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REVIEW

Ten Years of Marriage and Cohabitation Research in the Journal of Family and Economic Issues

Jeffrey Dew[1]

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Abstract
I reviewed the 36 marriage and cohabitation studies from the *Journal of Family and Economic Issues* articles published between 2010–2019. Nearly all of the studies used quantitative methods, and two-thirds of them used publicly available nationally-representative data. The studies fell into roughly five, unevenly sized groups: family structure, relationship quality, division of labor/employment, money management, and an "other" category. Suggestions for future research include applying some of the important questions within the articles to underrepresented groups, further examining the process of how finances and relationship quality interrelate and doing more applied and translational research.

Keywords Cohabitation · Financial distress · Financial issues · Marriage

Financial issues and adult romantic relationships interface in many important ways. Whether in marriage or cohabitation, living with a romantic partner may modify how one approaches financial issues (e.g., Kenney 2004). This association may work in the other direction, too; financial issues may influence relationship quality (see Dew 2016 for a review).

Although many scholars study marriage and cohabitation, few of them study these couples within the financial contexts that surround them or the financial aspects that may influence the relationship processes themselves. The *Journal of Family and Economic Issues*, therefore, is a key outlet where scholars can publish studies that explore the nexus of financial issues and adult romantic relationships.

This review focuses on the 36 studies of marriage and cohabitation from 2010–2019 in the *Journal of Family and Economic Issues*. The editor/editorial staff of JFEI assigned these studies to me. In the first section, I provide a synopsis of the articles that I reviewed. In the second section, I discuss the future research directions that might further build this topic. For the purposes of this review, I define marriage as two adults whose union has been legally recognized by a state entity. Cohabitation, by way of contrast, generally denotes two unmarried persons living together in a sexual union.[1]

Synopsis

Social norms and behaviors regarding family structure have shifted over the past 60 years. For example, 30% of all US households with children present were single-parent households in 2019 (United States Census Bureau 2020). In 1960, the comparable statistic was 9%. Furthermore, an analysis of US data from 2011–2015 suggested that around 16% of people aged 18–44 cohabited during that time (Nugent and Daugherty 2018). Comparable statistics for 1960 do not exist. Governments and researchers did not ask individuals if they were cohabiting due to the social stigma attached to it at the time in the United States. Additionally, in 1960 72% of US adults were married; in 2016, the percentage has dropped to only 50% (Parker and Stepler 2017). I could cite similar statistics regarding changes in the average age at first marriage, the total fertility rate, and so forth.

This is one of several papers published together in Journal of Family and Economic Issueson the "Special Issue on Virtual Decade in Review".

✉ Jeffrey Dew
jeff_dew@byu.edu

[1] Brigham Young University, 2101 JFSB, Provo, UT 84606, USA

[1] One of the studies reviewed (Jamison 2018), showed that cohabitation is a fluid status and may not necessarily involve the couple living together in the same household all the time.

At the same time family structures were changing, national economies all over the world fluctuated as well. In the US, manufacturing jobs decreased, and service sector jobs increased. Unionized jobs, which often provided living wages regardless of individuals' education level, declined. Men's wages stagnated after accounting for inflation. Many married women with young children in the home moved into the paid labor force.

Thus, although no one aspect, theme, or methodology links the 36 studies I reviewed, many of them examined issues related to family structure and/or economic changes that have occurred over the past sixty years in the US and other nations. Many researchers applied "older" questions regarding financial and family issues to newer and growing family forms. Other researchers updated the fields' knowledge regarding previous findings. Still others examined existing family and finance process models and added additional nuance.

Research Methods of the Studies

The methods and analyses that scholars use as they examine the association between family and financial issues can strongly influence the findings. Consequently, as I reviewed the studies, I noted the analyses the authors' used to examine their data. I also studied the data, samples, and demographic characteristics of the participants. I offer an overview of the methodology here.

Types of Analyses

As a body, the researchers used quantitative analyses more than any other type. That is, of the 36 articles, 30 used quantitative analyses. Three studies used qualitative analyses, one study used a mixed methods design, one study was a theoretical piece, and one study was an erratum.

Data, Samples, and Demographics

Of the 30 studies that used quantitative analyses, 21 used large data sets. I categorized any study as using a large data set if the sample size was at least 900 participants/couples, etc. I used this cutoff because when a study size reaches or exceeds 900 participants, single-item measures have psychometric properties similar to multi-item scales (Johnson 1993). All other things equal, larger sample sizes yield more precise estimates. Most of these data sets were publicly available (e.g., the National Longitudinal Survey of Youth, the General Social Survey), though a few were large proprietary data sets (e.g., the Survey of Marital Generosity).

Another important consideration was whether researchers studied marriage and cohabitation among underrepresented populations. Understanding the research coverage of these underrepresented groups is important and is one of the recommendations I make for future research (see below). Studies using large representative samples facilitate understanding adult romantic relationships. They may, however, miss crucial relationship or financial processes that vary within and across subgroups. Thus, I did not count these large data sets as focusing on underrepresented groups.

For the purposes of this review, I categorized a study as examining an underrepresented group if the sample was largely composed of individuals from race/ethnic minority groups, interracial couples, sexual minorities, low-income families, or from countries outside the United States.[2] Although the 21 studies that used large US national samples obviously included individuals from some of those groups, the studies did not focus on underrepresented groups. Some of the other quantitative studies used convenience sampling techniques, but still did not explicitly sample any underrepresented groups.

Using these criteria, nine of the studies I reviewed focused on underrepresented populations. Jones (2010) and Jang and Danes (2016) studied couples who were racially/ethnically intermarried. Oshio et al. (2013) used data from the General Social Surveys in Korea, Japan, and China. Evertsson and Nyman (2014) had a Swedish sample. Further, 50% of the couples in their study were in same-sex relationships. The Maclean et al. (2016) research took place in Australia, while Cantillon et al. (2016) took place in Ireland. Finally, Addo (2017), Högnäs and Williams (2017), and Jamison (2018) focused on low-income couples.

Creating Relationship Themes/Domains

As I reviewed the articles, I categorized them based on what I felt was the overarching theme of each piece. I have published many studies on relationship formation and dissolutionas well as studies examining the role of financial issues within adult romantic relationships. I have also edited two special issues in peer-reviewed journals on money and relationships and written several review articles and public scholarship pieces regarding the subject. Consequently, I used my own expertise to assign the studies to different domains. From my previous experience, I knew that studies often focus on financial issues and family structure issues (e.g., the financial consequences of divorce). I also knew that many previous studies have focused on relationship quality

[2] It may seem odd to define samples from outside the United States as "underrepresented." However, of the 36 articles I reviewed, only 4 – just slightly over 10% – used data from participants who did not live in the United States.

or process issues as they relate to couples' finances (e.g., the association between consumer debt and relationship happiness). Finally, I knew that employment and the division of household labor (e.g., the paid labor force participation of mothers) have been important research foci in many fields for at least five decades. I established these three domains prior to categorizing the studies. After putting studies that belonged in the domains of family structure, relationship quality, and labor/employment, I examined the remaining studies. I created a fourth domain, financial management, from some of those studies. The last five studies did not fit in any of these categories or with each other.

Important Findings

Family Structure

As family forms and macro-economic characteristics have shifted, scholars have examined how these changes have influenced individuals, families, and societies. For example, one of the first studies linking changing family structure and child poverty was released in the early 1990's (Eggebeen and Lichter 1991). Given the enormity of the social changes, it is not surprising that studies of family structure, whether as a predictor or as an outcome, was the domain that had the most articles in my review. These articles used family structure as either a main independent variable or as the dependent variable. Sub-themes in this area included the association between family structure and financial issues, the association between family structure and other outcomes, and marital stability. I assigned 12 articles to the category of family structure.

Many of these studies focused on how changing/new family structures related to financial issues. For example, one study researched whether, and under what conditions, men enjoyed a cohabitation premium (i.e., higher wages) relative to both single, non-cohabiting men, and married men (Mamun 2012). Men in cohabitations that led to marriage realized a wage premium relative to single men; men in other types of cohabitations did not. Married men enjoyed the largest wage premium.

Painter and Vespa (2012) also examined financial issues regarding newer family forms by comparing rates of net-worth gain between those who married without cohabiting first, and those who married after cohabitation. Interestingly, the rate of net-worth gain was higher for those who cohabited prior to marriage. Painter and Vespa studied the financial changes closely and found that those who married following a cohabitation had more debt when they married, and so they could increase their net-worth more quickly by paying debt down. Further, those who had cohabited increased their home-equity more quickly.

As an alternative to studying old questions using newer family forms, some of the studies that researched the association between family structure and finances added nuance to previous findings. For example, Tamborini et al. (2012) estimated the changes in women's labor force participation before and after divorce. Although this question has been studied for decades, these scholars studied additional moderators that might influence the association among divorce, changes in women's labor force participation, and changes in earnings. They found that education was positively associated with earnings gains. Having a child after the divorce was negatively associated.

In a similar study, Frech et al. (2017) investigated the association between divorce and women's net worth. In the initial models, divorce reduced women's overall net-worth as previous studies have demonstrated. However, after using advanced modeling techniques to account for selection into divorce and selection into remarriage, the difference between stably married wives and divorced wives who had remarried disappeared. The divorce difference was still present for divorced women who had not remarried and remarried women who went through another divorce.

Sharma (2015) researched wealth change for one of the fastest growing group of divorced persons–individuals who are 50 years or older. This is an important population to study because the divorce rate has steadily decreased for the past 40 years except for those who are 50 years or older (Allred 2019). For example, for women aged 50 or older, the divorce rate per 1000 married women has increased from 4.9 in 1990 to 10.3 in 2017 (Allred 2019). Sharma found that both older men and women lost money following a divorce; the average loss was between $369,000 and $376,000. Interestingly, the difference between men's and women's loss was not statistically significant, unlike other studies of couples at younger ages (e.g., Zagorsky 2005).

Other studies expanded the field by combining novel approaches with timely new questions. For example, using qualitative methods and a diverse sample, Jamison (2018) examined participants' transitions into and out of residential cohabitation (i.e., living in the same domicile in an unmarried sexual union), as well as into and out of relationships (i.e., considering oneself in a couple). The innovative insight of this piece is that residential cohabitation and one's romantic relationship may or may not overlap, especially among low-income cohabiters. Indeed, sometimes individuals would stop a residential cohabitation for various reasons, while still considering themselves a romantic couple. Other times, individuals who had been a couple in the past, but who had broken up, would reunite as a couple and as residential cohabiters. Jamison's (2018) qualitative study captured the fluidity of these relationships.

The use of novel approaches extended to policy issues. MacLean et al. (2016) used a series of hypothetical vignettes

to assess Australian participants' views of whether, and under what conditions, step-fathers should financially support their step-children. They found that marriage and the employment status of the step-children's mother raised people's expectations that a man would financially support his step-children. Lerman et al. (2018) investigated variation in state-level economic indicators as a function of the proportion of married adults and/or the proportion of married parents. Their results suggested that states that had higher proportions of married adults and/or married parents also had higher per capita GDP levels, equivalent-adult adjusted median household incomes, and median personal incomes. Further, these states had lower child poverty levels.

Other studies examined family structure issues, without focusing on financial outcomes or predictors. For example, Jones (2010) assessed the stability of interracial marriages and found that most stability differences between interracial marriages and racially homogenous marriages attenuated after controlling for demographic characteristics. Kendall (2011) found no difference across state level divorce rates based on their level of broadband internet penetrations. Using the General Social Survey (US), Horner (2014) found that women's happiness declined when their state moved to a low-barrier-to-divorce regime. Men, by way of contrast, increased their happiness. Hussey et al. (2016) studied the effects of moving from a two-parent household to a one-parent household on adolescent outcomes. They used propensity score matching to partly mitigate selection issues and found negative effects in the short term, medium term, and long term.

These many studies demonstrate the utility of both examining "old" research questions in the context of growing family forms and of striving to add nuance to "old" findings. For example, finding a male cohabitation premium among only men who transitioned to marriage (Mamun 2012) indicates that cohabiting unions are not monolithic relationships. This finding also further reinforces the link previous studies have found between marriage and upward economic mobility. Finding that selection accounts for wealth differences between never-divorced and divorced-but-remarried women (Frech et al. 2017), generates a new avenue of research. Specifically, this finding suggests that we should examine the characteristics that account for non-divorced women's higher net worth in a bivariate analyses, but that disappear upon controlling for selection. As family forms continue to change, scholars will likely conduct similar studies.

Relationship Quality

The name of the journal suggests a natural fit for studies of the association between financial issues and adult romantic relationship quality. Eight of the eleven articles I assigned to this domain focused on the interface between financial issues and relationship quality. Three others focused on relationship quality and other issues (e.g., pornography). These studies highlight researchers' continued interest in the predictors of relationship quality. This interest in unsurprising, given how strongly relationship happiness and individual well-being are correlated (Spuhler and Dew 2019).

Four studies examined the association between financial issues and relationship quality using either a unique population and/or a unique predictor. The first, Schramm and William Harris (2011), used data from low-income couples to study the association between income, government assistance, and different aspects of marital quality. Both receiving government assistance and having an income less than $20,000 was associated with lower marital satisfaction, commitment, and higher levels of divorce-proneness, negative marital interactions, and feeling trapped. An interaction did emerge, however. Couples who had an income level between $20,000–$40,000 and received government assistance reported higher levels of marital satisfaction and commitment than couples with the same income level, but who did not receive government assistance.

Using data from the married women in the 1979 National Longitudinal Study of Youth, Britt and Huston (2012) studied the association between financial arguments and marital quality. Not surprisingly, they found that the frequency of financial arguments was negatively associated with women's reported marital satisfaction. Interestingly, by using the longitudinal aspect of the data, they also found that when women reported increased financial arguments over time, they reported lower marital satisfaction. Finally, higher levels of financial conflict at the beginning of marriage was associated with greater likelihood of divorce.

Klein's (2017) study tested the association between financial issues and relationship quality and used a unique predictor–changes in home values. Negative price shocks (i.e., declines in home values) were unrelated to the hazard of divorce. However, positive price shocks (i.e., increases in home values) did negatively predict the hazard of divorce. These positive price shocks needed to last at least four years to reduce the likelihood of divorce, though.

LeBaron et al. (2018) was likewise unique in that they examined how materialism was associated with marital satisfaction. Materialism was negatively associated with marital satisfaction. One's feelings of importance about marriage partially mediated the association. That is, materialism was related to decreased feelings of marital importance; marital importance was positively related to marital satisfaction.

Many of the studies of the association between financial issues and relationship quality over the past three years have focused on the family stress model of economic pressure and marital distress (Conger et al. 1990), or simply "family stress model." Since its inception in 1990, many scholars have used this model to research the association between

negative financial events, feelings of economic pressure, and marital quality. The family stress model suggests that when individuals feel economic pressure, they respond affectively with greater levels of anxiety, depression, and hostility. This in turn increases marital distress (Conger et al. 1990).

Ross et al. (2017), tested the family stress model (Conger et al. 1990) in the context of military couples. This research topic is important, given the unique pressures that military couples face (Park 2011). Ross et al. (2017) study is the first of which I know to use the family stress model to examine military couples. Their findings suggested that husbands' economic pressure was associated with receiving less warmth and greater hostility from their wives. Wives' economic pressure was likewise related to reports of receiving less warmth from their husbands and increased hostility. Further, wives' economic pressure was associated with their own reports of giving their husbands less warmth.

Dew and Jackson (2018) and Dew et al. (2018) also used the family stress model and assessed relationship attitudes and processes to determine what factors might have helped protect married couples from the difficulties of the 2007–2009 Recession. Both studies used the same national data set of married couples who were surveyed in 2009 shortly after the end of the Recession. Dew and Jackson (2018) found that relationship maintenance behaviors moderated the association between feelings of economic pressure and marital quality for wives. That is, husbands' performance of relationship maintenance behaviors, such as doing small favors for their spouses, protected wives' marital satisfaction from declining despite wives' feelings of economic pressure.

Dew et al. (2018) modeled responses to a specific question that asked participants whether the recession had increased their marital commitment. Factors that were positively associated with both wives and husbands stating that the recession had increased their commitment including religious marital sanctification, relationship maintenance behaviors, and financial support from families and friends. Interestingly, the more economic pressure both wives and husbands felt, the more likely they were to say that the Recession increased their marital commitment.

Wheeler et al. (2019) was the final study that used the family stress model. These researchers examined an additional mediator in the model using longitudinal data. Relational aggression, such as social sabotage and love withdrawal, mediated the association between feelings of economic pressure and marital quality. Wheeler et al. found these associations happening both within and across longitudinal waves. In other words, negative affect is not the only mechanism through which feelings of economic pressure incite marital distress. Rather, worse relationship behaviors might arise because of economic pressure. These behaviors might then increase marital distress.

These four studies contribute to the family stress model by adding specificity while, paradoxically, also broadening the potential relationship processes that may occur when couples experience negative financial events. Ross et al. (2017) drew attention to a specific family context (i.e., military families). By doing so, they uncovered important sex differences as it relates to actor effects in the family stress model. Broader studies of the family stress model have not often found these differences.

The other four studies suggested additional mediators and moderators that researchers have previously not studied within the family stress model. For example, Wheeler et al. (2019) studied a very specific relationship process, i.e., relationship aggression, as a potential mediator in the family stress model, and found that it was important. Dew and Jackson (2018) and Dew et al. (2018) found additional protective factors that helped couples weather the 2007–2009 Recession with their marital quality intact.

The first study of relationship quality that did not deal with financial issues was Doran and Price (2014). These researchers used the General Social Survey (US) to study the association between pornography use and marital quality. Their data were drawn from the currently-married GSS participants to test some of the hypotheses, and both the currently-married and ever-married participants for other hypotheses. Their findings on the associations were too numerous to list specifically, but, in general, they found a negative association between pornography use and marital quality. For example, currently-married individuals were less happy in their marriages if they had watched an X-rated movie in the prior year. Further, pornography use decreased the association between the frequency of sex and overall life happiness for men.

The second study that investigated relationship quality without also including financial issues was a methodological piece. Leppel (2015a) illustrated a new technique "Generalized Ordered Probit with Selectivity" (GOPS) to estimate marital happiness. GOPS is useful when a dependent variable is discrete (i.e., not continuous), ordered, and incorporates information that may also be associated with selection into or out of a specific state. Leppel made the argument that marital happiness ratings are an example of this type of dependent variable and that the GOPS is a superior estimation method relative to conventional ordered probit and generalized ordered probit without selectivity. The journal published an erratum (Leppel 2015b), because some of the equations were misprinted in the original study.

Dew and Tulane (2015) was the third study that did not examine the association between financial issues and relationship quality. Instead, they studied how interactive media was associated with relationship quality in a national sample of married dyads. A negative linear association existed between husbands' social networking website use and wives'

and husbands' marital quality. Specifically, the more time husbands spent on social networking websites, the less maritally happy wives were, the more conflict both spouses reported, and the lower marital stability both spouses perceived. Time spent playing video games was only problematic when differences in time use were considered. The greater the difference between the spouses in terms of video game usage, the lower they reported their marital quality, on average.

Synthesizing these studies was difficult. However, together they do suggest that relationship quality is a multifaceted construct that also has many predictors–from media use, to governmental aid, to personal attitudes. Many of the predictors tested might seem somewhat pedestrian or prosaic. However, they are also the topics that daily concern families daily (Daly 2003). Further, given that the studies that tested the association between financial issues and relationship quality averaged almost one per year may suggest that this area of relationship quality research continues to possess importance.

Labor and Employment

Like family structure, labor force participation and the division of household labor have changed over the past seventy years. Married mothers participate in paid labor much more than in the past whereas men engage in household chores and childcare more. Researchers have studied how these changes have influenced family life.

Four of the studies I reviewed related to labor and employment. One of the studies examined paid labor force participation. Specifically, Quinn and Rubb (2011) researched the bidirectional association between being overeducated (i.e., having more education than one's employment merits), labor force participation, and moving house. Both wives' and husbands' overeducation was associated with the likelihood of moving. Interestingly, moving, in turn, was associated with an increased likelihood of wives leaving the paid labor force, but was associated with a decreased likelihood of a husband being overeducated.

The other three studies researched the association between household division of labor and relationship happiness. Oshio et al. (2013) studied this association in China, Japan, and Korea. They found no aspect in common across the three countries except that good health was positively associated with marital satisfaction. In China, dual-earning couples were happier. In Korea, the more housework wives or husbands had to do, the less happy they were in their relationship. Finally, income positively predicted marital satisfaction in Japan and Korea.

Britt and Roy (2014) used the NLSY 1986 cohort to assess the relationship between the household division of labor and marital happiness. They found that perceived unfairness in the housework division was negatively associated with having high levels of marital satisfaction for wives, but not husbands. Arguments about money and affection were negatively associated with marital quality for both wives and husbands.

The final paper on division of labor and relationship quality was a theoretical and econometric piece. Skåtun (2017), outlined two types of marital bargaining. Coasean bargaining behavior within marriage occurs if all marital/family goods (whether tangible or intangible) were shared between spouses and they could transfer utility to each other without cost. Non-Coasean bargaining behavior within marriage would occur if the marital/family goods were not all shared. Skåtun asserted that the question of which of these two forms marital bargaining takes is unsettled in the literature, and that paid labor force participation behavior following divorce might help answer it.

Not many studies were in this category. It may be that scholars viewed other types of journals, such as economics journals and gender studies journals, as outlets more likely to publish their studies. It may also be because another review covered employment and wages. Labor and employment studies will continue to be important, however, as macroeconomic conditions continue to change.

Family Money Management

The actual behavior that families use to manage their financial resources is an important topic because managing these resources is associated with families being able to meet their goals (National Council on Family Relations 2014). Further, financial products, instruments, and regulations have grown increasingly complex over time. This trend toward more financial complexity may influence how individuals and families manage their money.

Four studies examined family money management. The first study used qualitative methodology to discover how stable, happy couples engaged in money management (Skogrand et al. 2011). A phenomenological analysis revealed that couples typically had one spouse managing the day-to-day aspect of their finances, that they exercised financial trust and communication, that they had little-to-no debt, and that they stayed within their financial means.

Evertsson and Nyman (2014) also used qualitative methods to examine family money management. They scrutinized how cohabiting and living-apart-together couples who claimed they manage their money independently actually manage their money. Evertsson and Nyman found that many couples had systems in place to handle joint expenses. However, sometimes the joint expenses made the distinctions between "my," "your," and "our" money less clear. Furthermore, these couples would sometimes intentionally engage in joint consumption as a symbol of their union. In addition

to the strong qualitative analysis, this study was unique in that it included many same-sex couples.

Cantillon et al. (2016) researched predictors of individual deprivation (e.g., doing without a substantial meal in the past two weeks, feeling unable to spend money on oneself) vis-à-vis family money management. They found that having children in the household was associated with being in the "female-only" deprivation group, while female-only employment/income was associated with being in the "male-only" deprivation group. Many family characteristics were associated with being in the "both deprived" group, including income (negative), full income pooling (positive), and children in the home (positive).

Finally, Addo (2017) examined an old family money management question using a newer population. Family scholars have examined how married couples divided the money that came into their households (e.g., Pahl 1995). But Addo studied the bidirectional association between the ways in which cohabiting couples integrated their finances and their plans for marriage. Those cohabiting couples with definite plans to marry were much more likely to have joint bank accounts, credit card accounts, and mortgages. Further, the more joint practices cohabiting couples engaged in, the more likely they would marry.

Other Topics

Three studies did not fit any categorization. Hall and Willoughby (2016) examined the importance that emerging adults felt for different roles (e.g., career, parenthood). The found that these attitudes were linked to both future expectations and behaviors. For example, those in the child/marriage centered group and marriage centered group had less sexual experience than young adults in other groups.

Jang and Danes (2016) studied the quantity of social capital to which intermarried couples had access. Social capital are resources, whether tangible or intangible, that individuals and couples can access based on their social networks. A methodological strength of this study was that the authors examined race, ethnicity, and national origin rather than just looking at one source of heterogeneity. Jang and Danes found that interracially married couples reported less access to social capital; this was not the case for interethnic or international couples.

Högnäs and Williams (2017) assessed fatherhood identity among non-resident low-income men. A negative association existed between their partners' extended family involvement and the strength of men's fatherhood identity. That is, the more the women's extended family was involved in the raising and care of the child, the less the men reported feeling like fathers.

Finally, Shamblen et al. (2018) evaluated a program meant to strengthen marriage and family life. They found the program had modest effects for the participants in some life domains, but no effects in other domains. They also estimated the return on investment (ROI) by comparing the cost of implementing their curricula and counseling regime with the benefits. Under most considerations, the ROI for the program was positive.

Future Directions

One of the ways researchers might grow the boundaries of this field is in continuing to apply important research questions we have already investigated to new relationship structures (i.e., beyond cohabitation). That is, by the editor's assignment, my review covered marriage and cohabitation research that appeared in the journal over the past ten years. All 36 papers were strong representations of marriage and cohabitation research – at least for heterosexual individuals. Gay and lesbian couples were not well represented in the literature I reviewed. Only one study, Evertsson and Nyman (2014), had a sample where at least 50% of the participants were in same sex relationships. Of course, part of the reasons for this lack of research arises from the fact that same sex marriage was only legal in seven countries prior to 2010,[3] the beginning of my review period. As of April 2020, 29 countries have legalized same sex marriages. Because many more countries legally recognize same sex cohabitations and marriages now than in the past, it would be important to study these relationships–particularly regarding financial issues.

Furthermore, it is the case that over the past 10 years, other types of adult romantic relationships besides marriage and cohabitation have emerged and are slowly gaining cultural mainstream acceptance. For example, consensual non-monogamy (i.e., a romantic and/or sexual relationship with more than one partner in which all partners consent to the relationship), has become as a topic of mainstream conversation.

Inviting individuals and couples in these newer family forms to participate in research and studying them, generally, may be difficult. Participants may be hard to find simply because there are not many in the population. For example, a recent national study revealed that only 12% of adults in the US reported ever having been in a consensually non-monogamous relationship, and only 3% currently reside in such a relationship (Hawkins and Smith 2019). Furthermore, studying heterosexual marriage, researchers could take the number of spouses, gender configurations, and legal issues within the marriage for granted. This is simply no longer

[3] In the United States, same sex marriage was not legal in all states until June 2015.

the case. Having so much variance in family structure and smaller groups of newer family forms certainly complicates statistical models.

In addition to studying underrepresented forms of adult romantic relationships, researchers who study marriage, cohabitation, and financial issues would serve the field and the public well by specifically studying groups that research has historically underrepresented. This includes studying different race and ethnic groups, and low-income families (beyond traditional "poverty outcomes" research). This also includes conducting more research with samples drawn from outside the United States.

The suggestion to focus on underrepresented populations may be even more important given the financial difficulties caused by the COVID-19 pandemic during 2020. For example, Dew and Jackson (2019) found relationship attitudes and processes that helped protect couples' relationship quality during the 2007–2009 Recession using a national sample. However, it is unknown whether these findings apply to underrepresented families during the current macro-financial problems because Dew and Jackson did not run any interactions by race or income.

Expanding Studies on Financial and Relational Process

Another way to grow this field is to more closely examine the process of how financial issues and relationship quality interrelate. In other words, while many studies have shown that financial issues and relationship outcomes relate, not as many have investigated how and why that is the case. Our understanding of marriage, cohabitation, and other romantic relationship forms would expand if we understood the role of money within them.

Indeed, many of the studies I reviewed regarding relationship quality uncovered links between financial issues and relationship quality. For example, LeBaron et al. (2018) tested whether attitudes about marriage mediated the negative association between materialism and marital quality. Further, Wheeler et al. (2019) tested some intriguing potential mediators (e.g., love withdrawal) of the association between economic pressure and marital quality within the family stress model.

A number of new directions might help this area of study flourish. First, studies of the interface between financial issues and relationship quality would benefit by greater efforts in theory construction. The family stress model is an undeniably excellent model that has generated much research. However, studies in this area cannot grow without moving beyond the family stress model. The association between financial issues and relationship quality encompasses more than negative financial events and feelings of economic pressure.

Second, nearly all the studies in this area have the causal direction running from financial issues to relationship quality. But a few economic studies suggest that the opposite direction of causality is possible, even likely. That is, it may be that a strong marital or cohabiting relationship makes sound financial management behaviors more likely. Individuals with a strong relationship are more likely to invest in it (Becker 1981) – including by investing in their joint financial futures. Studies have shown that couples spend down wealth or hold less of it as they approach divorce relative to couples who are stable (Finke and Pierce 2006; Zagorsky 2005). Consequently, a relatively untapped area of research is to make great use of causal and longitudinal data to detangle issues of causal direction in the association between financial issues and relationship quality.

The last aspect of process that I recommend for future study is to understand the attitudinal, relational, and behavioral aspects that protect romantic couples during financial difficulties. Almost all couples will experience negative financial events and/or feelings of economic pressure. Knowing what individual partners, spouses, and couples can do to maintain their relationships would benefit researchers, practitioners, and lay families. Some of the studies I reviewed did exactly that (e.g., Dew and Jackson 2018). However, much work remains to be done in this area.

More Applied/Translational Research

Related to my last point, a final call for future marriage and cohabitation research is to generate more applied and translational research. Only one of the studies I reviewed went beyond basic research (Shamblen et al. 2018). Interestingly, many of the studies that I reviewed covered prosaic, that is every day or mundane, issues with which couples regularly struggle. I believe that is one of the strengths of the *Journal of Family and Economic Issues*. It might not be difficult to take some of the issues covered in this review – the division of household labor, money management, etc. – and begin working on applied and translational research. Although the *Journal of Family and Economic Issues* is not a practice journal, applied and translational research would make the journal more widely relevant.

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Compliance with Ethical Standards

Conflict of interest The author declares that he has no conflicts of interest regarding this manuscript and its publication in the *Journal of Financial and Economic Issues*.

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Jeffrey Dew is an Associate Professor in the School of Family Life at Brigham Young University. He teaches family theory, family finance, and graduate statistics courses. Dr. Dew's research focuses on the "daily life" issue of the association between family resources (i.e., money and time) and relationship quality. Examples of Dr. Dew's recent projects include examining factors that protect couples' marital quality during financial difficulties, and a qualitative strengths-based analysis of how African American couples talk about the role of finances in their marriage. Dr. Dew is a fellow of the Wheatley Institution.