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Financial infidelity asymmetry predicts couples' financial and relationship well-being

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ABSTRACT

Financial infidelity (FI)—engaging in and concealing financial behavior expected to elicit spousal disapproval—is relatively prevalent in marriage, but its impact on couples has been largely unexplored. Taking a novel couple-level perspective, we examine how discrepancies in partners' propensity to commit financial infidelity (i.e., situations where one partner is low in FI-proneness and the other partner is higher in FI-proneness, referred to as the degree of financial infidelity asymmetry) affect couples' financial and relationship well-being, relative to situations where both partners are equally transparent with each other regarding financial matters. Using a multi-method approach, including a pilot study with real bank account data, dyad studies, and experiments, we find that as compared to couples where both partners are low in FI-proneness, couples with greater financial infidelity asymmetry are more likely to have individualized (vs. shared) financial goals, which predicts lower financial well-being and relationship satisfaction. We also demonstrate that financial infidelity asymmetry has unique predictive value beyond other potential asymmetries within couples (e.g., partner differences in tightwad-spendthrift tendencies). Our findings extend prior work at the individual level and highlight that financial infidelity is a dyadic experience that poses harm to the couple.

1. Introduction

Nicki: I love you, Bill.

Bill: I love you, too.

Nicki: How much?

Bill: I say it's astronomical, beyond all measure.

Nicki: I have \$58,000 in debt.

—Big Love Season 1, Episode 9.

Romantic relationships are built on trust, but partners sometimes conceal significant truths from each other. In this scene from *Big Love*, Nicki's admission of secretly accumulating \$58,000 in credit card debt shatters Bill's blissful, lovestruck mood. Her unilateral financial decisions threaten the couple's financial well-being and relationship satisfaction. Previous research identifies Nicki's behavior as *financial infidelity* (FI), or “engaging in any financial behavior expected to be disapproved of by one's romantic partner and

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intentionally failing to disclose this behavior to them” (Garbinsky et al., 2020, p. 1).

While most research focuses on sexual or emotional infidelity (Buss & Shackelford, 1997; Fincham & May, 2017; Stavrova et al., 2023), financial infidelity is another prevalent form of infidelity among married couples. For example, more than 1 in 5 partners admit to engaging in financial infidelity (Huddleston, 2019), with hidden bank accounts (35 %), significant credit card debt (23 %), unpaid student loans (8 %), and bad credit scores (8 %) cited as the most common financial secrets within relationships (Barrett, 2015; TD Bank, 2017). Financial infidelity admission rates are even higher among romantic couples who combine finances: 41 % admit to committing financial deceptions and 75 % say financial deceit has negatively affected their relationships (National Endowment for Financial Education, 2018).

Importantly, while prior academic work has examined financial infidelity as an individual behavior, our work recognizes that financial infidelity is inherently a couple-level phenomenon. By definition, financial infidelity requires two people within an interdependent union (Garbinsky et al., 2020). Marriage is the quintessential example of an interdependent relationship—partners are not completely autonomous beings, but rather they co-exist and exert mutual influence on one another (Fitzsimons et al., 2015). In this shared context, the actions of one partner inevitably affect the other and the relationship as a whole. The current research is the first to investigate financial infidelity dynamics within a dyadic (couple) context. Specifically, we investigate how differences between partners’ propensity to engage in financial infidelity—what we term financial infidelity asymmetry—affect couple-level outcomes.

Within each couple, two spouses may have relatively similar or dissimilar predispositions toward engaging in financial infidelity (i.e., individual differences in FI-proneness). The degree of divergence in the two partners’ FI-proneness determines the level of financial infidelity asymmetry within the couple. For example, in a couple with high financial infidelity asymmetry, one partner might be especially likely to hide spending, debt, and savings from their spouse, while the other partner is less likely (e.g., Nicki and Bill). Conversely, in a couple with low financial infidelity asymmetry, both spouses have similar levels of FI-proneness. In the current research, we focus on two types of couples: 1) “Low-Low” couples where both partners are financially transparent, exhibiting low levels of FI-proneness and thus demonstrating symmetry at the lower end of the financial infidelity spectrum and 2) “Low-High” couples where there is a disparity in financial transparency, characterized by one partner having higher FI-proneness than the other, resulting in financial infidelity asymmetry. Our data suggest that couples where both partners are high in FI-proneness are relatively rare in practice (i.e., “High-High” couples; see Study 1). Consequently, our investigation focuses on contrasting the outcomes of Low-Low couples against the outcomes of Low-High couples.

We demonstrate that couples with greater financial infidelity asymmetry have lower financial and relationship well-being than couples where both partners are low in FI-proneness. We also elucidate the underlying mechanism: compared to couples where both partners are equally transparent regarding financial matters, couples with greater financial infidelity asymmetry are more likely to have individualized (vs. shared) financial goals, which in turn predicts worse outcomes for the couple. Our research makes several important contributions. First, we respond to calls for increased attention on dyad-level predictors of marital outcomes (Gottman & Notarius, 2002). While Garbinsky et al. (2020) examined FI-proneness as an individual-level variable, we examine the relationship between financial infidelity asymmetry as a dyad-level variable and dyad-level outcomes. Second, prior research on the effects of trait (dis)similarity on marital satisfaction has focused largely on positive traits. Conversely, FI-proneness is conceptualized as a negative trait with the potential to cause harm. We also note that little work has examined the relationship between trait (dis)similarity and couples’ financial well-being (cf. Rick et al., 2011). Thus, our work is among the first to examine how (dis)similarity in a negative financial trait predicts couples’ financial well-being, which is critical because financial well-being is a key predictor of general well-being (Netemeyer et al., 2018). Importantly, across various potential asymmetries within couples, we demonstrate that financial infidelity asymmetry is a unique predictor of both lower financial and relationship well-being. Lastly, while money is a major source of marital tension (Dew et al., 2012; Wilmarth et al., 2014), relatively little is known about the antecedents and/or consequences of financial conflict. We identify financial infidelity asymmetry as an important precursor to having individualized (vs. shared) financial goals, which ultimately predicts lower couple well-being.

2. Conceptual Framework

We propose that greater financial infidelity asymmetry predicts having individualized (vs. shared) financial goals, which ultimately predicts lower financial and relationship well-being. First, we argue that greater partner divergence in FI-proneness impairs the couple’s ability to strive toward unified financial goals, relative to situations where both partners are transparent with each other regarding financial matters. This prediction is grounded in prior research showing that trait similarity enhances relationship cohesiveness and coordination of partners’ thoughts and behaviors, which facilitates goal-directed behavior (Anderson et al., 2003; Gonzaga et al., 2007; Hatfield et al., 1994; Kenny & Kashy, 1994). Thus, the lack of cohesion and coordination resulting from financial infidelity asymmetry should be associated with greater individuation of the two partners’ financial goals (i.e., defined as divergence in either the *types* of financial goals or the *importance* that partners place upon these goals).

Second, we propose that individualized (vs. shared) financial goals impact couple-level outcomes. Financial infidelity behaviors are, by definition, concealed (Garbinsky et al., 2020). If partners lack mutual transparency, they may find it difficult to “get on the same page” regarding how they plan to save and spend money. Indeed, “learning about each other’s goals makes it possible for partners to develop joint goals” (Fitzsimons et al., 2015, p. 656). This is important because couples face many joint financial decisions (Garbinsky & Gladstone, 2019), such as which debts to pay off first and how to budget until the next payday. Interdependence theory describes these interactions as a coordination problem (Rusbult & Van Lange, 2003; Thibaut & Kelley, 1959). Coordination is more likely to be achieved when partners’ goals are shared, because they will be less concerned with information-seeking (e.g., “why does he want to pay off this debt?”) or defending preferences (e.g., “I deserve a trip with my friends”). As a result, goal-directed interactions will be

smoother, more fulfilling, and likely lead to mutually beneficial financial and relationship outcomes. Previous work on a related construct—*money motives*, which characterize the underlying reasons for wanting to earn money (e.g., to provide security, facilitate pride, overcome self-doubt; [Srivastava et al., 2001](#))—supports the benefits of having shared financial goals. Namely, greater perceived and actual similarity between partners predicts greater relationship satisfaction ([Peetz & Joseph, 2024](#)).

By contrast, individualized financial goals are associated with more conflict and negative day-to-day emotional experiences ([Gere & Schimmack, 2011](#); [Gere et al., 2011](#); [Jang & Danes, 2013](#)). Within interdependent unions like marriage, individualized financial goals pose a challenge because each partner is drawing upon a shared pool of financial resources (cf. [Fitzsimons et al., 2015](#)). If one partner wants to save for home renovations, achieving that goal is compromised when the other partner wants to indulge. Thus, individualized financial goals may prompt challenging conversations and lead to inadequate coordination toward joint goal achievement. This prediction is also supported by Family Stress Theory which argues that financial stress negatively influences couples' interactions ([Conger et al., 1990](#), [Conger et al., 1999](#)), by increasing their hostility toward one another and reducing their warm and supportive behaviors ([Fein, 2004](#); [Halliday Hardie & Lucas, 2010](#)).

An additional body of work points to how individualized (vs. shared) financial goals impact couple-level *financial* outcomes, specifically. Namely, longitudinal evidence among entrepreneur-couples found that shared goals predicted better investment decisions ([Jang & Danes, 2013](#)). Prior research also suggests that “high-maintenance interactions” are depleting and impair self-regulatory success on subsequent tasks ([Finkel et al., 2006](#)). For example, having a volatile conversation about different budgeting preferences makes it more challenging for a couple to bypass a tempting expenditure later. Moreover, when couples have distinct goals, they may sacrifice decision quality to maintain harmony and avoid confrontation ([Dzhogleva & Lamberton, 2014](#)). Thus, we propose that the friction caused by individualized (vs. shared) financial goals could challenge a couple's ability to make unified financial decisions like saving for their future, and result in lower financial and relationship well-being.

Third, our prediction that greater financial infidelity asymmetry is associated with lower financial and relationship well-being is supported by a robust body of research examining the effects of trait (dis)similarity on relationship functioning. Similarity between partners across a range of personality traits promotes initial attraction ([Berscheid & Walster, 1969](#); [Byrne, 1971](#)) and greater relationship cohesion, stability, and satisfaction among more established couples ([Acitelli et al., 2001](#); [Caspi & Herbener, 1990](#); [Gaunt, 2006](#); [Luo & Klohnen, 2005](#)). A positive association between trait similarity and relationship well-being has been documented for a broad range of positive personality traits (e.g., femininity, attachment orientation, agreeableness, ego resiliency), with some work finding benefits for certain negative traits (e.g., narcissism; [Kardum et al., 2018](#)). Despite some debate surrounding the moderating role of age and relationship duration ([Caspi & Herbener, 1990](#); [Shiota & Levenson, 2007](#)),¹ most prior work concludes that greater trait similarity (i.e., symmetry) is associated with happier unions.

Outside of a few notable exceptions (cf. [Dryer & Horowitz, 1997](#)), partner differences in psychological traits and states generally have negative effects on relationship functioning. Within dating couples, dissimilarity in certain “Dark Triad” traits like psychopathy predicts lower relationship quality, particularly among women ([Kardum et al., 2018](#)). Within marriage, greater discrepancies in spouses' neuroticism predict whether marriages remain intact over time ([Kurdek, 1993](#)). Similarly, discrepancies in spouses' mental health status can negatively impact marital interactions. For example, when one spouse suffers from depression and the other does not, it typically results in more negative marital interactions, characterized by increased hostility and disrupted communication patterns ([Kahn et al., 1985](#); [Kowalik & Gottlib, 1987](#)). Indeed, this “partner discrepancy approach” is one of the predominant approaches to studying relationship distress, instability, and dissolution ([Cowan et al., 1985](#); [Kurdek, 1993](#)).

Within the financial realm, previous research has considered how couples align in the extent to which they find spending painful (i.e., discrepancies in their tightwad-spendthrift tendencies; [Rick et al., 2011](#)). Although tightwads (i.e., individuals who spend less than they would ideally like to spend) tend to be married to spendthrifts (i.e., individuals who spend more than they would ideally like to spend), their union predicts lower relationship satisfaction. Importantly, trait dissimilarity may even compromise joint decision-making. Specifically, prior research has assessed the role of partners' dispositional self-control in their joint willingness to incur credit card debt to finance a hypothetical vacation ([Dzhogleva & Lamberton, 2014](#)). When confronted with a tempting trip to the Bahamas, two partners with high self-control resist the urge to a greater extent than two partners with low self-control. Importantly, couples with trait dissimilarity (i.e., where one partner has high self-control and the other has low self-control) make similarly indulgent choices as couples where both partners have low self-control and more indulgent choices than couples where both partners have high self-control. Further evidence suggests that partners with greater self-control acquiesce to partners who have less self-control because they tend to prioritize pro-relationship behaviors over their personal preference for restraint. This asymmetry ultimately leads to suboptimal joint financial decisions.

Taken together, prior research suggests that trait dissimilarity is a reliable negative predictor of relationship well-being, with some additional work suggesting that trait dissimilarity might also compromise decision quality. The current research builds upon this work by focusing on financial infidelity asymmetry (i.e., when one partner in a couple is higher in FI-proneness than the other) and examining how it impacts both financial and relationship well-being of couples, relative to situations where both partners are low in FI-proneness. Like [Rick et al. \(2011\)](#), our work is among the first to examine partner asymmetries in a *financial* trait and its implications for relationship well-being. Importantly, we go a step further by considering the impact of financial infidelity asymmetry on the couple's financial well-being.

¹ We control for age and relationship duration in our studies.

3. Three empirical considerations

3.1. The plausibility of reverse causality

Before discussing the current set of studies, we address three empirical considerations. First, it is important to highlight the plausibility of reverse causality within our conceptual model such that individualized (vs. shared) financial goals and relationship strain could increase financial infidelity asymmetry within couples. For example, if one partner prioritizes saving while the other does not, the latter may be more inclined to conceal additional income as a means of masking excessive spending. Although reverse causality is possible, we believe that financial infidelity asymmetry is more likely to be an antecedent than a consequence for two reasons.

First, prior research demonstrates that FI-proneness is a relatively stable trait over time within the same relationship (Garbinsky et al., 2020). This stability implies that discrepancies in FI-proneness between partners are also likely to be relatively stable. Conversely, many financial goals, by definition, have a defined temporal state such that they are active only until accomplished (Fishbach & Ferguson, 2007), and are more likely to shift over time in response to external circumstances (e.g., saving for a vacation during the kids' upcoming spring break).

Second, trust plays a foundational role in relationships, as it fosters subsequent cooperation between partners (Balliet & Van Lange, 2013) and enables them to develop joint goals (Rusbult & Van Lange, 2003). Financial infidelity asymmetry involves a breach of trust through the violation of transparency norms. The adverse psychological effects of being secretive are also well documented. For example, actively concealing information from others predicts lower well-being, rather than lower well-being prompting greater secrecy (Slepian et al., 2017). Taken together, these findings support our view that financial infidelity asymmetry is more likely to serve as an antecedent to relationship functioning rather than a consequence of it. We address the question of reverse causality by employing both correlational and experimental methodologies.

3.2. The role of total financial infidelity

An alternative perspective is that the absolute level of financial infidelity within a couple, rather than asymmetry between partners, could be the primary driver of negative relationship outcomes. In the Methodological Details Appendix (MDA-2), we test this possibility by analyzing *total financial infidelity* (i.e., the sum of both partners' FI-proneness scores) as the focal predictor instead of financial infidelity asymmetry. An important methodological consideration is that we cannot simultaneously analyze both predictors within the same statistical model because both measures stem from the same underlying data (i.e., each partner's individual FI-proneness score). Including both measures in one model would create problematic statistical dependencies among predictors, as high financial infidelity asymmetry between partners impacts the couple's total financial infidelity score. For example, a Low-High couple will exhibit both higher financial infidelity asymmetry and higher total financial infidelity compared to a Low-Low couple (i.e., the two types of couples in our datasets). Consequently, we examine these two constructs separately while acknowledging their interdependence.

Our findings indicate that total financial infidelity consistently predicts lower relationship satisfaction across all studies. However, its association with financial well-being is less robust. While greater total financial infidelity is associated with lower subjective financial well-being in Studies 1 and 2, it does not significantly predict total assets in any study. These results suggest that while total

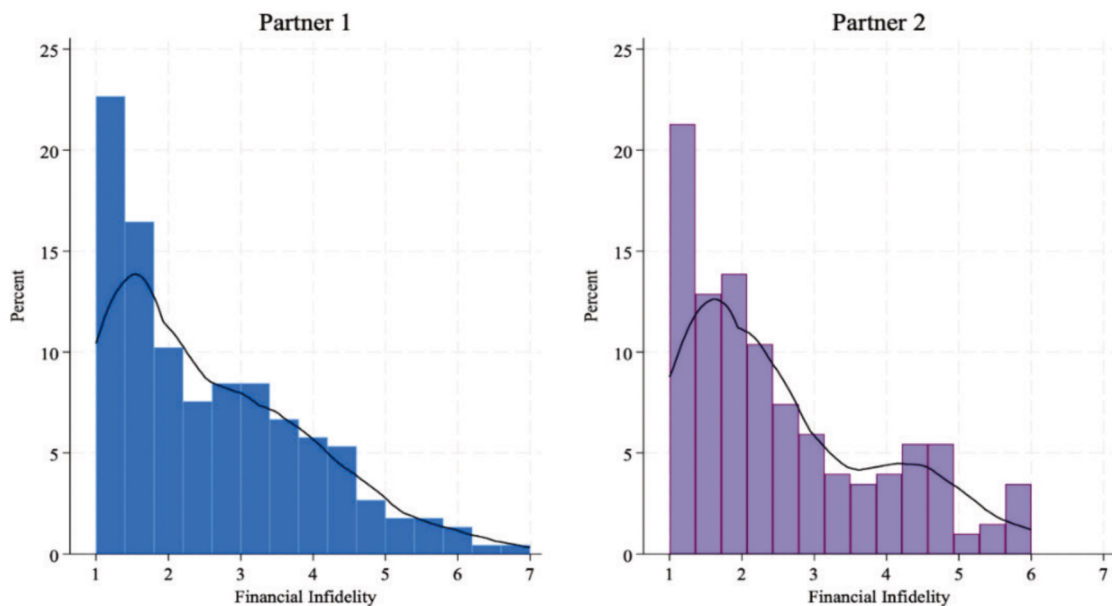


Fig. 1. Distribution of FI-proneness scores among romantic partners (Study 1).

financial deception at the couple level can be harmful, financial infidelity asymmetry—discrepancies in deception between partners—emerges as a more consistent predictor of *both* financial and relational outcomes.

3.3. The distribution of financial infidelity asymmetry within couples

We highlight that studying rare or secretive phenomena has inherent challenges (Jones & Mueller, 2022). Perhaps due to the taboo nature of financial infidelity (Garbinsky et al., 2020), most partners report relatively low levels of FI-proneness across studies. For example, Fig. 1 reveals a right-skewed distribution of individual scores in Study 1. This pattern implies that we observe a relatively small sample of couples including two partners who report high levels of FI-proneness. As plotted in Fig. 2, most couples in Study 1 cluster in the Low-Low quadrant, representing couples where both partners are relatively low in FI-proneness. Conversely, the High-High quadrant contains few data points, representing couples where both partners are relatively high in FI-proneness. Again, we emphasize that our focus is on the relative comparison between couples where both partners are financially transparent (Low-Low) and couples where there is greater disparity in financial transparency (Low-High).

4. Overview of studies

We begin by testing our predictions in the field via a pilot study featuring real bank account data. We operationalized financial infidelity asymmetry as the absolute value of the difference between the two partners' proportion of hidden bank accounts (an objective, observable measure of FI-proneness; Garbinsky et al., 2020). Following our pilot study, we examined the associations between financial infidelity asymmetry and financial and relationship well-being in four studies. Studies 1 and 2 were dyad studies where we surveyed both partners of married couples, which is necessary to implement the partner discrepancy approach (Kurdek, 1993). We operationalized financial infidelity asymmetry as the absolute value of the difference between the two spouses' scores on the 12-item FI-Scale (Garbinsky et al., 2020), with larger numbers indicating greater asymmetry. In Studies 3A and 3B, we experimentally manipulate financial infidelity asymmetry within couples to mitigate concerns around reverse causality.

We operationalized financial well-being using asset balances from actual bank accounts (pilot study), the couple's accumulated total assets (Studies 1–2), and subjective financial well-being (Studies 1–2). We chose to focus on assets rather than debt as a measure of financial well-being because higher asset levels consistently represent greater financial security. In contrast, high levels of debt can either signify self-investment (e.g., student or business loans) or financial distress (e.g., payday loans).² In Studies 3A and 3B, we operationalized financial well-being as participants' intentions to save toward joint financial goals. We assess relationship well-being via one partner's relationship satisfaction (pilot study, Studies 3A and 3B) or by averaging both partners' relationship satisfaction (Studies 1–2; Rusbult et al., 1998). To address remaining questions about our theorizing and empirical work, we present a supplemental dyad study and ancillary analyses in the Methodological Details Appendix (MDA).

All materials and descriptive statistics are included in MDA-1. Data are provided on Open Science Framework (https://osf.io/r9cmw/?view_only%20=%20b46b681b5f9946919e36e52f8d9341b9). For brevity, we focus on reporting key measures and models without covariates. Table 1 summarizes the results across studies, which are broadly consistent when including or excluding covariates. We do note, however, that including covariates weakens the relationship between financial infidelity asymmetry and total assets in some studies. In an ancillary analysis, we present a single-paper meta-analysis on total assets that finds a significant negative relationship between financial infidelity asymmetry and total assets (MDA Fig. S2.5).

5. Pilot Study

The pilot study combines bank account data from a money management mobile application (“app” for short) with users' survey responses to examine the relationship between financial infidelity asymmetry and couples' well-being in a setting of high ecological validity.

5.1. Participants and procedure

Participants were users of a mobile app designed to help couples manage their finances. At our request, the CEO invited users to complete a survey for a chance to win one of four iPads. We matched survey responses to the couples' bank account data obtained from the app ($N = 622$ couples). Survey participants consented to research participation; all data were anonymized.

Survey responses were collected from a single couple member (meaning we only have one partner's FI-proneness). However, our dataset included app behavior and bank account data from *both* partners, allowing us to operationalize financial infidelity asymmetry using objective bank information by inferring each partner's FI-proneness using their app behavior (i.e., their chosen account visibility settings). Specifically, during set-up, app users can connect any individual or joint bank account ($M = 6.1$ accounts) and specify a visibility setting: (1) Owner Only—a private account that their partner cannot see; (2) Balance Only—account balances are shared, but specific transactions are hidden from their partner; (3) All—all balances and transactions are shared with their partner; (4) Hidden—the account is disabled, neither partner can see it; or (5) Unknown—account visibility not set up. The default setting is All; any

² One could argue that couples with lower financial infidelity asymmetry have higher assets, but might simultaneously carry higher debt. We did not find any significant relationships between financial infidelity asymmetry and couples' debt in any of our studies (all $ps > 0.13$).

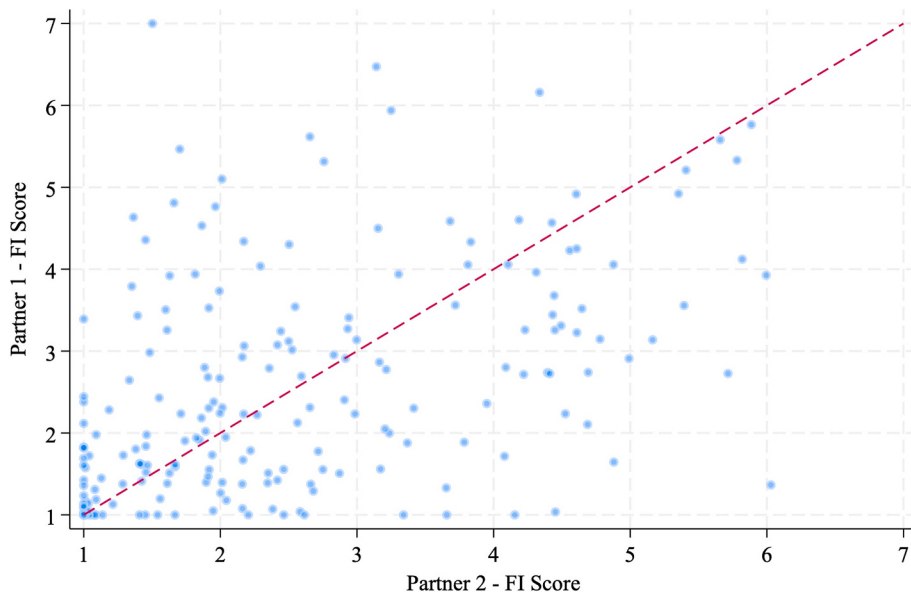


Fig. 2. Distribution of financial infidelity asymmetry in romantic couples (Study 1). The diagonal line indicates perfect financial infidelity symmetry; deviations indicate asymmetry.

joint account is automatically viewable by both partners.

We conceptualize the Owner Only and Balance Only settings as indicators of FI-proneness, as these two settings reflect active choices to conceal account information. Garbinsky et al. (2020) show that self-reported responses on the 12-item FI-Scale (which measures individual differences in FI-proneness) predict objective app-reported visibility settings, suggesting that this is an appropriate proxy measure. We created a measure of FI-proneness for each partner based on a ratio of the number of hidden accounts, weighted by the level of concealment, to the total number of accounts they linked in the mobile app:

$$FI\text{-proneness} = \frac{(Owner\ Only \times 2) + (Balance\ Only \times 1) + (Other\ Accounts \times 0)}{Total\ Number\ of\ Accounts}$$

Using the partner discrepancy approach (Kurdek, 1993), financial infidelity asymmetry was calculated by taking the absolute value of the difference between partners' FI-proneness scores (standardized). This objective measure of FI-proneness is positively correlated with self-reported FI-Scale scores of the survey respondents ($r(620) = 0.21, p < 0.001$). Our dependent variables included total assets (US\$ value of the couples' checking, savings, and investment accounts) and survey respondents' relationship satisfaction (e.g., "Our relationship makes me very happy"; Rusbult et al., 1998). Descriptive statistics are presented in MDA-1.

5.2. Results and Discussion

In this and all subsequent studies, we present OLS linear regression models to examine the relationships between financial infidelity asymmetry and financial and relationship well-being. We also model total assets using a negative binomial regression model to handle the variable's positive skew and over-dispersion (McCullagh & Nelder, 1989), or with robust standard errors to account for heteroskedasticity. We find that greater financial infidelity asymmetry predicted lower total assets (negative binomial: $b = -.42, SE = 0.12, z = -3.36, p = 0.001$; OLS: $b = -7,727, SE = 3,016, t(620) = -2.56, p = 0.011$). The results also showed that greater financial infidelity asymmetry predicted marginally lower relationship satisfaction ($b = -.13, SE = 0.07, t(620) = -1.96, p = 0.051$; Fig. 3). The pilot study provides initial support for our theorizing using bank account field data and an observable proxy of financial infidelity asymmetry.

6. Study 1

Our next two studies are dyad-level studies with married couples where all dependent variables are measured at the couple-level. The objective of Study 1 was to assess whether financial infidelity asymmetry is a unique predictor of both lower financial and relationship well-being, even after controlling for other couple-level asymmetries. We also compare the strength of these different asymmetries by the degree to which they explain variation in couple outcomes.

6.1. Participants and procedure

Online panels are designed for recruiting individual survey respondents. Therefore, recruiting two partners and ensuring the reliability of their responses presents a challenge. We employed additional pre-screens and validation checks that allowed us to recruit

Table 1
Summary of Results for All Studies.

Dependent Variable	Without Covariates			With Covariates		
	<i>b</i>	<i>SE</i>	<i>t/z</i>	<i>b</i>	<i>SE</i>	<i>t/z</i>
Pilot Study (Mobile App Data)						
Total Assets (US\$)	−7,727*	3,016	−2.56	−9,043**	3,203	−2.82
Total Assets (US\$) (NB)	−0.42**	0.12	−3.36	−0.41***	0.12	−3.56
Relationship Satisfaction	−0.13 [†]	0.07	−1.96	−0.15*	0.07	−2.19
Study 1						
Total Assets (US\$)	−42,336*	21,234	−1.99	−34,980 [†]	19,797	−1.77
Total Assets (US\$) (NB)	−0.37***	0.10	−3.66	−0.11	0.10	−1.13
Subjective Financial Well-Being	−0.27***	0.08	−3.28	−0.23**	0.08	−3.04
Relationship Satisfaction	−0.43***	0.12	−3.67	−0.41**	0.12	−3.54
Study 2						
Total Assets (US\$)	−24,355*	11,431	−2.13	−20,608 [†]	10,935	−1.88
Total Assets (US\$) (NB)	−0.74**	0.24	−3.09	−0.49*	0.19	−2.54
Subjective Financial Well-Being	−0.57***	0.11	−5.24	−0.48***	0.10	−4.97
Relationship Satisfaction	−0.44***	0.11	−4.04	−0.39**	0.12	−3.31
Study 3A						
Savings Intentions						
FI Asymmetry vs. Symmetry	−0.67***	0.11	−5.96	−0.65***	0.11	−5.85
Relationship Satisfaction						
FI Asymmetry vs. Symmetry	−0.94***	0.14	−6.54	−0.92***	0.14	−6.42
Study 3B						
Savings Intentions						
FI Asymmetry vs. Symmetry	−1.09***	0.12	−9.22	−1.07***	0.12	−9.03
Relationship Satisfaction						
FI Asymmetry vs. Symmetry	−1.07***	0.16	−6.53	−1.05***	0.16	−6.38
Supplemental Study						
Total Assets (US\$)	−8,456	8,346	−1.01	−7,871	8,520	−0.92
Total Assets (US\$) (NB)	−0.12	0.13	−0.98	−0.04	0.12	−0.32
Subjective Financial Well-Being	−0.24**	0.07	−3.25	−0.25**	0.07	−3.30
Relationship Satisfaction	−0.36***	0.09	−4.05	−0.38***	0.09	−4.22

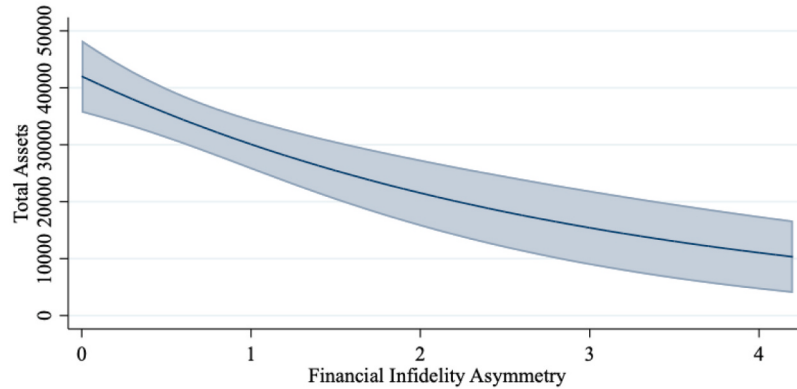
Note. FI = financial infidelity. The predictor variable in all models was financial infidelity asymmetry; all results were obtained from ordinary least squares (OLS) regression models, except for those marked “NB,” which used negative binomial regression models. We report *t*-statistics for OLS models and *z*-statistics for negative binomial models. Covariates included: average age of spouses (all six studies), relationship length (all six studies), bank account structure (all six studies), household income (pilot, Studies 1–2, Supplemental), average education level of spouses (Studies 1–2, Supplemental), number of children (pilot, Studies 2–3B), and whether partners had been divorced before (Study 2). We note that covariates varied across studies, largely due to evolving perspectives on relevant factors (i.e., some studies were conducted earlier on than others). Complete measures are listed in MDA-1; our conclusions do not change with the inclusion or exclusion of any specific covariate.

[†] $p \leq 0.10$, * $p \leq 0.05$, ** $p \leq 0.01$, *** $p \leq 0.001$.

male–female couples from Amazon Mechanical Turk (MTurk). Following recommended recruitment procedures (Sharpe Wessling et al., 2017), participants first completed a short pre-screen to ensure that only married couple members could access our survey, and that both couple members were physically present at the time of participation. The survey proceeded in three sections: (1) the spouse whose first name came first in the alphabet completed a section of questions independently (“Fred”), (2) the spouse whose first name came second in the alphabet completed the same set of questions independently (“Wilma”), and (3) spouses completed a new set of questions together (“Fred and Wilma”). Spouses were instructed not to communicate while completing their individual survey sections (1 and 2). To ensure that both couple members completed the survey as instructed, we required them to upload a digital photograph of their hand(s) next to their MTurk ID at the beginning of each survey section (see MDA-1 for example images). Our final sample consisted of married participants ($N = 193$ couples) who completed all three survey sections and provided the required set of three photographs.

First, both partners completed the same set of nine scales independently from each other (see MDA-1). These nine scales were presented in a randomized order before demographic items. Specifically, each partner completed the following: (1) the 12-item FI-Scale measuring FI-proneness (e.g., “I do not want my partner reading my purchase receipts, in case s/he disapproves of my spending” where 1 = *strongly disagree*, 7 = *strongly agree*; Garbinsky et al., 2020), (2) a 5-item relationship satisfaction scale (e.g. “I feel satisfied with our relationship” where 0 = *do not agree at all*, 8 = *agree completely*; Rusbult et al., 1998), (3) a 4-item subjective financial well-being scale (e.g., “Are you happy with the amount of money that you and your partner together are saving for the future?” where 1 = *very unhappy*, 7 = *very happy*; Olson et al., 2023), (4) the 4-item Tightwad-Spendthrift scale (e.g., “Which of the following descriptions fits you better?” where 1 = *tightwad (difficulty spending money)*, 11 = *spendthrift (difficulty controlling spending)*; Rick et al., 2008), (5) a financial responsibility question (“Using the sliding scale below, how responsible is each member of your relationship for making financial decisions?” where 0 = *my partner is completely responsible*, 100 = *I am completely responsible*; Ward & Lynch, 2019), (6) a 6-item Communication Apprehension scale (e.g., “I’m afraid to speak up in conversations” where 1 = *strongly disagree*, 5 = *strongly agree*; McCroskey, 1977), (7) the 4-item High Maintenance Interactions scale (e.g., “Maintaining efficient, well-coordinated interaction with my spouse requires a lot of energy” where 1 = *strongly disagree*, 7 = *strongly agree*; Finkel et al., 2006), (8) the 10-item Big Five

(a) Total assets



(b) Relationship satisfaction

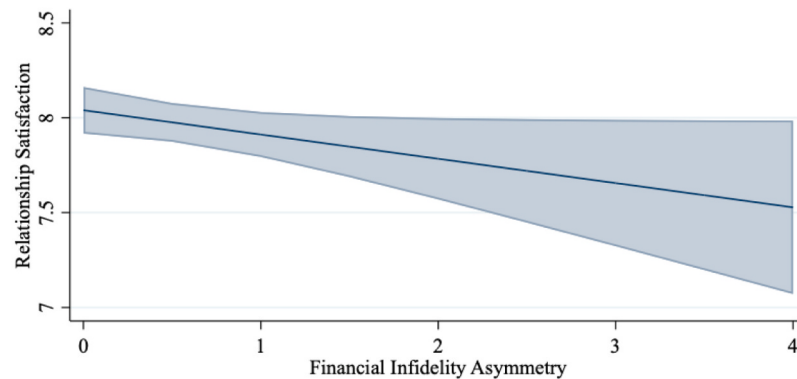


Fig. 3. The relationships between financial infidelity asymmetry and financial and relationship well-being. Error bands represent the 95% confidence intervals (pilot study).

inventory (e.g., “I see myself as someone who... is reserved” where 1 = *strongly disagree*, 5 = *strongly agree*; Rammstedt & John, 2007), and (9) the 6-item Susceptibility to Infidelity scale (e.g., “What is the probability that you will engage in flirting with someone else within the next year?” on a 0–100 % scale; Buss & Shackelford, 1997). We selected this set of scales to test whether asymmetries in other financial individual difference measures, financial dynamics, or the likelihood of committing other infidelities have similar relationships with couples’ well-being as financial infidelity asymmetry.

We calculated asymmetries for each scale as the absolute value of the difference between Partner 1 and Partner 2’s scores (cf. Kurdek, 1993). Thus, higher numbers reflect a couple with a greater difference in their scores on that measure. Because the financial responsibility item asked about the degree of responsibility on a scale for both partners (0 = *my partner is completely responsible*, 100 = *I am completely responsible*; Ward & Lynch, 2019), we reverse-scored Partner 1’s response and took the absolute value of the difference between the two partners’ scores.³ Higher scores mean that there is a larger discrepancy between partners’ perceptions of who is more responsible; stated differently, one partner believes they are more responsible than the other does. Lower scores reflect greater agreement, meaning both partners have similar perceptions of how responsibility is shared. The couple-level measures of relationship satisfaction and subjective financial well-being were calculated by taking the average of the two couple members’ scores, which were significantly correlated ($r_s \geq 0.54$, $p_s < 0.001$).

In the third and final section of the survey, couples completed couple-level financial measures together, which included questions about household income and assets. In Studies 1 and 2, we calculated total assets as the sum of the couple’s non-retirement savings accounts, checking accounts, and other financial assets (outside of retirement and savings accounts; US\$). We excluded tax-advantaged retirement accounts (e.g., 401(k) plans) because these are typically arranged by an employer and are, therefore, under less control of the couple members.

As our analyses treat the couple as the unit of observation, we included the following couple-level covariates: partners’ average age,

³ We decided to take the absolute value of the difference for consistency and because we are interested in partner discrepancies. That said, there are other ways to analyze this variable. For example, we could measure the degree to which financial responsibility deviates from an equal 50/50 split between partners to capture departures from equity.

relationship length in years, partners' average education level (1 = *some high school or less*, 8 = *advanced professional degree*), household income, and bank account structure (1 = *fully merged finances*, 2 = *partially merged finances*, 3 = *fully separate finances*; Olson et al., 2023). See MDA-1 for descriptive statistics.

6.2. Results and Discussion

Our analyses for Study 1 proceed in three steps. First, we test our main hypothesis of whether there are significant relationships between financial infidelity asymmetry and financial and relationship well-being. Second, we investigate the relative importance of financial infidelity asymmetry in predicting well-being compared to other couple-level asymmetries. We do this by comparing standardized regression coefficients to assess the relative strength of the association between the different asymmetries and financial and relationship well-being. Third, we use a dominance analysis (Budescu, 1993) to formally assess the relative importance of the different couple-level asymmetries in explaining variance in financial and relationship well-being.

Financial and relationship well-being. As predicted, we find that greater financial infidelity asymmetry predicted lower total assets (negative binomial: $b = -.37$, $SE = 0.10$, $z = -3.66$, $p < 0.001$; OLS: $b = -42,336$, $SE = 21,234$, $t(191) = -1.99$, $p = 0.048$), lower subjective financial well-being ($b = -.27$, $SE = 0.08$, $t(197) = -3.28$, $p = 0.001$), and lower relationship satisfaction ($b = -.43$, $SE = 0.12$, $t(200) = -3.67$, $p < 0.001$). These results are presented in Fig. 4.

Construct distinctiveness. Although traditional tests of discriminant validity (e.g., Fornell & Larcker, 1981) are not feasible with difference scores such as financial infidelity asymmetry, we sought to examine whether this construct is empirically distinct from other couple-level asymmetries via correlations. (Note that these analyses also address potential multicollinearity concerns in our subsequent models.) For example, it is possible that couples who differ more in FI-proneness might also differ in their tightwad-spendthrift tendencies (Rick et al., 2008), leading one partner to hide their excessive spending from the other. The results showed that financial infidelity asymmetry was positively correlated with asymmetry in tightwad-spendthrift tendencies ($r = 0.27$, $p < 0.001$), high maintenance interactions ($r = 0.27$, $p < 0.001$), susceptibility to infidelity ($r = 0.25$, $p < 0.001$), and neuroticism ($r = 0.14$, $p = 0.050$). However, financial infidelity asymmetry was *not* significantly correlated with couple-level asymmetries in communication apprehension, extraversion, agreeableness, conscientiousness, openness to experience, or the absolute difference in financial responsibility (all $r_s \leq |.09|$, $p_s \geq 0.182$). The generally modest correlations suggest that financial infidelity asymmetry captures a conceptually related but empirically distinct construct.

Comparing standardized coefficients across couple-level asymmetries. Next, we repeated our primary models on each of the three dependent variables, but this time we included the other couple-level asymmetries as simultaneous predictors. Financial infidelity asymmetry remained a significant or marginally significant predictor of total assets (negative binomial: $b = -.33$, $SE = 0.13$, $z = -2.45$, $p = 0.014$; OLS: $b = -42,214$, $SE = 24,496$, $t(181) = -1.72$, $p = 0.087$), subjective financial well-being ($b = -.22$, $SE = 0.09$, $t(189) = -2.45$, $p = 0.015$), and relationship satisfaction ($b = -.34$, $SE = 0.13$, $t(186) = -2.63$, $p = 0.009$), even after including the other couple-level asymmetries. See MDA Table S2.2 for results from these multiple regression models.

Fig. 5 provides a visualization of the standardized OLS coefficients, which allows us to compare the relative strength and direction of the relationship for each predictor. Coefficients further away from the red line represent stronger relationships. The plot reveals that the largest standardized coefficient for each well-being measure was financial infidelity asymmetry (total assets: $\beta = -.14$; subjective financial well-being: $\beta = -.19$; and relationship satisfaction: $\beta = -.20$). The next strongest relationships were differences in agreeableness for total assets ($\beta = -.09$), differences in tightwad-spendthrift tendencies for subjective financial well-being ($\beta = -.16$), and differences in openness to experience for relationship satisfaction ($\beta = 0.15$).

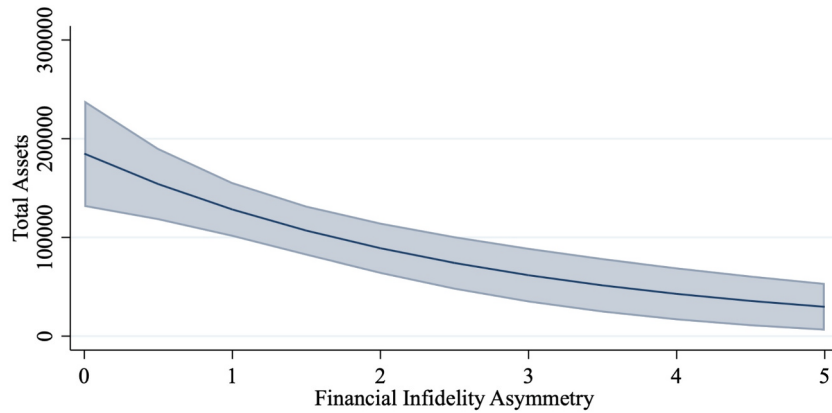
Dominance analysis. Although we present the standardized coefficients (β) in Fig. 5, these alone cannot speak to the relative importance of each predictor in explaining variance in couples' financial and relationship well-being, because of issues such as multicollinearity and suppression effects. Dominance analysis addresses these issues by accounting for a variable's direct effect (when considered alone), its total effect (conditional on all other predictors in the model), and its partial effect (conditional on subsets of predictors) in terms of its contribution to the total variance (Budescu, 1993).

Dominance analysis is an ensemble method where importance determinations about predictors are made by aggregating fit metrics across multiple models. The method requires that the ensemble contains each possible combination of predictors in the full model. To implement dominance analysis, we fit a series of nested models from the data and collected their model fit statistics. The nested models fit from the data are those representing all possible combinations of predictors. Thus, for p predictors, the number of models required is $2^p - 1$ (-1 is the baseline model with no predictors). Given that our full model has 11 predictors in total (i.e., financial infidelity asymmetry plus 10 other couple-level asymmetries), we ran 2,047 models for each dependent variable. Table 2 presents the results from these analyses.

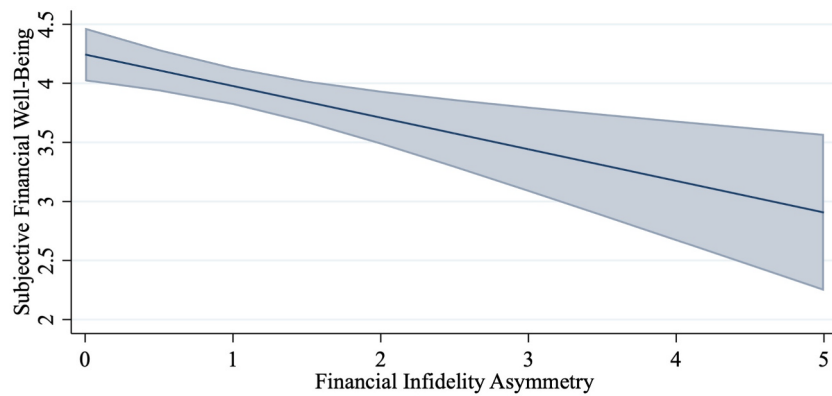
The dominance statistics presented in Table 2 represent the weighted average marginal contributions to the R^2 statistic that each couple-level asymmetry makes across all models in which the asymmetry is included. For example, financial infidelity asymmetry has a value of 0.047 for relationship satisfaction, indicating that this variable raises the R^2 by 4.7 percentage points on average when included in the model. The dominance statistics distill the entire ensemble of models estimated into a single value for each predictor, after accounting for the effects of all variables in those models.

Critically, the couple-level asymmetries are listed in rank order based on their contribution to the overall model fit statistic (R^2). The highest ranked asymmetry for all three dependent variables is financial infidelity asymmetry. The standardized dominance statistic shows that financial infidelity asymmetry explained 41.9 % of the explained variance in total assets, 29.4 % of the explained variance in subjective financial well-being, and 30.9 % of the explained variance in relationship satisfaction. The next highest level of variance explained by any couple-level asymmetry is the variance explained by tightwad-spendthrift asymmetry on subjective

(a) Total assets



(b) Subjective financial well-being



(c) Relationship satisfaction

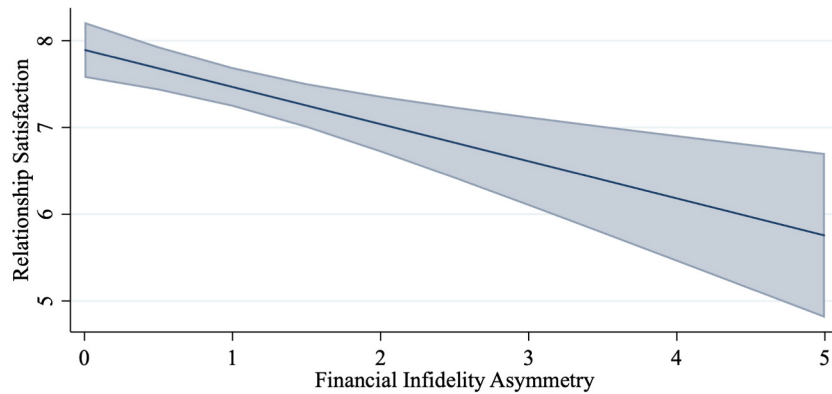


Fig. 4. The relationships between financial infidelity asymmetry and financial and relationship well-being. Error bands represent the 95% confidence intervals (Study 1).

financial well-being (27.4 %); however, this asymmetry contributes relatively little to explained variance in total assets (8.1 %) and relationship satisfaction (1.0 %). Thus, across various potential asymmetries within couples, Study 1 demonstrates that financial infidelity asymmetry is both a unique predictor of lower financial and relationship well-being within couples, and that it explains more variance in these measures than other trait asymmetries.

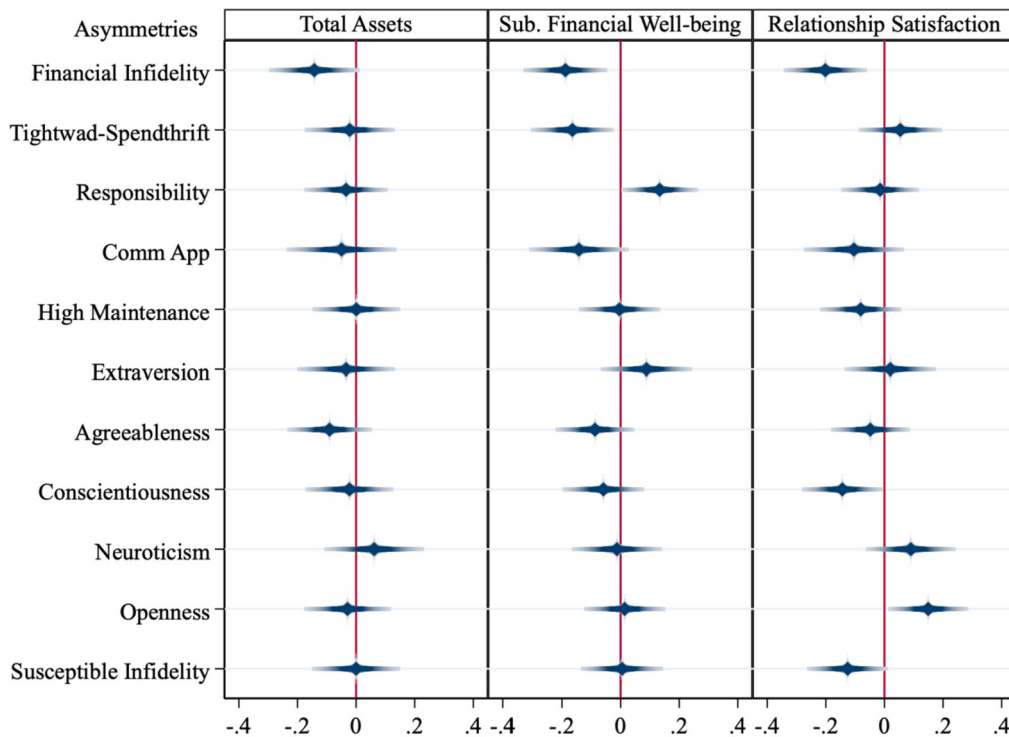


Fig. 5. Standardized coefficient plot of couple-level asymmetries predicting financial and relationship well-being. Horizontal lines around the coefficient estimates represent the 95% confidence intervals (Study 1).

Table 2

Dominance Analyses Results: Importance Rankings of Couple-Level Asymmetries.

Couple-Level Asymmetry	Total Assets ($R^2 = 0.04$)			Subjective Financial Well-Being ($R^2 = 0.13$)			Relationship Satisfaction ($R^2 = 0.15$)		
	DS	SDS (% R^2)	Rank	DS	SDS (% R^2)	Rank	DS	SDS (% R^2)	Rank
Financial Infidelity	0.017	0.42	1	0.039	0.29	1	0.047	0.31	1
Tightwad-Spendthrift	0.003	0.08	3	0.037	0.27	2	0.002	0.01	9
Financial Responsibility	0.002	0.06	4	0.012	0.09	4	0.017	0.11	5
Communication Apprehension	0.002	0.06	5	0.016	0.12	3	0.030	0.20	2
High Maintenance Interactions	0.002	0.04	8	0.003	0.02	9	0.004	0.03	7
Big-5 Extraversion	0.002	0.05	6	0.003	0.02	8	0.001	0.00	11
Big-5 Agreeableness	0.007	0.18	2	0.008	0.06	5	0.003	0.02	8
Big-5 Conscientiousness	0.002	0.05	7	0.007	0.05	6	0.023	0.15	3
Big-5 Neuroticism	0.001	0.03	9	0.007	0.05	7	0.004	0.03	6
Big-5 Openness	0.001	0.03	10	0.001	0.00	11	0.021	0.14	4
Susceptibility to Infidelity	0.001	0.03	11	0.001	0.01	10	0.001	0.01	10

Note. DS = Dominance statistic. SDS = standardized dominance statistic.

7. Study 2

In Study 2, we sought to provide further evidence of the predicted relationships between financial infidelity asymmetry and financial and relationship well-being, and more importantly, demonstrate the underlying mechanism of partners' individualized (vs. shared) financial goals.

7.1. Participants and procedure

We used a similar procedure to recruit married, male–female couples on MTurk as in Study 1. Our final sample consisted of 330 married participants ($N = 165$ couples) who completed all three survey sections and provided the required set of three photographs. The first section required couples to upload a picture with both partners' hands to ensure that both partners were physically present.

The second and third sections invited each partner to complete the same set of measures independently, which we combined to create couple-level measures.

The individual sections began with the 12-item FI-Scale (Garbinsky et al., 2020; see MDA-1). We constructed the financial infidelity asymmetry measure in the same way as in Study 1, that is by taking the absolute value of the difference between the two partners' FI-proneness scores. Partners also completed the same 4-item subjective financial well-being scale (Olson et al., 2023) and 5-item relationship satisfaction scale (Rusbult et al., 1998) from Study 1. Both partners also estimated the total value of their assets (i.e., non-retirement savings accounts, checking accounts, and other financial assets) in US\$. The two partners' scores were positively and significantly correlated for all three well-being measures ($r_s \geq 0.39$, $p_s < 0.001$). Thus, we averaged the two partners' responses to create couple-level measures.

To capture our proposed mediator, partners each indicated whether they had individualized (vs. shared) goals in three, common financial domains (i.e., saving money, paying off debt, and future spending; 1 = *totally mine*, 7 = *totally shared with my spouse*). The two partners' responses were positively correlated ($r = 0.25$, $p < 0.001$). We reverse-scored items and averaged partners' responses to form a couple-level measure of individualized (vs. shared) financial goals such that higher scores reflected more individualized goals.⁴

We included the following couple-level covariates: partners' average age, relationship length in years, partners' average education level (1 = *some high school or less*, 8 = *advanced professional degree*), number of children, whether either partner had ever been divorced (0 = *not previously divorced*, 1 = *at least one partner divorced*), household income, and bank account structure (1 = *fully merged finances*, 2 = *partially merged finances*, 3 = *fully separate finances*; Olson et al., 2023). Descriptive statistics are presented in MDA-1.

7.2. Results

Financial and relationship well-being. Replicating Study 1, we find that greater financial infidelity asymmetry predicted lower total assets (negative binomial: $b = -.74$, $SE = 0.24$, $z = -3.09$, $p = 0.002$; OLS: $b = -24,355$, $SE = 11,431$, $t(163) = -2.13$, $p = 0.035$), lower subjective financial well-being ($b = -.57$, $SE = 0.11$, $t(163) = -5.24$, $p < 0.001$), and lower relationship satisfaction ($b = -.44$, $SE = 0.11$, $t(163) = -4.04$, $p < 0.001$; see Fig. 6). In MDA-2, we examined other measures of relationship well-being to demonstrate robustness (e.g., trust).

Mediation via individualized (vs. shared) financial goals. We theorize that financial infidelity asymmetry predicts worse couple outcomes due, at least in part, to having more individualized (vs. shared) financial goals. We find that greater financial infidelity asymmetry predicted having more individualized financial goals ($b = 0.87$, $SE = 0.13$, $t(163) = 6.83$, $p < 0.001$), which was in turn associated with lower total assets ($b = -22,249$, $SE = 9,627$, $t(163) = -2.31$, $p = 0.021$), lower subjective financial well-being ($b = -.27$, $SE = 0.06$, $t(163) = -4.44$, $p < 0.001$), and lower relationship satisfaction ($b = -.52$, $SE = 0.07$, $t(163) = -7.43$, $p < 0.001$). We tested the significance of the indirect effects using bootstrapping procedures through Monte Carlo simulation (Fig. 7). We find that individualized financial goals mediated the relationship between financial infidelity asymmetry and all three outcome variables (total assets: $b = -19,300$, $SE = 8,808$, 95 % confidence interval (CI) = $[-37,000, -2,000]$; subjective financial well-being: $b = -.24$, $SE = 0.07$, 95 % CI = $[-.369, -.115]$; and relationship satisfaction: $b = -.45$, $SE = 0.09$, 95 % CI = $[-.627, -.276]$). Note: we also explored reverse causality by switching the mediator and predictor variable in the models, which yielded either weaker or non-significant indirect effects (see MDA-2).

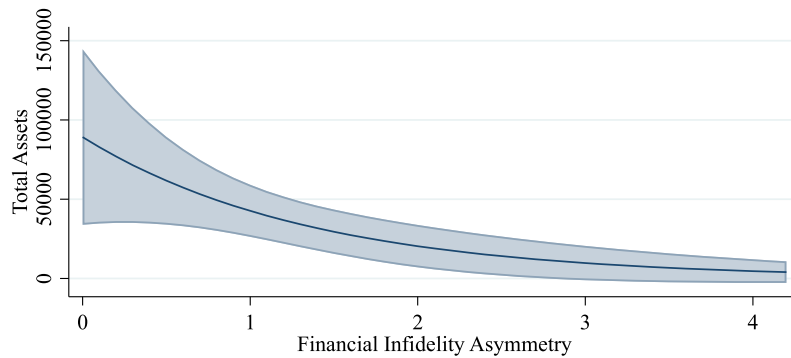
Ancillary analyses. One potential concern with our proposed theoretical model is the possibility that the measures of FI-proneness, individualized (vs. shared) financial goals, and relationship satisfaction could be alternative ways of measuring the same underlying construct(s). For instance, one could argue that financial infidelity asymmetry is one example of having individualized financial goals. To address this concern and ensure that the constructs we measure are distinct, we conducted a series of factor analyses, which are presented in MDA-2. First, we performed an exploratory factor analysis on the individual items from the three scales. The results revealed that the items loaded onto three separate factors, corresponding to their intended constructs. Second, we conducted a confirmatory factor analysis to assess the convergent validity of the financial infidelity asymmetry construct at the item level (vs. the scale level). The results provided evidence for the unidimensionality and internal consistency of the construct. Together, these analyses support the distinctiveness and validity of the key constructs in our theoretical model, alleviating concerns about tautology or conceptual overlap.

8. Studies 3A and 3B

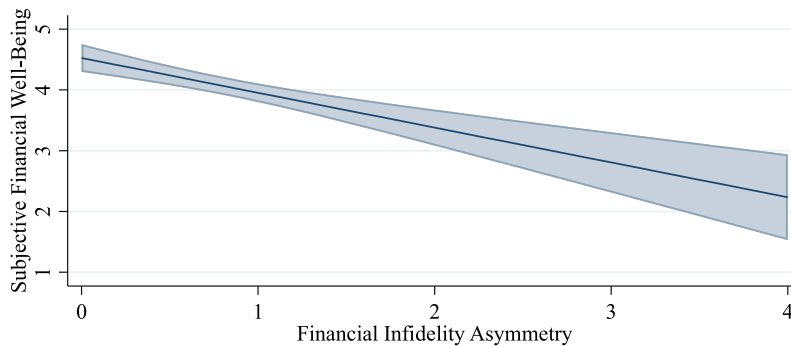
Study 2 provides additional support for our theorizing—couples' financial infidelity asymmetry predicts lower financial and relationship well-being via having individualized (vs. shared) financial goals. In Studies 3A and 3B, we experimentally manipulate financial infidelity dynamics within couples and observe their effect on relationship satisfaction and intentions to save towards joint financial goals (an operationalization of the couple's financial well-being). Our focal prediction was that couples with financial infidelity asymmetry (i.e., when one partner engages in greater financial infidelity than the other) would report lower savings intentions and lower relationship satisfaction compared to couples with financial infidelity symmetry (i.e., when both partners engage in financial infidelity or neither partner engages in financial infidelity). We preregistered both studies on AsPredicted (Study 3A: #198306, <https://aspredicted.org/46vp-6jqp.pdf>; Study 3B: #199353, <https://aspredicted.org/f7f7-bynb.pdf>).

⁴ We averaged partners' responses to capture individuation of the goals themselves. We chose not to use a difference score here, as that would capture variation in perceptions of goals being individualized versus shared.

(a) Total assets



(b) Subjective financial well-being



(c) Relationship satisfaction

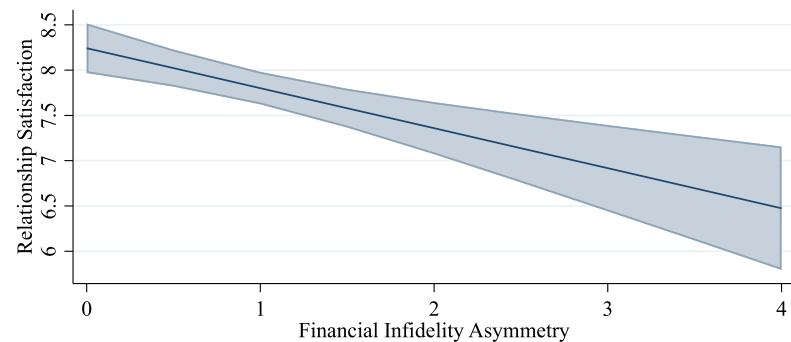


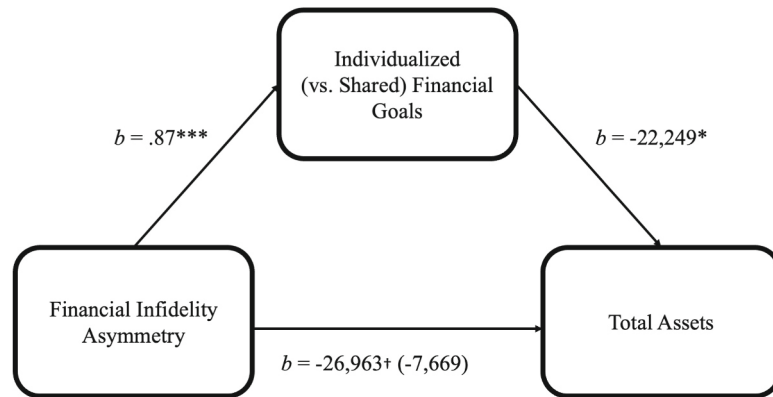
Fig. 6. The relationships between financial infidelity asymmetry and financial and relationship well-being. Error bands represent the 95% confidence intervals (Study 2).

8.1. Participants and procedure

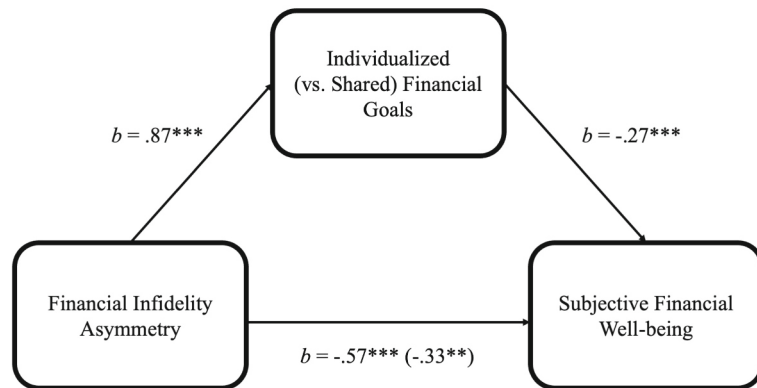
For each study, we aimed to recruit at least 800 individuals from the United States through Prolific Academic. After excluding participants who did not complete the study or who did not meet the eligibility criterion (i.e., they were not currently married), the final samples consisted of 789 participants (Study 3A) and 802 participants (Study 3B).

The two studies were nearly identical in design. The key difference was how financial infidelity manifested within the couple, such that partners were either honest or dishonest about their behaviors within the two most common domains of financial infidelity (Garbinsky et al., 2020): spending (Study 3A) or saving (Study 3B). Participants in each study were randomly assigned to one of four experimental conditions: Low-Low, Low-High, High-Low, or High-High. All participants were presented with a hypothetical scenario describing a situation where they and their partner had agreed to be transparent about their finances. Participants then read that both they and their partner had been honest about their spending/saving (Low-Low), their partner had been dishonest about their spending/saving (Low-High), they had been dishonest about their spending/saving (High-Low), or both they and their partner had

(a) Total assets



(b) Subjective financial well-being



(c) Relationship satisfaction

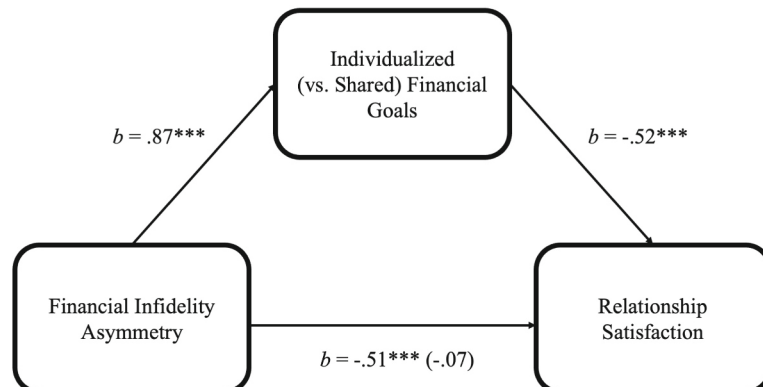


Fig. 7. The mediating role of individualized (vs. shared) financial goals (Study 2). $^{\dagger}p \leq 0.10$, $^*p \leq 0.05$, $^{**}p \leq 0.01$, $^{***}p \leq 0.001$.

been dishonest about their spending/saving (High-High). See MDA-1 for complete scenarios.

There are five important design features we wish to emphasize. First, the scenarios explicitly stated that participants were happily married; this minimizes the possibility that relationship strain leads to financial infidelity. Second, the scenarios explicitly stated that participants shared a bank account with their spouse. This ensured financial interdependence and that any deviation from the couple's transparency agreement reflected an action that would be expected to be disapproved of by one's partner (i.e., a crucial component of financial infidelity). Third, we varied each partner's behavior within the same domain to reflect the fact that partners likely engage in different financial infidelity behaviors (i.e., hiding hobby vs. gift expenditures in Study 3A; hiding savings accounts vs. work bonuses in Study 3B). Fourth, the Low-Low condition is akin to a control group where both partners are acting in accordance with their mutual

agreement. This condition allowed us to determine whether any observed differences among the Low-High, High-Low, and High-High conditions are attributable to the presence and nature of financial infidelity. Lastly, including the High-High condition (although not the focus of our work as it is rare in marriage; Fig. 2) allowed us to have a fully-crossed design, as well as to examine the relative effects of total financial infidelity and financial infidelity asymmetry by comparing the High-High condition (which represents higher total financial infidelity but lower asymmetry) to the Low-High/High-Low conditions (which represent higher financial infidelity asymmetry but lower total financial infidelity).

After reading their assigned scenario, participants completed the 5-item relationship satisfaction scale used previously (Rusbult et al., 1998) and a new measure of savings intentions, which was our operationalization of financial well-being. We measured savings intentions with three items (1 = *strongly disagree*, 7 = *strongly agree*): “I am committed to saving money in our joint bank account,” “I will continue saving money to help us reach our joint financial goals,” and “I am motivated to save money for our future together.” After a filler exercise, participants completed the 12-item FI-Scale (Garbinsky et al., 2020), a 3-item perceived realism check (e.g., “I could imagine the scenario well”), and relevant demographic variables to use as covariates. Specifically, we measured partners’ average age, relationship length in years, number of children, and bank account structure (1 = *fully merged finances*, 2 = *partially merged finances*, 3 = *fully separate finances*; Olson et al., 2023).⁵ Descriptive statistics are presented in MDA-1.

8.2. Results

Financial and relationship well-being

In both studies, we followed our pre-registered analysis plan to examine the effects of financial infidelity asymmetry versus symmetry on couples’ well-being. First, we collapsed across conditions to compare couples with financial infidelity asymmetry (Low-High, High-Low) against couples with financial infidelity symmetry (Low-Low, High-High). We then regressed each well-being measure on the asymmetry versus symmetry predictor. As predicted, couples with financial infidelity asymmetry reported significantly lower savings intentions (Study 3A: $b = -0.67$, $SE = 0.11$, $t(787) = -5.96$, $p < 0.001$; Study 3B: $b = -1.09$, $SE = 0.12$, $t(800) = -9.22$, $p < 0.001$) and lower relationship satisfaction (Study 3A: $b = -0.94$, $SE = 0.14$, $t(780) = -6.54$, $p < 0.001$; Study 3B: $b = -1.07$, $SE = 0.16$, $t(793) = -6.53$, $p < 0.001$) compared to couples with financial infidelity symmetry.

Exploratory analyses. All exploratory contrasts are reported in Table 3. Means and standard deviations for all conditions are reported in Fig. 8.

Our exploratory analyses investigated both asymmetric and symmetric patterns in financial infidelity across studies. The first analysis examined *asymmetry* by comparing Low-High couples, where the partner was the offending party, against High-Low couples, where the participant was the offending party. In Study 3A, Low-High couples reported significantly lower relationship satisfaction ($b = -0.48$, $SE = 0.22$, $t(387) = -2.22$, $p = 0.027$) compared to High-Low couples. However, we found no significant difference in savings intentions between these conditions ($b = -0.03$, $SE = 0.18$, $t(390) = -0.16$, $p = 0.871$). Study 3B revealed a more consistent pattern of effects, with Low-High couples reporting both significantly lower savings intentions ($b = -1.13$, $SE = 0.18$, $t(400) = -6.29$, $p < 0.001$) and lower relationship satisfaction ($b = -1.53$, $SE = 0.23$, $t(395) = -6.70$, $p < 0.001$) compared to High-Low couples.

Although these findings suggest that non-offenders are more bothered by an offending partner’s (vs. their own) indiscretions, we exercise caution in drawing firm conclusions. Namely, both experiments 1) relied on individual responses as proxies for couple-level constructs and 2) we did not measure the non-responding partner’s reactions (only the respondent, who assumed either the offending or non-offending role). Because financial and relational outcomes are inherently dyadic, it would have been preferable for both an offending and non-offending partner to provide responses to reduce potential biases from unilateral responses. Indeed, this consideration led us to preregister our primary analysis for both experiments as comparing the average of the two asymmetry conditions against the average of the two symmetry conditions; averaging the two asymmetry conditions allowed us to average the relationship and financial well-being of participants in the offending and non-offending role, providing us with a more balanced assessment of how FI asymmetry affects *couple* outcomes.

Our second analysis explored the nature of *symmetry* by comparing High-High couples against Low-Low couples. The results revealed consistent patterns across both studies. High-High couples reported significantly lower savings intentions (Study 3A: $b = -1.05$, $SE = 0.13$, $t(395) = -8.10$, $p < 0.001$; Study 3B: $b = -1.53$, $SE = 0.12$, $t(398) = -12.71$, $p < 0.001$) and lower relationship satisfaction (Study 3A: $b = -1.47$, $SE = 0.17$, $t(391) = -8.60$, $p < 0.001$; Study 3B: $b = -1.91$, $SE = 0.20$, $t(396) = -9.59$, $p < 0.001$) compared to Low-Low couples. These results suggest that couples where both individuals exhibit high FI-proneness report worse outcomes than couples where both partners maintain financial transparency.

A third set of analyses considered whether couples with financial infidelity asymmetry (Low-High and High-Low) experienced worse outcomes than Low-Low couples, and whether their outcomes were as negative as those of High-High couples. Consistent with our predictions, compared to Low-Low couples, couples with financial infidelity asymmetry reported significantly lower relationship satisfaction (Study 3A: $b = -1.68$, $SE = 0.16$, $t(582) = -10.06$, $p < 0.001$; Study 3B: $b = -2.02$, $SE = 0.19$, $t(594) = -10.80$, $p < 0.001$) and lower savings intentions (Study 3A: $b = -1.19$, $SE = 0.13$, $t(589) = -9.05$, $p < 0.001$; Study 3B: $b = -1.85$, $SE = 0.14$, $t(600) = -13.56$, $p < 0.001$) in both studies. Compared to High-High couples, couples with financial infidelity asymmetry reported similar levels of relationship satisfaction (Study 3A: $b = -0.21$, $SE = 0.19$, $t(585) = -1.14$, $p = 0.254$; Study 3B: $b = -0.11$, $SE = 0.21$, $t(594) = -0.54$,

⁵ Because participants were randomly assigned to different conditions, these covariates were not affected by the manipulation. We included them to reduce unexplained variance in the outcomes and account for factors known to be associated with relationship and financial well-being (e.g., bank account structure; Olson et al., 2023).

Table 3

Effects of Financial Infidelity Asymmetry and Symmetry on Savings Intentions and Relationship Satisfaction.

Dependent Variable	Without Covariates			With Covariates		
	<i>b</i>	<i>SE</i>	<i>t</i>	<i>b</i>	<i>SE</i>	<i>t</i>
Study 3A						
Savings Intentions						
(a) FI Asymmetry vs. Symmetry	−0.67***	0.11	−5.96	−0.65***	0.11	−5.85
(b) High-High vs. Low-Low	−1.05***	0.13	−8.10	−1.05***	0.13	−8.12
(c) Partner vs. Self	−0.03	0.18	−0.16	0.05	0.17	0.29
(d) FI Asymmetry vs. Low-Low	−1.19***	0.13	−9.05	−1.15***	0.13	−8.82
(e) FI Asymmetry vs. High-High	−0.15	0.15	−0.99	−0.16	0.15	−1.07
Relationship Satisfaction						
(a) FI Asymmetry vs. Symmetry	−0.94***	0.14	−6.54	−0.92***	0.14	−6.42
(b) High-High vs. Low-Low	−1.47***	0.17	−8.60	−1.48***	0.17	−8.64
(c) Partner vs. Self	−0.48*	0.22	−2.22	−0.46*	0.22	−2.08
(d) FI Asymmetry vs. Low-Low	−1.68***	0.16	−10.06	−1.65***	0.17	−9.87
(e) FI Asymmetry vs. High-High	−0.21	0.19	−1.14	−0.21	0.19	−1.12
Study 3B						
Savings Intentions						
(a) FI Asymmetry vs. Symmetry	−1.09***	0.12	−9.22	−1.07***	0.12	−9.03
(b) High-High vs. Low-Low	−1.53***	0.12	−12.71	−1.53***	0.12	−12.53
(c) Partner vs. Self	−1.13***	0.18	−6.29	−1.17***	0.18	−6.42
(d) FI Asymmetry vs. Low-Low	−1.85***	0.14	−13.56	−1.84***	0.14	−13.38
(e) FI Asymmetry vs. High-High	−0.32*	0.15	−2.07	−0.31 [†]	0.15	−1.96
Relationship Satisfaction						
(a) FI Asymmetry vs. Symmetry	−1.07***	0.16	−6.53	−1.05***	0.16	−6.38
(b) High-High vs. Low-Low	−1.91***	0.20	−9.59	−1.94***	0.20	−9.61
(c) Partner vs. Self	−1.53***	0.23	−6.70	−1.52***	0.23	−6.54
(d) FI Asymmetry vs. Low-Low	−2.02***	0.19	−10.80	−2.04***	0.19	−10.84
(e) FI Asymmetry vs. High-High	−0.11	0.21	−0.54	−0.07	0.21	−0.32

Note. FI = financial infidelity. All results were obtained from ordinary least squares (OLS) regression models: (a) we collapsed across conditions to compare couples with FI asymmetry (Low-High, High-Low) against couples with FI symmetry (Low-Low, High-High); (b) we compared High-High couples against Low-Low couples; (c) we compared couples where the partner was the offending party against couples where the participant was the offending party (Low-High vs. High-Low); we then collapsed across conditions to compare couples with FI asymmetry (Low-High, High-Low) against (d) Low-Low couples and (e) High-High couples. Covariates included partners' average age, relationship length in years, number of children, and bank account structure.

[†] $p < 0.10$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

$p = 0.590$) and savings intentions in Study 3A ($b = -0.15$, $SE = 0.15$, $t(588) = -0.99$, $p = 0.322$). In Study 3B, savings intentions were lower among couples with financial infidelity asymmetry ($b = -0.32$, $SE = 0.15$, $t(600) = -2.07$, $p = 0.039$). These latter results provide evidence that one partner engaging in financial infidelity may be just as detrimental to well-being as both partners engaging in financial infidelity, a finding that aligns with prior work on mixed self-control couples (Dzhogleva & Lambertson, 2014) and suggests that asymmetric financial infidelity might be as detrimental as higher total financial infidelity.

Robustness checks. Given the taboo nature of financial infidelity, we anticipated that participants would perceive the Low-Low scenario as more realistic than the other three conditions. The high mean realism ratings (7-point scale) across all conditions (Study 3A: $M = 6.10$; $SD = 0.99$; Study 3B: $M = 6.07$, $SD = 1.08$) suggest that participants found the scenarios credible, though they viewed complete financial transparency between partners as especially realistic. A regression analysis confirmed that participants rated the Low-Low scenario as significantly more realistic than those in the other three conditions combined (Study 3A: $b = 0.37$, $SE = 0.08$, $t(792) = 4.55$, $p < 0.001$; Study 3B: $b = 0.59$, $SE = 0.09$, $t(803) = 6.94$, $p < 0.001$). There was no difference in perceived realism among the other three conditions (Study 3A: $bs \leq 0.12$, $ts \leq 1.20$, $ps \geq 0.229$; Study 3B: $bs \leq 0.10$, $ts \leq 0.98$, $ps \geq 0.326$).

We then re-ran all analyses controlling for demographic factors (average age, relationship length, bank account structure, and number of children; see Table 3). The pattern and significance of results remained consistent when including these controls. Additionally, when we added perceived realism as a control variable, our results were unchanged, indicating that the effects of financial infidelity asymmetry on well-being are robust and not explained by differences in scenario believability.

8.3. Discussion

Studies 3A and 3B provide experimental evidence that financial infidelity *asymmetry*—a discrepancy in partners' propensity to engage in financial infidelity—is detrimental to both financial and relationship well-being. Using scenarios involving spending (Study 3A) and saving (Study 3B), we find that couples with financial infidelity asymmetry reported significantly lower savings intentions and relationship satisfaction compared to couples with financial infidelity symmetry. These effects were robust when controlling for relevant demographic factors and perceived realism of the scenarios.

Furthermore, comparing High-High to Low-Low couples revealed that symmetrically high levels of financial infidelity were also detrimental, indicating that it is not only asymmetry that matters—the absolute level of financial dishonesty within a couple also plays

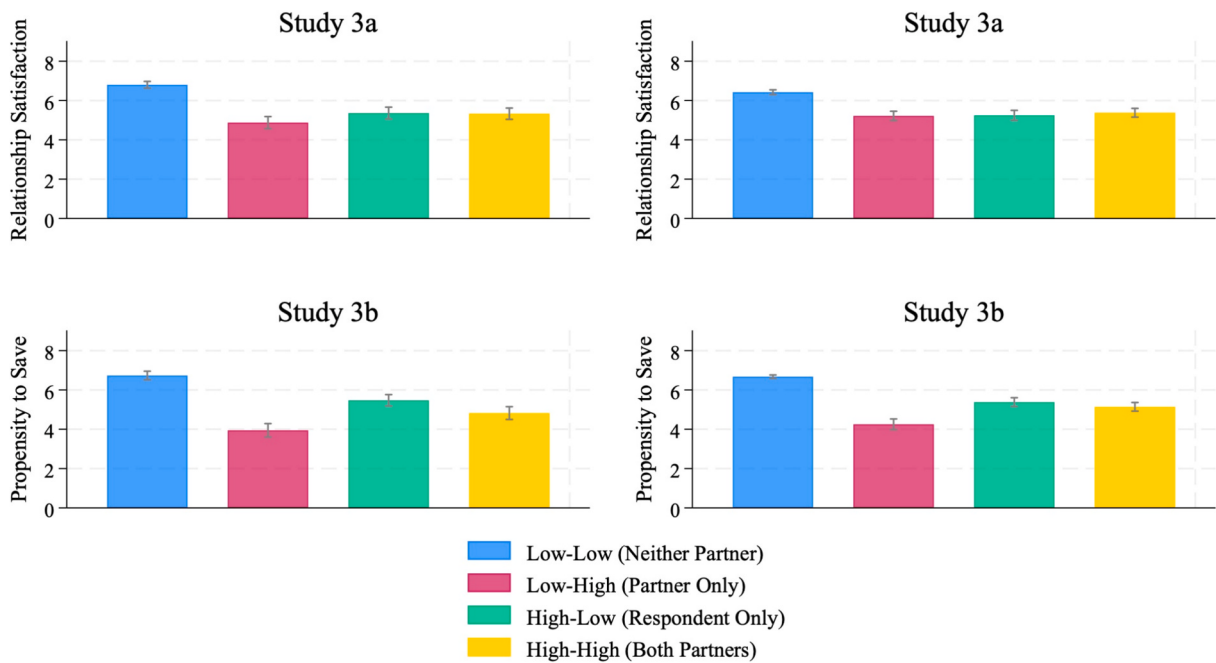


Fig. 8. Mean savings intentions and relationship satisfaction across conditions (Studies 3A: Spending and 3B: Saving). Error bars represent the 95% confidence intervals.

a role in predicting well-being (see MDA-2 for ancillary analyses involving total financial infidelity). Finally, couples with financial infidelity asymmetry reported similar levels of relationship satisfaction and savings intentions as High-High couples (in Study 3A; and lower savings intentions in Study 3B), indicating that asymmetric financial infidelity is just as detrimental as high total financial infidelity to couple well-being.

9. General Discussion

One pilot study with real bank account data, two dyad studies, and two experiments demonstrate that couples with greater financial infidelity asymmetry (i.e., greater divergence in the two partners' FI-proneness) have lower financial and relationship well-being than couples in which both partners are equally transparent. Critically, our work highlights one potential mechanism: couples with greater financial infidelity asymmetry report having more individualized (vs. shared) financial goals, which predicts worse couples' outcomes. These results are robust across different operationalizations of both financial infidelity asymmetry and financial well-being. We also demonstrate that financial infidelity asymmetry is a unique predictor of both lower financial and relationship well-being, even after accounting for other potential asymmetries within married couples (e.g., partner differences in tightwad-spendthrift tendencies). Finally, we note that while total financial infidelity within couples does predict certain negative outcomes, particularly decreased relationship satisfaction (MDA-2), the asymmetry between partners' FI-proneness emerges as a more consistent indicator of couples' overall financial and relationship well-being.

9.1. Contributions and implications

Our research has implications for a variety of audiences, including couples themselves, social scientists studying marital dynamics (e.g., social psychologists, consumer researchers, sociologists), practitioners focusing on increasing marital stability (e.g., marriage and family therapists), service providers helping couples achieve financial goals (e.g., wealth managers, financial planners), and government organizations interested in promoting strong marriages (e.g., the Office of Family Assistance). Financial decisions are often made in the context of romantic relationships, yet relatively little research has examined couple-level dynamics (Cavanaugh, 2016; Gottman & Notarius, 2002; Olson & Rick, 2022; Simpson et al., 2012). Our research directly addresses this gap in the literature and makes several contributions along the way.

First, we extend Garbinsky et al. (2020) by shifting the focus from FI-proneness as an individual trait to financial infidelity asymmetry as a couple-level dynamic. Importantly, we demonstrate that *differential* levels of partners' FI-proneness predict greater harm to the couple's relationship and financial well-being relative to couples where both partners have uniformly low levels of FI-proneness. Second, our research is among the first to examine how partner asymmetry in a negative financial trait impacts both relationship and financial well-being (cf. Rick et al., 2011). This focus on a negative financial trait is significant because existing research on trait (dis)similarity within relationships has primarily centered on positive traits (Acitelli et al., 2001; Caspi & Herbener,

1990; Gaunt, 2006; Luo & Klohnen, 2005). Moreover, given that finances are a leading predictor of relational distress and divorce (Brüggen et al., 2017; Dew et al., 2012; Hubler et al., 2016), understanding the impact of financial infidelity asymmetry on couple-level outcomes is crucial. Third, despite money being a major source of marital tension and poor interactions (Conger et al., 1990, 1999; Dew et al., 2012; Wilmarth et al., 2014), relatively little is known about the antecedents and/or consequences of financial conflict. We demonstrate that financial infidelity asymmetry is associated with having individualized (vs. shared) financial goals, which ultimately predicts lower relationship well-being relative to couples where both partners are equally transparent with each other about financial matters.

Our research also has implications for Family Stress Theory (Conger et al., 1990, 1999). Just as economic stressors can negatively influence couples' interactions, the emotional distress arising from having a partner with a markedly different approach to financial transparency, and the associated individualized (vs. shared) financial goals, may increase relationship conflict and hostility while reducing partners' warmth and support (Fein, 2004; Halliday Hardie & Lucas, 2010). This reduction in pro-relationship behaviors is likely noticed by partners, as having negative thoughts and feelings about finances is linked to perceiving one's partner as less supportive (Peetz et al., 2024). By illuminating financial infidelity asymmetry as a unique stressor within relationships, our research offers a novel lens for understanding financial conflict and its broader implications for relational well-being.

9.2. Limitations and directions for future research

Our research is not without limitations. The most important challenge is limiting the threat of endogeneity. It is difficult, if not impossible (and potentially unethical) to randomly assign couples to different degrees of financial infidelity asymmetry and measure its influence on well-being (e.g., inviting partners to secretly gamble different amounts of money at the racetrack and then concealing losses from each other). Given that FI-proneness is a relatively stable trait within the same relationship (Garbinsky et al., 2020), it may also be difficult to manipulate. That said, our (largely)⁶ correlational approach is consistent with previous research studying trait similarity in relationships (e.g., Luo & Klohnen, 2005). Nevertheless, future research would benefit from longitudinal designs where within-couple changes can be tracked over time, including studying the same individuals across multiple relationships, allowing us to better rule out time-invariant alternative explanations. Conducting these longitudinal designs with larger samples would provide additional evidence supporting the direction of effects.

The generalizability of our findings is limited by our reliance on U.S.-based online panel participants. Future research should examine financial infidelity asymmetry across different geographical and cultural contexts, as well as among "at-risk" couples, such as those in marital counseling for financial infidelity. Given that financial infidelity reflects relational distress, which is known to harm marital functioning (Billings, 1979; Fincham & Beach, 1999; Jacobson et al., 1982; Jacobson et al., 1985), couples with high financial infidelity asymmetry may benefit most from targeted support (cf. Halford et al., 2003). Investigating the specific challenges faced by these couples could inform the development of tailored interventions and resources, such as financial education or couples' therapy modules that address the unique dynamics of financial infidelity.

The current research investigated how discrepancies in partners' propensity to commit financial infidelity (i.e., situations in which one partner is low while the other one is higher in FI-proneness) affect couples' financial and relationship well-being relative to situations in which both partners maintain financial transparency. This approach reflected our data such that most individuals reported low levels of FI-proneness (Fig. 1); as a consequence, we observe very few couples where both partners report high levels of FI-proneness (Fig. 2). This distribution limited our ability to compare High-High couples against those with asymmetric patterns. Our experimental studies (3A and 3B) help address this gap by systematically comparing all possible FI-proneness combinations via a hypothetical scenario. The results reveal that couples with one offending partner (Low-High and High-Low) may experience outcomes just as negative as couples with two offending partners (High-High). Future research could intentionally recruit married couples where both partners report high levels of FI-proneness to examine whether their relationship dynamics resemble our Study 3A and 3B. Some evidence suggests they might, as prior work on "dark traits" within dating couples find that mutual high levels of Machiavellianism predict lower relationship satisfaction (Kardum et al., 2018), suggesting that similarity in negative traits might be particularly damaging to relationship quality.

Future research could also explore other marital outcomes like relationship dissolution. Given that greater financial infidelity asymmetry consistently predicted lower relationship satisfaction (Studies 1-3B) and lower relationship satisfaction predicts breakups (e.g., Rösand et al., 2014), it is possible that financial infidelity asymmetry could lead to relationship dissolution. We explored this possibility via ancillary analyses in Study 2 (MDA-2). While financial infidelity asymmetry predicts affective outcomes such as relationship satisfaction and trust, it did not predict investment or commitment. In other words, financial infidelity asymmetry may erode emotional connection but not directly predict intentions to end the relationship. Future studies could recruit individuals who recently experienced a breakup and assess financial infidelity asymmetry in their past relationships. Alternatively, a longitudinal study could track at-risk couples over time to determine whether financial infidelity asymmetry predicts dissolution.

Our findings open new avenues for future research, particularly in identifying practical interventions to mitigate the negative effects of financial infidelity asymmetry. While an intervention study is beyond the scope of this research, future work could explore how financial planners, mental health professionals, and couples themselves can reduce financial infidelity asymmetry and its associated harms. Prior research suggests that teaching couples effective communication and conflict management skills can have long-

⁶ We manipulated the degree of financial infidelity asymmetry in Studies 3A and 3B via hypothetical scenarios. We were unable to manipulate each partner's actual financial infidelity behavior.

term marital benefits (Hahlweg et al., 1998; Markman et al., 1988; Markman et al., 1993). Thus, partners could schedule a “financial date night”—guided by a neutral third-party like a financial therapist—where they set aside time to discuss finances in an open and transparent manner. Additionally, future studies could experimentally test whether reinforcing perceptions of financial unity—such as emphasizing shared financial goals—can buffer against relationship strain. Investigating these approaches offers promising directions for improving both financial and relational well-being.

Another direction for future research is to identify factors that amplify or attenuate the relationships between financial infidelity asymmetry and couple outcomes. In a Supplemental Study reported in MDA-2 ($N = 309$ couples), we took a preliminary step in this direction by investigating theoretically derived moderators. For example, prior work demonstrates that partners with stronger relationship interdependence are more attuned to each other's needs and preferences when making decisions (Cross et al., 2000). Thus, we theorized that this responsiveness might foster shared financial goals and buffer against the detrimental effects of financial infidelity asymmetry on financial and relational well-being. Although this study replicated our main findings, we did not find conclusive evidence for the moderators tested, possibly due to insufficient statistical power (MDA Fig. S2.4). Future research with larger sample sizes and a wider range of potential moderators could yield valuable insights into when and for whom financial infidelity asymmetry is most consequential.

Another potential avenue could be to explore temporal dynamics. For example, when Partner A discovers Partner B's financial deception, they may experience a deep sense of betrayal and loss of relationship satisfaction, particularly if they have maintained financial transparency (Fincham & Beach, 1999; Røsand et al., 2014). However, if Partner A engages in financial infidelity before discovering Partner B's deception, they might experience less distress or even view their partner's actions as justified. Moreover, future research could take a step back from investigating the *consequences* of financial infidelity asymmetry and identify potential *antecedents*. Exploratory analyses in Study 1 suggest that an unequal distribution of financial responsibility (i.e., deviations from an equal 50/50 split) is associated with financial infidelity asymmetry ($r = 0.28, p < 0.001$). Although we cannot determine temporal antecedence from a correlation, this result suggests that when financial responsibilities are disproportionately distributed, one partner may be more inclined to conceal financial information, potentially due to perceived powerlessness, fear of judgment, or the strain of carrying a greater financial burden.

Lastly, future research could examine whether financial infidelity asymmetry influences joint decision-making processes (e.g., partners' negotiation tactics) and their outcomes in various domains (e.g., intertemporal choices, debt repayment). It is possible that couples lower in financial infidelity asymmetry are more egalitarian in “whose voice” carries greater weight during these types of discussions. Future work might also distinguish between individual and marital outcomes (Hamilton et al., 2010). While we suggest that lower financial infidelity asymmetry is associated with positive *marital* outcomes, it may be associated with negative *individual* outcomes (e.g., couples with shared financial goals may have fewer opportunities for growth and learning from a different perspective). In sum, we believe our research provides a strong foundation for future work on financial infidelity asymmetry as a dyad-level phenomenon and its relationship with marital dynamics and outcomes.

CRedit authorship contribution statement

All authors contributed equally to this manuscript. All authors conceptualized and developed this research. Nikolova received funding via a Transformative Consumer Research Grant issued by the Association for Consumer Research. All authors designed the studies and experiments, with Olson managing data collection. Gladstone performed all formal analyses, with Nikolova providing a supportive role. The initial manuscript was drafted by all authors. All authors provided feedback and approved the final version of the article for submission.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Data availability

Complete data sets for Studies 1-3 are posted on Open Science Framework (https://osf.io/r9cmw/?view_only=b46b681b5f9946919e36e52f8d9341b9). The bank account data for the pilot study are proprietary.

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