For Richer, For Poorer: Financial Communication, Power (Im)Balance, and Social Sabotage among U.S. Different-Gender Couples

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Abstract

Adopting feminist and intersectional perspectives, this study focused on gendered experiences in financial communication, power dynamics, and social sabotage across lower- versus higher-income couples. Three-wave, dyadic data were collected from 1,093 married couples between 2020 and 2022, covering the period before, during, and after the COVID-19 pandemic. Employing a random-intercept, actor-partner interdependence cross-lagged panel model (i.e., RI-APIM-CLPM), this study was among the initial ones to investigate bidirectional, longitudinal associations among financial communication, power dynamics, and social sabotage. Across high- and low-income couples, bidirectional associations emerged between financial communication and social sabotage. Yet it was unexpected that financial communication problems and the experiences of being socially sabotaged seem to have depleted (versus reinforced) each other for wives in the higher-income group. Unidirectional associations emerged such that financial communication predicted power (im)balance in high-income couples. Unidirectional associations emerged among low-income couples such that power (im)balance predicted financial communication problems and social sabotage. Our findings collectively suggested a spiral of financial communication problems, power inequity, and social sabotage. Our findings also demonstrated that wives in higher- and lower-income couples faced challenges during the COVID-19 pandemic, though these challenges manifested in distinct forms. Thus, we remind practitioners and researchers of the necessity of considering the unique needs of men and women across different income statuses when addressing issues of financial communication problems, inequitable power, and social sabotage.

Keywords: Financial communication, feminism, intersectionality, power, social sabotage

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Care and oppression can co-mingle marriages, and inequities between partners can mirror societal inequities (Allen, 2016; Allen & Jaramillo-Sierra, 2015). To understand how privilege and dominance operate, feminist scholars focused on gender as a primary source of oppression, aiming to identify and dismantle male privilege in multiple aspects of relational life (Allen, 2016, 2023; Few-Demo & Allen, 2020). This study focuses on financial communication, power (im)balance, and social sabotage, which respectively reflect male privilege in (1) who manages important resources, (2) who influences the other, and (3) who is at higher risk of being bullied and abused (Allen, 2016; Few-Demo & Allen, 2020).

Specifically, financial communication reflects how well partners discuss money (e.g., openly vs. conflictually; Britt et al., 2010; Dew et al., 2012; Papp et al., 2009, 2018). Power (im)balance indicates equitable or inequitable influence between partners in decision-making (Shehan & Lee, 2001). Social sabotage involves harming the partner's relationships, social status, and feelings of belonging (e.g., spreading rumors; Dailey et al., 2015). These manipulative behaviors are forms of intimate partner violence (Cheung et al., 2020). Male dominance perpetuates financial communication problems, inequitable power dynamics, and gender-based controlling behaviors, which are common and challenging to address in different-gender relationships (Clarke et al., 2005; Coyne et al., 2017; Knudson-Martin, 2013; Oka et al., 2016).

Our study is among the first to test the bidirectional, longitudinal associations among financial communication, power (im)balance, and social sabotage (see Supplementary Document 1 for a detailed summary of prior studies). Theoretically, feminist scholars have highlighted that multiple forms of male dominance operate in an integrated manner in substantiating inequity against women (Few-Demo & Allen, 2020). Prior studies used cross-

sectional data primarily and focused on unidirectionality between financial communication and power (im)balance (LeBaron et al., 2019; LeBaron-Black et al., 2024) or between power (im)balance and social sabotage (Li et al., 2023b; Oka et al., 2016). Testing bidirectional, longitudinal associations can yield insights into the reproduction of male privilege, thereby joining in and extending feminist theory (Allen, 2016, 2023; Few-Demo & Allen, 2020). Practically, testing bidirectional, longitudinal associations with a cross-lagged panel model (CLPM) helps reveal which intervention topics to address first (Curran et al., 2021).

For additional contributions to the current study, we specified a random-intercept CLPM and utilized dyadic data collected before, amid, and after the COVID-19 pandemic. A random-intercept CLPM allows for analyzing relationship fluctuations within each couple and across time (Hamaker et al., 2015). Collecting dyadic data across the pandemic enables investigating how couples navigate disruptions and how gender inequity is performed or dismantled during and after the crisis (Gade, 2022; Seiz, 2021; Smyth et al., 2021).

Additionally, we adopted an intersectional approach to understanding the experiences of different-gendered couples in low- versus high-income statuses. Actions, beliefs, and feelings around money differ between those with and without financial resources (Shapiro, 2007), and responses to the COVID-19 pandemic vary drastically between lower- and higher-income couples (Seiz, 2021; Thomas et al., 2022). By investigating how household income statuses (as a social hierarchy system) stratify the gendered experiences in financial communication, power (im)balance, and social sabotage, our study can spark efforts to create a more equitable society for all (Allen, 2016, 2023; Few-Demo & Allen, 2020).

Collectively, we drew from feminist theory and utilized an intersectional approach to guide our investigation of two research aims. First, we investigated bidirectional, longitudinal associations among over-time fluctuations experienced by each different-gendered couple in financial communication, power (im)balance, and social sabotage. Second, we investigated

gendered experiences in these bidirectional associations across lower- versus higher-income households. The conceptual model is in Figure 1.

Bidirectional Associations Between Financial Communication and Social Sabotage

Despite the primary reliance on cross-sectional data (for an exception, see Wheeler et al., 2019), prior scholars have specified and tested financial communication problems as predictors for social sabotage. Finance-related problems in couple relationships are associated with two partners' intensified aggression and hostility toward each other (Dew et al., 2012; Papp et al., 2009, 2018; Wheeler et al., 2019). Because money is tied to one's self-evaluation and vulnerabilities, talking about money can be regarded as intrusive and inappropriate even in the closest relationship (Shapiro, 2007). Thus, financial communication can become a "stalemate" where both partners feel stuck (Romo & Abetz, 2016). Given the difficulties in financial communication, partners may enact social sabotage and get a third party involved (versus keeping issues inside the relationship; Wheeler et al., 2019). Further, when financial communication does not go well, deeply embedded fears of failure or abandonment can quickly emerge, and the two partners may feel threatened or humiliated (Shapiro, 2007). For self-defensiveness or retaliation, the two partners may embarrass each other in front of a third party (Cheung et al., 2020).

Empirical evidence was still lacking regarding how social sabotage may predict financial communication, yet predictions can be made based on propositions from prior scholars. In particular, embarrassing the victims in front of others and turning family members/friends against the victims are associated with feelings of betrayal (Wright & Bensen, 2010). When trust is shattered, communication around finance can be more challenging (Jenkins et al., 2002).

Bidirectional Associations Between Financial Communication and Power (Im)balance

Financial communication has been specified as a predictor of power (im)balance in cross-sectional (LeBaron-Black et al., 2024; Peetz et al., 2023; Shapiro, 2007) and longitudinal studies (LeBaron et al., 2019). Yet, based on Becker's (1991) proposition, the associations between power (im)balance and financial communication should be reciprocal. Marital relationships are formed and maintained based on the principles of bargains and exchange; each partner brings certain resources to the relationship, which are used to negotiate power and responsibilities within the marriage (Becker, 1991).

Connecting Becker's (1991) proposition with the current study, money indicates control, success, and prestige (Atwood, 2012; Romo & Abetz, 2016). These meanings of money have infiltrated everyday conversations, and the two partners may regard money as "omnipotent (p. 107)" and position each other as rivals competing for control over this resource (Romo & Abetz, 2016). Partners may feel powerless and helpless when financial communication does not unfold well (LeBaron et al., 2019; LeBaron-Black et al., 2024; Peetz et al., 2023; Shapiro, 2007). When there is imbalanced power, the more powerful partner may also take it for granted to make unilateral decisions on the important and sensitive issue of money (Burgoyne, 1990; Vogler & Pahl, 1994), leading to more difficulties in discussing financial issues (Peetz et al., 2023).

Bidirectional Associations Between Power Im(balance) and Social Sabotage

Social sabotage is intertwined with power (im)balance (Cheung et al., 2020; Oka et al., 2016). Social sabotage seems to result from inequitable power (Mallory et al., 2016; Oka et al., 2016). As found in a longitudinal study, being the powerless partner is associated with more experiences of being socially sabotaged two years later (Li et al., 2023b). Social sabotage can also be used to regain dominance; power loss detected by a partner—especially men due to hegemonic masculinity (Jewkes et al., 2015; Ross, 2011)—can predict the other's experience of being socially sabotaged (Li et al., 2023b). Meanwhile, social sabotage may

predict power (im)balance. As stated in the Introduction, social sabotage is controlling and manipulative, and the perpetrator aims to increase the victim's dependence on the romantic relationship by isolating the victim from their social network (Cheung et al., 2020; Oka et al., 2016). In doing so, perpetrators of social sabotage reinforce power inequity and relegate the victim to a more powerless situation (i.e., reinforced power inequity).

Amid the Transitional Period Caused by COVID-19

The bidirectional links among financial communication, power (im)balance, and social sabotage may be especially evident during the COVID-19 pandemic when couples' experiences have been reshaped (Gade, 2022; Seiz, 2021; Smyth et al., 2021). Individuals and couples may have first gone through the financial adversities caused by the COVID-19 pandemic (e.g., job loss) and then the economic recovery in the post-pandemic era (e.g., increased consumer confidence and expenditures; Gade, 2022; Rodrigues et al., 2023). As the two partners rely on each other to manage family money amid turmoil, new problems may emerge in financial communication (Gade, 2022; Romo, 2015). The COVID-19 pandemic has provided "fertile ground" for controlling behaviors (including social sabotage) because the lockdown situation made it particularly easy for one partner to isolate the other from their social network (Smyth et al., 2021, p. 364). Whereas power (im)balance is often stabilized (Knudson-Martin, 2013), the transitions in social and family life during the COVID-19 pandemic may serve as an exogenous shock and create conditions for the redistribution of power (Seiz, 2021).

Gendered Experiences across Lower- versus Higher-Income Households

Financial communication, power (im)balance, social sabotage, as well as associations among them are all highly gendered (Atwood, 2012; Britt et al., 2010; Clarke et al., 2005; Coyne et al., 2017; Jewkes et al., 2015; Knudson-Martin, 2013). Family communication around money is usually organized around the male partner (Clarke et al., 2005), and it is still

typical that the husband has more power than the wife (Knudson-Martin, 2013). Regarding social sabotage, men are more likely than women to regard these actions as tools for exerting control (Coyne et al., 2017). Additionally, given the social expectations of men being providers, men are more likely than women to equate money to power (Atwood, 2012). This high stake in men's money may render husbands' perception of financial communication problems particularly threatening to their feeling of power. Detecting the risk of losing dominance, husbands may socially sabotage their spouses (Jewkes et al., 2015; Li et al., 2023b). Meanwhile, as inequitable power against the wife increases, wives may be further suppressed in financial communication; this explains why women's feeling of powerlessness is associated with women's perception of more communication problems (Britt et al., 2010).

Such gendered experiences may be further complicated by the disparities between lower- and higher-income households, especially amid the COVID-19 pandemic (Seiz, 2021; Thomas et al., 2022). Partners in lower-income households tend to endorse patriarchal gender norms but organize their family lives in a gender-egalitarian way, and the disconnection between beliefs and practice is because husbands rarely earn enough to fulfill the provider role (see Usdansky [2011] for a discussion of the gender-equity paradox). During COVID-19, women of lower-income status were disproportionately vulnerable to financial adversities and social isolation (Thomas et al., 2022), possibly shifting power and financial communication to a way that is more congruent with patriarchal norms. Conversely, higher-income couples have the privilege to (re-)organize their family lives by choice (Allen, 2016). Amid the COVID-19 pandemic, wives in higher-income households—with the resources they possess—may be prepared further to promote gender equity (Seiz, 2021). Yet even in higher-income households where spouses are more egalitarian, husbands are still more likely to endorse patriarchal norms than wives (Li et al., 2020, 2023a; Seiz, 2021). Collectively, due to

the different expectations of gender equity between husbands and wives, there might be intense struggles around power, money, and controlling behaviors in higher-income couples.

The Present Study

We proposed the following hypotheses. **Hypotheses 1 (H1):** Regarding bidirectional cross-lagged associations, more communication problems, intensified feelings of powerlessness, and more experience of being socially sabotaged should predict one another. **Hypotheses 2 (H2):** Regarding gendered experiences across family income status, wives may be significantly disadvantaged such that the inequitable power (either against husbands or wives) should be associated with wives' reports of more communication problems and more experience of being socially sabotaged (**H2a**). These disadvantages against wives may be more likely to emerge in higher-income than in lower-income households (**H2b**), possibly because control attempts around money and power may be especially salient in higher-income households.

Methods

Participants and Procedures

Data in this study were drawn from the Couple Relationships and Transition Experiences (CREATE) project, a nationally representative study of newly married couples (couples who have been married for less than 2 years at Time 1) that consists of 2,111 different-gender and 67 same-gender marriages (total N = 2,178). Of the 2,178 marriages, data from both members of the dyad were received in 1,894 (87%) cases, and data from one member of the dyad were obtained in 283 (14%) cases. The study was approved by all appropriate institutional review boards and relevant state agencies where required by law and research ethics. The detailed sampling procedure is in James et al. (2022).

The CREATE project started in October 2015, and six waves/assessments have been completed. Given our focus on couples' experiences before, during, and after the COVID-19

pandemic, we used data collected at Time 4 (T4 hereafter, June 2019 - March 2020), Time 5 (T5 hereafter, April 2021 - December 2021), and Time 6 (T6 hereafter, April 2022 - December 2022). The inclusion criteria of the current study were as follows: (1) the couple was the original CREATE sample that was invited at T1, (2) both partners completed the survey at T4, (3) at least one partner completed the COVID-19-related measures, which were added between October and December 2020, and (4) no new partner (due to divorce and remarriage) was included. The four criteria yielded a sample of 1,131 couples at T4, among whom 32 (3.2%) were in same-gender marriages (i.e., both partners reported men or women as gender identity) and 1,093 (96.8%) were in different-gender marriages (i.e., one partner reported a gender identity of man and the other reported a gender identity of woman). The remaining 6 (0.5%) did not provide adequate information on gender identity. Given the focus on gendered experiences, our primary analyses were conducted on the final sample of 1,093 different-gender marriages.

Sample characteristics of the 1,093 different-gender couples are detailed in Supplementary Document 2 and as follows. Regarding age at T1, husbands and wives were, on average, 29.69 (*SD* = 5.27) and 27.73 (*SD* = 4.64) years old, respectively. Regarding race/ethnicity at T1, 68.6% of husbands and 68.2% of wives were White; 8.5% of husbands and 6.2% of wives were Black; 11.3% of husbands and 11.7% of wives were Latino; 5.8% of husbands and 6.5% of wives were multi-racial; and 5.8% of husbands and 7.4% of wives reported other identities (e.g., Asian, Native American). Regarding education at T1, 20.5% of husbands and 13.2% of wives received high school or below education; 65.5% of husbands and 69.3% of wives had a college education or degree; and 14.0% of husbands and 17.6% of wives had a postgraduate degree. Regarding gender identity at T2, husbands mostly identified themselves as cisgender male (99.7%), and wives mostly identified themselves as cisgender female (99.8%). Regarding pre-tax annual household income at T4, 24% of couples earned

49,000 USD or less, 41.1% earned 50,000-99,999 USD, and 19.9% earned 100,000 USD or more.

Among these 1,093 couples, both partners in 976 couples (89.3%) participated in all assessments from T4 to T6. In the other 117 couples, at least one partner was absent from at least one of the assessments. On all key study variables and control variables assessed at or before T4, we conducted multivariate analyses of variance (MANOVA) to detect differences between the 976 couples and the other 117 couples. Among all 28 comparisons, we identified five small-sized differences (partial eta $\leq .01$) that were statistically significant at $p < .05$ (two-tailed). Compared to the 117 couples, the 976 couples included a higher proportion of husbands with a multi-racial identity (valid percent = 6.3% versus 1.1%, $p = .039$). Husbands (*Mean* = 4.54 versus 5.05, $p = .011$) and wives (*Mean* = 4.47 versus 4.98, $p = .017$) in the 976 couples reported fewer financial communication problems at T4. Husbands (*Mean* = 1.42 versus 1.69, $p = .004$) and wives (*Mean* = 1.31 versus 1.60, $p = .001$) in the 976 couples experienced lower levels of social sabotage at T4. No other statistical differences emerged, demonstrating minimal differences between the 976 couples in which both partners completed all three assessments and the other 117 couples in which at least one partner was absent from at least one of the assessments.

Measures

Financial Communication at T4, T5, and T6

Financial communication was measured using two items developed by a group of family finance scholars for the [anonymous] project, the first of which was adapted from the National Survey on Families and Households 2005 codebook. The first item assessed the respondent's evaluation of their own actions, "How often in the last year have you had open disagreements about money with your spouse?" Participants indicated their responses from 1 (*never*) to 6 (*several times a week or more*), with higher scores suggesting more frequent

conflicts. The second item reflected the communication between respondents and their spouses, “How well are you and your spouse able to communicate about money?” Participants indicated their responses on a scale from 1 (*extremely well*) to 5 (*not well at all*), with higher scores indicating being unable to communicate about money well. Scale scores were calculated by summing up the two items, and higher scores indicated more financial communication problems. In this study, Spearman-Brown correlations between the two items were .66 - .72 for husbands and .69 - .75 for wives. Strong measurement invariance was established across gender, time, and household income (see Supplementary Document 3 for details).

Power (Im)Balance at T4, T5, and T6

The power (im)balance in a couple relationship was assessed using a version of the Perceived Power (Im)balance Scale (Li et al., 2023b; Miller et al., 2022). An 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 equitable power and lower scores indicated perceived inequitable power against respondents themselves. Omega reliability was .88 - .89 for husbands and .87 - .88 for wives. Strong measurement invariance was established across time and household income, and partially strong invariance was established across gender (see Supplementary Document 3 for details).

Social Sabotage at T4, T5, and T6

Social sabotage was assessed using the six-item social sabotage measure validated by Li et al. (2023b). 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 seven-point Likert scale ranging from 1 (*not at all true*) to 7 (*very true*). Scale scores were calculated by averaging all six items. Higher scores indicated more

experiences of social sabotage. Omega reliability was .89 - .90 for husbands and .91 - .92 for wives. Strong measurement invariance was established across gender, time, and household income (see Supplementary Document 3 for details).

Household Income Status

Household income status was coded based on annual household income and family size across T4, T5, and T6. For **annual household income at each assessment**, husbands and wives reported pre-tax annual household income on an ordinal variable (*1* = below 9,999 USD to *16* = above 150,000 USD). We coded the ordinal variable of household income into numbers. For example, if participants indicated 4 (*30,000- 39,999 USD*) on the ordinal variable, we then regarded 35,000 USD (i.e., the middle point of the range of 30,000-39,999 USD) as the approximate amount of household income. The bivariate correlations between the two spouses' reports at each assessment were as high as .91-.93 (*p*s < .001). We averaged husbands' and wives' reports for a less biased estimation. For **family size at each assessment**, husbands and wives answered an open-ended question regarding how many family members depended on the household income. The bivariate correlations between the two spouses' reports were as high as .79-.84 (*p*s < .001). Again, we averaged husbands' and wives' reports for a less biased estimation.

Then, according to criteria from the U.S. Department of Health and Human Services (n.d.), we calculated the poverty threshold given family size at T4, T5, and T6. For example, a family of four needed at least 26,200 USD in 2020 (i.e., when data at T4 was collected) to pass the poverty line. We then calculated the income-to-need ratio at T4 (the amount of household income ÷ poverty threshold given family size). The same procedure also calculated income-to-need ratios at T5 (2021) and T6 (2022). We then averaged the income-to-need ratios across T4, T5, and T6. We used 2 as the cut-off value because an income-to-need ratio of 2 barely covers basic needs such as food, transportation, medication, and

housing (Wright et al., 2011). An average income-to-need ratio of ≤ 2 indicated a lower-income household, and an average income-to-need ratio of > 2 indicated a higher-income household. In this study, 17.7% were lower-income couples, and 82.3% were higher-income couples.

Control Variables

We included a series of control variables that should be associated with the key study variables (LeBaron et al., 2019; Li et al., 2023b). Premarital cohabitation was assessed at T1 and dummy coded (0 = the two partners did not cohabit before marriage versus 1 = the two partners cohabited together). The husbands' and wives' ages (in years) at T1 were assessed using an open-ended question ("How old are you?"). Husbands' and wives' race/ethnicity was assessed at T1 and dummy coded (White as reference group: 0 = White versus 1= Black, 0 = White versus 1 = Latino, 0 = White versus 1 = Multiracial, and 0 = White versus 1 = other categories). Husbands' and wives' marital history was assessed at T1 using an open-ended question ("How many times have you been married before the current marriage?"), and 0 was coded as a response for those in their first marriage. Husbands' and wives' education at T1 was assessed on an ordinal variable (1 [*less than high school*] to 7 [*advanced degree, e.g., JD and Ph.D.*]). The number of children at T4 for each couple was assessed using an open-ended question ("How many children do you have?"), and 0 was coded as responses for those who did not have children. Pregnancy status at T4 was dummy-coded (0 = not expecting a child versus 1 = expecting a child together). Husbands' and wives' weekly working hours were calculated as the average of the T4, T5, and T6 responses to an open-ended question ("How many hours per week do you work on average"), and 0 was coded as responses for those who did not work for payment. Husbands' and wives' employment/payment condition amid COVID-19 was assessed between T4 and T5 and dummy-coded (0 = no change versus 1 = working hours and/or payment reduction due to COVID-19).

Analytic Procedures

Analyses in the current study were conducted in M*plus* 8.8. Because minimal differences existed between couples in which both partners completed all three assessments and couples with at least one partner was absent from at least one assessment, we handled missing data using full information maximum likelihood with auxiliary variables (Nicholson et al., 2017). The control variables in the Measures section were included. Model fit was evaluated with the $\chi 2$ test statistic, comparative fit index (CFI > .90), the root mean square error of approximation (RMSEA < .08), and standardized root mean square residual (SRMR < .08) (Kline, 2015).

We used a random intercept/actor-partner interdependence model/cross-lagged panel model (i.e., RI-APIM-CLPM). For each key study variable included in the model, we decomposed the variance into two parts: between-couple variation (i.e., a random intercept, the mean across three waves for husband and wife in each couple) and within-couple variation (i.e., the residual of random intercepts, the extent to which husband and wife in each couple deviated from their mean at wave; Hamaker et al., 2015). To answer the research questions, we used the within-couple variations to estimate (a) cross-lagged pathways across time and (b) autoregressive paths and covariances within the same wave. Covariances among random intercepts—albeit not of research interest—were estimated as Hamaker et al. (2015) recommended.

We followed the procedures in prior research (Johnson et al., 2017) to detect the differences between lower- and higher-income households in the within-couple associations among husbands' and wives' financial communication, power (im)balance, and social sabotage. We regarded income status as a group variable. We first freely estimated all cross-lagged pathways and autoregressive pathways in the RI-APIM-CLPM (Model 1). We then added equality constraints across groups on corresponding cross-lagged pathways and

autoregressive pathways and conducted chi-square difference tests (Model 2). If the chi-square difference test suggested a statistically significantly worse model fit after adding equality constraints, we concluded statistically significant differences between lower- and higher-income households in the within-couple associations of research interest (Johnson et al., 2017).

For sensitivity analyses, we specified Model 3 to test whether the investigated associations between T4 and T5 (i.e., the period before COVID) were statistically the same as those between T5 and T6 (i.e., the period after COVID). That is, building upon Model 2, we added in Model 3 the across-time equality constraints on corresponding cross-lagged pathways across time. For example, we set the association between husbands' financial communication at T4 and husbands' social sabotage at T5 to be equal to the association between husbands' financial communication at T5 and husbands' social sabotage at T6. If the chi-square difference test suggests that adding equality constraints would statistically significantly worsen model fit, we would retain the model without equality constraints.

Results

Preliminary Analyses

The detailed descriptive analyses and bivariate correlation analyses are mentioned in Supplementary Document 2. All statistically significant bivariate correlations were in the expected direction. We also conducted dyadic growth curve models (Lee et al., 2021) to depict the changes across time in the key study variables among husbands and wives in low- and high-income groups. Figures 2 to 4 show developmental trajectories of financial communication, power (im)balance, and social sabotage for husbands and wives in low-and high-income groups, respectively.

Primary Analyses

Supplementary Document 4 displays the fit indices and chi-square difference tests on Models 1 -3, the three RI-APIM-CLPMs with and without across-family-income or across-time equality constraints on within-couple associations of research interests. As we added equality constraints on corresponding pathways across the groups and time, the Chi-square became statistically significantly larger. We selected Model 1(i.e., the model *without* equality constraints across groups and time) given that statistically significant increases in Chi-square suggested the lack of invariance in pathways across groups and time.

Fit indices of the selected model were: χ^2 (df = 570) = 784.17, $p < .001$; CFI = .973; RMSEA = .027; SRMR = .034. Covariance among random intercepts in lower- and higher-income households indicated between-couple associations among husbands' and wives' financial communication, power (im)balance, and social sabotage (see Supplementary Document 5 for details). Within-couple associations among husbands' and wives' financial communication, power (im)balance, and social sabotage in lower- and higher-income households are in Figures 5 and 6, respectively. Results in lower-income households supported H1 (bidirectional cross-lagged associations among communication problems, feelings of powerlessness, and experience of being socially sabotaged). Yet results in the higher-income households were contrary to H1. H2 (gendered experiences across family income status) was also supported, given statistically significant within-couple associations were patterned and gendered across low- and high-income groups.

In lower-income households, four statistically significant within-couple associations emerged, and two were regarding the bidirectional, within-couple associations between financial communication and social sabotage. Husbands' more-than-average experience of being socially sabotaged at T4 predicted husbands' more-than-average financial communication problems at T5. Husbands' more-than-average financial communication

problems at T5, in turn, predicted husbands' more-than-average experience of being socially sabotaged at T6.

The other two statistically significant within-couple associations were the unidirectional associations between power (im)balance and financial communication or social sabotage. Specifically, wives' perception of more equitable power (than average) at T4 predicted husbands' less-than-average experience of being socially sabotaged at T5. Yet husbands' perception of more equitable power (than average) at T5 predicted husbands' more-than-average financial communication problems at T6.

In higher-income households, four statistically significant within-couple associations emerged, and three were regarding the bidirectional within-couple associations between financial communication and social sabotage. Regarding how the changes in financial communication predicted changes in social sabotage, wives' more-than-average financial communication problems at T4 predicted wives' less-than-average experience of being socially sabotaged at T5. Regarding how the changes in social sabotage communication predicted changes in financial communication, wives' more-than-average experience of being socially sabotaged at T4 predicted husbands' more-than-average financial communication problems at T5. Yet wives' more-than-average experience of being socially sabotaged at T5 predicted wives' fewer-than-average financial communication problems at T6.

Additionally, one unidirectional within-couple association emerged between financial communication and power (im)balance, such that husbands' more-than-average financial communication problems at T4 predicted husbands' perception of less equitable power (than average) at T5. No statistically significant findings emerged for the within-couple associations between power (im)balance and social sabotage.

Discussion

This study utilized longitudinal dyadic data and sophisticated analysis, specifically a random-intercept cross-lagged panel model, to examine the reciprocal links among financial communication, power (im)balance, and social sabotage across time. We took a feminist perspective and adopted an intersectional approach to examine how two oppressive systems (i.e., gender and income) simultaneously shape the experiences of men and women in different-gender relationships across income statuses. Using data spanning the period before, during, and after the COVID-19 pandemic (i.e., 2020, 2021, and 2022, respectively), our findings also shed light on how gender inequity was performed or dismantled amid turmoil in the post-crisis era. Three sets of findings are particularly noteworthy.

First, it is interesting to note that significant cross-lagged pathways in lower-income couples mainly involved husbands' perceptions. Yet significant cross-lagged pathways in higher-income couples mainly involved wives' perceptions. This difference may be explained by the distinct power dynamics in lower- versus higher-income groups. As stated in prior research, family relationships are usually organized around the more powerful partner (Knudson-Martin, 2013). In the lower-income group, the more powerful partner is the husband, which is in line with the statement that lower-income households tend to be more patriarchal (Usdansky, 2011). In the higher-income group, wives were more powerful (at least before the onset of the COVID-19 pandemic), which is in line with the prior studies suggesting that higher-income couples are more egalitarian (Seiz, 2021).

Second, bidirectional associations between social sabotage and financial communication problems were found across lower- and higher-income groups. In the lower-income group, it was in line with theories and empirical literature suggesting that financial communication problems and social sabotage reinforced each other (Wheeler et al., 2019; Wright & Bensen, 2010). In the higher-income group, it is expected that the wives' experience of being socially sabotaged before COVID-19 was associated with husbands'

reports of *more* financial communication problems during COVID-19. This finding could be explained by wives' attempts to resist control and re-establish equity with the resources they possess (Seiz, 2021).

Yet the reciprocal associations between wives' financial communication and wives' experiences of being socially sabotaged in the higher-income group were unexpected. For wives in the higher-income group, financial communication problems and the experiences of being socially sabotaged seem to have depleted (versus reinforced) each other across the COVID-19 pandemic. Wives' more financial communication problems before COVID-19 predicted wives' *less* experience of being socially sabotaged during COVID-19. Then wives' experience of being socially sabotaged during COVID-19 was associated with wives' reports of *fewer* financial communication problems post-COVID-19.

These unexpected findings could be explained by changed power dynamics. At first glance, it seems counterintuitive that more financial communication problems before COVID-19 would lead to fewer experiences of being socially sabotaged during the pandemic. Yet it should be noted that wives in higher-income groups initially reported more power equity than husbands. As stated in the Literature review, the powerless partner is usually voiceless in financial communication (Burgoyne, 1990; Vogler & Pahl, 1994). For wives in higher-income households, reporting a power advantage over their husbands while experiencing financial communication problems may have indicated a situation where wives were actively negotiating money matters and other family issues. When the COVID-19 pandemic brought an intensification of problems, wives who had already been experiencing financial communication issues might have been more prepared to advocate for themselves, reducing their vulnerabilities to being socially sabotaged.

The pathway that wives who experienced social sabotage during COVID-19 reported *fewer* financial communication problems afterward could be understood as a response to the

continued change in power dynamics. In the higher-income group, wives' perceived power equity decreased faster than that of husbands possibly because women, even in the advantaged higher-income status—still experience more scale-backs than men (e.g., including a shift towards remote work; Dinella et al., 2023; Thomas et al., 2022). Realizing their further shrank power advantage post-pandemic and facing their husbands' increased uses of controlling behaviors (i.e., social sabotage), wives may be forced to adjust expectations around power dynamics and reorient the approach to communication. A more pragmatic or conciliatory financial communication may be enacted to maintain and consolidate equity in relationships (Becker, 1991), which could manifest as wives' reports of fewer financial communication problems. To sum up, the unexpected mutual depletion between financial communication problems and the experience of being socially sabotaged among wives in high-income couples may demonstrate how the COVID-19 pandemic has derailed gender equity promotion efforts (Van Don et al., 2022). The inequity faced by women in a seemingly advantaged high-income status was, therefore, revealed (Seiz, 2021).

Third, we found unidirectional associations between power (im)balance and communication problems or social sabotage. In the lower-income group, power (im)balance was the predictor in the two identified statistically significant cross-lagged pathways. The first pathway in lower-income households was that wives' more equitable power before COVID-19 predicted husbands' fewer experiences of being socially sabotaged during COVID-19. This pathway aligned with literature suggesting that partners may use social sabotage—a controlling behavior—to regain power (Li et al., 2023b). The second pathway in lower-income households was that husbands' more equitable power during COVID-19 predicted husbands' perception of more communication problems. Albeit seemingly surprising, this pathway made sense after considering the developmental trajectories of power (im)balance. In low-income households, wives were consistently more powerless than

husbands before, amid, and after COVID-19. Thus, wives in lower-income households generally lack a voice in family life. In such a situation, husbands' perception of more equitable power may indicate that wives now gain some voice when discussing money, which may indicate for husbands that the previous unilaterality in financial communication is now challenged. Husbands, therefore, perceived increased financial communication problems.

Conversely, in the higher-income group, power (im)balance was the outcome variable, and only one statistically significant cross-lagged pathway emerged between power (im)balance and financial communication or social sabotage. Specifically, husbands' more financial communication problems before COVID-19 predicted husbands' perception of power loss. This pathway was expected because men are more likely than women to equate money with power (Atwood, 2012); thus, having a wife who disagrees with them about finances could contribute to husbands perceiving a power struggle.

Collectively, power (im)balance was a more predictive factor in low-income than in high-income couples. As a possible explanation for why low-income couples are more sensitive to power, they are more likely than their better-off counterparts to feel marginalized in the broad society (Du et al., 2021). These feelings of being oppressed in the broader society may spill over and trigger perceived threats to power in relationships, rendering them especially likely to perceive communication problems or to perpetrate social sabotage when feeling power loss.

Taking together the three sets of findings above, our study aligned with feminist theory in taking an intersectional approach, particularly in understanding how gendered dynamics within marriages are stratified by household income status. Feminist theory states that economic inequality exacerbates gender inequality (Allen, 2023; Few-Demo & Allen, 2020), evidenced by the relative powerlessness of low-income wives in our sample compared to all other groups. In low-income households, we identified a doom loop wherein

imbalanced power and social sabotage both prompt communication problems around money (an especially central and sensitive issue for those in financial scarcity), and such financial communication problems can then lead to greater social sabotage. Whereas among high-income couples, power imbalance did not lead to greater social sabotage or financial communication problems, the marginalized status of low-income couples in the broader society further intensifies struggles around power, predicting financial communication problems and social sabotage (Du et al., 2021). Thus, among low-income couples, power struggles exacerbate financial communication problems and social sabotage, which also exacerbate each other. Prompted by a feminist focus on intersectionality, these results, dependent on income level, provide insight into the oppression women experience based on multiple aspects of their social identity.

Our study also supported and extended feminist theory by suggesting that patriarchal structures are deeply entrenched and that crises like the COVID-19 pandemic could eradicate decade-long efforts to promote gender equity in marriage. Specifically, before the COVID-19 pandemic, higher-income wives perceived relatively equitable power and/or could negotiate for changes with the resources they were equipped with (Seiz, 2021). Yet after COVID-19, the seemingly advantaged status of women in high-income households was shattered, as indicated by the over-time decreases in their perception of equitable power (at a steeper rate than high-income men's) as well as the aforementioned cross-lagged pathway hinting that isolation during COVID-19 limited their capabilities to express opinions in family financial issues. Thus, although high-income women's social class seems to benefit their relational power, in crises, deep-seated patriarchal patterns emerge and highlight the continuing role of gender in power distribution and related processes. Finally, our study also supported and extended feminist theory by providing evidence that (a) relational power is tied to money (LeBaron et al., 2019; LeBaron-Black et al., 2024; Peetz et al., 2023) and (b) partners use

various forms of intimate partner violence and control to wield or gain power (Li et al., 2023b; Mallory et al., 2016; Oka et al., 2016). In sum, as purported by feminist theory, marital power is dependent on income level and gender (exacerbated in times of crisis) and is linked with money (financial communication) and control (social sabotage) (Allen, 2016; Few-Demo & Allen, 2020).

Limitations and Future Directions

Our study is subjected to several limitations. First, the couples in the study sample were relatively young (i.e., in their late 20s as they participated in the larger project and in their early to middle 30s as they faced the COVID-19 pandemic). It is uncertain whether our study findings can be generalized to the experiences of middle-aged and older couples, and further research utilizing more specific datasets is needed. Second, over 68% of participants in our study were White. Future studies with more racially and ethnically diverse samples are required to validate our findings. This study specifically focused on different-gender couples to delineate potential gendered experiences related to the examined variables. As such, future research is needed to understand the experiences of sexual and gender minority populations. Third, other social stratification systems, such as race/ethnicity and occupation, were not examined in this study and require future research. Relatedly, other information such as student status and disability status—albeit not included in this study—could also be considered in the future because these demographic characteristics may be related to the dependence status and relative power of individuals in relationships. Fourth, future studies examining other controlling behaviors (e.g., economic abuse) are recommended.

Fifth, the findings should be interpreted in the context of the characteristics of the current sample. Overall, couples in the current study report low levels of problems in financial communication, moderately equitable power, and minimal levels of social sabotage; this limited variance in key study variables may have impacted the models' ability to detect

significant results. In the future, researchers may oversample couples in more distressed relationships, and this strategy can yield higher statistical power for investigated associations. Fifth, we only had three assessments of the key study variables, so we cannot fully capture each variable's potential ebbs and flows across time. Additional assessments are still needed so that researchers can check whether the developmental trajectories of financial communication, power (im)balance and social sabotage were "U-curve" shapes.

Practical and Research Implications

The study findings have significant implications for practice and research. Our study underscores the importance of tailored intervention to address the complex interplay of financial communication problems, power imbalances, and controlling behaviors within marriages (Atwood, 2012; Shapiro, 2007). In low-income households where financial communication problems and social sabotage reinforce each other, open financial communication may be helpful (Hill et al., 2017). Further, because financial scarcity can intensify struggles around power in low-income households, practitioners can also help these couples realize this issue and direct them to resources.

In higher-income households, where financial communication problems might be seen differently by each partner—possibly a threat to power for husbands and an opportunity to seek equity for wives—interventions should begin by fostering self-awareness. For example, practitioners can help the two partners reflect on what money and arguments about money mean and where these beliefs come from (Klontz et al., 2015). Practitioners can then help partners challenge beliefs—including socialized, stereotyped gender ideologies—that prevent open communication and equal partnership around money and thus impede relationship quality (Klontz et al., 2015; LeBaron et al., 2019; LeBaron-Black et al., 2024). When both partners feel empowered and comfortable talking about money, practitioners can help couples develop communication skills around money-related topics.

For research, our study highlights the necessity of taking a feminist perspective and intersectional approach when understanding the unique experiences of men and women across distinct income statuses. To obtain an in-depth understanding, future qualitative studies could explore the meaning assigned by men and women to financial communication problems, the feelings about equitable versus inequitable power, as well as the intention to enact social sabotage. Moreover, our findings underline the value of incorporating reciprocal, longitudinal links to understand further how drastic global events (e.g., COVID-19) may have reshaped relationships.

Conclusion

This study is one of the first to examine longitudinal, bidirectional connections among financial communication, power (im)balance, and controlling behaviors (i.e., social sabotage) in couple relationships. Applying cutting-edge methodological approaches to longitudinal dyadic data, our results reveal complex processes across time and the interdependent nature of the associations within marriages. Further investigation is needed to explore the intersectionality between gender and class as well as their effects on relational dynamics in different income groups.

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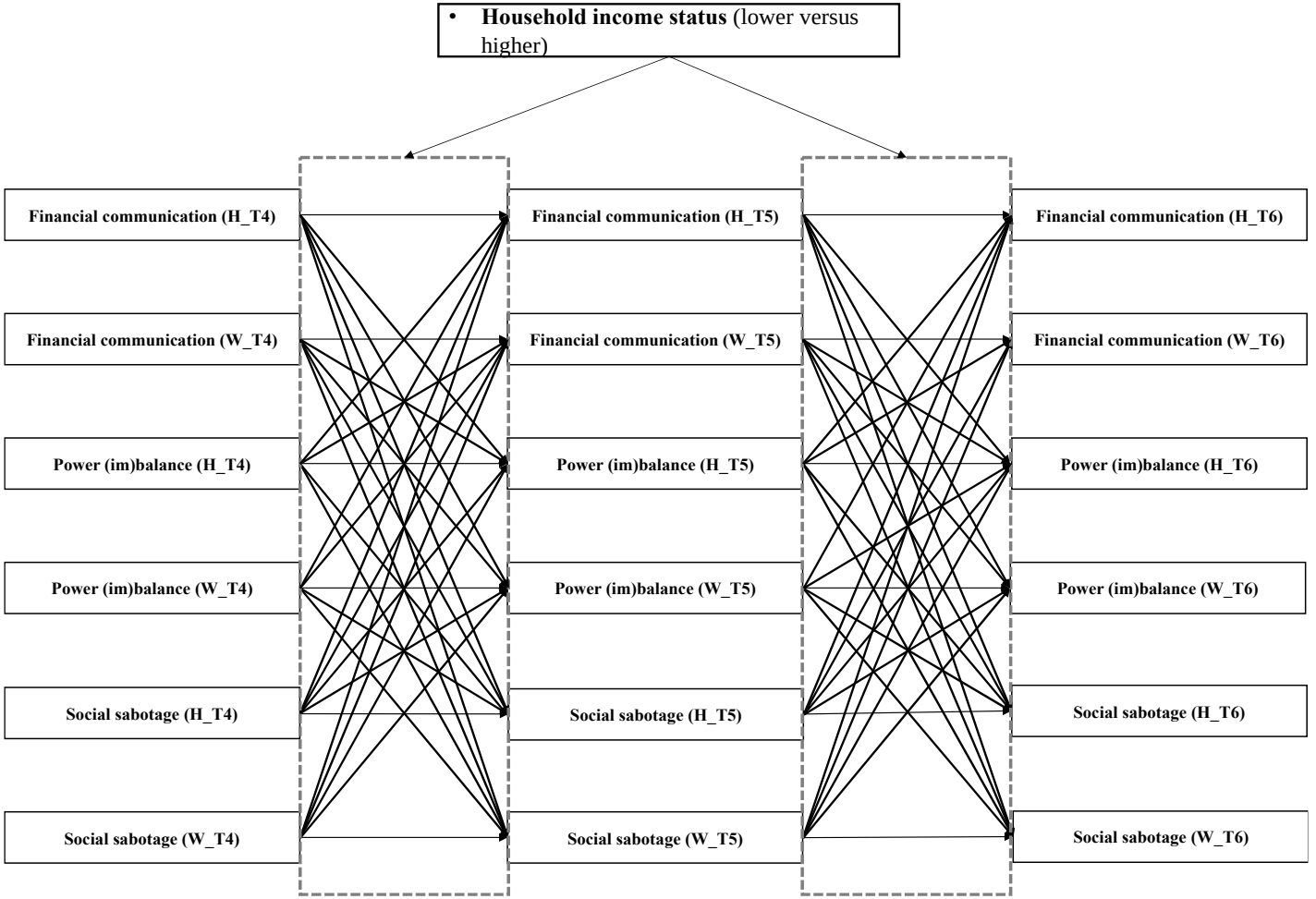
Figure 1

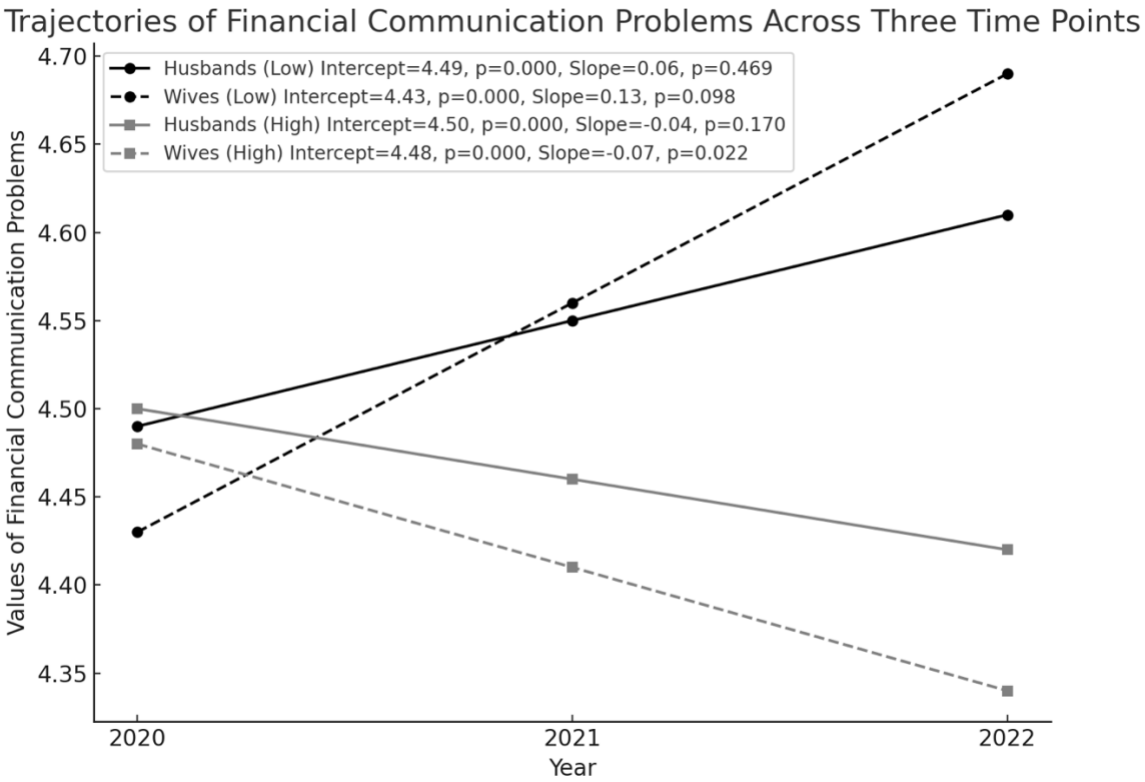
Conceptual Model



Note. N = 1,093 couples.
H = husbands, W = Wives, and T4-T6 = Time 4-Time 6.

Figure 2

Developmental Trajectories of Financial Communication for Husbands and Wives in Low- and High-Income Groups.

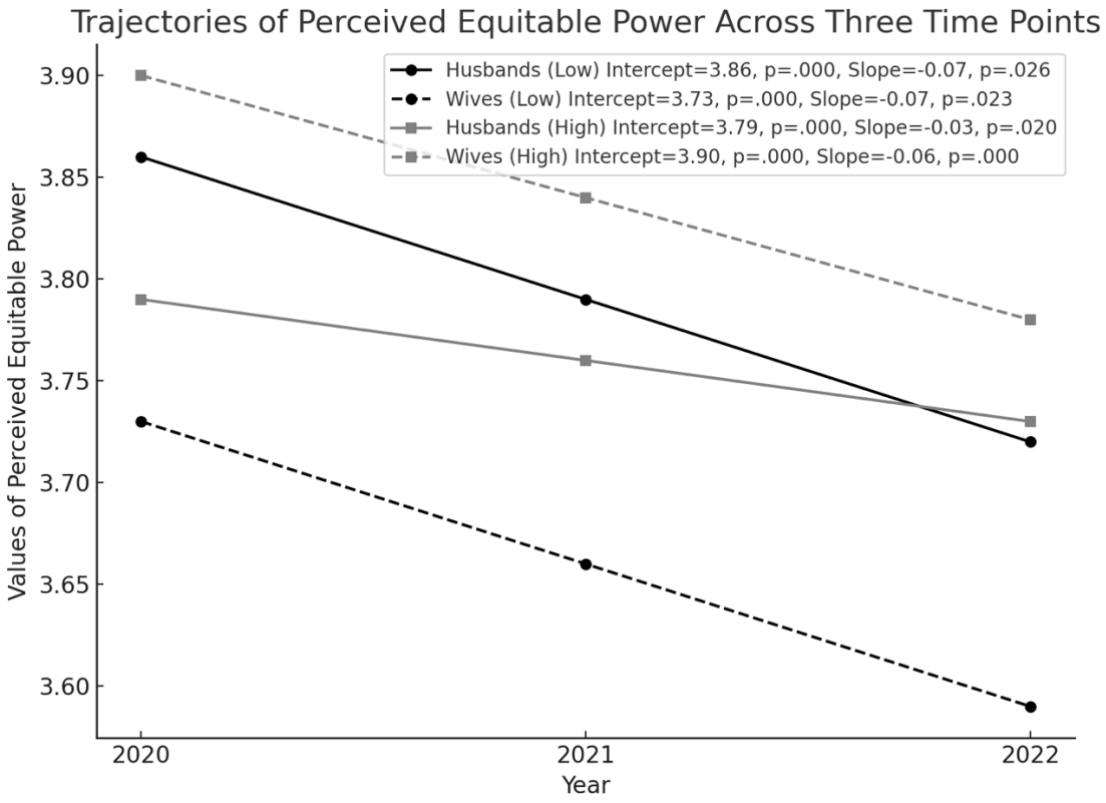


Note. N = 1,093. χ^2 (df = 8) = 37.69, p < .001; CFI = .990; RMSEA = .082, 90% CI [.057, .110]; SRMR = .022.

For the comparison between partners and across income groups, we found only one significant difference in wives' slope between income groups (high – low): Difference = -0.20, SE = 0.08, t = -2.39, p = .017.

Figure 3

Developmental Trajectories of Power (Im)balance for Husbands and Wives in Low-and High-Income Groups.



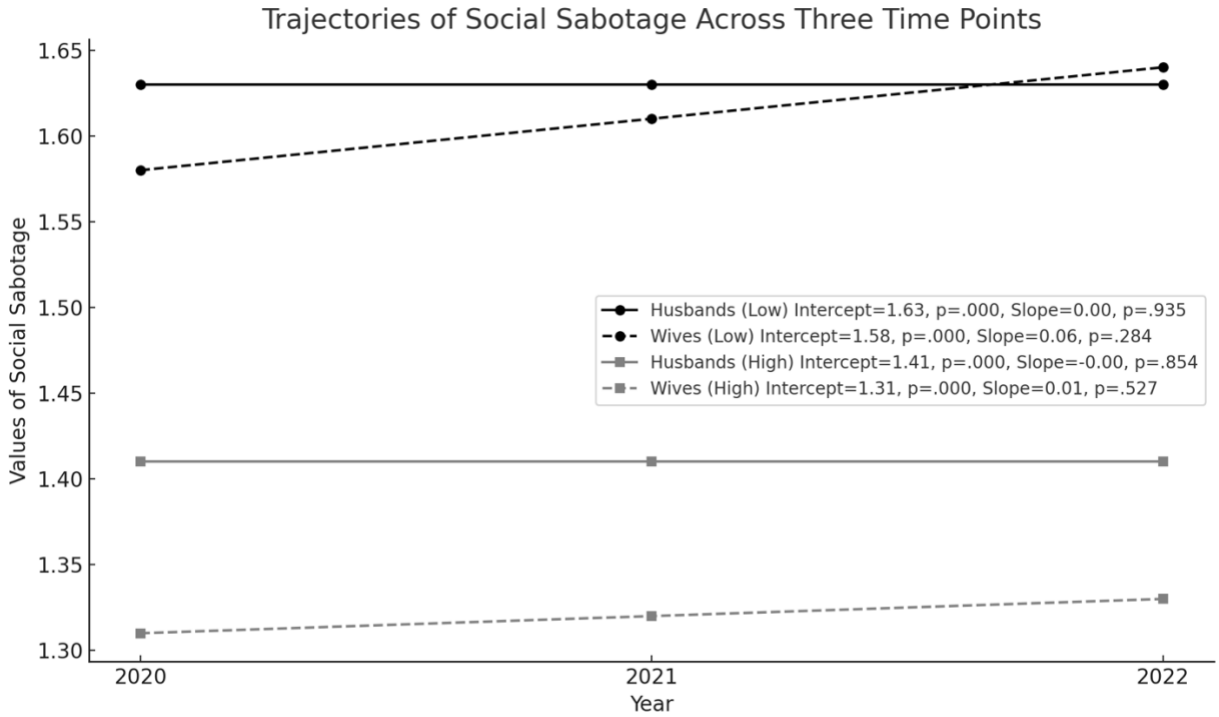
Note. N = 1,093. χ^2 (df = 8) = 12.086, p = .147; CFI = .999; RMSEA = .031, 90% CI [.000, .063]; SRMR = .019.

For the comparison between partners and across income groups, we found the following significant differences:

- Difference between partners (husbands-wives) in intercepts in the **low-income group**: Difference = 0.13, *SE* = 0.05, *t* = 2.39, *p* = .017
- Difference between partners (husbands-wives) in intercepts in the **high-income group**: Difference = -0.12, *SE* = 0.03, *t* = -4.47, *p* < .001
- Difference between partners (husbands-wives) in slopes (high-income group): Difference = 0.04, *SE* = 0.01, *t* = 2.51, *p* = .012
- The difference in wives' intercepts between income groups (high-low): Difference = 0.17, *SE* = 0.07, *t* = 2.53, *p* = .011

Figure 4

Developmental Trajectories of Social Sabotage for Husbands and Wives in Low-and High-Income Groups.



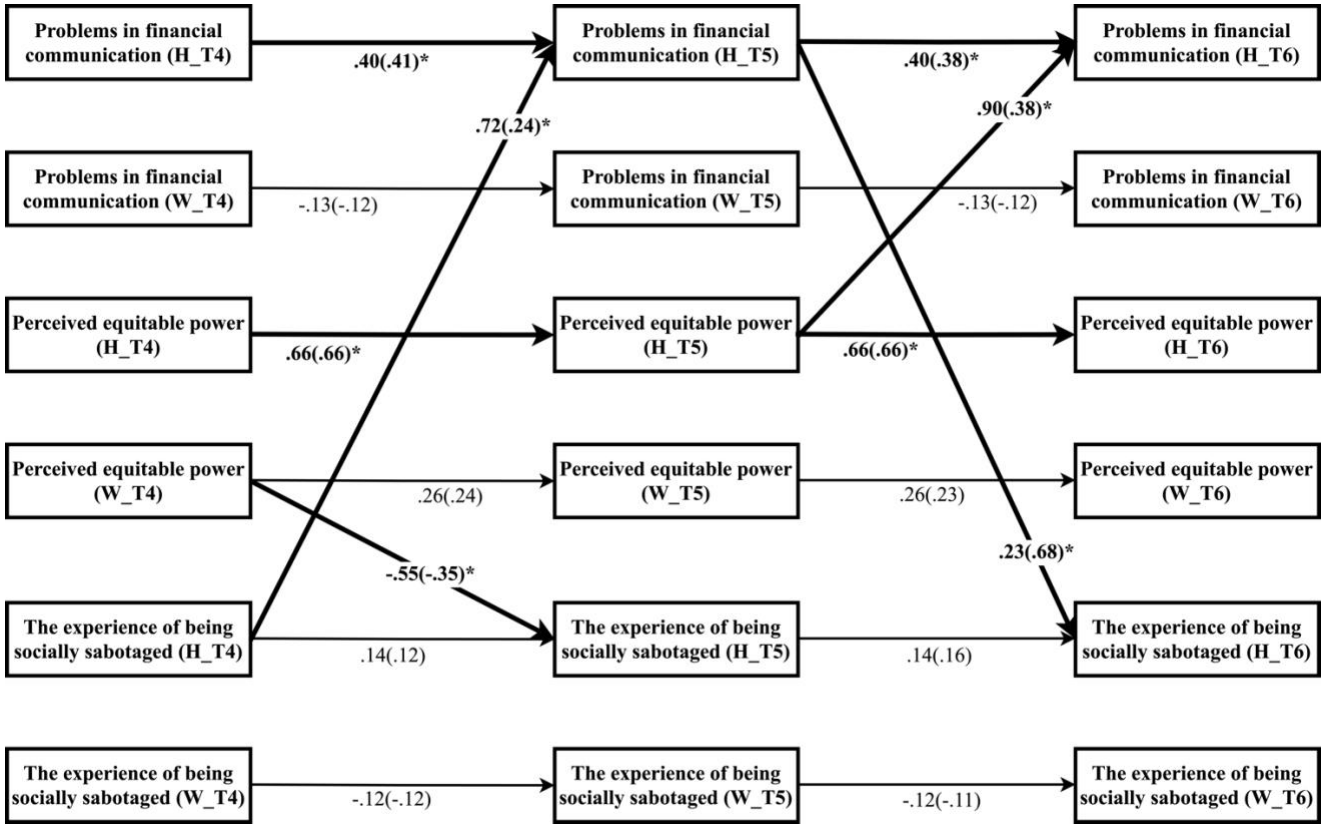
Note. N = 1,093. χ^2 (df = 8) = 7.139, p = .522; CFI = 1.000; RMSEA = .000, 90% CI [0.000, 0.046]; SRMR = .013.

For the comparison between partners and across income groups, we found the following significant differences:

- Difference between partners (husbands-wives) in intercepts (high-income group): Difference = 0.11, SE = 0.03, t = 3.66, p < .001
- Difference in husbands' intercepts between income groups (high-low): Difference = -0.22, SE = 0.08, t = -2.69, p = .007
- Difference in wives' intercepts between income groups (high-low): Difference = -0.27, SE = 0.09, t = -3.13, p = .002

Figure 5

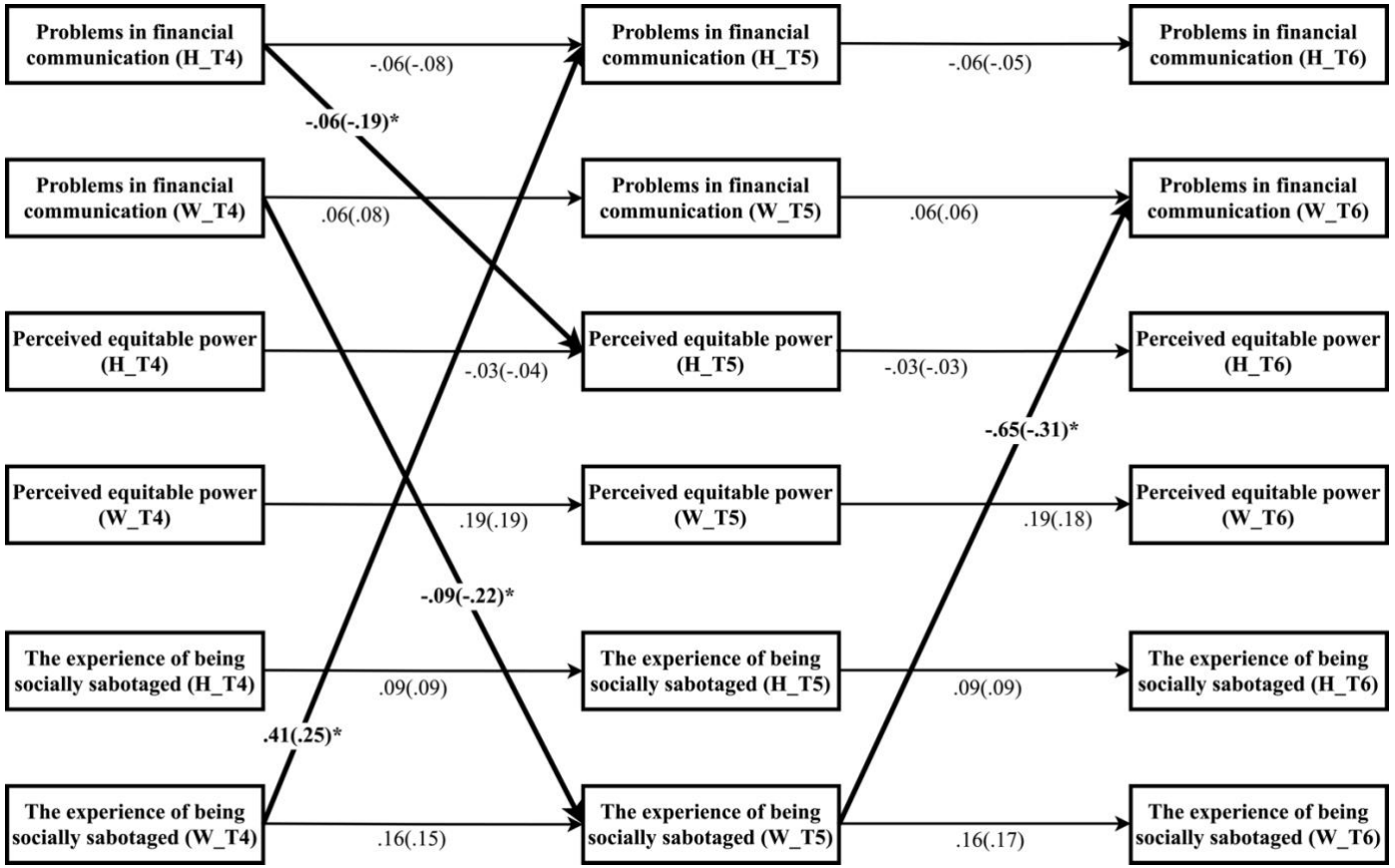
Unstandardized (Standardized) Pathway Coefficients for Within-Couple Associations among Lower-Income Couples.



Note. ** $p < .01$, and *** $p < .001$ (two-tailed). H = husbands, W = Wives, and T4-T6 = Time 4-Time 6.
For clarity, **bolded** are statistically significant cross-lagged pathways. The figure does not display cross-lagged pathways with $p > .05$ (two-tailed).

Figure 6

Unstandardized (Standardized)Pathway Coefficients for Within-Couple Associations among Higher-Income Couples.



Note. * $p < .05$, and ** $p < .01$ (two-tailed). H = husbands, W = Wives, and T4-T6 = Time 4-Time 6.
For clarity, **bolded** are statistically significant cross-lagged pathways. The figure does not display cross-lagged pathways with $p > .05$ (two-tailed).
Across-time equality constraints were added on unstandardized pathway coefficients, and the standardized coefficients can be slightly different across time.