., 2013; Ledermann et al., 2011). To avoid the inflation of Type I error, we estimated and reported not only the statistical significance but also the standardized pathways coefficients (Gomer et al., 2019). Control variables (see the Figure 1 Note) were included.

Research question 1. For lower-SES and higher-SES couples, we conducted an unconditional, associative Latent Growth Curve Model (associative LGCM; Duncan et al., 2013) to depict how husbands' and wives' perception of power (im)balance changed over time. Intercepts represented the initial levels of power (i.e., at T2), and slopes represented changes in power across T2/3/4. Statistically significant coefficients ($p < .05$) of intercepts/slopes indicated that the intercepts/slopes were significantly different from 0. Statistically significant variance ($p < .05$) of intercepts/slopes indicated interfamilial diversity in the intercepts/slopes.

Research question 2. To estimate associations among financial behaviors, developmental trajectories of perception of power (im)balance, and relational aggression, we fit an actor partner interdependence mediation model (APIMeM; Ledermann et al., 2011) for lower-SES and higher-SES couples, respectively. To calculate indirect effects and further extend our understanding of how financial behaviors were associated with developmental trajectories of perception of power (im)balance and relational aggression, we used bias-corrected bootstrapped confidence intervals (CIs) based on 5,000 bootstrap resamples (Preacher & Hayes, 2008).

Conclusions regarding the statistical significance of indirect pathways were based on the 95% CIs around the unstandardized indirect associations.

To test gender differences, we followed Kenny et al.'s (2006) recommendation by first fitting an unconstrained model, in which parameters for husbands and wives were freely estimated. Then, we fit a simplified model, in which husbands and wives were treated as indistinguishable (i.e., husbands and wives have *equal mean/variance in* financial behaviors, intercept/slope of developmental trajectories of perception of power (im)balance, and relational aggression, as well as *equal actor/partner associations among* financial behaviors, developmental trajectories of marital power, and relational aggression). If the simplified model was not a significantly worse fit than the unconstrained model (i.e., CFI decreased by .01 or more; Kline, 2015), we concluded no gender differences existed in financial behaviors, developmental trajectories of perception of power (im)balance, relational aggression, and the associations among them.

Research question 3. To examine variations across SES groups, multi-group model comparisons were conducted. Specifically, across the models for low-SES and high-SES groups, we specified *equal mean/variance in* financial behaviors, intercept/slope of developmental trajectories of perception of power (im)balance, and relational aggression, as well as *equal actor/partner associations among* financial behaviors, developmental trajectories of perception of power (im)balance, and relational aggression. If adding across-group equal constraints significantly decreased model fit (i.e., decreasing CFI by .01 or more; Kline, 2015), we concluded that across-SES variations existed in financial behaviors, developmental trajectories of perception of power (im)balance, relational aggression, and the associations among them.

Results

We displayed descriptive analyses and bivariate correlations in Supplementary Document 4. As displayed in Table 1 and Table 2, the statistically significant pathways we identified in the present study were also of practical significance (βs > .10; Gomer et al., 2019). The results for **Research Question 1** are in Table 1. In both the lower-SES and higher-SES groups, husbands and wives reported the distribution of marital power became less balanced over time, with power shifting away from the reporting partner.

The results for **Research Question 2** are in Table 2. For **associations between financial behaviors and developmental trajectories of perception of power (im)balance**: *In both lower-SES and higher-SES couples*, husbands' and wives' healthier financial behaviors at T2 were related to their own perception of more balanced power at the initial level (T2). For **associations between developmental trajectories of perception of power (im)balance and relational aggression:** *In lower-SES couples*, one partner's perception of more balanced power at the initial level (T2) was related to their own and the other partner's fewer experiences of relational aggression at T4. Among *higher-SES couples*, one partner's perception of more balanced power at the initial level (T2) was only related to their own fewer experiences of relational aggression at T4. Additionally, when husbands perceived steeper decreases in balanced power, both partners experienced more relational aggression at T4.

For **associations between financial behaviors and relational aggression,** we found four statistically significant indirect pathways (50% out of all eight possible indirect effects) among *lower-SES couples*. For both husbands and wives: **1)** their own *healthier* financial behaviors at T2 were related to own perception of *more balanced* marital power at the initial level (T2) and, in turn, their own *fewer* experiences of relational aggression at T4 (b = -.097, 95% CI = [-.171, -.043], β = -.070); **2)** their own *healthier* financial behaviors at T2 were related to own

perception of *more balanced* marital power at the initial level (T2) and, in turn, their partner's *fewer* experiences of relational aggression at T4 (b = -.050, 95% CI = [-.090, -.021], β = -.037).

Among *higher-SES couples*, only two indirect pathways were identified (16.7% out of all 12 possible indirect effects). For both husbands and wives: **1)** their own *healthier* financial behaviors at T2 were related to their own perception of *more balanced* marital power at the initial level (T2) and, in turn, their own *fewer* experiences of relational aggression at T4 (*b* = -.043, 95% CI = [-.064, -.023], β = -.048). For **gender differences,** the only supportive evidence is that— in higher-SES couples and for husbands only—over-time decreases in perceived power (im)balance were associated with more experiences of relational aggression. For all other estimated pathways and in both lower- and higher-SES households, we found no gender differences (see Note under Table 2 for details).

To detect across-SES variations for **Research Question 3**, we compared the two models displayed in Table 2. Fit indices for the model *without* equality constraints between lower-SES and higher-SES groups were the following: χ^2 (201) = 603.60, $p < .001$; CFI = .909; RMSEA = .05; and SRMR = .03. Yet for the model *with* equality constraints between lower-SES and higher-SES groups, the CFI dropped to .843 (i.e., a decrease of CFI by .06). Because the model *with* equality constraint was a *significantly worse fit* than the model *without* equality constraint (Kline, 2015), we retained the model *without* equality constraint between lower-SES and higher-SES groups and concluded that between-SES differences existed in financial behaviors, developmental trajectories of marital power, relational aggression, and associations among them.

Discussion

Power dynamics permeate couple and family lives, and balanced power is key to relational well-being (Allen, 2022). Informed by existing literature, we examined how healthy

financial behaviors are related to power equity and fewer social sabotage and controlling behaviors in which partners manipulate each other through the social network. To extend existing literature, we used dyadic longitudinal data from a nationally representative sample of different-gender newlywed couples to reflect the over-time changes in both spouses' perception of power (im)balance. We also examined the across-SES disparities in gendered experiences in finance, power, and aggression. Specific findings are as follows.

First, feminism emphasizes power inequity against women in different-gender relationships (Allen, 2022). Interestingly, we found that husbands and wives in today's U.S. newlywed marriages both perceived decreases in power equity (i.e., power shifting away from self). Such findings may suggest a power struggle in which neither spouse is willing to accept influence from the other (Fishbane, 2011; Kim et al., 2013).

Second, for both lower-and higher-SES couples, husbands' and wives' healthy financial behaviors were associated with their own perception of power equity. That may be because each partner's capabilities and skills can become a source of power (Hallenbeck, 1966). If one partner has the expertise in managing money, their opinions and influence will be looked up to during the negotiation process (especially on money-related matters) (Kelley et al., 2022; Schuler & Nazneen, 2018). Notably, the associations between healthy financial behaviors and the perception of power equity were statistically the same for husbands and wives.

Third, we found that financial behaviors were associated with relational aggression (with power [im]balance as the mediators). For a possible explanation of these associations, money reflects one's dreams, goals, fears, shames, and vulnerabilities (Shapiro, 2007). Thus, money-related issues—such as individual's less healthy financial behaviors, and relatedly, the loss of marital power in the current study—can be particularly linked to the feelings of being humiliated

and threatened (Shapiro, 2007). If threatened or embarrassed, one partner may try to regain (or maintain) marital power (or simply retaliate) by trying to embarrass the other partner in front of a third party or trying to isolate that partner from possible social networks, thus making that partner more dependent in the relationship (Cheung et al., 2020; Oka et al., 2016; Shapiro, 2007)

Some may suggest that the lack of findings on gender differences contradicts the feminist perspective. We argue that this finding calls for attention to the previously underestimated role played by women's financial management in families. Women receive much less financial socialization than men as they grow up (Agnew & Cameron-Agnew, 2015). After entering different-gender relationships, women may often be responsible for routine expenditures (e.g., shopping for groceries) yet marginalized in major financial issues (e.g., investing and retirement planning; Clarke et al., 2005). Despite these disadvantages, wives' healthy financial behaviors can still be related to power equity. As stated in the literature review, marital partners usually pool their financial resources together, rendering it possible for one partner's financial behaviors to associate with the well-being of both spouses (Hiekel et al., 2014). Based on a qualitative study, wives' saving, budgeting, and spending behaviors—albeit often in small amounts—can gradually generate substantial improvements to the financial well-being of the whole family (Schuler & Nazneen, 2018). When this occurs, husbands may appreciate their wives' efforts more, have greater trust in their judgment, and rely on them more fully when making decisions (Schuler & Nazneen, 2018).

Fourth, our results did not match theoretical predictions of feminist theory and intersectionality. The only finding that was expected is the across-SES differences in the associations between the developmental trajectories of husbands' and wives' perception of power (im)balance and relational aggression. Specifically, intersectional perspectives suggest

that the gendered experiences varied across SES. As noted in the literature review, hegemonic masculinity renders husbands more likely (than wives) to use aggression as a tool to maintain or regain power (Jewkes et al., 2015). In higher-SES households, the hegemonic masculinity assumption was supported such that husbands' over-time decreases in perceived power equity were linked to higher levels of husbands sabotaging wives' social status and social network.

Conversely, in lower-SES households, husbands and wives both perpetrated relational aggression when perceiving power imbalance against self, which may have reflected the gender-equality paradox in lower-SES households (Usdansky, 2011). Specifically, husbands in lower-SES households often endorse male-dominant roles more than their higher-SES counterparts (Usdansky, 2011). Yet few lower-SES husbands earn enough to meet the ideals of patriarchal traditions, and family settings for lower-SES couples are therefore often organized in an egalitarian or even matricentric way (Usdansky, 2011; Weber, 1998). Such disconnections between attitudes and practices may fuel problems for lower-SES couples: Both partners strive for the dominant role in marriage. When unable to obtain the desired level of relative power, husbands and wives may try to obtain the dominant role by enacting relational aggression and harming each other's social status and social network.

Regarding why findings supporting feminist theory and intersectional perspective are so sparse, we proposed two possible explanations. For explanation one, we highlighted the sample characteristics of our participants. Specifically, the CREATE project is a large nationally representative sample, and age, education, race/ethnicity, and family income in this project were comparable to other married couples at a federal level (James et al., 2022; State Healthy Facts, 2022). That said, newlywed wives in United States nowadays receive higher education than their husbands and actively participate in the labor force (James et al., 2022). Thus, it is anticipated

that U.S. wives in today's different-gender marriages are making an increasingly larger financial contribution to their family (Qian, 2017). Collectively, education, labor force participation, and financial contribution of wives in today's different-gender marriage may have challenged the previously ingrained gender inequality, which is reflected by both partners' reports on high levels of gender equity (see Supplementary Document 4) and can explain why we found limited evidence for gender disparities as predicted by feminist theory and intersectional perspective.

Relatedly, we recommend future researchers consider social changes when utilizing feminist theory and an intersectional perspective when investigating finance, power, and aggression. The COVID-19 pandemic, global economic adversities, political divisiveness, and other social changes may have derailed efforts to alleviate inequalities against women, lower-SES individuals/families, BIPOC populations, LGBTQ+ communities, etc. (Van Dorn et al., 2020). For those who are historically marginalized, being further oppressed in the broader society may spill over into or be triggered by feelings of powerlessness within couple relationships (Du et al., 2021), which can, in turn, relate to more relational aggression.

For explanation two, we highlighted the newlywed stage in which partners may struggle to think in terms of "we" and are still thinking in terms of "me." Specifically, partners generally prefer to experience a ratio of relational rewards to costs that is similar to each other; yet for newlywed partners, they pay particular attention to personal costs incurred because of the marriage but not necessarily to each other's rewards gained because of the marriage (Kelley et al., 1979). Specific to the current study, newlywed husbands and wives may view their own healthy financial behaviors as a reward for their spouse but overlook their spouse's healthy financial behaviors, which in turn may also be related to the feeling of being oppressed or taken

advantage of (i.e., having less power). When feeling this way, they may engage in greater relational aggression, as a means to shift the marital power towards them.

Limitations and Future Directions

We note several limitations in our study. First, we focused on gender identity but did not consider biological sex assigned at birth or sexual orientation. Yet sex, gender, and sexual orientation are all related to gender-related experiences and inequality (Brown, 2008), calling for future efforts to thoroughly consider sex, gender, and sexual orientation and systematically examine the gendered experiences of money, power, and IPV in the LGBTQ+ community.

Second, data were collected exclusively via self-reports. In addition to the self-serving bias and recalling bias inherent in self-reports, relying on each partner's perception may have complicated the examination of the distribution of marital power. For example, discrepancies may exist between two partners' perceptions of power (im)balance, and such discrepancies may be related to personal and relational outcomes (Miller et al., 2022; Supplementary Document 5). Thus, future scholars may investigate the potential interactive effects between husbands' and wives' perception of the power (im)balance on well-being (Miller et al., 2022). Researchers can also examine factors that may be related to the two partners' distinct views.

Third, we did not include assessments of other types of IPV. Yet relational aggression can escalate into and co-exist with more severe IPV (e.g., physical and psychological violence; Wright & Benson, 2010). The more severe types of IPV—along with relational aggression, which is highly controlling and manipulative—may in turn reshape the power dynamics in couple relationships (i.e., enlarging the power imbalance against the victim; Ross, 2011). For a more comprehensive understanding, future researchers may measure distinct types of aggressive

and violent behaviors and test the bidirectionality in associations among financial behaviors, power (im)balance, and IPV.

Fourth, and related to the inclusion criteria in the larger project, only one partner in each couple must be in the first marriage, and the between-partner discrepancies in marital history may have further complicated the investigated associations in our study. For example, couples involving one partner in remarriage and the other in a first marriage may prefer an independent management system (Burgoyne & Mrison, 1997), which may be associated with larger power imbalance (against the partner with lower income; Qian, 2017; LeBaron et al., 2019) and more relational aggression. To unpack such complexity and provide guidelines for handling challenges in remarriage, future researchers may revisit our research questions using a sample of remarried couples while also considering the potential influences of each partners' marital history, parental status from the previous relationship, and related financial obligations.

Fifth, we have stated in the discussion section that financial contribution of wives in today's different-gender marriage may have challenged the previously ingrained gender inequality (James et al., 2022; Qian, 2017) and explained why husbands and wives in the current study reported high levels of gender equity. Yet due to the lack of information on each partner's income, the explanation is highly speculative in nature. To support or refute this explanation, we recommend future researchers collect information on husbands' and wives' personal income and then test the associations between relative financial contributions and power (im)balance.

Clinical Implications and Conclusions

The present study can be informative for clinical practices. Power dynamics in couple relationships are hard to notice, and confronting the existing power dynamic is sometimes risky (Knudson-Martin & Mahoney; 2005). Our findings that enacting healthy financial management

behaviors are associated with both partners' perception of power equity illustrates one possible way to address power imbalance and reduce relational aggression. Improving one's capability to manage money is not only related to husbands' and wives' contribution to their family's financial well-being but also associated with their voice and influence. For example, creating budgets can be an important first step for husbands and wives to take, and regular budget preparation may be helpful for long-term control of spending and saving (Granbois et al., 1986).

Further, we found that financial behaviors play an even more salient role in lower-SES couples than in higher-SES couples. Thus, we suggest practitioners provide additional financial literacy resources for this population (Totenhagen et al., 2015). For example, high schools can consider including financial management as part of the compulsory curriculum so that individuals can become more financially savvy, even if they do not have the privilege of entering college and/or choosing a finance-related major. Further, in addition to the social welfare services for lower-SES populations (e.g., supplemental nutrition assistance program), informational support (e.g., consulting sessions and financial management workshops) might also be offered so that lower-SES households can better manage their money.

Taken collectively, we highlighted the importance of balancing marital power and demonstrated a possible avenue for doing so: facilitating newlywed partners'—especially wives'—healthy financial management behaviors in spending, budgeting, and saving. Given the disadvantages faced by lower-SES couples, we call for sensitivity toward lower-SES couples, including efforts to increase financial savvy and financial support among the lower-income and less-educated populations.

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Table 1 Coefficients and variances for growth curve parameters of husbands' and wives' perception of power (in)balance (N = 1,625 couples)

	Intercept		Slope	
	Coefficient (standardized estimation)	**Variance**	**Coefficient (standardized estimation)**	**Variance**
Panel A: Lower SES				
Husbands	3.84*** (4.40)	.24***	-.09*** (-.83)	.01
Wives	3.80*** (3.17)	.48***	-.08*** (-.44)	.04
Model fit	χ^2 (4) = 6.02, p > .10; CFI = .997; RMSEA = .03; and SRMR = .02			
Panel B: Higher SES				
Husbands	3.84*** (3.18)	.46***	-.06*** (-.23)	.07***
Wives	3.92*** (3.20)	.42***	-.04*** (-.37)	.01
Model fit	χ^2 (4) = 8.30, p > .10; CFI = .997; RMSEA = .03; and SRMR = .01			

Note. *** p < .001 (two-tailed).

Table 2 Standardized coefficients (βs) for pathways across SES groups (N = 548 couples for Panel A and 1,041 couples for Panel B)

	Intercept of perception of power (im)balance		**Slope of perception of power (im)balance**		**Relational aggression at T4**	
	Husbands	Wives	Husbands	Wives	Husbands	Wives
Panel A: Among lower-SES couples						
Financial behaviors at T2						
Husbands	.18***	.02	--	--	.03	-.03
Wives	.02	.18***	--	--	-.01	--.01
Intercept of perception of power (im)balance						
Husbands	--	--	--	--	-.39***	-.22***
Wives	--	--	--	--	-.22***	-.39***
Slope of perception of power (im)balance						
Husbands	--	--	--	--	--	--
Wives	--	--	--	--	--	--
Model fit:	χ^2 (72) = 205.576, p < .001; CFI = .918; RMSEA = .06; and SRMR = .03					
Panel B: Among higher-SES couples						
Financial behaviors at T2						
Husbands	.14***	.03	.05	--	-.01	.01
Wives	.03	.14**	.01	--	.01	-.01
Intercept of perception of power (im)balance						
Husbands	--	--	--	--	-.30***	-.06
Wives	--	--	--	--	-.01	-.30***
Slope of perception of power (im)balance						
Husbands	--	--	--	--	-.40***	-.14*
Wives	--	--	--	--	--	--
Model fit:	χ^2 (68) = 230.57, p < .001; CFI = .941; RMSEA = .05; and SRMR = .03					

Note. * p < .05, ** p < .01, *** p < .001 (two-tailed).

In Panel A of Table 2, we constrained coefficients for any pathways involving husbands' and wives' slope of perception of power (im)balance to 0. This is because no interfamilial variations existed in husbands' and wives' slopes, and it was meaningless to examine whether the slope of each couple can vary across the level of financial behaviors or whether different slopes can predict levels of relational aggression. Following the same logic, we constrained coefficients for any pathways involving wives' slope to 0 in Panel B of Table 2 as well.

Table 2 also displays the models in which husbands and wives were regarded as indistinguishable. We retained these equality constraints because—following the criterion of decrease in CFI by .01 or larger as a significantly worse fit (Kline, 2015) — models in which husbands and wives were regarded as indistinguishable were not significantly worse fit than the unconstrained models in which parameters were freely estimated for husbands and wives (CFI = .919 and .939 for the unconstrained model for lower-SES and higher-SES couples, respectively). We therefore retain equality constraints between husbands and wives and conclude no gender differences.

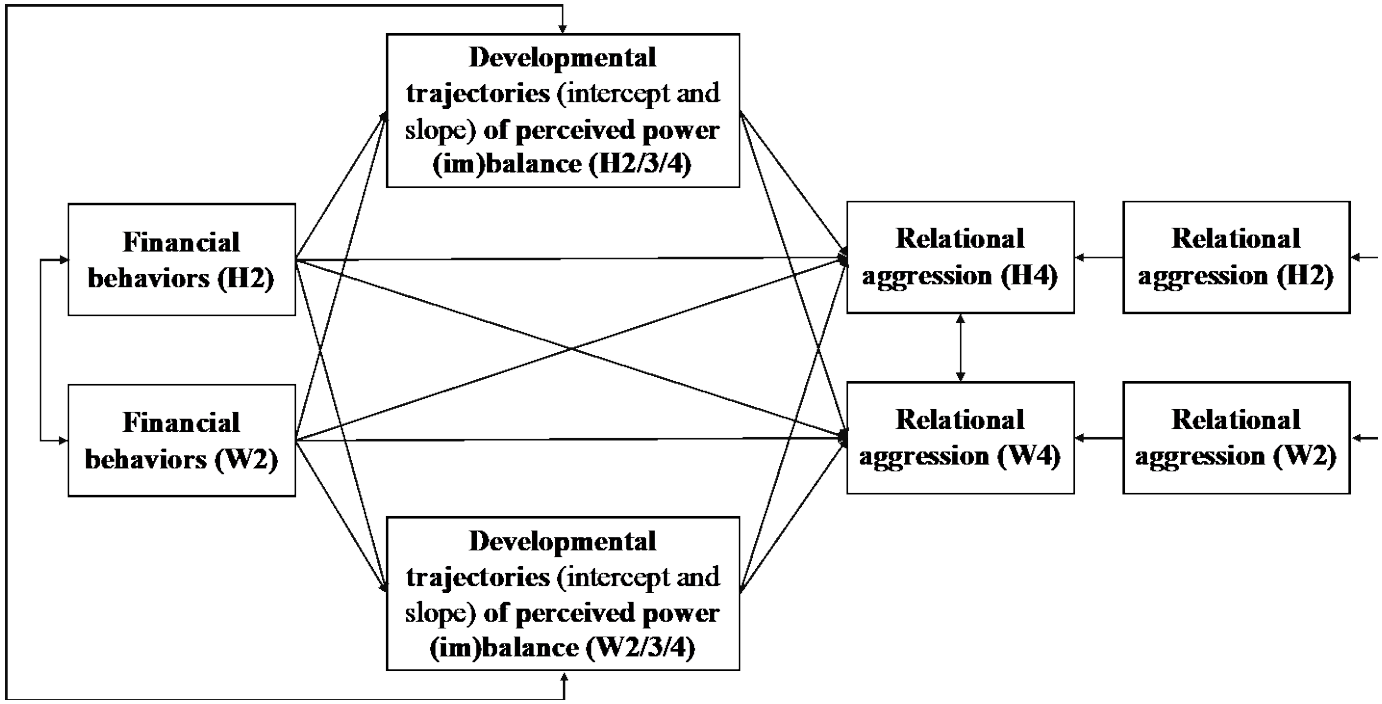

Figure 1 Conceptual model (*N* = 1,625 couples)

Note. H = husbands, W = wives, 2 = T2, 3 = T3, and 4 = T4.

Relational aggression at Wave 2 was controlled to estimate the autoregressive stability effects, and we also considered covariance among husbands' and wives' intercepts (i.e., levels at T2) and slopes (i.e., changes across T2/3/4) of marital power.

We assessed and included control variables—which were found to be associated with key study constructs in the present study (Hanna et al., 2015; LeBaron et al., 2019; Powers & Kaukinen, 2012). For each couple, *before-marriage cohabitation* was assessed with a binary variable (0 = did not cohabit with the current partner before marriage vs. 1 = cohabited with the current partner before marriage). *Parental status* was assessed with two dummy codes (0 = neither pregnant nor having children vs. 1 = pregnant; 0 = neither pregnant nor having children vs. 1 = having children). For husbands and wives, *marital history* was assessed with a binary variable (0 = in first marriage vs. 1 = been married before). *Age at marriage* was assessed with an open-ended question: "How old were you when you married your current spouse?" *Race/ethnicity* was assessed using four dummy codes (0 = White vs. 1 = Black; 0 = White vs. 1 = Asian; 0 = White vs. 1 = Latino; 0 = White vs. 1 = other race/ethnicity; Hanna et al., 2015).