

## ABSTRACT

Title of Document: THE EFFECT OF DUAL INCOME CLINIC  
COUPLES' RELATIVE INCOMES ON  
PARTNERS' ATTEMPTS TO EXERT  
POWER, DEPRESSION, AND  
RELATIONSHIP SATISFACTION, AS  
MODERATED BY GENDER IDEOLOGIES

Elizabeth M. Brown, Master of Science, 2015

Directed By: Professor Norman B. Epstein  
Department of Family Science

This study compared 149 dual income full-time employed heterosexual couples in which the female partner earns more with those in which the male partner earns more, regarding the degree to which partners perceive each other as making attempts to exert power, the severity of their depression symptoms, and their levels of relationship satisfaction. It was hypothesized that men who make less money than their female partner will make more attempts to exert power, more depressive symptoms, and lower relationship satisfaction. It was also hypothesized gender role ideology will moderate the association between income discrepancy and the 3 dependent variables. Furthermore three research questions were explored. The hypotheses were tested with two-way ANCOVAs, Pearson correlations, and paired *t*-tests. One significant interaction effect was found for female depression, which was a reverse pattern than expected. Gender role ideology did not moderate the association between income discrepancy and the 3 dependent variables.

THE EFFECT OF DUAL INCOME CLINIC COUPLES' RELATIVE INCOMES ON  
PARTNERS' ATTEMPTS TO EXERT POWER, DEPRESSION, AND  
RELATIONSHIP SATISFACTION, AS MODERATED BY GENDER IDEOLOGIES

by

Elizabeth M. Brown

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Advisory Committee:

Norman B. Epstein, Ph.D., Chair  
Elaine A. Anderson, Ph.D.  
Jinhee Kim, Ph.D.

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## **Chapter 1: Introduction**

### **Statement of the Problem**

Increasingly, women in the U.S. have outnumbered men in continuing their education. In 2013 more women than men graduated from high school and enrolled in college (U.S. Department of Labor Bureau of Labor Statistics, 2014). As women continue their education in greater numbers, more women also are joining the workforce, in part because education opens doors for access to job opportunities. According to Toossi (2002), “The number of women in the labor force rose from 18 million in 1950 to 66 million in 2000 . . . and the number of working women is projected to reach 92 million by 2050” (p. 15). With an increasing number of women in the workforce, the number of dual income couples also is increasing. Dual income couples are becoming the societal norm. In 2000, there were more than twice as many dual income families than those with the traditional configuration of male as breadwinner and female as homemaker (Coltrane, 2004). According to the 2013 report from the United States Census Bureau, Current Population Survey (CPS), Annual Social and Economic Supplement (ASEC), for all races, 28,884 of the 61,295 married couples in the survey’s sample had both partners employed in the labor force. The CPS sample comes from the 72,000 housing units or other living quarters assigned for interviews across the United States, with about 54,000 of them containing approximately 112,000 civilian persons 15 years old and over who are interviewed (Bureau of the Census for the Bureau of Labor Statistics, 2013). Women pursued education and employment to improve their overall personal empowerment in their lives and to use their incomes to increase their power within their marriages (Tichenor, 2005).

Regarding knowledge about qualities of dual income relationships, much of the research was conducted in the 1980s and 1990s, when women started joining the professional U.S. workforce in large numbers; however, women have historically played a significant role in the U.S. workforce as far back as World War II. Consequently, much of the research seems likely to reflect outdated couple views and values regarding gender roles associated with work and income.

When women joined the workforce in large numbers, it represented a substantial change in couple relationship dynamics as women started to divide their time in and outside the home, whereas today's couples with dual incomes are more normative, and many women now focus on the best ways of balancing their professional and personal lives. Furthermore, initially there were a limited number of couples in which a woman earned more money than her male partner, limiting the opportunities for research on whether such a non-traditional gender distribution of earning power influenced the quality of relationships. Since the 1980s and 1990s, advances in technology, economic changes affecting employment and finances, changes in societal views on decision-making, awareness of gender stereotypes, increased cohabitation, easier dissolution of marriages, and other factors have influenced couple relationships, including partners' views on income, gender ideologies, and relationship roles (Stocks, Díaz, & Halleröd, 2007).

Gender ideology is defined as the ideas or elements that individuals believe to be appropriate characteristics of masculinity and femininity (Atkinson, Greenstein, & Lang, 2005). Beliefs about gender influence individual identities, couple roles and responsibilities, and institutional organization. Greenstein and Lang (2005) stated,

“Gender ideologies are how one identifies oneself with regard to marital and family roles traditionally linked to gender” (p. 1138). Within the context of heterosexual couple relationships, gender ideologies exist on a continuum, with traditional beliefs on one end and egalitarian beliefs on the other end. Traditional beliefs identify men as the providers and breadwinners in couple relationships, whereas women are homemakers and responsible for domestic activities. Recent research in the United States has found a shift from traditional gender ideologies toward more egalitarian beliefs (Kaufman & White, 2014). Because earning money is valued more than performing domestic labor, the relative incomes of members of a couple have significant power implications in relationships (Tichenor, 2005). The present study tested the association between relative incomes in female-male couples and qualities of the relationship.

Previous research also has been limited because studies commonly focused on partners’ incomes in conjunction with one or two other variables, such as violence, division of household labor, or power (Coverman, 1985; MacMillian & Gartner, 1999; Tichenor, 1999). The focus on one or two variables limited findings regarding the depth of the impact that the partners’ incomes had on the couple. The present study examined the association between couple income discrepancies and three variables that represent diverse aspects of functioning: partners’ attempts to exert power in the relationship, depression symptoms, and relationship satisfaction. Furthermore, this study examined whether partners’ gender ideologies moderate the associations between income discrepancies and those three variables.

Much of the prior research also focused on the family as a single homogenous unit, rather than the individuals within the family or the couple unit within the family

(Stocks, Díaz, & Halleröd, 2007). Focusing on the family unit ignores the actions, exchanges, and experiences of the individual family members. Because dual income couples are becoming the norm in American society, it is important to understand issues that they might face based on a discrepancy between two partners' income levels. Because individuals commonly attach significant meanings to money and the ability to earn it, it is important to identify whether a discrepancy between partners' incomes is associated with negative responses by the partners. This study investigated the associations between couple income discrepancy and depression, relationship satisfaction, and partners' efforts to exert power within their relationship.

Couples are affected by relationship dynamics as well as each individual partner's psychological well-being. One type of psychological distress that affects well-being is depression. Depression is a form of psychopathology that includes affective, cognitive, physiological and behavioral symptoms. Couple distress has been found to be strongly associated with depression for both men and women (Atkins, Dimidjian, Bedics, & Christensen, 2009; Beach, Katz, Kim, & Brody, 2003; Whisman, 2001). Lower income has also been found to be associated with more psychological distress, including depression (Dismuke & Egede, 2010; Fukuda & Hiyoshi, 2012 & Hiyoshi, 2010; Prause, Dooley, & Huh, 2009). Another factor that influences psychological well-being is whether or not an individual meets the expectations that he or she (or the partner) sets for the individual's role in the relationship. Thus, males who adhere to the traditional gender ideology that men should be the provider for the family, but who do not live up to this expectation, or women who value being employed outside the home and earning money but are not employed, have been found to experience negative psychological

consequences (Kaufman & White, 2014; Loscocco & Spitze 2007). In response to such personal distress that may occur from a discrepancy between partners' income levels, individuals may experience depression, be less satisfied with their couple relationships, and may make efforts to exert power in other ways in order to counteract the discrepancy in financial resources.

The theoretical framework for this study is resource theory. A resource is defined as anything that can be possessed by an individual or can be transmitted from one person to another, and that can help individuals reach a goal or satisfy a need (Foa & Foa, 2012). A resource can be concrete (e.g., an overtly tangible activity or product) or symbolic (e.g., conveyed by verbal or paralinguistic behaviors) (Foa, Converse, Tornblöm, & Foa, 1993). Individuals do not have all the resources that they need or desire, and consequently they rely on others to provide those resources through exchanges between the parties (Foa et al., 1993). Resource theory takes into account both positive exchanges (e.g., equal resources are exchanged or resources that are exchanged meet the needs of one or both parties) and negative exchanges (e.g., inequality of resources exchanged, withholding a resource from another party, or exchanges of resources that are not needed or are insufficient to meet the needs of one or both parties) of resources in interpersonal relationships. Often individuals in close relationships exchange a greater variety of resources and have a greater quantity of exchanges than individuals in casual relationships (Foa et al., 1993).

Blood and Wolfe (1960) did the first major study examining income as a resource and its effect on power in heterosexual marital relationships. They found that the member of a couple who had greater resources held greater power in decision making. In most

cases, the male partner provided the income and controlled the power in decision making. The present study extended research on whether or not heterosexual partners' relative income levels influence power and control in couple relationships, moderated by gender ideology. Gender ideology provides a lens through which one can view the effect of partners' relative resources (e.g., incomes) on relationship satisfaction, depression, and power and control.

Some researchers have applied a modified version of resource theory by emphasizing the influence of husbands' and wives' *relative* resources in regard to wife abuse (MacMillian & Gartner, 1999; McCloskey, 1996). The premise of relative resources theory is that a male is more likely to behave aggressively toward his female partner when he has fewer personal resources such as income or education *relative to his partner* (Aktinson, Greenstein & Lang, 2005). Theoretically, the male uses the resource of physical force to counter the female's other types of superior resources. Atkins et al. (2005) found that when men equate masculinity with providership, are not the primary breadwinner in the relationship, and have a familial role that does not reinforce their masculine identity, they are much more likely to use violence to compensate for their lack of income.

Although the prior research focused specifically on the connection between income discrepancies between partners and wife abuse, the underlying assumption that men's relative deficits in resources relative to those of their wives creates problems and tension within the couple can be applied to the present study's focus on the relationship between partners' relative incomes and the functioning of the partners and their relationship (relationship satisfaction, individual depression, and attempts to exert

power). This study tested whether men who make less money than their female partner attempt to exert more power, have lower relationship satisfaction and experience more depression symptoms than men who earn more money than their partner. Given the longstanding tradition of men being the primary breadwinners in heterosexual couple relationships, it was not expected that women who earned less than their male partners would be distressed about it or attempt to compensate by exerting power in other ways. Consequently, this study explored such associations for women but proposed no hypotheses about them.

### **Purpose**

The purpose of the current study was to examine the degrees to which partners' relative resources of personal income are related to the two individuals' perceptions that the other person is attempting to exert power in their relationship, their experiences of depression symptoms, and their levels of relationship satisfaction. Couples in which the female partner earns more were compared with couples in which the male partner earns more. Relative income between members of a couple has been a focus of research for many years, based on the assumption that the partners' incomes represent resources that they bring to the relationship and a potential source of relational power (Coltrane, 2000; Ferree, 1990; Tichenor 1999, 2005). Past research examined the relationships among income, power, marital satisfaction, love, and gender during the time period when women first started joining the workforce (Blood & Wolf, 1960; Blumstein & Schwartz, 1983). The focus of more recent research has been on the connection between partners' incomes and decision making, partner violence, and roles within the family (Atkinson et al., 2005;

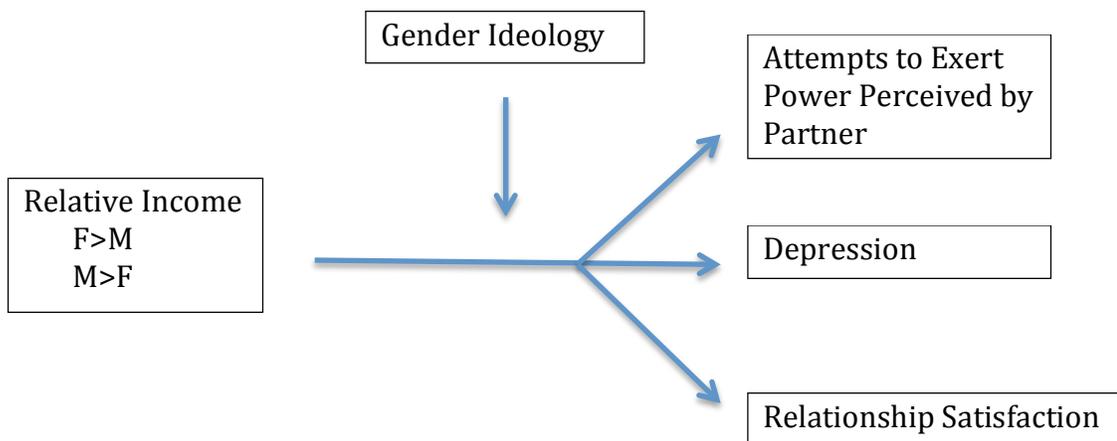
Himmelweit, Santos, Sevilla, & Sofer, 2013; Loscocco & Spitze, 2007; Perry-Jenkins et al., 1992).

Because much of the research that investigated couples' incomes in relation to gender role ideologies, attempts to exert power, depression symptoms, and relationship satisfaction was published in the 1980s, 1990s, and early 2000s (Coltrane, 2000; Hesse-Biber & Williamson, 1984; Nock, 2001; Perry-Jenkins, Seery, & Crouter, 1992; Tichenor 1999, 2005; Zuo, 2004), those findings might not be applicable for today's couples, as gender role ideologies have shifted and more women are employed out of the home. The current study was intended to address the absence of more recent research on the effects of couples' relative incomes. Much of the prior research on couple income also has been conducted with samples of primarily Caucasian individuals, whereas the clinical sample that was used in this study consists of a more diverse population. In addition, this study examined whether gender ideology moderates the relationships that partners' relative income has with perceived attempts to exert power, depression, and relationship satisfaction. It is possible that individuals with more egalitarian gender role ideologies exhibit lower associations between partner income discrepancies that favor female partners and the three indices of attempts to exert power, depression symptom severity, and lower relationship satisfaction, than individuals who adhere to more traditional gender role ideologies.

The present study is significant because if gender role ideologies do moderate the relationships between couples' relative incomes and partners' attempts to exert power, levels of depression, and relationship satisfaction, then exploration of gender role ideology for dual income couples could be an effective intervention for understanding

power dynamics, treating depression, and improving relationship satisfaction. This study is also significant because if there are associations between couples' relative incomes and partners' attempts to exert power, levels of depression, and relationship satisfaction, then incorporating financial discussions in couple therapy for dual income couples could be an effective intervention for improving relationship satisfaction, individual psychological well-being, or preventing couple conflicts and stressors associated with income. Figure 1 depicts the conceptual model that was tested in this study.

**Figure 1:** *Conceptual Model of the Effect of Clinic Couples' Relative Incomes on Partners' Attempts to Exert Power, Depression, and Relationship Satisfaction, as Moderated by Gender Ideologies*



## **Chapter 2: Literature Review**

### **Partners' Relative Incomes**

Consistent with usage in the professional literature, in this study money was defined as any coin, currency, or token that has some standard unit of exchange value (Foa et al., 1993). Money is an element that is integral for living. An individual's income consists of the financial resources that he or she accrues (primarily through employment) and uses to buy goods and items to meet basic needs as well as fulfill desires. Couples use different financial management systems for their incomes, such as pooling their incomes together into one joint savings/investment pool or maintaining separate accounts. Diminished financial resources, or incomes that are inadequate to cover a couple's expenses, can lead to stress, frustration, and conflict (MacMillan & Gartner, 1999).

Uncertainty about employment and income, conflicts about money, or not being able to pay debt and bills can cause couples stress. Financial stress for couples tends to come from not having sufficient financial resources to meet expenses and plans for the future (De Witte, 1999; Dooley, Prause, & Ham-Rowbottom, 2000; Prause, Dooley, & Huh, 2009). Therefore, it would seem that the more income a couple has the better. Women's increasing access to higher education and well-paying jobs would seem to help reduce couples' financial stress (Toossi, 2002; U.S. Department of Labor Bureau of Labor Statistics, 2014). With more women employed, more couples have two incomes to cover living expenses. However, there has been some research tied to resource theory that

suggests women's income can be a stressor on some relationships by creating disagreements on how to manage money, eliciting disagreements about domestic role responsibilities, a partner taking a job just to help cover expenses rather than pursuing career interests or aspirations, providing the financial means for divorce, and creating a violation of traditional societal gender norms (Bittman, England, Sayer, Folbre, & Matheson, 2003; Stocks et al., 2007; Tichenor, 2005).

Another type of financial stressor on couples' relationships is a discrepancy between partners' incomes. The present study focused on discrepancies between partners' incomes in dual income couples. A difference between partners' incomes can represent inequalities that cause stress in the couple relationship. One example involves the association between a difference in partners' incomes and a discrepancy in power. Whereas a man's higher income traditionally has provided him greater power in a marriage (Ferree, 1990), a woman's income often does not provide the same power and control (Coltrane, 2000; Tichenor 1999; Tichenor 2005). Stocks et al. (2007) state, "If a higher earning partner pays for the consumption of the lower earning partner, an 'economy of gratitude' can evolve, putting the lower earner in a situation of being beholden to the higher earner" (p. 25). The lower earner is indebted to the higher earner and expected to be grateful for the resources that the higher earner spent on them. If this process of the higher earner paying for the lower earner and the lower earner being indebted to the higher earner continues, there is an opportunity for the continued exercise of power in the couple relationship (Elizabeth, 2001; Nyman, 2003). The imbalance of power associated with income discrepancies could cause discomfort between the partners in a relationship. Previous findings tentatively suggest that men may expect to have more

control regarding money (Dew & Daskin, 2011; Tichenor, 1999). Consequently, if the male partner is the lower earner, he may have difficulty cooperating with his female partner making decisions, which could cause conflict in the couple relationship.

A discrepancy between two partners' incomes also can affect their abilities to exit a relationship if they are unhappy in it. The cost to exit a relationship can be substantial financially. A partners who earns less money in the relationship might be financially dependent on the partner who has a higher income and therefore unable to end the relationship. Partners with lower incomes (both men and women) are more likely to stay in poor relationships because they cannot afford to separate or in some cases, not be able to maintain the same standard of living (Kalmijn, Loeve, & Manting, 2007). Staying in an unsatisfying relationship can cause stress on the individual and couple. On the other hand, female partners who earn more money than their male partners are more financially able to exit a poor marriage (Kalmijn et al., 2007). Knowing that one's partner could terminate the relationship more easily can cause distress.

Heterosexual couple relationships that follow traditional gender role ideologies (e.g., in which the male is the primary provider while the female is the emotional caretaker and manager of domestic activities) may experience stress when the female partner is employed outside the home and earning more money than her male partner. The male partner may not think he is living up to his expectations or his partner's expectations of being the breadwinner or provider if he is making less than his wife or sharing the financial provider role. The female partner might experience similar cognitions about not meeting the expectations of her gender role in her relationship. In resource theory, the individual with the greater resources (in prior studies as well as the

present study, the resource of focus is income) is perceived to have greater power within the couple (Hesse-Biber & Williamson, 1984). In couples in which the female partner earns more than the male partner, the male partner might perceive himself as having less power and decision making authority. Women who earn more money than their partners often have been found to back away from decision making in order to maintain their husbands' sense of control and to demonstrate that they are not trying to dominate them (Bittman et al., 2003; Tichenor, 2005).

Income-related stressors also can affect the well-being of the individual members of couples, such as contributing to depression symptoms. Uncertainty about employment and income, conflicts with a partner about money, or not being able to pay debt and bills can cause an individual stress. Zimmerman and Katon (2005) stated, "It is entirely plausible that worries over financial matters may either bring about or exacerbate episodes of depression" (p. 1211). Zimmerman and Katon (2005) found in their study of a nationally representative sample of the U.S. population from the National Longitudinal Survey of Youth data set that financial strain was a consistently significant and meaningful correlate of depression. Research in the U. S. and Europe has found that income instability and economically inadequate employment, in creating unpredictability in income and savings, as well as hampering plans for the future, can cause an increase in individuals' depression (De Witte, 1999; Dooley, Prause, & Ham-Rowbottom, 2000; Prause, Dooley, & Huh, 2009). Not having the income to meet one's cost of living causes stress, which can lead to depression, as well as relationship turmoil. Financial issues are hard to ignore, because bills continue to come until they are paid, and couples are faced with predictable expenses such as food and gasoline. Interactions between partners

regarding finances are frequent events that provide couples many opportunities to disagree about something that will affect their lives significantly (Stanely & Einhorn, 2007). The present study examined the relationship between couples' income discrepancies and partners' depression symptom severity to build upon previous research suggesting that an association exists between the two variables.

### **Gender Role Ideology**

Gender ideology can be defined as the ideas or elements that individuals believe to be appropriate characteristics of masculinity and femininity (Atkinson et al., 2005). Beginning in childhood, males and females learn behaviors, concepts, and identities about gender that were rewarded and modeled by parents, media, friends, teachers, and other authority figures (Deutsch, 2007). Since normative conceptions of men and women vary across race, ethnicity, time, religion, and social situation, gender is constructed within social relationships throughout one's life (Deutsch, 2007). Intimate relationships such as marriage are an avenue for men and women to experience and exhibit their gender ideologies. Gender ideologies regarding female-male couple relationships range from traditional to egalitarian. Traditional gender ideologies in heterosexual couples consist of the male partner being the sole or primary "breadwinner" or economic provider for the couple/family, whereas the female partner stays at home taking care of the house and children, or works part-time (Atkinson et al., 2005; Hood, 1986; Kaufman & White, 2014; Zuo, 2004). Egalitarian gender ideologies in heterosexual couples focus on males and females sharing work responsibilities inside and outside the home equally (Atkinson et al., 2005; Kaufman & White, 2014; Smith & Beaujot, 1999).

Some research has indicated that more couples in the United States have

traditional than egalitarian ideologies due to larger societal values (Brennan, Barnett, & Gareis, 2001; Zuo, 2004; Zvonkovic, Greaves, Schmiege, & Hall, 1996). Other research in the United States indicates that couples' gender ideologies have been shifting toward more egalitarian than traditional (Bolzendahl & Myers, 2004; Kaufman & White, 2014; Zuo, 1997). Loscocco and Spitze (2007) state, "When it comes to providing, people's attitudes are often less egalitarian than their behavior" (p. 938). Some couples in which the women make more money redefine the role of the provider to include the activities and behaviors of the male partner in order for the husband to still be considered the provider while the female partner downplays her role as the provider (Medved, 2009; Tichenor, 2005). Societal views and family of origin influences could be contributing factors for why traditional gender roles continue to play out in couples and why the breadwinner-homemaker model continues to be the dominant ideology in American families (Kaufman & White, 2014). Families of origin instill gender ideologies and role model them for their children (Deutsch, 2007).

Although traditional gender ideologies often exist or are considered desirable in American families, not all traditional couples are able to adapt to this model in their daily lives. In today's society and current economic conditions, many couples cannot afford to live without dual incomes, due to decreases in wages and employment opportunities, along with a high cost of living (Kaufman & White, 2014; Lyonette et al., 2011; Tichenor, 2005; Zuo, 2004). Consequently, gaps may exist between partners' gender role ideologies and the roles that they actually enact.

The differences between beliefs and reality may have negative effects on couples. Gender ideologies affect men's and women's beliefs regarding their employment and

wage-earning roles, which in turn can affect their relationship satisfaction when the actual roles that they play are at odds with their beliefs. For example, men with traditional gender role ideologies who have working wives may experience distress from failing to meet their personal expectations of what their role should be as a husband and provider, and they may feel tremendous pressure to regain and live up to the traditional gender ideology (Zou, 2004). A study of a random sample of 382 employed, married, mostly White (95%) and Catholic (51%) Connecticut women and their husbands by Wilkie, Ferree, and Ratcliff (1998) found that when men are not breadwinners they feel an amplified sense of unfairness, resulting in a decrease in marital satisfaction. Brennan et al. (2001) conducted another study using a 2-year, three-wave data collection process. They obtained a random sample of 300 predominantly (97%) Caucasian dual-earner couples from the greater Boston area, in which both members were employed full-time and the men were 25 to 40 years old. They found that couples in which the husband was the breadwinner had higher marital stability and self-reported quality compared with couples with wives as breadwinners.

Nock (2001) studied a sample of 3,599 married couples in which 73% of the couples had two earners that responded to both the 1999 March Demographic Supplement of the Current Population Survey and the National Survey of Families and Households. Nock found that women in egalitarian marriages had a higher chance for divorce and lower level of commitment because they had the resources to leave an unhappy relationship and could imagine leaving. Furthermore, wives have been found to be generally unhappy with the division of labor in the home between themselves and their husbands (e.g., household chores and childcare), with this unhappiness experienced as

lower marital satisfaction (Coltrane, 2004; Stevens, Kiger & Mannon, 2005). Perry-Jenkins, Seery, and Crouter (1992) found from a sample of 93 two-parent predominantly white middle to upper middle class families from rural towns and small cities in central Pennsylvania that although women with traditional gender ideologies might report higher levels of depression and feel overloaded by their workload, these women also reported higher levels of love and marital satisfaction than women with more egalitarian gender ideologies, potentially due to the fact they were satisfied with the traditional gender division of responsibilities. Women who were ambivalent about the fact that their spouse depended on their income reported the lowest levels of marital satisfaction.

Along with affecting individuals' levels of distress in their couple relationships, gender ideologies about employment and income can affect individual psychological well-being. Loscocco and Spitze (2007) state, "Even if more women than men are frustrated in their attempts to live up to their gender ideology, they may be less likely than men to experience negative consequences of incongruence in providing" (p. 939). Men are found to be depressed when their female partner works in opposition to the men's preference, whereas women are found to be depressed when they want to work but are staying at home (Loscocco & Spitze 2007). Men who adhere to traditional gender ideologies regarding men providing for their family and being strong might experience self-imposed pressure and stress to meet these ideals, and when they are not able to meet these expectations, they may experience negative consequences such as depression (Kaufman & White, 2014; Zuo 2004). Women who are the sole or primary breadwinners might downplay their financial success in order to avoid emasculating their male partners (Cha & Thébaud, 2009; Medved, 2009). These women's ambivalence about carrying out

the role of breadwinner could affect their psychological well-being, leading to depression. Perry-Jenkins et al. (1992) found that wives with traditional gender ideologies and wives who were ambivalent about their role as co-provider reported the most role overload (e.g., too much to do and not enough time to do it) and depression, whereas egalitarian wives were less depressed and relatively less overloaded.

Traditional gender ideologies consist of men as the breadwinners and women as the homemakers. Resource theory predicts that the partner with more resources has more power in the relationship. Traditionally, a man's higher income has provided him greater power and control within marriage (Ferree, 1990). However, even though more women now are employed outside the home and sometimes earn more money than their male partners, the increased status and income have only increased women's power slightly (Coltrane 2000; Tichenor, 2005). Resource theory would predict that the woman making more money than her male partner would have more power in the relationship due to having more resources than her partner. Even when women have more resources, the traditional gender role ideology assigns more power to men, and traditional gender role ideologies are still common among U.S. couples (Kaufman & White, 2014). When partners do not meet the standards of their own or their partner's gender role ideology, it may make them uncomfortable and may motivate them to try to exert power in ways other than by having greater income. The present study built on prior research, examining whether the member of a couple who has fewer income resources makes efforts to have control by attempting to exert power in the relationship.

Gender is a significant factor in shaping power dynamics and the ongoing practices of social life (Tichenor, 2005). Gender influences exist on an institutional level

(e.g., organizational practices), interactional level (e.g., an individual's attempting to behave in ways that are appropriate to a specific social context), and individual level (e.g., constructing identities) (Tichenor, 2005). Traditional gender structure (e.g., socially constructed characteristics and roles) is fundamentally a system of inequality that places women in positions subordinate to men (Tichenor, 2005). Tichenor (2005) states, "Within marriage, men's power over women has been linked to and legitimized by their role as breadwinner, though it is clear that husbands' gender privilege persists within the family even when their wives also earn an income" (p. 193). Women who earn more than their male partner often defer the decision-making power to their partner, redefine the role of the provider to match the male partner's activities, and disrupt the link between money and power by dismissing the imbalance of power in the relationship and creating opportunities for their male partner to have power in the relationship (Tichenor, 1999; 2005).

Gender influences couples on macro and micro levels, shaping individual identities, roles in relationships, organizational practices, opportunities in the labor market, and behaviors in specific social contexts (Tichenor, 2005). Previous research has linked these various contexts and the effects of gender ideologies on income, attempts to exert power, depression symptoms, and relationship satisfaction (Brennan et al., 2001; Dismuke & Egede, 2010; MacMillan & Gartner, 1999; Perrone et al., 2009; Tichenor 1999, 2005). Because of this overarching influence of gender in the various environments of a couple's life, the present study tested the potential of gender role ideology to moderate the associations between partners' income discrepancies and their attempts to exert power, their levels of depression symptoms, and their lower relationship

satisfaction. Literature on gender role ideology suggests that men with more traditional role beliefs will be more distressed by discrepancies in partners' incomes in which women earn more than men, and thus will exhibit more efforts to exert power in their relationships, greater depression, and lower relationship satisfaction. Women with more traditional role beliefs may make fewer efforts to exert power, but also may experience greater depression and lower relationship satisfaction.

### **Resource Theory**

The theoretical framework for this study is resource theory. Resource theory is a variant of social exchange theory and expands the economic model to include all forms of interpersonal transactions, including the exchange of expressions of esteem and respect, friendship, and love (Foa et al., 1993; Hesse-Biber & Williamson, 1984). Exchange theory proposes that individuals rationally weigh the benefits and costs associated with behavioral choices, in order to maximize their rewards and self-interests (White & Klein, 2008). In most cases, maximizing rewards entails exchanges with another person.

Resource theory originated from a study done in the 1950s by Blood and Wolf, which looked at the effects of spouses' relative incomes on the decisions made by the wife and husband (Stocks et al., 2007). The study found a link between income and marital power. It found that the level of control and influence in decision making that an individual has within a couple relationship was positively related to the amount of resources that he or she had, primarily income (Hesse-Biber & Williamson, 1984). The individual who has the greater resources possesses greater power in the couple's decision making.

Building on Blood and Wolf's study, Foa (1971) and Foa and Foa (1974) developed the concepts and propositions of resource theory. Foa et al. (1993) state, "Resource theory is about the cognitive organization of interpersonal resources, the cognitive mechanisms that underlie such exchanges, their development in childhood, cross-cultural differences, and the pathology of exchange" (p. 2). The theory takes into account both positive and negative exchanges of resources in interpersonal relationships. A resource is defined as any item, concrete or symbolic, that can have value as an object of exchange in an interpersonal situation (Foa et al., 1993). In resource theory, there are six classifications of positive and negative exchanges between the members of interpersonal encounters. The six classes are love, status, information, money, goods, and services (Foa et al., 1993; Foa & Foa, 2012). Foa et al. (1993) define the classes as:

"Love is defined as an expression of affectionate regard, warmth, or comfort; status is an expression of evaluative judgment which conveys high or low prestige, regard, or esteem; information includes advice, opinions, instruction, or enlightenment, but excludes those behaviors which could be classed as love or status; money is any coin, currency, or token which has some standard unit of exchange value; goods are tangible products, objects, or materials; and services involve activities on the body or belongings of a person which often constitute labor for another" (p. 15).

Each of these classes is a resource used for exchange in interpersonal relationships. For example, love seems appropriately exchanged only between two people who have a close relationship, rather than in a casual relationship. The six classes can be seen as "selective" resources, which means that a resource is chosen for exchange because it

satisfies a need or desire of its intended recipient (Miller & Berg, 1982). The exchange of selective resources is more likely to occur in developed relationships because in order to exchange resources that meet another person's needs or desires, an individual must learn what these needs and desires are (Miller & Berg, 1982). Individuals are seldom satisfied with their own resources, so they depend on others to exchange material and psychological resources (Foa et al., 1993). Often individuals in close relationships exchange a greater variety of resources and engage in a greater quantity of exchanges than individuals in casual relationships (Foa et al., 1993).

Some resources are more similar to each other based on their meaning, use, or how they are exchanged (Foa & Foa, 2012). The level of concreteness and how "particularistic" a resource is classify each of the six resource types. Concreteness refers to "the form or type of expression characteristic of the various resources" (Foa & Foa, 1974, p. 81). Concrete resources involve tangible activities or products (e.g., giving an object or taking care of a friend's pet), whereas symbolic resources involve verbal or paralinguistic behaviors (e.g., posture of the body, a smile, or language) (Foa et al., 1993). Concrete resources are lost to the provider when exchanged, whereas symbolic resources are not. Particularistic refers to "the extent to which the value of a given resource is influenced by the particular persons involved in the exchange" (Foa & Foa, 1974, p. 80). For example, individuals tend to be selective about and affected by the particular people with whom they exchange love, whereas money retains the same value regardless of who is exchanging it.

The present study focused on the resource of money or relative incomes of the members of a couple. Money is low on the particularistic dimension and is intermediate

in concreteness. Foa and Foa (2012) state, “Money is the most likely of all resources to retain the same value and meaning regardless of the relation between, or characteristics of, the reinforcing agent and the recipient” (p.17). Because money retains the same value in different exchanges, it makes income the least particularistic of various personal resources. Money is exchanged in both concrete and symbolic forms, resulting in an intermediate level of concreteness. For example, money can be exchanged concretely as actual currency to make payment or exchanged symbolically as credit card payment, where no concrete currency is exchanged but money is exchanged.

Resources are the currency used by members of couples to get what each individual wants or needs. Each person has his or her own agenda of needs, wants, interests, and goals and uses exchanges of resources to achieve these or negotiates for additional resources. Resource exchanges occur in interpersonal relationships such as between friends, romantic partners, acquaintances, coworkers, or family members. Resource theory focuses on the meaning of interpersonal behavior rather than the specific behaviors used to convey meaning (Foa et al., 1993). For example, when reflecting on an exchange of caring behavior between friends, one is more likely to have thought, “I am letting Michelle know how much I like her” rather than “I am spreading my arms open and clasping them around Michelle”. Foa and Foa (2012) state, “Every interpersonal behavior consists of giving and/or taking away one or more resources” (p. 19). Relationships in which rewards are greater than the costs are associated with higher levels of satisfaction over time (Johnson & Anderson, 2013).

Resource theory has some limitations. For example, the theory neglects gender ideologies and cultural factors (e.g., notions of masculinity/femininity, breadwinning,

marriage and gender equality), and broader societal contexts, such as the structural aspects of gender inequality in the labor market (Blumberg, 1991; Stocks et al., 2007; Tichenor, 2005). The inequality that exists in the labor market influences the power relations in couples, but this influence is not taken into account in resource theory as ‘resources are seen as personal characteristics rather than outcomes of societal inequalities’ (Vogler, 1998, p. 689). Thus, the model tends to be too simplistic, and when an individual makes fewer of the decisions in his or her relationship it does not necessarily indicate less power. For example, an individual might make larger, more important decisions, which occur less often or frequently than minor everyday decisions. In this example, making fewer decisions can be seen as a sign of greater power.

Resource theory does not take into account these larger influences. A male’s being considered the breadwinner in a couple’s relationship commonly is associated with higher status and power, regardless of his actual income level, whereas a female’s income, regardless of size, commonly is seen as secondary or what Blumberg (1991) refers to as the ideological discount rate (Stocks et al., 2007). Because resource theory does not take into account such gender ideology, and prior research guided by the theory typically has not examined effects of such beliefs, the current study examined the influences of gender ideologies on the relationships that gaps in partners’ incomes have with attempts to exert power, depression, and relationship satisfaction.

Along with ignoring gender ideology and larger societal influences, resource theory fails to take other important variables into account. According to Stocks et al. (2007), “Since only income is studied, the manner in which the organization of domestic economy can offset, compensate for or reinforce the effects of household income are

ignored” (p. 10). Other variables could influence relationship and power dynamics. For example, individuals have different views about what is important to them and about the importance of making certain decisions. For example, Stocks et al. (2007) state, “More menial decisions can be delegated by the partner with greater control to the partner with less control while larger and more important (yet fewer) decisions can be regarded as a sign of greater power” (p. 10).

### **Power in Couple Relationships**

In any relationship, the members are faced with making decisions, ranging in importance from minor issues such as what to cook for dinner to major concerns such as how to manage finances and where to live. Members of couples exert mutual influence over each other. Power is defined as the degree of social influence exerted through particular actions by one member of a relationship in changing the other partner’s beliefs, attitudes, or behaviors (the target of influence) (Raven, 2008). The influencing agent or power figure utilizes his or her available resources to influence change. In order to help understand power in relationships, Raven (2008) classified resources within six bases of power: informational, reward, coercion, legitimate, expertise, and referent.

In Raven’s (2008) typology, *informational* power involves one person (e.g., a supervisor) having knowledge or information that is needed to understand and address a problem and sharing the information with the other person (e.g., a worker), who understands, values, and accepts the information, thus adapting his or her behavior by taking the information into account. *Reward* power originates from the ability of one individual to offer a positive incentive (e.g., money or special privileges) if the other person complies. *Coercive* power stems from one person bringing about change in the

other person by threatening the other with negative consequences if he or she does not comply. *Legitimate* power originates from one individual accepting the right of another individual to require behavior change based on the status associated with that person's role, and that he or she is obligated to comply (e.g., "After all we are a couple and he is my husband, so I should do what he wants me to do."). *Expert* power results from one partner trusting the other partner's superior insight or knowledge about what behavior is best (e.g., "My husband owns his own business and has lots of experience with finances, so he is probably right about our budget, even though I don't really understand the reason."). *Referent* power stems from one partner identifying with the other partner or viewing him or her as a model to emulate (e.g., "I really admire my wife's ability to parent our kids and wish to be like her. Doing things the way she believes they should be done gives me some special satisfaction."). The types of power identified by Raven (2008) are not mutually exclusive; an individual may exert power over another person through a combination of some of the forms.

In resource theory, the individual with the greater resources (in prior studies as well as the present study, the resource of focus is income) is perceived to have greater power within the couple's relationship (Hesse-Biber & Williamson, 1984). Within Raven's (2008) typology, this seems to be a form of legitimate power in which earning more money carries with it a right to make decisions such as how money should be spent. In addition, some societal values attribute power and status to the "head" of the family, which is typically a man's position in the family, again, a form of legitimate power. Hesse-Biber and Williamson (1984) stated, "Regardless of their other resources, such men have power derived from a traditional orientation that ascribes status to men on the

basis of male authority and dominance” (p. 263). Although some men have gained power in marital relationships based on traditional ideologies, recent research has noted a shift in the distribution of power in marital relationships (Jackson, Miller, Oka, & Henry, 2014). One national study by Amato et al. (2007) compared data from the 1980 Marital Instability over the Life Course study and the 2000 Survey of Marriage and Family Life and found a significant decrease in patriarchal marriages from 1980 to 2000 in the United States; the percentage of wives who reported that they shared an equal part in decision making increased from 47% in 1980 to 64% in 2000; and a majority of wives who did not have equal decision making in 2000 said that most of the time if they were highly invested in an outcome they had the potential to have the final say in a decision.

However, even though more women currently are in the workforce than in the past, Tichenor (2005) found that their income and status have not necessarily increased their power within their couple relationships. In her study of highly educated couples with little racial diversity who were living in a major metropolitan area in the Eastern United States, the couples worked together to maintain appropriate gender identities and the conventional balance of marital power (Tichenor, 2005). The couples worked hard to present themselves as conforming to the identities of female homemaker and male breadwinner, and females who earned more money than their male partner often deferred decision making to prove that they were not trying to dominate their husbands (Tichenor, 2005).

In order to maintain normative expectations for men’s dominance, women who earned more money than their partners often backed away from decision making to maintain their husbands’ sense of control and to prove they were not trying to dominate

their husbands, whereas male partners who earned less could attempt to exert more power to exert dominance in their relationship without being challenged by their female partner (Bittman et al., 2003; Tichenor, 2005). Because one possibility for the limited increase in women's power due to increased income has been the persistence of traditional gender role ideologies, the current study investigated the influence of gender ideologies on members of couples with non-traditional income patterns. Partners' attempts to exert power in a couple's decision making, as a possible way of compensating for discomfort regarding differences between their income levels, is one of the effects that was examined.

### **Depression**

Depression is a form of psychopathology that includes affective, cognitive, physiological and behavioral symptoms. In the Diagnostic Manual of the American Psychiatric Association (DSM-5; American Psychiatric Association, 2013), it is defined as periods of feeling sad, unhappy, empty, and/or irritable, accompanied by somatic symptoms (e.g., fatigue, loss of appetite) and cognitive symptoms (e.g., self-criticism, hopelessness) that significantly affect the individual's capacity to function. According to the World Health Organization (WHO), depression is the leading cause of disability, affecting nearly 121 million people worldwide (Nitzsche, Jung, Pfaff, & Driller, 2013).

Depression traditionally has been conceptualized and measured either in terms of discrete diagnostic categories, for which an individual must meet minimum criteria to qualify for a formal diagnosis, or in terms of a continuum of symptom severity. The most common depression diagnoses include Major Depressive Disorder, which involves one or more episodes of moderate to severe symptoms with identifiable beginnings and ends,

and Persistent Depressive Disorder (also known as Dysthymia) that is a chronic condition in which the individual experiences depression symptoms most of the day for most days over the course of at least two years (American Psychiatric Association, 2013). Most individuals who have a Major Depressive Disorder typically experience more than one episode of depression, and for some the episodes are so frequent that the depression can approach chronicity (Whiffen, 2005). Typically, depression diagnoses are assessed by means of structured interviews, conducted by trained clinicians.

In contrast to dichotomous depression diagnoses, the conceptualization of depression in terms of a continuum of severity takes into account that many individuals may experience symptoms that fail to reach diagnostic severity but nonetheless affect functioning in significant ways. Severity of depression symptoms typically is assessed with self-report questionnaires that ask the respondent to report the frequency or severity with which he or she experiences each common symptom. Examples of such instruments are the widely used Beck Depression Inventory – II (BDI-II; Kung et al., 2013) and the Center for Epidemiologic Studies Depression Scale; CES-D; Lewinsohn, Seeley, Roberts, & Allen, 1997). Although scores derived from such scales do not indicate formal diagnoses, existing norms for each measure assist clinicians and researchers in identifying whether an individual is experiencing mild, moderate or severe depression.

Because of the negativity that depressed individuals commonly experience toward themselves, those with depression often seek love and validation of their worth from significant others, and the others often feel burdened by the depressed person's negativity and pressure. Joiner and Katz (1999) stated, "The depressive syndrome appears to substantially affect the functioning not only of the sufferer but also of his/her significant

others” (p. 156). This negativity can cause partners to reject depressed individuals, resulting in depressed individuals confirming their own negative thoughts about themselves (Whiffen, 2005). Thus, depressed individuals can create a push-pull pattern, seeking attention from their partner, but then pushing the partner away when they feel hostile or irritable. The push-pull pattern could create a cycle of fluctuating moods between partners and marital dysfunction for the couple (Whiffen, 2005).

Depression has been found to be strongly associated with couple relationship distress, for both men and women (Atkins, Dimidjian, Bedics, & Christensen, 2009; Beach, Katz, Kim, & Brody, 2003; Whisman, 2001). A study of a community population of 328 married couples by O’Leary, Christian, and Mendell (1994) found that the appearance of depression symptoms in early marriage is 10 times more likely in the presence of marital discord, for both men and women. Similarly, Whisman and Bruce (1999) found in a community sample of 904 adults 18 years old and older living in a 13-town region of the greater New Haven, Connecticut area that dissatisfied spouses were 2.7 times more likely to meet criteria for the diagnosis of a major depressive episode one year later, regardless of gender. Findings from the same study suggested that 20%-30% of newly diagnosed cases of major depression could be prevented if marital dissatisfaction was resolved (Whisman & Bruce, 1999).

A study by Windle and Dumenci (1997) of 200 White middle class couples in which 198 of the men were employed full-time and 2 were employed part-time, whereas 97 of the women were employed full-time and 103 were employed part-time, found that social role stress was related to depression symptoms for both genders in dual-earner couples. Social role stress refers to the strain and worry associated with the various roles

(e.g., occupational, marital, parenting) that each partner plays in life. The measures used to assess social role stress were the Center for Epidemiologic Studies-Depression scale to assess depression symptoms, seven Likert-scale items assessing the emotional toll of stress in the parenting domain to measure parental role stress, and seven Likert-scale items assessing the emotional toll of day-to-day stress at work to measure occupational role stress (Windle & Dumenci, 1997). Furthermore, some other studies have found that marital distress considerably increases the risk of individuals experiencing an episode of depression and predicts relapse after recovery (Hooley & Teasdale, 1989; Whiffen, 2005; Whisman & Bruce, 1999). In Atkins et al.'s (2009) study, almost every participant being treated for depression who was involved in a couple relationship reported relationship distress, whereas a small minority of individuals in the marital therapy sample reported diagnosable depression. The study included 79 women and 41 men who were separated into three different subgroups: 66 who reported being married at the baseline evaluation, 34 who reported cohabiting with a significant other, and 20 who reported being in a serious romantic relationship but not living with that person (Atkins et al., 2009).

Depression has also been shown to be associated with lower socioeconomic status and with lower income (Zimmerman & Katon, 2005). Fukuda and Hiyoshi (2012) concluded from their study of a national sample of Japanese adults ages 25 – 59 years old obtained from the Comprehensive Survey of the Living Conditions of People of Health and Welfare in 2007 that lower income and unemployment result in psychological distress, and in turn psychological distress results in unemployment and decreased income; i.e., there is a reciprocal relationship between aspects of economic strain and depression. The study also found that lower income was associated with a higher

prevalence of psychological distress and depression treatment, whereas individuals with higher incomes were less likely to seek treatment when they do suffer psychological distress. Other studies found similar results that lower income is associated with increased risk for depression, higher attrition from depression treatment, and poorer depression outcomes (Dismuke & Egede, 2010; Prause, Dooley, & Huh, 2009; Zhang, Rost, Fortney, & Smith, 1999).

Income discrepancies between partners could be a potential stressor that could produce depression. Diminished resources such as income lead to stress, frustration, and conflict, which could affect one's mental health (MacMillan & Gartner, 1999). The stress, frustration, and conflict from income discrepancies could arise from not being able to cover the costs of living, not meeting employment expectations from oneself or partner, and work stress spillover to the couple relationship. For example, men who expect themselves to be the breadwinner in the couple but are not, or women who want to be employed but are not, might be dissatisfied, which could affect their psychological well-being.

### **Relationship Satisfaction**

Relationship satisfaction is an individual's overall positive perceptions and evaluations or happiness regarding his or her couple relationship. In resource theory, exchanges of resources occur between two people, resulting in satisfaction or dissatisfaction depending on the outcome of these transactions (Foa & Foa, 2012). If there is an inequality of resources exchanged (e.g., an equal balance of exchanges between partners that is perceived as inequitable, or exchanging resources that a partner

does not need or desire), satisfaction will be lower and may diminish over time (Foa et al., 1993).

Previous research has found mixed results regarding a gender difference in heterosexual relationship satisfaction. Some studies have found that married women report lower marital satisfaction than their male partners do (Kamp Dush, Taylor, & Kroeger, 2008; Myers & Booth, 1999; Stevenson & Wolfers, 2009; Whiteman, McHale, & Crouter, 2007), whereas other studies have found no gender difference in level of relationship satisfaction (Broman, 2005; Gager & Sanchez, 2003; Kurdek, 2005).

An explanation for the different findings regarding gender and relationship satisfaction might be the samples used in the studies. Many studies have compared married females' and males' levels of marital satisfaction using individuals drawn from different couples, versus looking at husbands and wives in the same relationship. Studies have found that husbands and wives from the same relationship report similar levels of marital satisfaction (Gager & Sanchez, 2003; Jackson et al., 2014). The current study's sample is comprised of couples who sought therapy for a variety of relationship issues at a university-based couple and family therapy clinic, and the data derived from assessments that each partner completed created an opportunity to see if the gender results from previous research are duplicated in this clinical sample.

Men and women experience some different difficulties that can affect their level of relationship satisfaction. As previously mentioned, both men and women experience distress when they do not meet their expectations regarding their own roles and their partner's roles within the couple relationship, or when they experience role strain (competing demands associated with two or more roles, such as parent and wage-earner).

Women commonly are unhappy with the division of labor inside and/or outside the home, unequal control of the couple's money, division of decision making, and management of the emotional quality of the relationship (Brezsnyak & Whisman, 2004; Dempsey, 2000; Finlay & Clarke, 2003; Himsel & Goldberg, 2003; Loscocco & Walzer, 2013; Stevens, Kiger, & Mannon, 2005; Walker & Thompson, 1995). Within a sample of 30 highly educated, racially homogenous white couples living in a major metropolitan area in the Eastern United States, Tichenor (1999) found that more than half (64%) of the couples in which the women earned more money than their partners were dissatisfied with their relationships. Much of the dissatisfaction came from how the couple became one in which the wife made more than the husband. In the study's sample, the status reversal was typically due to occupational stagnation for the husband and more rapid upward mobility of the wife (Tichenor, 1999). The spouses in this sample felt that they did not choose this financial arrangement, which could explain their general dissatisfaction with the experience. In addition, Roxburgh (2006) found that husbands reported higher levels of work-life role conflict, not being able to meet the demands at home or work, resulting in lower marital satisfaction. Husbands also commonly tend to think that they are unable to meet the emotional demands of their wives, understand their wives' needs, and communicate effectively with their wives, which potentially decreases husbands' relationship satisfaction (Jackson et al., 2014).

### **Summary of Literature**

Some studies described in the literature on power and income found that the partner with more resources or who was deemed "provider" in the relationship had more power and decision-making responsibilities. In some studies, women who earn more

money than their male partners defer decision making to their male partner or redefine the role of provider to include the responsibilities of the male partner in order to adhere to traditional gender roles of power (Bittman et al., 2003; Tichenor, 2005). Research based on exchange theory, from which resource theory was derived, found that individuals who had less reward power would be more likely to resort to coercion in the relationship (MacMillan & Gartner, 1999; Molm, 1997).

Lower income and social role stress both have been found to increase depression symptoms and to lower relationship satisfaction for both men and women. Previous research has found that men who earn less money than their partner are more likely to experience depression symptoms and lower relationship satisfaction (Dismuke & Egede, 2010; Prause et al., 2009; Whiffen, 2005; Zimmerman & Katon, 2005). Previous research has also found that in general women report more symptoms of depression and lower relationship satisfaction.

Gender influences both internal and external environments (e.g., individual identities or the labor market) within which couples operate. Because gender influences a wide array of couples' environments, it is possible that gender ideologies influence the relationship of partners' relative incomes and partners' attempts to exert power, the severity of their depression symptoms, and their overall level of relationship satisfaction.

Prior research has found an increase among U.S. couples in egalitarian ideologies, but traditional gender ideologies are still the norm as they govern the status quo of society. When men or women do not meet the expectations that they or their partner have for employment, income, or social roles, the individual suffers negative consequences to his or her psychological well-being and the quality of the couple relationship. Along with

an increase in egalitarian gender couple ideologies, more couples today are dual income couples. Dual income couples do not fit traditional gender ideologies that govern society, which could create stress for the couple or influence a change in gender ideology.

### **Variables in the Current Study**

#### **Independent Variable**

The independent variable in this study was partners' relative incomes, specifically the discrepancy between the gross annual incomes of the two partners. Money is one of the six categories of social resources classified in resource theory on the basis of the combination of the concrete versus symbolic and particularistic versus universal dimensions (Foa, 1993). As noted previously, income is exchanged in both concrete and symbolic forms, resulting in an intermediate coordinate on concreteness while being the least particularistic resource due to retaining the same value regardless of the relationship or characteristics of the two individuals who are exchanging resources (Foa et al., 1993). The relative incomes of the male and female partners in a couple (the male earns more or the female earns more) were examined in this study.

#### **Moderator Variable**

The moderator variable in this study was the gender ideology of each partner, regarding the roles of men and women in couple relationships. Each partner's gender ideology was measured using self-report, so it reflects each person's subjective beliefs. The range of gender ideology is from traditional, in which men are the primary breadwinners and women are primary caregivers of children and the home, to egalitarian, with men and women sharing the responsibilities and work in family life (Atkinson et al., 2005). The degrees to which male and female partners adhere to traditional versus

egalitarian gender role beliefs were examined as a potential moderator of the relationships between partner income discrepancies and the dependent variables of (a) each individual's perception that his or her partner attempts to exert control in their relationship, (b) each partner's level of depression symptoms, and (c) each partner's level of relationship satisfaction.

### **Dependent Variables**

The dependent variables in this study were attempts to exert power in the couple relationship, depression symptoms, and relationship satisfaction. All three dependent variables were measured at the individual level of analysis, using self-reports. In this study the focus was on attempts to control one's partner in decision making, use of money, role responsibility, and efforts to achieve his or her own goals in the relationship. Depression is defined in terms of the range of affective, cognitive, physiological and behavioral symptoms identified as typical of depressive disorders and that affect an individual's daily functioning (American Psychiatric Association, 2013). Relationship satisfaction is defined as each partner's overall level of subjective happiness with his or her couple relationship.

### **Control Variables**

A number of characteristics of the members of couples have potential to influence the associations among the independent, moderator and dependent variables; therefore, they were examined as potential control variables. The control variables are *ages of the partners* and *available financial resources* (i.e., male and female partners' incomes added together and then divided by the number of people living in the household), because each of those variables may be related to couple income discrepancies, gender role ideology,

attempts to exert control, depression, and relationship satisfaction. A decision was made to not include other potential control variables such as length of the couple's relationship. Preliminary statistical analyses tested the associations of the two potential control variables with the variables of interest in the study's hypotheses (i.e., income discrepancy, gender role ideology, and the three dependent variables).

### **Hypotheses**

The primary research question of this study was: "Is the degree of income discrepancy between male and female partners associated with partners' attempts at exerting power in the relationship, the severity of their depression symptoms, and their level of relationship satisfaction?" A secondary research question was "If income discrepancy between male and female partners is associated with partners' attempts at exerting power in the relationship, the severity of their depression symptoms, and their level of relationship satisfaction, are those associations moderated by partners' traditional versus egalitarian gender role ideology?"

Based on those *overall* research questions, the following hypotheses and specific research questions were tested:

Hypothesis 1: *Men who earn less money than their female partner will be perceived by their partners as engaging in more attempts to exert power than men who earn more money than their female partner.*

Hypothesis 2: *Men who earn less money than their female partner will report higher levels of depression symptoms than men who earn more money than their female partner.*

Hypothesis 3: *Men who earn less money than their female partner will report lower relationship satisfaction than men who earn more money than their female partner.*

Research Question 1: *No prediction was made regarding a difference between women who earn more money than their male partner and women who earn less money than their male partner in the degree to which they are perceived by their male partners as engaging in attempts to exert power. Thus, the question is whether there is a difference between the two types of couples in female partners' engagement in efforts to exert power in the relationship.*

Research Question 2: *No prediction was made regarding a difference between women who earn more money than their male partner and women who earn less money than their male partner in the severity of their reported depression symptoms. Thus, the question is whether there is a difference between the two types of couples in female partners' depression symptoms.*

Research Question 3: *No prediction was made regarding a difference between women who earn more money than their male partner and women who earn less money than their male partner in their reported level of relationship satisfaction. Thus, the question is whether there is a difference between the two types of couples in female partners' level of relationship satisfaction.*

Hypothesis 4: *Partners' gender role ideologies will moderate the relationships between the couple's level of income discrepancy and their partner's perception of attempts to exert power, severity of depression symptoms, and level of relationship satisfaction, such that those associations will be stronger for individuals with more traditional gender role ideologies.*

Hypothesis 5: *Overall, female partners will have higher levels of depression than male partners regardless of relative income.*

Hypothesis 6: *Overall, female partners will have lower relationship satisfaction than male partners regardless of relative income.*

Hypothesis 7: *Overall, males will attempt to exert more power than females, regardless of relative income.*

## Chapter 3: Methodology

### Sample

The data used for this study were a subset of data collected from clients at the Center for Healthy Families (CHF) at the University of Maryland, College Park. The CHF is an outpatient clinic that serves individuals, couples, and families from the District of Columbia, Maryland, and Virginia, primarily from Prince George's County, Maryland. The population of clients who seek services at the CHF is diverse in terms of race, income, education, and age. Most couples in the clinic sample sought therapy on their own accord, whereas some others were court-mandated.

The subset of couples selected for the present study was heterosexual, with both partners employed full-time living together in the same household. Couples in which one partner was employed part-time, homemaker, student, disabled, unemployed, or retired were removed from the subset in order to compare females and males with the same employment status. Couples in which one partner indicated a relationship status of divorced, separated, not living together, or in which the two partners' responses did not match (e.g., one partner selected living together and the other selected not living together) were removed from the subset in order to have only couples in which their relative incomes more directly influenced their well-being and financial constraints. Couples that reported the same income were also eliminated because there was no income difference to examine.

Currently, the total number of couples in the overall clinic database is around 1,000. Within the 1,000 couples, the total number of dual-income heterosexual couples matching the necessary criteria was 149. Of the 149 couples whose data were used in this

study, 51.0% of the males ( $n = 76$ ) were African American, 32.9% ( $n = 49$ ) were Caucasian, 6.7% ( $n = 10$ ) were Hispanic, 6.7% ( $n = 10$ ) were Other, and 1.3% ( $n = 2$ ) were Asian/Pacific Islander. Among the females, 51.7% ( $n = 77$ ) were African American, 32.2% ( $n = 48$ ) were Caucasian, 7.4% ( $n = 11$ ) were Hispanic, 5.4% ( $n = 8$ ) were Other, and 1.3% ( $n = 2$ ) were Asian/Pacific Islander. The age range for male participants was 19-61 years (Mean = 35.86; SD = 8.73). The age range for female participants was 20-57 years old (Mean = 34.21; SD = 8.53).

The relationship statuses of the participants varied. Of the males, 59.7% of them reported that they were married and living together, whereas 60.4% of the females reported that they were married and living together. Of the males, 18.8% reported their relationship status as living together and engaged, whereas 16.8% of the females reported their status as living together and engaged. Among the males, 19.5% reported that they were dating and living together, whereas the corresponding percentage for the females was 19.5%. The range of years together reported by the males was 0 to 37 years (Mean = 7.28; SD = 6.56), whereas the range reported by the females was 0 to 42 years (Mean = 7.72; SD = 7.17).

Regarding personal yearly gross income, the range for males was \$3,000 to \$185,000 (Mean = \$50,005). The range for the females was \$5,000 to \$185,000 (Mean = \$44,452). A paired  $t$ -test was computed for male versus female relative incomes ( $t(148) = 2.07, p = .040$ ), with male partners reporting higher income than female partners. 48 males reported personal yearly gross income of \$3,000 to \$30,000. 70 males reported personal yearly gross income of \$31,000 to \$65,000. 31 males reported personal yearly gross income of \$68,000 to \$185,000. 45 females reported personal yearly gross income

of \$5,000 to \$30,000. 81 females reported personal yearly gross income of \$32,000 to \$63,000. 23 females reported personal yearly gross income of \$65,000 to \$185,000.

Regarding the number of people that the couples had living in their home, males reported a range of 0 to 10 people (Mean = 3.34; SD = 1.69) and the females reported a range of 1 to 8 people (Mean = 3.27; SD = 1.53).

The highest level of education varied across the sample. Males reported 7.4% having completed some high school, 17.4% having received a high school diploma, 9.4% having completed trade school, 8.7% an associate’s degree, 22.8% having completed some college, 12.1% a bachelor’s degree, 5.4% some graduate education, 10.7% a master’s degree, and 5.4% received a doctoral degree. Females reported 2.7% having completed some high school, 10.7% a high school diploma, 8.1% trade school, 14.1% an associate’s degree, 22.1% completed some college, 14.1% a bachelor’s degree, 12.8% some graduate education, 10.1% a master’s degree, and 5.4% a doctoral degree. A summary of the descriptive statistics for the demographics of the sample is presented in Table 1.

**Table 1: Sample Demographic Statistics**

	<b>Males</b>	<b>Females</b>
Race	51.0% African American 32.9% Caucasian 6.7% Hispanic 6.7% Other 1.3% Asian/Pacific Islander	51.7% African American 32.2% Caucasian 7.4% Hispanic 5.4% Other 1.3% Asian/Pacific Islander
Age	19-61 years old Mean = 35.86	20-57 years old Mean = 34.21
Relationship Status	59.7% married and living together	60.4% married and living together

	18.8% living together and engaged 19.5% dating and living together	16.8% living together and engaged 19.5% dating and living together
Years Together	0 to 37 years Mean = 7.28	0 to 42 years Mean = 7.72
Gross Yearly Income	\$3,000 to \$185,000 Mean = \$50,005	\$5,000 to \$185,000 Mean = \$44,452
Number of People in the Household	0 to 10 people Mean = 3.34	1 to 8 people Mean = 3.27
Education	7.4% completed some high school 17.4% received a high school diploma 9.4% completed trade school 8.7% received an associate's degree 22.8% completed some college 12.1% received a bachelor's degree 5.4% completed some graduate education 10.7% received a master's degree 5.4% received a doctoral degree	2.7% completed some high school 10.7% received a high school diploma 8.1% completed trade school 14.1% received an associate's degree 22.1% completed some college 14.1% received a bachelor's degree 12.8% completed some graduate education 10.1% received a master's degree 5.4% received a doctoral degree

## **Procedure**

The present study involved a secondary analysis of data that previously were collected through standard pre-therapy assessments of all couples who had attended the CHF for couple therapy beginning in the year 2000. Before attending the CHF, a member of each couple completes an intake interview over the phone to determine their appropriateness for treatment at the CHF (e.g., no protective orders from a court). The caller also is asked for basic information, including incomes, ages, relationship status, significant individuals living inside and outside the home, and a brief description of the problem(s) that led them to seek assistance. After the phone intake interview is complete, the couple is given a five-digit ID code number and randomly assigned one or two therapists depending on therapist availability. The couple then attends two pre-therapy assessment sessions in which they are required to complete self-report questionnaires in separate rooms, are interviewed separately regarding substance use by both partners and partner aggression, and then engage together in a 10-minute discussion of a topic of conflict in their relationship, which is video-recorded with their permission. Each session of assessments lasts approximately two hours. Before the initial assessment is conducted, the therapists explain the clinic's confidentiality agreement, legal proceedings, and fee agreement for therapy. The clients are able to ask questions before signing the consent form.

The assessment questionnaires cover a variety of aspects of individual and relationship functioning (e.g., depression, other psychopathology symptoms, trauma symptoms, relationship satisfaction, gender role ideology, social support from friends and family, attributions regarding causes of relationship problems, couple communication

patterns, degrees to which one’s partner attempts to exert control, and steps taken toward ending one’s relationship). Four of the questionnaires from the first session of assessments and one questionnaire from the second session contain the information used in the present study.

### Measures

For this study, the specific assessment forms that were utilized are the Couple Information and Instructions form (for the couple’s relative incomes and genders), the Partner Role Inventory (for gender ideologies), the Autonomy-Relatedness Inventory (ARI) (for perceived attempts to exert power), the Beck Depression Inventory (BDI) (for depression symptom severity), and the Dyadic Adjustment Scale (for relationship satisfaction). A summary of the variables and corresponding instruments is presented in Table 2.

**Table 2: Summary of Variables and Instruments Used to Measure Them**

Variable	Measure
<b>Independent</b>	
Income	Couple Information and Instructions form Question 13
Gender	Couple Information and Instructions form Question 5
<b>Moderator</b>	
Gender Ideology	Partner Role Inventory: Questions 3 and 4
<b>Dependent</b>	
Power	Autonomy and Relatedness Inventory: Subset score of questions 2,3,7,12,17
Depression	Beck Depression Inventory: Total score of 21 questions
Relationship Satisfaction	Dyadic Adjustment Scale: Dyadic satisfaction subscale total score

### Couple Information and Instructions

The *Couple Information and Instructions* form is a 38-item self-report inventory used to collect demographic information from each individual, such as address, age, relationship status, country of origin, education, religion, and number, gender and ages of

children. In addition to the demographic information, the form also solicits information about medication, legal involvement, who the individual considers his or her family, and the issues behind seeking therapy.

Information regarding gender and relative income was used from this measure. On the *Couple Information and Instructions* form, question number 5 asks for the respondent's gender (male or female). Question number 13 asks for "personal yearly gross income before taxes or any deductions". An individual indicates his or her income amount in dollars by writing in the blank space by the question.

The couple's income discrepancy variable was computed by subtracting the female partner's yearly gross income from the male partner's personal yearly gross income. If the difference of the two numbers was negative, it indicated that the female partner earned more money. The income difference variable was then recoded into a dichotomous income difference index in which all negative income differences were assigned a value of 1 representing female partners earning more money and all positive differences were assigned a value of 2 representing male partners earning more money.

### **Partner Role Inventory**

The *Partner Role Inventory* (PRI) is used to measure gender role attitudes (Hood, 1986; Perry-Jenkins, Serry, & Crouter, 1992). The PRI asks questions about each individual's views on men's and women's roles and responsibilities in the family as well as how these roles and responsibilities are played out. The PRI also asks questions about financial contributions, how family money is spent, and the importance of women's income. The measure includes a number of response formats, including ranking scales, agree/disagree items, narrative items, and Likert scale items.

The PRI consists of 9 items. Items 1 and 2 ask individuals to rank in order of importance the role of the woman and the role of the man in the family (families in general) using the response scale 1- most important, 2- second in importance, 3- third in importance, 4- fourth in importance, and 5- least important. The choices to rank are parent, spouse/companion, worker/professional, provide for family, and caretaker of household and/or home. Item 4 asks clients to check either agree (1) or disagree (2) with the statement “In general, the man should be the main breadwinner”. Items 3, 5, and 6 ask questions about who should provide the family income in general and in the client’s family, and if the wife has a responsibility to work. Items 7 and 8 ask questions about the importance of the female partner’s financial contributions and in one’s own family the actual use of the female partner’s money. Item 9 asks individuals to share any additional information about how the couple deals with the female partner’s income.

The specific questions from this instrument that were used in this study are item 1 questions 3 and 4, item 3, and item 4. These four questions address traditional gender role ideologies and income. In order to test the internal consistency of the set of items as a reliable assessment of gender role ideologies about income, the questions were recoded so higher scores would indicate a more traditional gender ideology. Item 1 question 3 was recoded such that a 4 or 5 response received a score of 1 and a 1, 2, or 3 response received a score of 0. Item 1 question 4 was recoded such that a 4 or 5 response received a score of 1 and a 1, 2, or 3 received a score of 0. Item 3 was recoded such that a 1 or 2 response received a score 1 and a 3, 4, or 5 response received a score of 0. Item 4 was recoded such that a response of 1 received a score of 1 and a response of 2 received a score of 0. To test the internal consistency of the set of four questions, Cronbach’s alpha

test was computed along with Pearson's correlations to test the bivariate associations among the four questions. The correlations among the four questions were low overall, and the Cronbach's alpha was .25. Looking at the results of the analysis, two questions did have a statistically significant association: items 3 and 4 were correlated .51 with each other. Therefore subjects' responses to those two items were added together to create indices for males' gender ideology and female's gender ideology, with scores of 0 recoded as a 0 (indicating an egalitarian or non-traditional gender ideology) and scores of 1 or 2 recoded as a 1 (indicating a traditional gender ideology).

Because of the complex structure of the PRI items, no formal statistics on the measure's reliability and validity are available in the literature. Even though the measure lacks these psychometric statistics, many researchers have used it in provider-role research and have found that it accurately assesses Hood's original notion of provider-roles (Helms-Erikson, Tanner, Crouter, & McHale, 2000; Perry-Jenkins et al., 1992). In the present study, the two-item index that was computed as described here was used as the measure of gender role ideology.

### **Autonomy and Relatedness Inventory**

The *Autonomy and Relatedness Inventory* (ARI) is a short version of the Marital Autonomy and Relatedness Inventory (MARI; Schaefer & Burnett, 1987). The ARI measures an individual's perception of their partner's interpersonal behaviors that represent a threat of harm or promise of benefit to the individual (Schaefer & Burnett, 1987). In the present study, some of the ARI items were used to measure the respondent's perception that his or her partner makes attempts to exert power in their relationship. The ARI has 19 items that comprise six subscales: relatedness, hostile control, acceptance,

detachment/rejection, control, and autonomy. For this study, the 5-item control subscale was used due to the relevance of the items to power dynamics. Item 2 asks, “Is always trying to change me”. Item 3 asks, “Won’t take no for an answer when he/she wants something.” Item 7 asks, “Argues back no matter what I say”. Item 12 asks, “Wants to control everything I do”. Item 17 asks, “Tries to control how I spend money”.

Clients circle the number for each item that describes their partner’s behavior with them. The Likert scale for each item is 1 = Not at All Like; 2 = Very Little Like; 3 = Somewhat Like; 4 = Much Like; and 5 = Very Much Like. The scores are calculated by adding the response numbers of the items for each scale. The score range for the subscale is 5-25. Higher scores for a subscale suggest greater perceived level of the quality being measured (Schaefer & Edgerton, 1982).

Schaefer and Edgerton (1982) administered the ARI to 234 mothers from a county public health department in a longitudinal study of mother-child pairs. In the study, the authors found an internal consistency for the control subscale of .80 for any intimate relationships such as boyfriends, husbands, family, and friends (Schaefer & Edgerton, 1982). The concurrent validity of this measure in Schaefer and Edgerton’s study was supported by substantial correlations with the Dyadic Adjustment Scale, which assesses overall relationship satisfaction. The present study used the control subscale.

### **Beck Depression Inventory**

Depression was measured with the 21-item Beck Depression Inventory (BDI; Beck, Rush, Shaw & Emery, 1979). The BDI originated from clinical observations about the attitudes and symptoms displayed frequently by depressed psychiatric patients and infrequently by non-depressed psychiatric patients (Beck, Steer, & Garbin, 1988). The

items were selected to assess the intensity of depression and not representative of a particular theory of depression. The 21 symptoms and attitudes were: mood, pessimism, sense of failure, lack of satisfaction, guilt feelings, sense of punishment, self-dislike, self-accusation, suicidal wishes, crying, irritability, social withdrawal, indecisiveness, distortion of body image, work inhibition, sleep disturbance, fatigability, loss of appetite, weight loss, somatic preoccupation, and loss of libido (Beck et al., 1988).

Typically, the BDI is administered as a self-report measure. The 21 items have a multiple-choice format with a 0-3 scoring scale, with the response options representing severity of each symptom. For example, item 10 is “0 - I don’t cry any more than usual; 1 - I cry more than I used to; 2 - I cry all the time now; 3 - I used to be able to cry, but now I can’t even cry though I want to”. The total BDI score is calculated by adding the values from the 21 items. Beck et al. (1988) state, “The Center for Cognitive Therapy created the following guidelines for BDI cut-off scores with patients diagnosed as having an affective disorder: none or minimal depression is <10; mild to moderate depression is 10-18; moderate to severe depression is 19-29; and severe depression is 30-63” (p. 79). However, researchers typically use the range of BDI scores as a continuum of symptom severity rather than using cutoff scores, and that procedure was used in the present study as well (Beck et al., 1988; Ruscio & Ruscio, 2002; Vredenburg, Flett, & Krames, 1993).

Beck et al. (1988) examined 25 studies that addressed the internal consistency of the BDI for psychiatric and nonpsychiatric populations. For psychiatric populations, the mean coefficient alpha was .86, and the mean coefficient alpha was .81 for nonpsychiatric populations. The authors also found the correlation coefficient between the BDI and the Hamilton Psychiatric Rating Scale for Depression for psychiatric patients

to be .72 and for nonpsychiatric samples to be .62, indicating convergent validity (Beck et al., 1988).

### **Dyadic Adjustment Scale**

Relationship satisfaction was measured with the 32-item *Dyadic Adjustment Scale* (DAS; Spanier, 1979). Based on Spanier's original construction of the DAS, it is comprised of four subscales: dyadic consensus, dyadic satisfaction, affectional expression, and dyadic cohesion. Dyadic consensus measures the extent of agreement between the partners on matters important to the relationship. Dyadic satisfaction measures amount of happiness versus tension in the relationship and how much the individual has considered ending the relationship. Affectional expression measures the degree to which the members of the couple express affection and sexual intimacy in the relationship. Dyadic cohesion measures the common interests and activities shared by the couple.

There are a variety of response formats for the 32 DAS items. For the first 15 items, the individual selects a response of always agree, almost always agree, occasionally disagree, frequently disagree, almost always disagree, or always disagree for questions to indicate the degree of consensus between partners regarding a variety of areas of their relationship (e.g., finances). Questions 16-22 have a response scale with options of all the time, most of the time, more often than not, occasionally, rarely, or never. For questions 23-28, an individual circles how often an event occurs between the individual and partner. The options that the individual can circle are everyday, almost everyday, occasionally, rarely, or never (#23); all of them, most of them, some of them, very few of them, or none of them (#24); never, less than once a month, once or twice a

month, once or twice a week, once a day, or more often (#26-28). For items 29 and 30 a respondent checks “yes” or “no” to indicate agreement or disagreement regarding the occurrence of behaviors during the past few weeks. On item 31, the individual rates his or her overall degree of happiness in the relationship by circling a dot along a continuum that best describes the degree of happiness. The points along the continuum are extremely unhappy, fairly unhappy, a little unhappy, happy, very happy, extremely happy, or perfect. Finally, item 32 has a multiple choice format and asks the respondent to select the statement that best describes how the individual feels about the future of the relationship (indicating how much effort he or she is willing to put into improving the relationship). Lower total scores on the DAS are indicative of lower relationship satisfaction (Spanier, 1989). For the present study, the score for the 10-item Dyadic Satisfaction subscale was used to measure the degree to which individuals are satisfied with their relationship (Graham, Liu, & Jeziorski, 2006), because that subscale best captures subjective satisfaction, separate from behaviors described in items of the other subscales, which are *associated with* satisfaction. The Dyadic Satisfaction subscale has demonstrated very good internal consistency, with a mean alpha of .85 (Graham et al., 2006).

## Chapter 4: Results

### Test of the Hypotheses

In order to test the study's hypotheses, two-way analyses of covariance (ANCOVAs) were conducted to test for significant differences among the four groups created by two independent variables -- (1) the female partner earns more or the male partner earns more, and (2) the individual's non-traditional or traditional gender ideology -- with the control variables of ages of the partners and available financial resources as covariates. These 2 X 2 ANCOVAs were calculated separately for females and males.

For each sex, three two-way ANCOVAs were run with the above independent variables and covariates, once with BDI scores as dependent variable, once with DAS scores as dependent variable, and once with the other partner's ARI subscale score regarding perceptions of the individual's attempts to exert control as dependent variable. The following are the results of those analyses.

Hypothesis 1 stated that men who earn less money than their female partner will be perceived by their partners as engaging in more attempts to exert power than men who earn more money than their female partner. In the two-way ANCOVA that examined the effects of couple income difference and male gender ideology on female partners' perceptions of male partners' attempts to exert power, this hypothesis was tested by the main effect for couple income difference. The results indicated there was no statistically significant main effect for income difference on male partners' attempts to exert power as perceived by their female partner,  $F(1, 31) = 0.641, p = .429$ . The results did not support the hypothesis. The ANCOVA results and the cell means for female ARI control scores are presented in Tables 3 and 4. For the couples in which the male earned more than the

female, the mean was 12.80 and for the couples in which the female earned more, the mean was 12.18.

**Table 3: ANCOVA Results for Female Perceptions of Male Control Efforts (ARI)**

Source	<i>df</i>	Mean Square	<i>F</i>	Sig.
finresources	1	53.010	2.784	.105
mage	1	43.693	2.295	.140
incomedifdi	1	12.209	.641	.429
mincideoldi	1	1.308	.069	.795
incomedifdi * mincideoldi	1	.143	.008	.931
Error	31	19.038		
Total	37			

**Note.** Finresources is male yearly gross income plus female yearly gross income divided by number of people in the household reported by the female partner. Mage represents male partner's age. Incomedifdi is the male yearly gross income minus the female gross income where all negative answers are coded as 1 and represent female partner earns more money than the male partner and all positive answers are coded as 2 and represent male partner earns more money than the female partner. Mincideoldi is the male partner's gender ideology on income where scores of 0 represent non-traditional gender ideology and scores of 1 or 2 represent 1 and traditional gender ideology. Incomedifdi \* mincideoldi is a partner income discrepancy by gender role ideology interaction variable.

**Table 4: Cell Means for Female Perception of Male Partner's Attempts to Exert Power**

	Non-Trad (0)	Trad (1)	Total
F > \$ (1)	12.50	11.89	12.18
M > \$ (2)	12.40	13.20	12.80

**Note.** Non-Trad represents non-traditional gender ideology. Trad represents traditional gender ideology. F > \$ represents women earning more money than male partner. M > \$ represents male earning more money than female partner. Total represents overall total mean score.

Hypothesis 2 stated that men who earn less money than their female partner will report higher levels of depression symptoms than men who earn more money than their female partner. The results of the ANCOVA that examined the effects of income differences and male gender ideology on male partners' depressive symptoms are presented in Table 5, and the corresponding cell means are presented in Table 6. The results indicated there was a trend toward a difference in depression between the two income difference groups;  $F(1, 37) = 3.527, p = .068$ . The men who earned less money than their partners reported a mean BDI score of 10.67, whereas the men who earned

more money than their partners reported a mean BDI score of 7.36. This difference was consistent with hypothesis 2.

**Table 5: ANCOVA Results for Male Depression (BDI Scores)**

Source	<i>df</i>	Mean Square	<i>F</i>	Sig.
finresources	1	15.780	.424	.519
mage	1	.066	.002	.967
incomedifdi	1	131.277	3.527	.068
mincideoldi	1	45.921	1.234	.274
incomedifdi * mincideoldi	1	89.593	2.407	.129
Error	37	37.217		
Total	43			

**Note.** Finresources is male yearly gross income plus female yearly gross income divided by number of people in the household reported by the female partner. Mage represents male partner's age. Incomedifdi is the male yearly gross income minus the female gross income where all negative answers are coded as 1 and represent female partner earns more money than the male partner and all positive answers are coded as 2 and represent male partner earns more money than the female partner. Mincideoldi is the male partner's gender ideology on income where male partner's response to PRI3 and PRI4 are added together with scores of 0 representing non-traditional gender ideology and scores of 1 or 2 representing 1 and traditional gender ideology. Incomedifdi \* mincideoldi is the partner income discrepancy by gender role ideology interaction variable.

**Table 6: Cell Means for Male Depression**

	Non-Trad (0)	Trad (1)	Total
F > \$ (1)	8.36	13.20	10.67
M > \$ (2)	8.00	6.923	7.36

**Note.** Non-Trad represents non-traditional gender ideology. Trad represents traditional gender ideology. F > \$ represents women earning more money than male partner. M > \$ represents male earning more money than female partner. Total represents total mean score.

Hypothesis 3 stated that men who earn less money than their female partner will report lower relationship satisfaction than men who earn more money than their female partner. The results of the ANCOVA are presented in Table 7, and the corresponding cell means appear in Table 8. The ANCOVA results indicated that there was no statistically significant effect of income difference on male partners' relationship satisfaction,  $F(1, 54) = .095, p = .759$ . This finding did not support the hypothesis.

**Table 7: ANCOVA Results for Male Relationship Satisfaction (DAS)**

Source	<i>df</i>	Mean Square	<i>F</i>	Sig.
finresources	1	402.757	6.448	.014
mage	1	.085	.001	.971
incomedifdi	1	5.944	.095	.759
mincideoldi	1	17.167	.275	.602
incomedifdi * mincideoldi	1	3.056	.049	.826
Error	54	62.462		
Total	60			

**Note.** Finresources is male yearly gross income plus female yearly gross income divided by number of people in the household reported by the female partner. Mage represents male partner's age. Incomedifdi is the male yearly gross income minus the female gross income where all negative answers are coded as 1 and represent female partner earns more money than the male partner and all positive answers are coded as 2 and represent male partner earns more money than the female partner. Mincideoldi is the male partner's gender ideology on income where male partner's response to PRI3 and PRI4 are added together with scores of 0 representing non-traditional gender ideology and scores of 1 or 2 representing 1 and traditional gender ideology. Incomedifdi \* mincideoldi is the partner income discrepancy by gender role ideology interaction variable.

**Table 8: Cell Means for Male Relationship Satisfaction**

	Non-Trad (0)	Trad (1)	Total
F > \$ (1)	31.69	30.00	30.88
M > \$ (2)	32.47	29.45	30.74

**Note.** Non-Trad represents non-traditional gender ideology. Trad represents traditional gender ideology. F > \$ represents women earning more money than male partner. M > \$ represents male earning more money than female partner. Total represents overall total mean score.

Research question 1 asked whether there is a difference between women who earn more money than their male partner and women who earn less money than their male partner in the degree to which they are perceived by their male partners as engaging in attempts to exert power. The results of the two-way ANCOVA that examined the effects of income differences and female gender ideology on male partners' perceptions of female partners' attempts to exert power are presented in Table 9, and the corresponding cell means are presented in Table 10. The results indicated there was no statistically significant effect of income difference on female partners' attempts to exert power as perceived by her male partner,  $F(1, 29) = 1.573, p = .220$ .

**Table 9: ANCOVA Results for Male Perception of Female Control Efforts (ARI)**

Source	<i>df</i>	Mean Square	<i>F</i>	Sig.
finresources	1	14.570	.760	.391
fage	1	49.079	2.558	.121
incomedifdi	1	30.173	1.573	.220
fincideoldi	1	4.055	.211	.649
incomedifdi * fincideoldi	1	11.693	.610	.441
Error	29	19.183		
Total	35			

**Note.** Finresources is male yearly gross income plus female yearly gross income divided by number of people in the household reported by the female partner. Fage represents female partner's age. Incomedifdi is the male yearly gross income minus the female gross income where all negative answers are coded as 1 and represent female partner earns more money than the male partner and all positive answers are coded as 2 and represent male partner earns more money than the female partner. Fincideoldi is the female partner's gender ideology on income where female partner's response to PRI3 and PRI4 are added together with scores of 0 representing non-traditional gender ideology and scores of 1 or 2 representing 1 and traditional gender ideology. Incomedifdi \* fincideoldi is the partner income discrepancy by gender role ideology interaction variable.

**Table 10: Cell Means for Male Perception of Female Partner's Attempts to Exert Power**

	Non-Trad (0)	Trad (1)	Total
F > \$ (1)	13.44	13.88	13.64
M > \$ (2)	16.83	14.83	15.50

**Note.** Non-Trad represents non-traditional gender ideology. Trad represents traditional gender ideology. F > \$ represents women earning more money than male partner. M > \$ represents male earning more money than female partner. Total represents overall total mean score.

Research question 2 asked whether there is a difference between women who earn more money than their male partner and women who earn less money than their male partner in the severity of their reported depression symptoms. The results of the two-way ANCOVA that examined the effect of income difference and female gender ideology on female depression are presented in Table 11, and the corresponding cell means are in Table 12. The results indicated there was no significant effect of income difference on female partners' depression,  $F(1, 31) = 0.847, p = .364$ .

**Table 11: ANCOVA Results for Female Depression (BDI)**

Source	df	Mean Square	F	Sig.
finresources	1	68.970	1.014	.322
fage	1	18.039	.265	.610
incomedifdi	1	57.643	.847	.364
fincideoldi	1	65.273	.959	.335
incomedifdi * fincideoldi	1	373.072	5.484	.026
Error	31	68.034		
Total	37			

**Note.** Finresources is male yearly gross income plus female yearly gross income divided by number of people in the household reported by the female partner. Fage represents female partner's age. Incomedifdi is the male yearly gross income minus the female gross income where all negative answers are coded as 1 and represent female partner earns more money than the male partner and all positive answers are coded as 2 and represent male partner earns more money than the female partner. Fincideoldi is the female partner's gender ideology on income where female partner's response to PRI3 and PRI4 are added together with scores of 0 representing non-traditional gender ideology and scores of 1 or 2 representing 1 and traditional gender ideology. Incomedifdi \* fincideoldi is the partner income discrepancy by gender role ideology interaction variable.

**Table 12: Cell Means for Female Depression**

	Non-Trad (0)	Trad (1)	Total
F > \$ (1)	12.60	8.63	10.83
M > \$ (2)	8.00	17.36	13.42

**Note.** Non-Trad represents non-traditional gender ideology. Trad represents traditional gender ideology. F > \$ represents women earning more money than male partner. M > \$ represents male earning more money than female partner. Total represents overall total mean score.

Research question 3 asked whether there is a difference between women who earn more money than their male partner and women who earn less money than their male partner in their reported level of relationship satisfaction. The results of the two-way ANCOVA that examined the effect of income difference and female gender ideology on female partners' relationship satisfaction are presented in Table 13, and the corresponding cell means are in Table 14. The results indicated there was no statistically significant effect of income difference on female partners' relationship satisfaction,  $F(1, 52) = .278, p = .600$ , but a main effect for gender role ideology;  $F(1, 52) = 4.572, p = .037$ . The cell means in Table 13 indicate that females with a non-traditional gender role

ideology were more satisfied with their couple relationships (Mean = 31.13) than females with a traditional ideology (Mean = 25.49).

**Table 13: ANCOVA Results for Female Relationship Satisfaction (DAS)**

Source	<i>df</i>	Mean Square	<i>F</i>	Sig.
finresources	1	778.819	11.331	.001
fage	1	55.970	.814	.371
incomedifdi	1	19.114	.278	.600
fincideoldi	1	314.246	4.572	.037
incomedifdi * fincideoldi	1	.185	.003	.959
Error	52	68.735		
Total	58			

**Note.** Finresources is male yearly gross income plus female yearly gross income divided by number of people in the household reported by the female partner. Fage represents female partner's age. Incomedifdi is the male yearly gross income minus the female gross income where all negative answers are coded as 1 and represent female partner earns more money than the male partner and all positive answers are coded as 2 and represent male partner earns more money than the female partner. Fincideoldi is the female partner's gender ideology on income where female partner's response to PRI3 and PRI4 are added together with scores of 0 representing non-traditional gender ideology and scores of 1 or 2 representing 1 and traditional gender ideology. Incomedifdi \* fincideoldi is the partner income discrepancy by gender role ideology interaction variable.

**Table 14: Cell Means for Female Relationship Satisfaction**

	Non-Trad (0)	Trad (1)	Total
F > \$ (1)	30.00	23.79	26.52
M > \$ (2)	32.17	26.62	28.64
Total	31.13	25.49	

**Note.** Non-Trad represents non-traditional gender ideology. Trad represents traditional gender ideology. F > \$ represents women earning more money than male partner. M > \$ represents male earning more money than female partner. Total represents overall total mean score.

Hypothesis 4 stated that partners' gender role ideologies will moderate the relationships between the partners' income discrepancies and (a) their partner's perception of their attempts to exert power, (b) the severity of their depression symptoms, and (c) the level of their relationship satisfaction, such that those associations will be stronger for individuals with more traditional gender role ideologies. This hypothesis was tested by the income discrepancy by gender role ideology interaction effect for each of the three dependent variables, for males and for females, as reported in Tables 3 (male

control efforts), 5 (male depression), 7 (male relationship satisfaction), 9 (female control efforts), 11 (female depression), and 13 (female relationship satisfaction). The only significant interaction effect was found for female depression;  $F(1, 31) = 5.484, p = .026$ . The cell means in Table 12 indicate that among the couples in which females earned more than males, females with nontraditional gender ideologies regarding wage-earner roles were more depressed (mean = 12.60) than those with traditional gender ideologies (mean = 8.63), whereas among couples in which males earned more than females the females with nontraditional gender ideologies regarding wage-earner roles were less depressed (mean = 8.00) than those with traditional ideologies (mean = 17.36). Interpretation of this pattern should take into account that mean scores below 10 on the BDI are considered no to minimal depression, and scores from 10-18 are considered mild to moderate depression (Beck et al., 1988). Thus, the mean of 17.36 is at the high end of the mild to moderate depression range.

Overall, the findings for the interaction effect tests did not support hypothesis 4, in that partners' gender role ideologies regarding wage-earner roles did not moderate associations between partner income discrepancies and the three dependent variables. In the one significant effect, the pattern of means indicated the reverse of what one would expect. It was expected that women who made more money than their male partners with egalitarian gender ideology would be less depressed than women who made more money than their male partner with traditional gender ideology. The findings of this study indicated that the women who earned more money than their male partner and had an egalitarian gender ideology had more depression symptoms than women who earned more money than their partner and had a traditional gender ideology. The same reverse

pattern occurred with women who earned less money than their male partners. It was expected that women who earned less money than their male partner and had a traditional gender ideology would be less depressed than women who earned less money than their male partners and had an egalitarian gender ideology. This study found that women who earned less money than their male partner and had a traditional gender ideology reported more depression symptoms than women who earned less money than their male partners and had an egalitarian gender ideology.

Hypothesis 5 stated that, overall, female partners will have higher levels of depression than male partners, regardless of relative income. A paired *t*-test was computed for female versus male depression ( $t(82) = 2.58, p = .012$ ). Female partners reported higher levels of depressive symptoms (Mean = 13.70) than male partners (Mean = 10.93). Thus, the hypothesis was supported.

Hypothesis 6 stated that, overall, female partners will have lower relationship satisfaction than male partners, regardless of relative income. A paired *t*-test was computed for female versus male relationship satisfaction ( $t(130) = 3.83, p < .001$ ). Female partners reported lower relationship satisfaction (Mean = 27.23) than male partners (Mean = 29.82). Thus, the hypothesis was supported.

Hypothesis 7 stated that, overall, males will attempt to exert more power than females, regardless of relative income. A paired *t*-test was computed for female versus male attempts to exert control (as perceived by their partners) ( $t(56) = 2.21, p = .031$ ). Male partners were perceived by their female partners as attempting to exert power less (Mean = 12.77) than female partners were perceived by their male partners to be attempting (Mean = 14.47). This hypothesis was not supported.

In addition to the ANCOVAs that were conducted to test the study's hypotheses and research questions, Pearson correlations were computed to allow the use of the full range of scores for the continuous variables instead of dichotomous variable scores that were needed for the ANCOVAs. Most of the results were the same as those found with the ANCOVAs, with one exception. There was a statistically significant correlation ( $r = .37, p = .005$ ) between the amount of difference in partners' incomes and male partners' perceptions that their female partner made attempts to exert power. The more money the male partner earned in relation to the female's income, the more he viewed his female partner as trying to exert control in their relationship. These results are relevant to research question 1. The results of the set of Pearson's correlations can be found in Table 15.

**Table 15: Pearson's Correlation Among Study Variables**

		fBDI	fDASsat	mARlcontrol	mBDI	mDASsat	fARlcontrol	fincideol	mincideol
incomedif	r	-.117	.050	.366	-.153	-.037	-.154	.041	-.121
	p	.236	.562	.005	.118	.671	.253	.748	.340
	n	104	138	57	106	137	57	63	64
fBDI	r	1	-.450	.008	.339	-.314	-.061	.117	-.110
	p		.000	.963	.002	.002	.714	.490	.509
	n		95	38	83	93	38	37	38
fDASsat	r		1	-.237	-.408	.572	-.218	-.274	-.340
	p			.095	.000	.000	.125	.038	.008
	n			51	97	131	51	58	59
mARlcontrol	r			1	.170	-.499	.108	.008	.142
	p				.289	.000	.423	.964	.401
	n				41	53	57	35	37
mBDI	r				1	-.424	-.128	-.037	.142
	p					.000	.424	.818	.363
	n					97	41	42	43
mDASsat	r					1	-.218	-.092	-.078
	p						.117	.490	.555
	n						53	59	60
fARlcontrol	r						1	.064	.025
	p							.715	.884
	n							35	37
fincideol	r							1	.199
	p								.131
	n								59
mincideol	r								1
	p								
	n								

**Note.** Tests are two-tailed.

## Chapter 5: Discussion

This study was undertaken to explore the degrees to which partners' relative incomes are related to the two individuals' perceptions that the other person is attempting to exert power in their relationship, their experiences of depression symptoms, and their levels of relationship satisfaction. Examining these differences is important due to prior research findings of an increase in the number of dual income couples and shifts in societal gender ideology. The results may help clinicians understand financial influences on couple relationships and individual well-being. The role of gender ideology as a possible moderator between discrepancies in partners' incomes and the indices of attempts to exert power, experiences of depression symptoms, and levels of relationship satisfaction also was tested, and gender differences in those associations were explored. This study was conducted to produce information that can inform clinicians about ways to incorporate gender role ideology and financial discussions into couple therapy.

### Summary of Overall Findings

Table 16 presents a summary of the study's findings:

**Table 16: Summary of Overall Findings**

Hypotheses and Research Questions	Results
<i>Hypothesis 1. Men who earn less money than their female partner will be perceived by their partners as engaging in more attempts to exert power than men who earn more money than their female partner.</i>	Not supported
<i>Hypothesis 2. Men who earn less money than their female partner will report higher levels of depression symptoms than men who earn more money than their female partner.</i>	Trend in support of hypothesis
<i>Hypothesis 3. Men who earn less money than their female partner will report lower relationship satisfaction than men who earn more money than their female partner.</i>	Not supported

<i>Research Question 1. Is there a difference between women who earn more money than their male partner and women who earn less money than their male partner in the degree to which they are perceived by their male partners as engaging in more attempts to exert power?</i>	No difference found
<i>Research Question 2. Is there a difference between women who earn more money than their male partner and women who earn less money than their male partner in, the severity of their reported depression symptoms?</i>	No difference found
<i>Research Question 3. Is there a difference between women who earn more money than their male partner and women who earn less money than their male partner in their reported level of relationship satisfaction?</i>	No difference found
<i>Hypothesis 4. Partners' gender role ideologies will moderate the relationship between the couple's relative incomes and their partner's perception of attempts to exert power, severity of depression symptoms, and level of relationship satisfaction, such that those associations will be stronger for individuals with more traditional gender role ideologies.</i>	One significant interaction effect found for female depression, not as hypothesized; when females earned more than males, those with nontraditional gender ideologies were more depressed than those with traditional gender ideologies, whereas when males earned more the females with nontraditional ideologies were less depressed than those with traditional ideologies.
<i>Hypothesis 5. Overall, female partners will have higher levels of depression than male partners regardless of relative income.</i>	Supported
<i>Hypothesis 6. Overall, female partners will have lower relationship satisfaction than male partners regardless of relative income.</i>	Supported
<i>Hypothesis 7. Overall, males will attempt to exert more power than females, regardless of relative income.</i>	Not supported

## **Interpretation of the Findings**

First, contrary to the hypothesis, men who earned less money than their female partner were not perceived by the partners as engaging in more attempts to exert power in the couple relationship than men who earned more money than their partner. There also was no difference found in efforts to exert control between men who adhere to a traditional versus egalitarian gender role ideology regarding the wage-earner role. These findings do not support the assumption of resource theory in which the person with more money or resources has more power in the relationship, and that a person who has less financial power may attempt to compensate by exerting power in other realms of the relationship. In this study it was predicted that such a compensatory process would be enacted by males who earned less than their female partners, but no prediction was made for females, because it was assumed that females are less threatened within their gender roles by a partner's financial resources. One possible explanation for the lack of support for the hypothesis is the question of whether or not the measure used to assess perceived attempts to exert power was the best instrument to measure power in the couple's decision making. The ARI control subscale only has five items and might not have described a sufficient range of content to fully capture the variety of areas in which members of a couple can exert power. For example, perceived attempts to control may not tap into a couple's power structure in decision making or division of labor. Understanding *how* a couple comes to a decision along with the freedom that partners perceive that they have to stray from the standard decision-making process identifies an area in which one partner could be exerting power and preventing input from their partner. Examining the division of labor in the couple relationship could provide insight

into a potential avenue in which partners use power to reinforce a gender ideology or to claim a domain (e.g., the home) as theirs to control. In addition, other factors such as an individual's overall personality characteristics or previous experiences in abusive relationships may influence a person's perception that a partner is trying to exert control. It is also important to note that in this study the income difference between partners was coded as a dichotomous variable, resulting in any difference in incomes (e.g., an income difference of \$1 or \$50,000) being grouped as the same. It seems likely that if the full range of income differences were included as a continuous variable that there is a subjective threshold at which a person reacts to a partner earning more than he or she does.

Next, it was hypothesized that men who earn less money than their female partner will report higher levels of depression symptoms than males who make more money than their female partners. There was a trend in the hypothesized direction in level of depression between men who earned less money than their female partner (Mean = 10.67) and men who earned more money than their female partner (Mean = 7.36). The findings are consistent with those from prior research, indicating that men who earn less money are more likely to have depression symptoms (Dismuke & Egede, 2010; Prause et al., 2009; Whiffen, 2005; Windle & Dumenci 1997; Zimmerman & Katon, 2005). These men could be experiencing social role stress, thinking that they have not met the standard (held by themselves, family members, and society as a whole) of being the breadwinner or the provider in the relationship. The failure to live up to such standards may lead them to experience disappointment, frustration, guilt, and depression symptoms. Depression typically involves self-criticism, low self-esteem, low self-efficacy, and hopelessness

(Beck, Rush, Shaw & Emery, 1979). For example, men with traditional gender role ideologies who have working female partners may experience distress from failing to meet their personal expectations of what their role should be as a male and provider, and they may feel tremendous pressure to regain and live up to the traditional gender ideology (Zou, 2004). Thus, even though men did not attempt to exert more power when their female partners earned more than them and did not report lower relationship satisfaction (see below), they did tend to evidence some personal emotional distress in terms of greater depression symptoms.

Third, it was hypothesized that men who earn less money than their female partner will report lower relationship satisfaction than men who earn more money than their female partner. There was no significant difference found. It is possible that the men in this sample are satisfied overall in their relationships regardless of whether they earn more or less money than their female partner because they are still afforded opportunities to make decisions in the relationship, and the dual incomes of the two partners provide financial security, outweighing the negatives of social role stress derived from gender role ideology. Thus, although the sample used for this study consisted of couples who sought assistance for a variety of relationship issues, there is no reason to believe that financial or gender role concerns were the primary reason for all or most of the couples. This study did not examine couples' presenting problems, which might shed some light on the degree to which the partners considered income discrepancies as noteworthy and of concern to them.

Taken together, the findings regarding males' experiences when their income is less versus greater than their female partners suggests more depression symptoms,

relatively the same relationship satisfaction, and the same level of attempts to exert power (as perceived by their partners). It is interesting that there was no association for the two relationally-oriented variables, but there was with the personal distress variable (depression). One explanation could be that the female partners' communication and behaviors counteract negative interactions in the relationship, creating a more balanced and positive relationship. For example, the male partner who earns less than his female partner might be unhappy about not being the provider and may feel inadequate in his relationship, lowering his relationship satisfaction; yet, his female partner may let him control their finances and make decisions in the relationship, making him feel adequate and important in the relationship and balancing out the previous negative sentiments. Another possible explanation could be the internalization of the larger societal value that men are the breadwinners and that being masculine means being the provider. The men in this study could be struggling with the idea they are not living up to society's standards of what it means to be a man, thus causing internal conflict and stress.

In contrast to the hypotheses that were proposed regarding males' experiences when their personal income was less than that of their partners, no predictions were made regarding differences between women who earn more money than their male partner and women who earn less money than their male partner in the degree to which they are perceived by their male partners as engaging in more attempts to exert power, the degree to which they experience depression symptoms, and their level of relationship satisfaction. In the initial analysis using an ANCOVA in which income discrepancies were dichotomized (female earns more versus male earns more), no significant differences were found. However, when the associations between income discrepancy as

a continuous variable and the dependent variables were examined with Pearson correlations, there was a significant correlation ( $r = .37$ ) between the male partner earning more than the female and the degree to which the male perceived the female as attempting to exert control in their relationship. This finding was consistent with the resource theory concept that an individual who has a deficit in resources in a relationship will try to compensate for this limitation by making efforts to exert power in other ways. As in previous research (Kalmijn et al., 2007; Tichenor, 2005), the females in this sample might be limited in their ability to exert power in a historically patriarchal society due to their earning less money than their male partners. This limitation may result in the women's attempts to put pressure on or pursue (e.g., seek closeness physically and emotionally with their partner) their partners at home. Because demanding and pursuing behaviors have been found to be enacted more by women than by men (Heavey, Christensen, & Malamuth, 1995; Ward, Bergner, & Kahn, 2003), this may explain why there was an association between income discrepancies favoring males and the males' perceptions that the females were attempting to exert power.

Fifth, a research question explored whether or not there would be a difference between women who earn more money than their male partner and women who earn less money than their male partner in the severity of their reported depression symptoms. No difference was found. However, a significant interaction between income difference and the female's traditional versus non-traditional gender ideology was found in predicting females' level of depression symptoms. Females who earned more money than their male partner and adhered to an egalitarian gender role ideology had higher levels of depression symptoms than females who earned more money than their male partners and had a

traditional gender role ideology. In contrast, females who earned less money than their male partners and had traditional gender role ideologies had higher levels of depression symptoms (even reaching a high-moderate level) than females who earned less money than their male partners and had egalitarian gender ideologies.

One possible explanation for these results is that the females may not truly live according to the definitions of egalitarian or traditional gender role ideologies, resulting in experiencing discrepancies between their beliefs and actual relationships as emotionally distressing (feeling more depressed). Traditional gender ideologies in heterosexual couples consist of the male partner being the sole or primary “breadwinner” or economic provider for the couple/family, whereas the female partner stays at home taking care of the house and children, or works part-time (Atkinson et al., 2005; Hood, 1986; Kaufman & White, 2014; Zuo, 2004). All of the females in this study were employed full-time and provided income to the couple relationship, which does not match the components of the definition of traditional gender role ideology. Even though a female partner may believe in traditional gender role ideology and earns less than her male partner, potentially the mere fact she is working and providing income for the family, and not spending as much time in the home or raising children, could be causing her distress. Egalitarian gender role ideologies in heterosexual couples focus on males and females sharing work responsibilities inside and outside the home equally (Atkinson et al., 2005; Kaufman & White, 2014; Smith & Beaujot, 1999). It is possible that the females in this study who reported adherence to an egalitarian gender role ideology and who earned more money than their male partners do not perceive that the responsibilities inside and outside the home are equally shared in their relationships. Because these

females believe that responsibilities inside and outside the home should be shared equally and they are not, the result could be frustration and stress, leading to more depression symptoms. Tichenor (2005) found that women who earned more than their male partner downplayed their success and often deferred decision making to prove that they were not trying to dominate their husbands. The women in the present study who earned more money than their male partner and held egalitarian beliefs might have higher levels of depression symptoms because they are downplaying their own success or giving up some power in order to make their partner happy or for the greater good of the relationship; thus, sacrificing their own happiness.

Another possible explanation for the unexpected results for females is the social role stress that the women in this study likely experience. Social role stress refers to the strain and worry associated with the various roles (e.g., occupational, marital, parenting) that each partner plays in life. Messages conveyed in current media (Thompson, 2015) frequently raise the question of whether women can “have it all” and what they gain or lose from trying to have it all. Women seemingly have to decide between career and family. It is possible that the females who earn more money than their male partners and hold egalitarian gender role ideologies and the females who earn less money than their male partners and hold traditional gender role ideologies believe that they are not able to meet the emotional demands of their families and that they are not able to spend as much time at home as needed along with not meeting the demands of their jobs, causing them to be upset and report higher levels of depression symptoms.

In addition, the higher levels of depression symptoms for women who earn more than their male partner and who hold egalitarian ideologies and for women who earn less

than their male partner and hold traditional gender ideologies may be due to the potential internal conflict that these women might be experiencing. The internal conflict is between their cultural gender role ideology and the gender role ideology that they wish to espouse. For example, a female who earns more money than her male partner and adheres to an egalitarian gender role ideology might have been raised in an egalitarian household in which both of her parents worked, and she felt that she did not have opportunities to spend as much time with her parents as she would have liked as a child. As an adult, she sought egalitarian couple relationships because she was familiar with the values and roles, but wishes that she could stay at home with her children more than her mother did with her. It is possible that the females who reported higher levels of depression symptoms are experiencing conflict between the gender role ideologies of their past and the gender role ideologies they want in the future.

Next, because no prediction was made regarding a difference between women who earn more money than their male partner and women who earn less money than their male partner in their reported level of relationship satisfaction, a research question explored that association. Although no significant difference was found, a significant finding emerged between women's gender role ideology and their level of relationship satisfaction. Overall, women with an egalitarian gender ideology were more satisfied in their relationship than women with a traditional gender. Previous research (Brezsnyak & Whisman, 2004; Dempsey, 2000; Finlay & Clarke, 2003; Himsel & Goldberg, 2003; Loscocco & Walzer, 2013; Stevens, Kiger, & Mannon, 2005; Walker & Thompson, 1995) has found that women commonly are unhappy with the division of labor inside and/or outside the home, unequal control of couple's money, division of decision making,

managing the emotional quality of the relationship, and an unequal balance of power. It is possible that the females in this study who had egalitarian gender role ideologies are more satisfied with the division of labor and decision making, equal control of couple's money, and an equal balance of power than the females with traditional gender role ideologies. The results of this study are also consistent with other research that shows women, and often men too, are happier in relationships that tend to be egalitarian because the participation in paid labor force is valued and supported by both partners along with the couple having less of a negative impact by work-to-family conflict (Minnotte et al., 2010; Voydanoff, 2007)

It also was hypothesized that partners' gender role ideologies would moderate the relationship between the couple's relative incomes and their perceptions of each other's attempts to exert power, to their severity of depression symptoms, and to their level of relationship satisfaction, such that those associations would be stronger for individuals with more traditional gender role ideologies. The findings for the interaction effect tests did not support this hypothesis, in that partners' gender role ideologies regarding wage-earner roles did not moderate associations between partner income discrepancies and the three dependent variables. One possible explanation for the lack of support for the hypothesis is the question of whether or not the measure used to assess gender role ideologies was the best instrument to measure how gender role ideologies affect the couple. The instrument that was used lacks formal psychometric evidence of reliability and validity as an index of the complex nature of gender ideology. The two questions used for this study to identify gender ideology specifically asked about who should provide the income and if the man should be the breadwinner. It might have been helpful

to have a better assessment instrument that assessed the specific assumptions tied to traditional and egalitarian gender beliefs, gender ideology and work-life conflict, and gender ideology and decision making. In the one significant effect, the pattern of means indicated that women who earned more money than their male partner and had egalitarian gender ideology and women who earned less money than their male partner and had a traditional gender ideology had more depression symptoms than women who earned more money than their partner and had a traditional gender ideology and women who earned less money than their male partners and had an egalitarian gender ideology. Future research might benefit from examining the effect of the other partner's gender role ideology as the moderator rather than the individual's own gender role ideology. Future studies might also benefit from examining the indices of individual and relationship functioning when the couple's gender role ideologies are different versus similar. A difference in gender role ideologies could create conflict and tension that could make a difference in the couple relationship dynamics.

The final set of hypotheses involved predictions about gender differences in the three dependent variables. First, it was hypothesized that female partners would have higher levels of depression than male partners, regardless of relative income. This hypothesis was supported. Female partners reported higher levels of depression symptoms than male partners. These results are consistent with other research findings that women report higher levels of depression symptoms and are 70% more likely to experience depression in their lifetime than men (National Institute of Mental Health, n.d.; Voelker, 2001).

Second, it was hypothesized that females would report lower relationship satisfaction than males, regardless of relative income. This hypothesis also was supported. Female partners reported lower relationship satisfaction than male partners. Jackson et al. (2014) found similar results when looking at males and females from the same couple dyad, in which women reported less marital satisfaction, but the magnitude of the overall difference was very small. Similarly, other studies have found that married women report lower marital satisfaction than their male partners report (Kamp Dush, Taylor, & Kroeger, 2008; Myers & Booth, 1999; Stevenson & Wolfers, 2009; Whiteman, McHale, & Crouter, 2007). One possible explanation for the relatively small gender difference in satisfaction in the present study could be that this sample consisted of couples who had sought couple therapy. Because women are more likely to initiate couple therapy and report issues in their relationship than men (Jackson et al., 2014), it is possible the females in this sample also were at least somewhat more dissatisfied in their relationships than their male partners, even though the males likely were unhappy enough to attend therapy as well. However, even though the partners might be experiencing relationship distress, their dissatisfaction level might not be significant enough to hinder the couple from attempting to work on improving their relationship. The partners, including the females, could be satisfied with other areas of the couple relationship, such as affectional expression, dyadic cohesion, or dyadic consensus, partly counteracting the effects of lower dyadic satisfaction. It is also possible that because the female partners in this study all were employed and may have the means to exit the relationship if they so desire, they are more satisfied with staying in the relationship knowing they have that ability and means to leave.

Finally, it was hypothesized that males would attempt to exert more power than females, regardless of relative income. This hypothesis was not supported. Male partners, as perceived by their female partners, attempted to exert power *less* than female partners as perceived by their male partners. One possible explanation for this finding is that male were provided opportunities and structure in the relationship by their female partner to exert power and make decisions. In some studies, women who earn more money than their male partners deferred decision making to their male partner or redefined the role of provider to include the responsibilities of the male partner in order to adhere to traditional gender roles of power (Bittman et al., 2003; Tichenor, 2005). By deferring decision making or redefining the role of provider, the female partners are knowingly providing opportunities for the male partner to attempt to exert power, which might result in the female partner not feeling controlled or power being exerted over them. Another possibility is that female and male partners might not perceive attempts to exert power the same. Today's society in many ways still has patriarchal institutions and values that could result in similar types of efforts to exert power by females and males being perceived/interpreted differently (Tichenor, 1999; 2005). When men attempt to exert power, women might not notice it because it is an accepted practice in society for men, whereas if women try to exert power in the same manner the male partners would notice it because it is atypical female behavior within the society. The men in the present study might be more likely to notice perceived attempts to exert power by their female partners because it does not support the institutional-level expectation of men's dominance. Finally, there is considerable evidence that when couples experience conflicts female partners are more likely than male partners to pursue the other person in an attempt to

discuss issues (Christensen, Eldridge, Catta-Preta, Lim, & Santagata, 2006). The present findings are consistent with that pattern.

### **Limitations**

**Sample groups.** Although this study examined income differences between members of couples in which either the female or the male earns more money, the investigator originally intended to include another group, couples in which partners reported the same income. This comparison group was eliminated due to the inadequate number of equal dual income couples in the clinic database. Including an equal income couple group adds a comparison group to identify if the effects of relative income and gender ideology on attempts to exert power, depression symptoms, and relationship satisfaction apply when no income difference exists. Future studies, if the data are available, would benefit from the addition of a third comparison group when comparing couples with relative income differences in one study, because much of the research has focused on either couples in which the female earns more or in which the male partner earns more.

Another related limitation was the method used to define the groups. Couples were split into two groups, those in which the female partner earned more and couples in which the male partner earned more. Each group lumped couples with varying income differences together, such that a difference as small as \$1 was given the same value as an income difference of \$50,000. Placing diverse differences of income in the same group makes it difficult to determine when income differences between partners take on subjective meaning to the members of couples. Future studies should explore varying degrees of income difference, to help determine the point at which relative income

differences have an impact. The Pearson correlations conducted for this study partly examined the relations between the full range of scores for income differences and the three dependent variables, but there was no way to determine the point at which the difference affects the couple relationship and individual well-being. Future research might benefit from using multiple regression further in order to use full range of scores.

**Appropriate measures.** Another limitation of this study may have been the measures used to assess the variables. When individuals report their personal yearly gross income and employment status, they may not be sure of the exact amount of their annual income and guess or estimate a number. Individuals also do not indicate personal debt, financial strains, or additional revenue sources, which can have an impact on couples' income differences as well as individual well-being. Individuals also reported their current employment status at the time of the assessment at the Center for Healthy Families, but no questions in the assessment forms inquire about employment history, periods of unemployment, or how long the individual has been employed in his/her current position. Income differences might have different impacts on the couple relationship and individual well-being if the employment has not be consistent. If one partner is not consistently employed and helping to cover the couple's expenses, during periods when he or she does have employment and contributes financially, this change in employment could temporarily improve their partner's relationship satisfaction and reduce depression. Financial strain may influence the findings, so in the future it will be important to look at how income by itself correlates with relationship satisfaction. Future research should include measures of each individual's length of employment and consistency of employment, debt, financial strains, and additional revenue sources.

Another issue with the measures of the study was how gender role ideology was assessed. The *Partner Role Inventory* does not specifically assess gender ideologies, but focuses on respondents' beliefs about men's and women's roles and responsibilities in families. The two specific questions used for this study focused on who should provide income and who in the relationship should have the breadwinner role. Gender role ideology is complex, so limiting the operational definition to provider-role beliefs does not fully capture cultural influences, societal influences, and couples' traditions that may influence the meanings that individuals attach to gender and gender roles. A measure that better assesses a couple's gender ideology should include questions specifically asking about egalitarian or traditional ideologies, decision making, and the balance of domestic and money-making labor. It will also be important to include questions that assess not only beliefs about gender ideology but also the individual's role-related behaviors.

The last issue with the measures of this study was the assessment of perceived attempts to exert power. Basing the assessment of power on perceived attempts from the partner leaves room for partners to have different definitions or interpretations of what each person considers to be an attempt to control or exert power. It may have been more useful to ask the members of a couple about specific controlling behaviors and the effects of those behaviors, to understand what controlling behaviors exist in the relationship, in what context, and the degree to which one person's controlling behavior affects the partner. Additionally, no direct measure of the distribution of power in the couple's decision making was available.

Unfortunately, many of the couples did not complete the measures used in this study, resulting in missing data. The missing data caused lower sample sizes for

ANCOVAS due to losing cases. Lower sample sizes reduce statistical power for detecting effects. The measures that were selected for this study were chosen because they were the most appropriate measures available in the clinic database, but it seems that different results may have been found with more valid measures of the study's variables.

**Control variables.** The control variables used in this study were age and the couple's available financial resources. Age was also used to control for the length of the couple's relationship due to the correlation between age and length of a relationship. However, to the extent that the correlation between age and length of relationship is modest, the length of couples' relationships might have had an independent influence on partners' income differences, their levels of relationship satisfaction, and individual well-being. It might have been better to use length of relationship as its own control variable. Available resources were used to control for potential resources available to the couple, but as mentioned the measures used in this study do not incorporate outside revenue or financial debts that affect a couple's available resources. Additional control variables that might have influenced the association between the variables of the study include level of education and role strain. Future research might benefit from adding the control variable of role strain that has strong associations with gender and gender roles.

**Theory used.** Along with the limitation of appropriate measures, this study may have been limited by using resource theory. Resource theory assumes that the individual with more resources has more power in the relationship, resulting in the person with fewer resources trying to attempt to exert power. The measure used for this study did not examine in what ways and how often an individual exerted power, making it unclear if having more resources resulted in more power. The theory was created from research

conducted in the 1950s, and society has gone through many changes since then. The assumptions and concepts may be outdated, neglecting the complexities of gender, culture, and societal values. Resource theory disregards some of the broader societal changes that have occurred since the 1950s like educational and professional attainment of women and equal rights for men and women, but more importantly the theory neglects gender ideologies and cultural factors. Although this study included the element of gender ideology, if a modern adaption of resource theory existed that included these influences, it would better guide the assessment of the variables of this study.

Additionally, the focus of this study was on the resource of money. It is possible that one of the other five classes of resources (e.g. love, status, information, goods, or services) could have significant interactions with the variables in this study. Future research could look at different resources and their effects on attempts to exert power, depression symptoms, and relationship satisfaction.

### **Clinical Implications**

As the number of dual income couples continues to increase, clinicians need to be aware of the challenges and issues that these couples may face. Regardless of gender role ideology, dual income couples need to negotiate decision-making strategies, beliefs, behaviors, gender, and financial management strategies. The present study indicated that women in dual income couples in which they earn more money than a male partner and adhere to an egalitarian gender ideology are at risk of more depression symptoms than women who earn more money than a male partner and have traditional gender values. Additionally, when a female partner earned less than her male partner and had a traditional gender ideology, she had more depression symptoms than a female partner

who earned less money than her male partner and had an egalitarian gender ideology. The results of this study point to the possibility that the dual income couples were not negotiating gender roles well. It is important that clinicians be aware of theoretical assumptions about gender role ideologies, such as the idea that an individual who identifies her gender ideology as egalitarian will necessarily want to behave according to egalitarian beliefs in her own couple relationship or consistently feel satisfied with egalitarian values. It may seem paradoxical that a woman who subscribes to a traditional gender role ideology and earns less money than her male partner would have higher depression symptoms than a woman with an egalitarian gender role ideology who earns less money than her partner, but exploring deeper into the couple relationship and individual family history could provide insight to the contradiction. Clinicians should engage in understanding partners' gender role ideologies, how they influence the couple's roles and responsibilities, and where they originated. It is important for the clinician to uncover these ideologies during discussions with a couple, so each partner can share his or her thoughts, feelings, or internal conflicts between the gender ideologies they are currently espousing and the gender ideology they would like to promote if the two sets of beliefs do not match.

It is important to note that the sample for this study was diverse and young. Much of the prior research on couple income has been conducted with samples of primarily Caucasian individuals. The sample in this study was predominantly African American (51% of the males and 51.7% of the females) and a relatively younger sample (the average age for males was 35.86 and for females 34.21). Some studies have found that African Americans are somewhat more egalitarian than Caucasians (Davis & Greenstein,

2009; Fan & Marini, 2000) while other studies suggest that African Americans are less egalitarian than Caucasians (Kane, 2000). Research has found that black women hold more egalitarian gender-role attitudes than their white male, white female, and black male counterparts (Kane, 2000; Kane & Kyyro, 2001). Gender role ideology may be more complex for African Americans due to racial earnings inequality, limited employment opportunities, and cultural traditions (Glauber & Gozjolko, 2011; Vespa, 2009). Clinicians need to be mindful of the interactive impact of race and gender role ideologies when working with dual income couples.

The present findings indicated that couples who hold egalitarian gender role ideologies tend to be more satisfied in their relationship than couples who have traditional gender role ideologies. Egalitarian couples could be using different and better financial management strategies or work-home balance strategies than traditional dual income couples. Clinicians should consider exploring how roles and responsibilities are determined and have each individual evaluate his or her work-life balance. Traditional gender role ideologies might not be as predominantly practiced or valued in couples seen at the clinic where this study was conducted, due to the more progressive and liberal demographic in the communities surrounding the clinic. It may be beneficial to explore what couples, especially those with traditional gender role ideologies, find useful strengths of their gender role ideologies, as well as what they might experience as drawbacks or hindrances to their relationships.

Although the analysis of covariance approach found no statistically significant association between couple income differences and perceived attempts to exert power, a Pearson correlation analysis that used the full range of couple income differences found a

significant association indicating that the larger the income gap in the male's favor, the more he perceives that his female partner attempts to exert control in the relationship. It appears to be important to explore with couples the role that resources, specifically money, plays in their decision making, as well as different avenues of power in the couple's relationship. Knowing this information could help the couple figure out new ways of interacting in which neither partner will be perceived as inappropriately controlling. Clinicians need to be aware of the different types of power that Raven (2008) has described and how couples exert power in their relationship overtly, latently, or "hidden" in existing social practices (Tichenor, 2005). It could also be helpful to educate clients on the different types of power, so they can develop their ability to identify unhealthy patterns of attempting to exert power in their own relationship.

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