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EDITORIAL

Introduction to the Special Issue on Couples, Families, and Finance

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For the nine papers that appear in this special issue, we identified three main organizing themes: (1) Understudied aspects of family financial socialization, (2) Individuals or couples in different-sex romantic relationships, and (3) Finances and perceived parent–child relationships. In this introduction, we describe the main points of each of these papers within each theme. We also discuss what we have learned from these papers (e.g., finances assessed using eight different datasets; range of samples including adults repaying loans, newlywed couples, and a nationally representative sample of U.S. college students) as well as what future research questions remain (e.g., financial studies specific to samples from outside the US, data from two or more members of the household, data from sexual minority couples). For a summary of the sample, type of data, data collection method, and research questions and hypotheses for each paper included in the special issue, please see Table 1.

Theme #1: Understudied Aspects of Family Financial Socialization

Three sets of authors in the special issue addressed understudied aspects of family financial socialization: Gibby et al., White et al. and Miller et al.

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In previous research, it has been established that family financial socialization is associated with financial outcomes (e.g., Damian et al. 2019; Jorgensen et al. 2017). To advance the literature, Gibby et al. examined whether and how family financial socialization was associated with financial disagreements for U.S. married couples. Using a nationally representative sample of newly married couples ($N=1473$) and actor–partner interdependence structural equation models, the authors found that retrospective reports of financial socialization received from parents during childhood and adolescence were associated with fewer marital financial disagreements in adulthood. For actor effects, they found that both implicit (i.e., parent financial modeling) and explicit (i.e., parent–child financial discussion and experiential learning of finances) socialization methods were negatively associated with one's own report of financial disagreements with the spouse; these patterns were found for both wives and husbands. For partner effects, they found that wives' implicit and explicit socialization were both negatively associated with husbands' reports of financial disagreements. In comparison, husbands' explicit (but not implicit) socialization was negatively associated with wives' reports of financial disagreements. These findings suggest that family financial socialization during childhood and adolescence has relational implications in adulthood, and these relational implications are found for both individuals and their partners. Further, these authors provided evidence that both implicit and explicit methods of family financial socialization are relevant for adult relationships, as both were negatively associated with financial disagreements.

White et al. studied race/ethnicity as a moderator in associations between retrospective reports of family financial socialization about three financial topics (i.e., saving, banking, investing) during childhood and adolescence and three financial outcomes (i.e., financial management, financial stress, financial optimism) measured during college. Using a nationally representative sample of U.S. college students ($N=14,662$) aged 18 and older, these authors found that reports of having received socialization from parents on these three financial topics differed significantly across

Table 1 Summary of special issue studies (alphabetically listed by the last name of the first author)

References	Description of sample	Type of data	Data collection method	Research questions/hypotheses
Allsop et al.	254 families of mothers, fathers and a selected child (age 12–17) Mothers' mean age was 46.36 (*SD* = 5.41), fathers mean age was 48.14 (*SD* = 5.90), and children's mean age was 14.24 (*SD* = .98) Years of marriage: *M* = 20.79 years (*SD* = 5.16) Mean combined household income of $126,964 (*SD* = $100,125) Most participants were Caucasian (80% of children and mothers, 87% of fathers) with a subset being Black/African American (3% of children, 5% of mothers, 6% of fathers), Hispanic (2% of children, 3% of mothers, 1% of fathers), Asian American (4% of children, 5% of mothers, 2% of fathers), and multiethnic (11% of children, 6% of mothers, 5% of fathers) Drawn from a larger 10-year study: the Flourishing Families Project (FFP)	Dyadic (husband and wife; parent–child) Over time (two time points): from 10-year study, time one data came from wave four and time two data came from wave five	Surveys (e.g., materialism as asked of each parent); coded from video-recorded interactions (i.e., parent–child relationship quality); quantitative	H1: Parental materialism will be negatively associatedwith parent–child relationship quality H2: Parental psychological control will be negatively associated with parent–child relationship quality H3: Parental psychological control will moderate the association between parental materialism and parent–child relationship quality
Balmuth et al.	700 parents (one respondent from each household) who were repaying their adult children's student loan (with 58% were mothers, and 42% were fathers) Mean age was 59 years old 79% were married 82% had more than one child Above the national median income level of $61,937 (U.S. Census Bureau, 2019), with majority of the sample reported an income of at least $100,000 (60%), and 12% reported an income of $200,000 or more 84% White Total principal loan amounts varied, with an average of 0.22 on a scale of 0 to 1, where .25 = $50,000-$100,000	Cross-sectional	Online Qualtrics surveys including both quantitative and qualitative (open-ended) items	1. Protective resources and interpretations of the stressor would moderate the relationship between total principal loan amount and the experience of family conflict about the loans 2. Gender would interact with protective resources and interpretations of the stressor in predicting family conflict about the loans 3. Higher levels of component B's protective resources – income, prior student loan literacy, and loan repayment clarity – would each be negatively associated with family conflict 4. Parents who took on loans for children out of obligation – a negative interpretation – would report more family conflict, while those who contributed out of a desire to help – a positive interpretation – would report less family conflict

Table 1 (continued)

References	Description of sample	Type of data	Data collection method	Research questions/hypotheses
Crapo et al.	808 remarried couples Eligibility was determined via analysis of marriage license data from the Office of Vital Records and Statistics in a western state. At least one person in the marriage must have been previously married. All eligible couples were in their first year of marriage Average age of husbands at T1 was 42.27 years ($SD = 14.41$) and 39.03 years ($SD = 13.56$) for wives Majority were White (97.5% of husbands and 97.6% of wives) Most had been previously married (81.2% of husbands and 76.9% of wives) Analyses based on data collected via annual surveys in 2007 (T1), 2008 (T2), 2009 (T3), and 2010 (T4)	Dyadic (husbands and wives); over time (four time points, one year apart)	Surveys; quantitative	Expect that financial stress will predict: (a) a spouse's decreased levels of perceptions of the other spouse's positive behavior, (b) a spouse's decreased levels of perceptions of the other spouse's sexual initiation, (c) a spouse's increased levels of perceptions of the other spouse's negative behavior, (d) the changes in perceptions over time, and (e) direct and mediated increases in marital instability

Table 1 (continued)

References	Description of sample	Type of data	Data collection method	Research questions/hypotheses
Kim and Torquati	1,632 young adults aged 18–27; nationally-representative sample of the US Panel Study of Income Dynamics-Transition into Supplement (PSID-TAS), 2015 *M* = 22.37 years old (*SD* = 2.638). 47.7% male 52.3% White, 40.4% African American, 2.0% Asian, 5.2% other race 86.9% never married	Individual; cross-sectional	Surveys	H1a: Closeness with mothers will be positively associated with young adults' (or YAs) responsibility H1b: Closeness with fathers will be positively associated with YAs' responsibility H2a: Closeness with mothers will have a positive association with self-reported money management behavior mediated by YAs' responsibility H2b: Closeness with fathers will have a positive association with self-reported money management behavior mediated by YAs' responsibility H3a: Closeness with mothers will have a negative association with worry about money mediated by YAs' responsibility H3b: Closeness with fathers will have a negative association with worry about money mediated by YAs' responsibility H4: YAs' responsibility will have a positive association with self-reported money management behavior H5: Self-reported money management behavior will be negatively associated with worry about money H6: YAs' responsibility will be negatively associated with worry about money, mediated by self-reported money management behavior
Gibby et al.	1,473 newly-married couples; nationally-representative, random sample Couple Relationships and Transition Experiences (CREATE) project *M* wife age: 29.70, *M* husband age: 31.68 Wives: 68.01% White, 13.21% Other, 11.82% Latino, 6.95% Black Husbands: 67.55% White, 12.26% Other, 11.56% Latino, 8.62% Black	Dyadic; cross-sectional with some retrospective	Online surveys	H1: Implicit and explicit childhood financial socialization will be significantly and negatively associated with marital financial disagreements for both men and women H2: We further anticipate that this relationship will be stronger for explicit financial socialization Also examining: Both actor and partner effects; differences by gender

Table 1 (continued)

References	Description of sample	Type of data	Data collection method	Research questions/hypotheses
Miller et al.	62 participants, all of whom were repaying loans for themselves The 62 participants comprised a subset of cases drawn from a larger study ($n = 88$) that also included participants repaying loans for family members Participants represented a mix of ages: 50.0% ($n = 31$) were ages 25–35, 32.3% ($n = 20$) were ages 36–50, and 17.7% ($n = 11$) of participants were ages 51 or older Majority identified as White, female, without children, never married, and working full or part time Over half reported having a household income of $50,000 or more and the majority were not homeowners 39.2% ($n = 24$) took out and currently owed between $50,000 and $99,000 in student loan debt	Individual, cross-sectional	Single-sample, concurrent nested mixed methods design, with additional emphasis on qualitative data Designs included online survey and focus groups	How do student loan borrowers describe loan related family communication patterns prior to loan accrual and during the repayment period? RQ1: How do family communication patterns manifest before accruing student loans? RQ2: What are profiles in loan-related family communication patterns during the repayment period?
White et al.	14,662 undergraduate students age 18 + (72% 18–23, 13% 24–29, etc.) 2014 National Student Financial Wellness Survey 71.9% White, 5.0% Black, 5.6% Hispanic, 5.6% Asian, 7.8% Multiracial, 4.1% other	Individual; cross-sectional with some retrospective	Online surveys	RQ1: How do the types of financial socialization messages given by parents to their children vary by race? RQ2: How do the relationships between particular financial socialization messages and financial outcomes vary by race?
Wikle et al.	CREATE study: a longitudinal, nationally-representative study of newlyweds in the US that started in 2016 2044 couples (mostly different-sex) included 100% married (i.e., newlywed) Average age at marriage was 26.7 years old for wives and 28.6 years old for husbands About 60% White, 10% African American, 15% Hispanic, and 15% other race/ethnicity	Dyadic, two-annual-wave, longitudinal data	Surveys	H1: A negative association between economic pressure and sexual interaction, including contemporaneous associations and longitudinal associations up to 1 year H2: The three forms of communication will be protective against the negative effects of economic pressure on sexual outcomes H3 gender will play an important role in actor and partner effects, suggesting that we will not find structural invariance in our longitudinal model

race/ethnicity. For example, compared to other racial/ethnic groups (which included White, Black, Hispanic, Asian, multiracial, and other), fewer Black participants received socialization about saving and banking from their parents, and fewer Hispanic participants received socialization about investing from their parents. Further, Black college students reported less responsible financial behavior compared to White participants, greater financial stress compared to Asian participants, and greater financial optimism compared to Asian, Multiracial, other races/ethnicities, and White participants. For all participants, socialization about investing was positively associated with both healthy financial management behavior and financial optimism, whereas it was negatively associated with financial stress. The authors also found evidence of moderation by race/ethnicity. For example, socialization about investing had stronger, positive associations with both healthy financial management behavior and financial optimism for Black participants than Asian participants and participants of other races/ethnicities. Socialization about saving had stronger, negative associations with financial stress for Black participants than Asian participants. However, socialization about saving had weaker, positive associations with financial optimism for Black participants than White and Multiracial participants, and participants of other races. The authors of this study provided needed information about how family financial socialization and financial outcomes differ by race/ethnicity, and how race/ethnicity acts as a moderator in associations between financial socialization and financial outcomes. The authors conclude that across all racial/ethnic categories, those who received the investing message reported better financial management, higher financial optimism, and the experience of less financial stress.

Miller et al. focused on how student loan borrowers described loan-related family communication patterns prior to loan accrual and during the repayment period using quantitative (online surveys) and qualitative (focus groups) data from 62 U.S. participants, all of whom were adults repaying loans. Participants represented a mix of ages (50% between the ages of 25 and 35). The majority of participants were White, female, without children, never married, and working full or part time, and 39.2% ($n=24$) currently owed between $50,000 and $99,000 in student loan debt. The authors found that the ways in which families communicated about student loans prior to loan accrual and during repayment related to family financial socialization processes and also played at least a partial role in how they experienced student loans as part of their overall family dynamics.

As connected to the Miller et al. study, family financial communication (also known as parent–child financial discussion) is one of the primary methods by which children are socialized about money (Gudmunson and Danes 2011; LeBaron and Kelley; Serido and Deenanath 2016), yet family communication about student loans specifically has been understudied. Miller et al. discuss how family communication about student loans—both before accruing them and during repayment—was seen as a reflection and extension of family financial socialization processes. Based on conversation orientation and conformity orientation of student loan communication before accruing student loans, families were categorized into four profiles (i.e., Laissez-faire, Protective, Pluralistic, and Consensual). Conversation orientation is described as forging a climate in which all members are encouraged to participate freely in interaction. Families high in conversation orientation feel free to interact, disagree, and weigh in on decision making. In contrast, conformity orientation is described as honing a homogeneity of attitudes, values, and beliefs. Families high in conformity orientation interact in ways that promote uniformity of attitudes and beliefs, most often engaging in conversations that promote a culture of agreement of shared family views. The authors then linked conversation and conformity orientation prior to loan accrual with directness and frequency of family loan-related communication during repayment. This research by Miller et al. adds to our understanding of how families socialize one another through family communication about student loans, while highlighting connection between earlier family financial socialization (i.e., before student loans) and family communication about finances in adulthood. These communication patterns may also have implications for family communication about other financial topics in adulthood such as legacy/estate planning and financial caregiving.

Theme #2: Individuals or Couples in Different-Sex Romantic Relationships

The next theme to emerge was specific to four studies in which the authors had data from either individuals or couples in different-sex romantic relationships. The first of these four was the already discussed study of family financial socialization and financial disagreements for U.S. married couples Gibby et al. The three sets of other authors with data from individuals or couples from different-sex romantic relationships examined (1) how financial integration (e.g., shared bank accounts and living expenses) explains couple financial conflicts for German individuals in romantic relationships (Lim and Morgan), (2) how financial stress explains sexual outcomes for U.S. newlywed couples (Wikle et al.), and (3) financial stress and perceptions of spousal behavior over time in remarriages for couples (Crapo et al.).

Lim and Morgan further expanded the understanding of how financial integration (e.g., shared bank accounts and living expenses) explains couple financial conflicts. These authors used data from the German Panel Analysis of Family Dynamics and Intimate Relationships (2016–2017)

including 2961 German individuals (aged 22–46) who were in different-sex relationships. In addition to the main associations between financial integration and financial conflict, the authors sought to unpack how such associations may differ according to couple relationship factors including younger aged cohorts, cohabitation, dual-earning, and reciprocity orientations. Lim and Morgan replicated the long-emphasized benefits of high financial integration (Lauer and Yodanis 2011; Lyngstad et al., 2011). They also found that having shared bank accounts and paying living expenses jointly both related to lower frequency of financial conflict. In contrast, the beneficial effects of financial integration did not extend to dual-earner relationships or relationships of low reciprocity orientation. To this end, the authors advocated for the awareness of the characteristics of each couple (e.g., dual-earner or not; high or low reciprocity orientation) when predicting whether the two partners in a relationship can benefit from increasing their financial integration.

Wikle et al. focused on how finances are associated with couple relationship well-being. Specifically, they examined associations between financial stress (e.g., "I often worry about my financial situation") and sexual outcomes (i.e., frequency and satisfaction). In addition, these authors used Actor–Partner Interdependence Moderation Models to examine whether different types of communication (i.e., communication specific to financial topic, communication specific to sexual topic, and overall communication skills) attenuate the detrimental roles of financial stress in sexual outcomes. The authors used two waves of dyadic data derived from a nationally representative sample of 2044 U.S. newlywed couples.

We highlight three major findings from the Wikle et al. study. First, by using longitudinal data and controlling for sexual outcomes at Time 1, the authors confirmed the predictive roles of financial stress at Time 1 to sexual outcomes at Time 2. Second, such associations from financial stress to sexual outcomes were invariant between both spouses, suggesting financial stress harms husbands' and wives' sexual outcomes to a similar extent. Third, it is communication specific to financial and sexual topics—not overall communication skills—that attenuates the detrimental effects of financial stress on sexual outcomes. Based on this last finding, when couples are experiencing domain-specific stress (i.e., financial stress), and to obtain desired domain-specific outcomes (i.e., sexual outcomes), practitioners are encouraged to help partners focus on their domain-specific communication with one another.

Finally, Crapo et al. drew from the family adjustment and adaptation response (FAAR) model to examine financial stress and perceptions of spousal behavior over time in remarriages. The FAAR model has been used by other researchers (e.g., Dew et al. 2018; Kelley et al. 2018; LeBaron et al. 2020) as a lens through which to examine how financial demands, capabilities, and meanings interact to predict family outcomes. Crapo et al. examined whether (1) early financial stress had a direct effect on the perceptions that spouses hold toward partner behavior in the areas of positive and negative behaviors and initiation of sexual advances over time and (2) whether such perceptions mediated the effect of early financial stress on perceived marital stability within remarital contexts.

In the Crapo et al. study, data came from 808 remarried different-sex couples (data from both husbands and wives) and included four time points (one year apart). Findings were as follows: (1) Financial stress predicted initial levels of husbands' perceptions; (2) Financial stress predicted wives' initial amount of perceived positive and negative behavior, but not sexual initiation; (3) Financial stress was not a predictor of change over time for any perceptions; and (4) Mediation effects of financial stress on marital instability were supported through wives' initial amount of perceived positive and negative behavior. An implication of these findings is the importance of integrating financial therapy—which has the goal of equipping individuals with skills that can help them behave differently with their finances to improve their well-being—and relationship education—which has the goal of increasing positive perceptions and decreasing negative perceptions for individuals. In developing treatment plans, the authors suggested that financial therapists consider referring couples to relationship education programs as a way for couples to develop stronger communication skills. To this point from Crapo et al., the findings from Miller et al. (this issue) would also be relevant given Miller et al.'s similar focus on communication skills (i.e., communication patterns for borrowers prior to loan accrual and during the repayment period).

Theme #3: Finances and Perceived Parent–Child Relationships

The last three sets of authors in this special issue addressed finances and perceived parent–child relationships: Kim and Torquati, Allsop et al. and Balmuth et al.

Kim and Torquati examined direct and indirect associations from young adults' perceived closeness with fathers and mothers to their financial management behaviors and worry about money, with young adults' self-report responsibility hypothesized as the potential mediator. Self-report, retrospective data were drawn from the Panel Study of Income Dynamics (Transition into Adulthood Supplement, 2015), inclusive of 1632 young adults (aged 18–27) representative of families in the US. Controlling for age, parents' education, and financial assistance, these authors found that closeness with parents was positively associated with financial behaviors through young adults' self-reported responsibility.

Young adults' self-reported responsibility, in turn, was associated with worry about money through money management behaviors. It was closeness with fathers (not mothers) that was positively associated with self-reported money management behaviors and negatively associated with worry about money. To this end, the authors highlighted the important roles that close parent–child relationships—especially father-child relationships, a construct that is still understudied in comparison to mother–child relationships—played in promoting young adults' high responsibility and, in turn, well-being in the finance domain (i.e., more responsible money management behavior and less worry about money).

Allsop et al. focused on longitudinal associations (i.e., across two time points: T1 and T2) between perceived materialism, parent–child relationship quality, and psychological control for fathers and mothers. Data came from three members (mother, father, and a selected child) of 254 families, with both surveys (e.g., for materialism) and coded ratings from video recorded interactions (i.e., for parent–child relationship quality). Gender differences were found such that paternal materialism at T1 was detrimental to T2 father–child relationship quality, but maternal materialism at T1 was not associated with T2 mother–child relationship quality. The authors speculated that mothers (compared to fathers) may be more likely to spend for the benefit of children, referencing microfinancing situations in which mothers' spending improved children's welfare. By extension, any additional spending on behalf of children by materialistic mothers may cancel out any potential harmful effects of mother materialism on maternal bonds. An implication of these findings is that given these different patterns by gender, materialism should not be categorized in binary ways such as only positive vs. negative or only good vs. bad.

Finally, Balmuth et al. applied the ABC-X model to examine factors that contribute to family conflict among parents who are repaying their adult children's student loans. Data were collected from 700 parents using online surveys, with both quantitative and qualitative approaches included. Using quantitative data, authors found that the magnitude of the stressor (i.e., principal loan amount) was a predictor of experiencing family conflict. For family resources (i.e., income, clarity about loan repayment, prior student loan literacy), none of them moderated the effects of the stressor. Yet clarity about loan repayment and prior student loan literacy related to lower family conflict among both fathers and mothers. For interpretations (i.e., parents' reasoning for taking out the loans: desire to help vs. felt obligation), they did not moderate the effects of the stressor on family conflict, either. Yet contributing to loans out of obligation was associated with high family conflict for both mothers and fathers, and contributing to loans due to a desire to help was associated with low family conflict among fathers only.

From the Balmuth et al. study, the qualitative data added further details to the above findings from quantitative data. For example, student-loan-related family conflicts occurred between parents (i.e., spousal conflict) and also between parents and their children (i.e., parent–child conflict). Further, parents' and adult children's lack of loan literacy and clarity was associated with frustration for all family members and intensified both the spousal conflict and the parent–child conflict. Additionally, the two parents often had different interpretations for loan repaying, which rendered spousal conflicts especially likely to happen (e.g., when mothers desired to help but fathers did not). Overall, the authors highlight the importance of promoting loan literacy and clarity among all age groups (i.e., adult children and their parents) and facilitating family communication over parents' repayment of their adult children's student loans. These points about communication also connect back to the importance of communication discussed in both the Crapo et al. (this issue) and Miller et al. (this issue) studies.

What Have We Learned and What Questions Remain for Future Research

From this special issue, we have learned more about each of the three themes that emerged from these nine papers: (1) Understudied aspects of family financial socialization, (2) Individuals or couples in different-sex romantic relationships, and (3) Finances and perceived parent–child relationships. Across these nine papers, the authors examined questions using eight different datasets, using qualitative and quantitative designs, with samples ranging from 62 adults repaying loans (Miller et al.) to 2044 newlywed couples (Gibby et al.; Wikle et al.) and a nationally representative sample of 14,662 U.S. college students age 18+ (White et al.). Several of the authors used longitudinal datasets in which the study constructs were examined over time e.g., Crapo et al. used four time points of data, one year apart).

In terms of what questions remain for future research, we highlight the following four questions. First, from the nine studies, the majority of these were specific to samples from the US (in comparison, the study by Lim and Morgan was specific to Germany). As other authors have argued (Dew 2020), a focus on samples outside the US specific to finances is still needed. Moreover, and when examining finances for individuals across different countries and cultural backgrounds, we suggest that future researchers consider both culture and policy, given that shared beliefs, norms, and preferences among members of a social group often shape financial attitudes, financial knowledge, financial socialization, and financial decision making (Brown et al. 2018; Gibby et al.).

Second, four of the studies included data from two or more members of the family or household (e.g., Gibby et al. who included both spouses from married households; Allsop et al. who included data from mothers, fathers, and a selected child in the household). Additional research including data from two or more members allows researchers to understand the perspectives of multiple reports vs only one reporter specific to finances (Curran et al. 2021; Serido and Deenanath 2016). For the studies in this special issue that included romantic partners, all were specific to different-sex couples. There is still very limited research specific to finances and sexual minority couple relationships (for examples, see Burns et al. 2008; Negrusa and Oreffice 2011), underscoring a need for future research in this area.

Third, only one study (i.e., White et al.) had an explicit examination of race/ethnicity as a main study construct. In several of the papers, samples were largely White (e.g., from the Crapo et al. study: 97.5% of husbands and 97.6% of wives were White). Race/ethnicity was considered in several of the papers in the special issue, but usually as a control variable. Examinations of race/ethnicity in finance research, including within and between racial/ethnic group differences, will add to the understanding of finances for racial/ethnic minority families (Roy et al.).

Fourth and finally, the majority of the studies in this special issue were specific to participants providing responses via self-report studies, participants retrospectively recalling instances of finances, and/or cross-sectional data. To these points, the majority of financial socialization studies include only retrospective self reports (Gudmunson et al. 2016; LeBaron and Kelley, 2020), and many couple finance studies include only cross-sectional data (Dew 2020).

In comparison, longitudinal finance data (e.g., Serido et al., 2015; Wikle et al. this issue) allow researchers to control for the auto regression of the proposed outcome and then to examine whether associations from the proposed predictor to the proposed outcome still exist over time. Longitudinal finance data also allow other tests to be conducted, including the examination of questions such as temporal ordering of finances in associations with other study constructs (e.g., are there unidirectional—or bidirectional—associations between finances and depressive symptoms for relational partners entering parenthood together?; Curran et al. 2021). As another example, longitudinal data can be used to test both initial levels and over-time changes in finances in relation to other study variables (e.g., finances, depressive symptoms, relationship satisfaction for emerging adults as they transition to adulthood; Li et al. (2019), 2020). As a final example, longitudinal finance data can also consist of daily diary data in which researchers investigate how day-to-day finances are associated with daily relationship satisfaction for couples (Totenhagen et al. 2018).

In sum, these nine studies provide needed information on previous gaps in our knowledge of couples, families, and finance, while also illuminating future work still needed in the field.

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