NEW TEXTS

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Types of Financial Disagreements in Families: Qualitative Evidence from Russia

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Abstract

Financial disagreements have been previously identified in the literature as the main predictor of divorce in families as well as the most difficult and prolonged type of disagreement among spouses. However, the topic of financial conflicts between spouses remains undertheorized and has been insufficiently studied empirically in Russia. This study attempts to fill this gap in answering the question of how financial disagreements in families can be classified. To resolve this research problem, 35 Russian married or cohabiting couples were interviewed. In-depth interviews were conducted with each of the partners separately to determine their positions and compare their views within the couple. The results show that financial disagreements are normalized phenomena in the life course of Russian couples. However, the issue seems to be very sensitive, and the qualitative methodology allowed for the detection that partners may feel embarrassed and stressed while discussing the reasons for financial conflicts. Nevertheless, five types of financial disagreements were identified based on their underlying reasons: price conflicts, conflicts about necessity, conflicts of goals, conflicts due to a lack of planning, and conflicts of values. The last type seems to be one of the most difficult and unpleasant types of family conflicts, as it shows that partners hold different and often incompatible positions regarding the family's finances. This result highlights the importance of using a relational sociology approach while studying marital financial disagreements. Also, the identified typology can serve as a guide for studying financial conflicts in families more deeply and for family therapy and divorce prevention.

Keywords: financial disagreements; marital conflicts; money management; decision making in households; partners' values; qualitative methods.

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Introduction

The results of an opinion poll [Levada-Centre 2016] showed that in 2016, 37% of Russian families had conflicts due to a lack of money, and 16% of the spouses quarreled because of their spending decisions. At the same time, as many of the other causes of disagreements in families have lost their "popularity" (e. g., in 2011, alcoholism was a problem in 9% of families, whereas in 2016, this figure dropped to 6%), the percentage of families in which financial issues dominate has grown over the last five years [Levada-Centre 2016]. Money is one of the core aspects of family life, and partners have to deal with financial decisions on a daily basis. Therefore this topic is not an issue that can just be silenced. Moreover, financial decisions embody power mechanisms and, consequently, inequality, (dis)satisfaction, and injustice within a couple [Pahl 1983]. Further, the significant effect of financial disagreements on divorce rates has been widely studied [Amato, Rogers 1997; Britt, Huston, Durband 2010; Cubbins, Vannoy 2004; Dew 2009; 2011; Dew, Britt, Huston 2012]. In Russia, the issue of family stability is quite acute because the dynamics of divorces continue to be alarming,[1] and attention has been drawn to the fact that more and more newly formed couples tend to break up [Zakharov 2015]. Under such circumstances, research on financial disagreements and the reasons behind them in Russian families seems to be necessary to maintain the functioning of the family unit and decrease divorce rates.

As Zelizer [2002] has noted, money is a significant issue in family relationships, but scholars know very little about the financial processes within couples' lives. This blind spot seems to be the outcome of the general research topic distribution, the lack of data availability, and, in particular, the course of Russian history. The overall topic of financial behavior came to sociologists' attention relatively recently in the late 1980s, when the new economic sociology came into view. In Russia, interest appeared a little later, and this can partly be attributed to objective circumstances—the sphere of finance, in general, began to develop only during the post-Soviet period.

Social researchers have focused on financial management (see, for example, [Ibragimova 2012; 2016; Ibragimova, Guseva 2015; Pahl 1983; 1990; 1995; Vogler, Brockmann, Wiggins 2006]) and all its aspects, including making decisions about purchases [Sun 2010; Zagorsky 2003], control over money resources, division of labor [Brines 1993; Cubbins, Vannoy 2004; Ridgeway 2011], the inequality in spousal relations [Vovk 2007; McLanahan, Percheski 2008; Halpern-Meekin, Turney 2016], and the interaction between partners [Heavey et al. 1993]. In recent years, the topic of financial power has also been revived [Vogler1998; Trentham, Larwood 2001; Vogler, Lyonette, Wiggins 2008; Blossfeld, Drobnič 2009; Ibragimova 2016]. One can also find research on the impact of both financial management and conflict over money on divorce [McGonagle, Kessler, Schilling 1992; Addo, Sassler 2010; Dew, Dakin 2011; Dew, Britt, Huston 2012;]. However, an investigation into financial conflict's nature, its reasons, and its specific structure is missing in this huge body of literature. If psychologists can be said to focus on the course of the financial conflict and the patterns of communication leading to its emergence (see, for example, [Gudmunson et al. 2007; Mitchell et al. 1962]), sociologists touch upon this topic rather superficially. Moreover, the studies showing the negative impact of financial disagreements on divorce consider the subject as a whole without differentiating disagreements by their patterns. Thus, the main questions of this study are as follows: What kind of financial disagreements do Russian families face? What are the reasons for their emergence, and what attitudes do partners hold toward this issue?

These questions are crucial to be answered, as existing studies could create the picture that financial disagreements are an absolute evil for family stability and, in most cases, lead to divorce. However, family life may not be so easily divided into absolute categories; every aspect of marriage has its own features, reasons, and processes. Financial conflicts are also different in essence; it may therefore not be so accurate to measure them as a whole issue. This is why this investigation set the task of understanding the nature of financial disagreements and their reasons.

This article contributes to the sociological literature on financial matters within the family by further examining financial disagreement and researching those types of financial disagreements that can be empirically iden-

[1] In 2018, for every 1,000 people, there were 6.2 marriages and 4.0 divorces [The Demographic Yearbook of Russia 2019].

tified. Using the results of 35 in-depth interviews with Russian couples, this paper offers a new typology of financial disagreements by showing that the existing classification, made almost 30 years ago [Kirchler 1990], is quite limited for Russian modernity. It also supports debate on the importance of studying intra-family communication about money, which is generally considered by sociologists and psychologists to be one of the most sensitive and understudied issues [Trachtman 1999; Dew, Britt, Huston 2012; Romo, Abetz 2016].

Conflict Theory and the Reasons for Financial Conflict

The following section presents an overview of theories focusing on marital and financial conflicts. The aim here is not only to present a background of the research, but to also identify those ideas about the reasons that cause financial disagreements within the couple.

Why does Financial Conflict Occur?

The family stress theory [Conger et al. 1994] argues that the existence of economic pressure on the family creates many stressful situations and increases the conflict atmosphere. However, even in cases where the spouses have sufficient resources to meet common needs, the financial issue remains, as money is always limited to some extent. The needs and desires of family members in relation to money spending may exceed their existing opportunities. Moreover, regardless of the available funds, some family members may feel deprived due to the distribution of access to resources and the possibilities to spend them. Therefore, the level of power perceived by family members and the recognition of one's own values can be significant. Making decisions about money, which in turn can be related to financial disagreements, remains under the influence of values and their perception [Papp, Cummings, Goeke-Morey 2009].

This approach is supported by relational sociology [Zelizer 2012] in the following way. R. Belk and M. Wallendorf [1990] have argued that money is a unique subject, since it can be defined as profane (it is used in everyday life and is something ordinary) and as sacral (because of the meanings and values that are embedded in it). The controversy between these two kinds of values embedded into money creates the necessity of relational work [Bandelj, Wherry, Zelizer 2017]. According to Zelizer, the relational sociology places social relations into economic action [Zelizer 2012]. Individuals have to track whether their exchange means correlate with various types of social relations [Wherry 2017]. Thus, studies have found that parents are more likely to discuss the topics of drugs or sex with children than to share the mechanisms of financial management within the family [Atwood 2012].

In capitalist societies, money is associated with the concept of power, which in turn is embedded in one of the most dominant topics of today—the problem of (in)equality. Such a close relationship leads to the fact that the topic of money necessarily creates conflict because the origin of any, especially financial, conflicts is concentrated in the confrontation around resources. Power can be considered one of the most important resources in relationships, and money seems to be its simplest and ubiquitous indicator and an asset at the same time. It turns out that money can be both a mechanism that reflects and supports this inequality [Pahl 1983].

When considering power relations, the traditional model of the family looks like this: if the husband earns more than his wife and acts as the main breadwinner of the family, then she is obliged to take on more household chores. However, if the wife earns more than her husband, then the distribution of responsibilities is often more inclined toward equality (an egalitarian division of household chores) than to the situation where the woman is basically the breadwinner, and the man is busy at home [Cubbins, Vannoy 2004]. This model modification proves once again that the topic of money and power, as well as the conflict arising from them, has to be deeply investigated. This is because the model, while first assuming the inversion of men's and women's roles, questions the displacement of the male traditional role, causing internal tension and increasing both dissatisfaction and the number of reasons for disagreement. To study the issue of power within the family in the context of financial disagreements, it is useful to consider Lukes's typology of power within a couple [Vogler 1998]. Lukes identified three types of power: overt (power is openly manifested or conquered through the means of open conflict), covert (power is manifested through conflict avoidance and the use of hidden manipulation techniques), and latent (power is acquired through ideology, which is imposed by one of the partners; here, the latent conflict of values is usually encountered).

Moreover, financial problems in families are pivotal, as this aspect of life can hardly be ignored by either spouse. Couples encounter money and shopping decisions and other forms of financial behavior every day, so it is difficult to just silence or circumvent such problems [Dew, Dakin 2011]. For example, Addo and Sassler's study [Addo, Sassler 2010] found that the financial management model had a significant impact on the frequency of conflicts and their intensity. Others say that money in the family is uniquely associated with such hidden characteristics as power and control, because the sense of injustice, that at least one of the spouses might have, is a predictor of financial disagreements [Dew, Britt, Huston 2012].

In this regard, it is not surprising that the results of many studies [Amato, Rogers 1997; Dew 2009; 2011; Britt, Huston, Durband 2010; Dew, Britt, Huston 2012] show that financial disagreements are one of the main predictors of divorce. J. Dew, S. Britt, and S. Huston's [2012] regression model showed that conflicts over finances exhibited the highest ratio, with conflicts over sexual relations holding second place for men, and conflicts on the children's upbringing as second for women.

Existing Typologies of Financial Conflict

A financial conflict can have different sides. First, it can be a conflict associated with an argument between spouses about the purpose of using money (e.g., about the need for something or the reliability of saving money); in this case, it could also be a conflict about the profane value of money. Second, such conflicts can be focused on the value and meaning of money, which implies its sacredness. In the second case, this would also be a conflict of values, which is neither superficial nor easily solvable (contrary to L. Coser's [2000] opinion). Nevertheless, empirical studies show that any disagreements about finances are reported by the spouses as the longest, most irreconcilable, and most crucial for further relationships. Moreover, if the conflict is related to deeper values concerning money, the spouses more often use "negative" tactics in the conflict process. For instance, they may refuse to compromise, raise their voices, or resort to insults [Dew, Britt, Huston 2012].

In prior studies of families (and their financial behavior), only one classification of financial disagreements [Kirchler 1990] stands out:

- Probability conflict: In a purchasing situation, the spouses agree on the need and value of the product, but they cannot come to a common decision regarding the quality of alternatives within the product category.
- Value conflict: The spouses disagree on the ethical acceptability of a product.
- Distribution conflict: The spouses disagree over their individual resource allocation in the matter of a purchase.

As this typology might be the only one relevant today, there are still some questions that need to be answered: Is it exhaustive? Further, is it suitable for Russian data? This empirical study aims to bring clarity to these issues.

Methodology

The present study is based on qualitative interviews that allowed for in-depth immersion into the financial matters of each family and the potential types of financial disagreement. Since qualitative research is important to build on contrasting cases (for comparison and the construction of relative conclusions) [Stainberg et al. 2009], and because of the discovered theoretical premises (i.e., increased conflict over finances in newly formed families [Cubbins, Vannoy 2004; Lippe, Voorpostel, Hewitt 2014] and families with a small child [Crohan 1996; Kluwer, Johnson 2007; McLanahan, Percheski 2008]), it was decided that three types of families would be identified and analyzed (Table 1):

Table 1

Sample Criteria

Groups	Children			Duration of Cohabitation (years)
	Presence	Amount	Age	
Group 1	No	—	—	< 1
Group 2	Yes	1	0–2 years	> 1
Group 3	Yes	1+	At least one child under 14 lives in the household	> 1

The author herself conducted interviews with 12 couples (24 partners) who had no children and had lived together for less than a year. To cover the two other groups, the author used an array of data from interviews conducted from 2012 to 2016 by the Department of Economic Sociology at the National Research University "Higher School of Economics." These data contained information on more than 300 households (both partners were interviewed). The interviews were conducted by three associate professors and a group of third-year Bachelor of Arts students who were using the data for their term paper case studies. One problem was that the array had a significant bias toward newly formed and middle-aged families (45–55 years). Also, a lot of interviews were superficial in quality. Thus, the author selected interviews for the second and third groups based the criteria of quality, completeness of information, and accordance with the saturation mechanism.

As a result, the data for 35 families (see Appendix) were selected from the general dataset (interviews with 70 spouses were analyzed): 13 families belonged to the first category, 12 families belonged to the second category, and 10 families[2] belonged to the third category; the third category was the most homogeneous in terms of the nature of financial disagreements. This can be explained by the fact that amount of time spent in marriage reduces the frequency of conflicts [McGonagle, Kessler, Schilling 1992].

The interviews were conducted in Russian and were translated into English for this paper by the author. The interview guide covered all the topics related to the financial behavior of the family: general characteristics of the family regarding who earns more, mechanisms of money management, processes of financial decisions, power issues, presence of financial disagreements, and the ways in which such disagreements are avoided or resolved. Cohabitations and official marriages were treated equally here, as the main criteria of the sample was living together regardless of how the relationship was formed. The was because the interviews were focused on day-to-day live and decisions that could be encountered in both types of relationships.

The codes "wife" and "husband" in citations were used for both officially married and cohabiting partners for clarity; the "partner" category does not present a gender, and it was important for the purposes of this study to understand whose attitude was expressed on each occasion.

2 The numbers between the categories are different as the analysis was based on the saturation mechanism and stopped when new information was no longer found in the scripts.

The analysis of the data was constructed by means of analytical induction to derive the structure of the financial disagreements and their typology. Such an approach involves the inference of common signs for different cases [Steinberg et al. 2009], including characteristics leading to the presence of disagreements (in general form) and the differentiation of conflict types. Moreover, this method involves systematic comparisons between groups [Devyatko 2002], and a typology is the main analytical result of its application [Klyushkina 2000]. The sample included three groups of interest, with varying sets of causes leading to the emergence of financial disagreement. In such an analysis, it is important to consider not only "positive cases"—the presence of a predictor for each case in question—but to also identify negative ones that disprove the hypothesis. However, this is one of the dangers of using the method, as any refutation of the hypothesis leads to the introduction of explanatory variables.

Empirical Evidence on Financial Disagreements in Russia

What is a Financial Disagreement for Spouses?

The first task was to identify the attitudes of the husbands and wives to financial disagreements in their families. This topic is obviously a sensitive one, and the couples were trying to provide different self-justifications to show that their relationships were fine. Nevertheless, the answers to a direct question, "What do you think about the financial disagreements in your relationship?" could be conditionally divided into two large groups. The first group included those spouses who believed that conflicts and disagreements were a normal part of life, without which it was impossible to develop family relations:

> *Well, from the one point of view, conflicts are inevitable evil. From the other—they are the force of progress, so they serve as a positive thing as well.* (family 2014_123, 2_w)

> *Well, conflicts are different; conflicts based on money are not exactly the same, either. However, we need to take them as they are because otherwise, marital life is impossible.* (family 2014_127, 1_h)

> *Conflicts are an absolutely normal part of life. A feature of being an adult is the ability to solve them—to compromise.* (family 2014_123, 2_h)

> *Disagreements in any couple are normal, but you have to decide whether you want to pick the person completely as they are and deal with your differences, or maybe it is better to break up the relationship.* (family 2015_13, 3_w)

These opinions echoed L. Coser [2000], who maintained that the main function of a conflict is a positive one, in that conflict ensures the channeling of emotions, progress in relations, and the search for opportunities.

The second group of spouses consisted of those who considered disagreements to be unpleasant and a poison to the relationship:

> *For me, this is a personal tragedy of an entire scale; if I quarrel with a man, it's perceived as if it's forever.* (family 2014_125, 1_w)

> *I hate conflicts… We could be spending our time on something pleasant, but we are doing this drivel… It enrages me a lot!* (family 2014_129, 1_h)

Due to the procedure of analytical induction, it was possible to identify the signs that correspond to one or another type of reaction to a conflict. It could be determined that the second group of spouses provided a more emotional assessment of their relationships and negatively responded to questions about the presence of conflicts.

This was especially pronounced in families where two partners had opposing opinions. A spouse who related to disagreements positively could give more examples, recall different situations, and calmly approach clarifying questions, while the second spouse would deny having any problems, even if the interviewer tried to "push" them to give some clear-cut examples. It can be assumed that a positive assessment of the disagreement is indicative of a less emotional experience of conflicts and a rare return to them. In such cases, there is the formation of a calm attitude toward what happened, and the recognition that the conflict was an experience that brought about certain fruits. The second type of spouse was more likely to be emotionally involved in the conflict situation, and thus the stimulus from outside to recall and report about these experiences made them think about their emotions and not the content, thereby moving them to "drive away" from these thoughts and not share them with the interviewer. Also, it is interesting to note the correlation between the assessment of conflicts and the duration of cohabitation. From the interviews, it could be hypothesized that the longer the relationship is, the less negative the attitude of the partners toward financial disagreements; couples with more experience tend to be more stable and have a better understanding of each other's behaviors, spending habits, and saving patterns.

A noticeable difference could be found in the spouses' perceptions of the terms "disagreements" and "conflicts." Almost unequivocally, disagreements were defined by partners as a fairly simple form of conflict, for example, linked to a lack of strong emotions and "quarrels." Conflict was identified as something more serious and was associated with phrases about fights, loud scandals, breaking dishes, and other forms of emotional experience. This discrepancy led to the fact that questions about disagreements were answered more willingly and spontaneously, while questions about conflicts led to denial and an emphasis that such events did not happen in the family. However, the conducted interviews also showed an unexpected tendency: women were more likely to deny having any disagreements and conflicts within the couple, while men tended to share and give more examples. When preparing the study, the interviewer's effect was anticipated, but its direction was expected to be different. While women found it easier to organize the interview, they were less open in the communication that followed. When analyzing the interviews with the male partners, it could be found that the male point of view was very different. One possible explanation is that women could be more protective of their relationships, and that they may have wanted to show another woman that their family is almost perfect.

The procession of an argument was another crucial characteristic that could be distinguished when comparing financial disagreements and conflicts. Financial disagreements for spouses were seen as a starting point for the further development of a conflict. Some spouses noted that the disagreement escalated into conflict when it could not be resolved immediately, and it was necessary to return to the dispute to sort things out. Another kind of process can be called "pulling." In this case, the spouses reported that financial disagreements sometimes arose in the course of a serious conflict ("quarrel"/"scandal") on any other topic:

> *Sometimes, there is a conflict not over finances, but in the course of some ordinary quarrel, somehow a financial issue is involved. It occurs rather as an incidental and not as a root cause.* (family 2013_9, 2_h)

It is possible to assume here that the existence of an open conflict over finances can be a rarity due to the fact that the topic of money is less comfortable as a starting point for a conflict. At the same time, this topic is clearly worth considering further if the spouses are using every opportunity available to express dissatisfaction in the area of making financial decisions. Can communication about money really be that difficult and remain a kind of "taboo" in society? It is still difficult to answer this question here, but it could be the basis for further research.

Strategies for Overcoming the Disagreements

It is not surprising in connection with these conclusions that the most popular strategy for overcoming disagreements/conflicts in the entire array of the interviews was a compromise. In general, three types of actions reported by the spouses in conflict situations could be identified: the first has already been mentioned above, and it includes not only a compromise, but the expression of a reasoned point of view, the justification of necessity (in the case of a purchase), and a detailed discussion. The aim of this strategy is to find the most appropriate variants of resolution for both partners, or ensure the full conviction of the second spouse in the propriety of the proposed option. In other words, such a resolution entails the search for the "win/win" point. The second type of action can be conditionally called a "win/lose" option since one of the spouses succumbs to the other—usually, it was explained by the reluctance to engage in conflict or the conviction that the other spouse knew better. This strategy may actually reflect both the overt power of Lukes's classification—subordination to the dominant subject—and latent power—the presence in the family of an ideology that imposes an understanding of which of the spouses has better knowledge of certain issues. The third strategy involved avoiding the problem; in this approach, covert power, according to the Lukes's classification [Vogler 1998], could be discerned. The easiest example of this kind of coping is in a conflict over the purchase of something: if the spouses cannot agree on a purchase, they may abandon this idea until a better time. Another example emerges in the division of finances. It may be suggested that a partner buy something with his or her own money (if it is applicable to the family model of financial management) or, if it is a question of leisure, to split by interests:

> *With financial disagreements, in my opinion, everything is simple. If you want to spend some inadequate money on something that is unnecessary in someone else's opinion, then earn it yourself and spend something extra; do not touch the household finances.* (family 2014_124, 1_w)

Such tactics, as Christensen and Heavy [1990] found, are not very useful for relationships, and in some interviews, it could be discerned that there was some tension among the spouses over the subject of disagreement. In addition, as mentioned above, spouses held the view that leaving the opportunity open to return to the topic of disagreement could lead to the emergence of an acute conflict.

It is important to note that one cannot assert the discreteness of these three types of conflict when it comes to overcoming them. In some cases, the spouses talked about the transition from one form to another. For example, if a compromise did not lead to a complete resolution of the problem, the family would have to face disagreements again. In this case, they could decide to completely do away from the problem, or one of the partners would have to surrender.

Consideration of the frequency of financial disagreements cannot be established in a qualitative design. However, spouses usually reported that disagreements in their families rarely happened, and when they did, they did not lead to any serious consequences. There are several examples of statements indicating that disagreements on a topic were "necessarily happening in every other case" or simply occurred quite often, but it is not yet possible to recognize what exactly the spouses mean by this frequency.

Types of Financial Ddisagreements

A more intriguing aspect of studying financial disagreements is the search for their causes and the identification of types. The array of interviews revealed several classifications, and in this paper, they will be considered in the order of the most obvious and simple to the more difficult.

The first baseline of conflicts and disagreements that was referred to by the interviewees was their significance. In this part of the analysis, "in vivo" codes are presented to show how partners named their financial conflicts themselves. An insignificant conflict in their view would usually emerge when there were different positions on leisure or a disagreement about the price or other characteristics of a purchase. More essential were the aspects related to attitudes to credit, savings, and children. For example, spouses indicated that the appearance of a child was a milestone in the history of the family, and the solution to any disagreements should be directed, first of all, to the wellbeing of the child. This correlates with the views of L. Coser [2000] (in that conflicts about money are insignificant, and conflicts related to children are a value conflict), but in this study, it could be found that the issues of finances and children could be related to one another. Another significant ground for disagreement was the concealment of some emergency money if, in general, the finances were thought of as common:

> *... the money ran out, and I wanted to borrow some ... and then I found out that she has money that she is saving for something ... Was it not easier to spend this money for the end of the month so that we did not have to eat buckwheat with sausages for several weeks ...* (family 2014_122, 2_h)

This example shows the case of the non-fungibility of money proposed by Zelizer [2002]. Due to the difficulties in execution of the relational work between spouses, they perceived their own money differently. The female partner did not consider her savings as just money for daily needs, while her husband perceived them in another way. Thus, any difference in interests and values can lead to significant financial disagreements. For example, one of the spouses may see that it is necessary to save money on a monthly basis, and the second may find reasons to spend this money now; alternatively, one of them may be determined to take out a loan and finds resistance in the interests of her partner. This type of conflict can arise even for gifts, such as when the gifted spouse thinks that the present was too expensive, and the money spent to buy it could have served another purpose and been more useful in the household. The significance of the conflict also overlaps with the notion of perspective: the purchase of a new couch can be postponed without any consequences, but a lack of consensus on savings or the repayment of loans can lead to the accumulation of problems in the future.

An overlapping category between substantive and insignificant disagreements is vacation, as it is associated in families (especially newly formed ones) with large expenses and preparations. Disagreements can happen both in the phase of planning (as in the example of savings mentioned above) and on the basis of a mismatch with the vacation time confirmed at work. Sometimes, a conflict may arise with the intervention of a third party. For instance, the parents' families may refuse to take the grandson for this period or attempt to impose their own opinion on the destination.

It is important to note that the category of "interests" can be presented as a central issue in the study of disagreements. For example, in many families, it is possible to encounter disagreements about leisure activities, but those families that deny their presence may associate this with the commonality of their interests and tastes. The resolution for different points of view or the reasons for choosing a common interest were described in the same terms: the partners reported that the perception of their family as a unit implied a community of interests and goals. Hence, it was easy for them to overcome emerging contradictions, or the only possible option of management seems to be the pooling of all money together.

Common interests are also an important feature of decisions that are connected to children. When constructing the sample for this research, children were considered an important source of financial disagreements as spouses get one more significant item of expenditure, parents could argue about the children's' needs, and may face greater lack of funds. However, the data indicated that this assumption was wrong from the content side: decisions about children seemed to be crucial for both spouses, and they were connected to a common future and common goals. The only issue that arose here was that mothers usually had more power and final say as they were thought to have more experience and knowledge, and sometimes they paid for their children from their own pockets (this corresponds with previous findings [Pahl 1995]). There were also examples where mothers had to remind fathers about important payments for the children, so if a male partner has more control over finances, he should not forget about some of the children's needs. Nevertheless, sometimes the conflict is truly worse within families with children; however, it is not the children who make it this way, but overall fatigue, anxiety, and stress related to making a lot of parenting decisions.

Turning back to the main issue of the study, the following question should be asked: What types of conflicts can be distinguished by their reasons? Here, the next analytical stage is described, and the reasons are categorized into two large groups that have been named by the author. The analyzed interviews allow for the identification of at least five types of financial conflicts.

The first type will be denoted as a **price conflict**, which is expressed through the lack of assent between spouses over the price of the goods. These conflicts can be further divided into two subtypes: the first is based on the spouses' different perceptions of the price, within which hides different understandings of the category "expensive." In the second case, it is implied that there is no desire to buy anything for the indicated amount, especially if it is only for one of the partners.

An example of the first subtype can be seen in the following quote:

> *Well sometimes she says that something is too expensive. But in the end, it turns out that it's not very expensive and ... Well, it's more necessary than expensive.* (family 2014_123, 1_h)

Here, it can be seen that the spouses agreed on not the purchase itself, but on whether it was acceptable to spend a certain amount of money. Such conflicts in the families of the interviewees arose when the purchase was really needed, but the different perceptions of the price led the couple to disagreement. The solution to such situations usually comes through a compromise or the conformity of one of the spouses. The decision is usually linked to the extent to which the purchase is needed and to whom the final word belongs in the family. Nevertheless, it is worth noting that it is impossible to say unequivocally that it is the power processes in the family that are connected with the resolution of this type of disagreement, as in this case, the features of the spouses' upbringing and socialization, their opportunities, and their attitudes toward money are involved. An attempt to impose the position of one over the other may lead to the deterioration of the conflict and its development into more serious forms.

The second subtype is characterized by statements such as the following:

> *And recently, she said that she wants shoes of some brand, so we went to this store, and I liked only one pair of shoes in the whole store, but they were very expensive. In principle, I think, that it is easier to wait and buy them later, when we will have more or less stable financial prosperity.* (family 2014_128, 1_h)

Here, there is a decision about the fulfillment of one's partner's desires for an expensive purchase, rather than the need to buy for both. In such cases, questions about who the head of the family is, who manages the finances, and who has the weightier word become more significant. For example, in a situation where partners have an independent management system or a partial pool, the decision to purchase for personal use is made between two alternatives: (1) the spouses come to a consensus and buy or do not buy this thing (win/lose strategy), or (2) the spouse who wants something is offered the opportunity to buy it with his or her personal money, thereby not affecting the part of the finances that is considered common (avoiding the common problem). In situations where all money is considered common and managed jointly or by one of the partners, the decision is likely to be assigned to one of the spouses (win/lose strategy).

The next type, a **conflict about necessity**, is quite close in kind to price conflicts. However, in this type, disputes over prices are not the issue; instead, such conflicts entail disagreements about the need to acquire something. In the previous type of conflict, those purchases that can be considered expensive are mentioned; in contrast, this type covers purchases for any, even minimal, amount. A vivid example would be shopping for a hobby of one of the spouses, such as computer games. While they may not be considered as expensive, the second partner might not understand why the common money should be spent on what seems to be unimportant. Other examples that arose in the interviews mentioned different types of food for spouses (e.g., the wife wanted to buy yogurt, and the husband wanted sweets and chips) or smoking:

> *There are some games in 'steam,' and he often tells me that he really wants to buy some of them, but I have a question: why should our money be spent on these stupid things?* (family 2014_123, 1_w)

> *At some point, I was tired of all these curds, yogurts, greens—I'm a normal guy; I need to eat! Well, we decided that we will calculate who eats what exactly. I bought a bag of potatoes—I paid 2/3 for it, and she paid 1/3 ...* (family 2013_13, 1_h)

Another kind of disagreement about necessity arises when the value of the purchase is obvious to only one partner, although the purchase is meant to be shared. An example would be the purchase of new equipment for the kitchen, in which only a cooking spouse would be interested, and the second might not understand why this thing is needed. In such cases, as the spouses indicated, all power is in the persuasion and the selection of the right arguments (so, the win/lose strategy or a compromise are usually used).

The last subtype of necessity disagreements is quite unique for women, especially those who are young:

> *I am often dissatisfied when he tries to buy something for me, but I understand that this is not the best spending decision, and it is better to have this money for something more useful! Of course, he wants the best for me and wants me to be happy, but there are other ways to achieve this* (family 2015_2, 1_w)

In the sample, there were several examples of this kind of reaction toward unexpected gifts or the desire of men to buy their wives' new clothes, shoes, and so on. Women indicated that they adored this behavior, and they knew that the partner cared, but the acceptability of the present largely depended on the couple's financial situation for the women. Here, it is important to remember that men have been shown to evaluate the well-being of the family through the possession of large assets (e. g., apartments or cars), while women focus on having no debt [Zagorsky 2003]. Therefore, sometimes, when a man is sure that the financial situation is good enough, woman tend to worry, do not want to accept gifts, or refuse to spend family money on themselves. Age and relationship length seem to be special indicators of this behavior—while young families and newly formed cohabitations encountered this situation more often, women from couples living together for more than 10 years, or women aged 45+, held the opposite point of view: they were sometimes proud that their partners were ready to spend everything on them, and they felt that it was very important to care for oneself as a first priority.

The next type of disagreement can be called a **conflict of goals**. It occurs when the spouses first set common goals (e. g., savings), but over time, one partner begins to deviate from this goal and poses new, more desirable ones:

> *Well, for example, we agreed to save money starting from December—a certain amount from each salary. When the time came to save money, I put money in the envelope, and my husband said that he had to buy a lot of things *laughs* and that he would save part of the next salary* (family 2014_126, 1_w)

In this case, the family has to decide how to act: some replace the goals (kind of an avoidance strategy), some demand adherence to the old one, and some find a compromise in satisfying both spouses (e. g., they make an unplanned purchase now, and save more next month). This type of disagreement is not routine, but it reflects that the spouses often have different horizons of planning. Interestingly, a conflict of goals often goes hand in hand with the idea that there is no head in the family, and that all decisions must be made together. In this case, the influence of the dilution of responsibility can be assumed: when decisions are made by one spouse, the second cannot claim any desires, thereby strictly following the "prescriptions" that were made earlier. In the case of constant discussions, the spouses may consider it possible to adjust and try to persuade their partners that the new goals may be better than the previous ones.

Another type of financial disagreement found was a **conflict due to a lack of planning**. Such conflicts can be considered to be the most emotional and unpleasant, since they arise after one has done something wrong. For instance, a couple may make some financial decision about a major purchase, but at some point, one of the spouses may realize that this was a mistake, forcing the couple to have to severely restrict themselves for a few days before getting another paycheck:

> *Well, we have one form of conflict about our material conditions—this is when the money runs out sooner than we thought, because there was some big expenditure during the month, which was really necessary and we agreed upon; sometimes it happens when we agree on spending. For example, we repaired the car, there was an expenditure, and we paid 17–18 thousand rubles. So I called her, and I said, 'Well, so…' and she said, 'Okay, we do this.' At that moment, I did not think that we would have to tighten our belt! Then, two days later, I sit and think after work, and I hit the table: 'Uh, how can you not have money? What are we on?' Then, I remember. Yeah, I sat and cooled off, waited for my salary, and everything was fine* (family 2014_127, 1_h)

The characteristic feature of such disagreements is that their 'initiator' is the spouse who bears responsibility for financial decisions in the family (in the case above he alone manages the budget or has had a decisive word in the purchase). According to role-based theories, leaders have absolute responsibility for defining a group decision [Trentham, Larwood 2001], and in such situations, they may be required to resolve any conflicts that may be the result of problems associated with these situations (e.g., how to spend money). These disagreements are also difficult because they occur under the pressure of emotions and cannot be simply resolved, since the action has already been committed. In such situations, according to the interviwees, only self-control can help.

The last type of financial disagreement that was found in the interview array will be called the **value conflict**. L. Coser [2000] maintained that this type of disagreement is the most complex and bears a negative function, but it is worth noting that he spoke of conflicts in general, while this study has focused on the financial aspect of family life. A value conflict over money arises when there are different attitudes toward financial institutions and a different understanding of long-term goals. Spouses will unequivocally face such conflicts if one of them is positive about loans, and the second considers them a form of bondage. As another example, if one spouse believes that every penny needs to be saved for better housing conditions, and the second thinks that saving is a waste of time and a useless restriction of one's desires, a value conflict would arise. In such situations, the spouses have secrets, the finances are delimited, and the category of the personal becomes clearly contrasted with the category of what is common:

> *... in principle, there was a situation in January, when my parents gave me money for my birthday, and accordingly, it turned out that there was a deficit in the month, and at the end of the month, there was a slightly smaller amount of goods—well, relatively speaking, just the basic goods, without chocolate and so on. I was attacked [by husband], and, like, why did I not use this money to eat more abundantly so that he could go play computer games?* (family 2014_122, 2_w)

> *I personally plan to save, but my husband, in my opinion, does not support my plans, so it seems ... It seems to him that it's better to have fun on this money* (family 2013_89, 3_w)

Interviewees facing value conflicts report the fact that they are ready to make some financial decisions in the future without asking their partner in order to avoid a reiteration of disagreements. Given that economic theories of the family consider the value of marriage as opposed to its alternatives [Blossfeld, Drobnič 2009], it is quite clear that one can draw a disappointing conclusion: in such families, each spouse at some point will have to face the issue of whether it is worthwhile to build a joint life with the constant restriction of desire, or hide them from their partner. L. Coser [2000] and K. Boulding [1962] also indicated that the biggest difficulties in conflict resolution would arise if the basic values of the communicating partners were different. Therefore, the avoiding strategy becomes a new type of problem and creates even more tension in the future.

The identified reason of financial disagreement is important to compare with Kirchler's typology [Kirchler 1990], which was taken as the ground for this research, and which also includes a value conflict type. Kirchler identified a conflict of values as a case where partners cannot agree on the ethical aspects of a purchase. However, the account presented here broadens this view—financial disagreements are wider than only purchase situations, and values are a more significant part of life in the framework of relational sociology. Values here are one of the bases of partners' relations and their decisions within the couple. When relational work encounters financial problems, values come onto the scene: partners with the same attitudes toward money and family configuration may agree on financial issues faster and more easily than those who hold completely different positions. The amount of relational work may be huge in the latter case, creating more problems that can go beyond the topic of money.

Since this research was conducted with the help of an analytical induction procedure, some characteristics that emerged alongside identified types of financial disagreements could be identified. They will be presented here as a ground for future quantitative research that can further clarify the results of this study.

Price conflicts seem to occur in families with different economic backgrounds (e.g., where the parents have different socioeconomic statuses) or in families where partners have significantly different income levels. A **conflict of necessity** may arise in families with partial pooling (as partners have to understand and clearly assign the categories of purchases and the corresponding financial management type). Having few children may also increase the probability of necessity conflicts arising because parents often have different attitudes toward children's needs and priorities. The last factor that may influence a conflict of necessity is the length of living together; however, this relationship does not seem to be linear, as a small family experience can create a lot of misunderstanding in terms of the household's needs, whereas a larger family experience may cause anger regarding questions of necessity (e.g., *"how many handbags do you really need???"*). A **conflict of goals** may occur in those families where the partners have not chosen a head of the family, which leads to the declaration of constant shared decision making. The other side of the coin here is the will of one spouse to have more autonomy (this can be manifested, for example, in the dissatisfaction with decision making). In contrast, sole types of money management and decision making may increase the chance of **conflict due to a lack of planning**. The last type—a **conflict of values**—is very deep and may have different determinants. Of course, these conflicts do arise in families in which the partners hold different attitudes toward money or family configuration. Also, a conflict of values can influenced by a significant age difference (as different socialization leads to different values), sudden marriage (e.g., due to the pregnancy, and couples may not have time to understand their common ground), and a strong influence of third parties (e.g., parent families, as partners' values may be diminished here by the influence of others).

Of course, in qualitative research, it cannot be said that these signs hold true for any family. These features are only an attempt to generalize certain patterns that could be detected during the study of a rather large array of interviews. It would therefore be desirable to confirm the presence or absence of such links in quantitative data, but there is a rather complicated question of operationalization.

In conclusion, the classification proposed by E. Kirchler [1990] is not exhaustive. Moreover, it was quite difficult to bring all the various conflict situations described by the spouses down to more or less common denominators. This generates the task of deeper elaboration of the concept of financial disagreement and a more thorough study of each of them. Also, the analysis of the interviews showed that the topic of financial conflicts is really important for understanding the processes taking place within a family; this is because these disagreements reflect the power mechanisms and, to some extent, the type of financial management that the family adopts.

One more question remains: Has this topic been approached correctly? The individual in-depth interviews may have been vulnerable to the interviewer's effect and the sensitivity of the chosen topic. Therefore, it cannot be assumed that the spouses were sincere and willing to disclose all information. Their answers to questions about disagreements and conflicts, however, reflect that it was important for them to "protect" their family and show that the couple was on good terms.

Conclusions and Discussion

Conflict is an integral part of any social relation, but in close relationships, it has vivid manifestations and various functions—both integrating and destructive. The most important example of a conflict that is destructive for family relationships is, according to the authors (see: [Dew, Dakin 2011; Dew, Britt, Huston 2012]), financial, since the topic of money in the modern world is one of the most sensitive and multifaceted. First, finances serve as an indicator of power, and the resource around which power is built; second, money supports gender inequality [Pahl 1983]. Also, financial conflicts were noted as the most frequent in a number of studies [Tikhomirova 2010] and as the most "unpleasant" for spouses, since they have the greatest duration and severity. This research aimed to confirm the application of these assumptions to Russian data through the search for types of financial conflicts.

The analysis of in-depth interviews with families made it possible to illustrate how financial disagreements can be classified in terms of their foundations, but the most important insight may be the identification of the causes of different points of view between spouses. The most dangerous type of disagreement can be called a "value conflict," which reflects the different attitudes of spouses toward financial institutions: couples with a thrifty and wasteful spouse or one inclined to get into debt with another denying any movement of family financial flows to a negative pole are especially at risk. Such spouses may find it difficult to agree even on trifles, since they make plans and evaluate their actions in absolutely different ways. The relational sociology approach has to be given a central role in the process of analyzing marital financial conflicts. It can be seen from the data, that, unlike the case of value conflict described by E. Kirchler [Kirchler 1990], the value conflict identified in this research conceals in itself not the ethical acceptability of a product, but different approaches to financial issues among partners. In general, the interviewed spouses did not even mention the ethics of consumption (the reason that was identified by Kirchler).

Another important situation is that in which spouses are looking in one direction, but the different conditions of socialization force them to see the price of some objects differently (one sees things as expensive, and the other one thinks that it is absolutely acceptable). Such price conflicts can be considered characteristic of unions of cohabitation that started not so long ago, and it is their "grinding" that manifests itself. Two types of financial conflicts associated with the alternative between consumption and saving are a conflict of both necessity and goals. What if one spouse insists on buying something for which the second partner does not see a strong need? What if there is an agreement in the family to save money for a vacation, but one of the spouses wants to buy something big and not save money this month? Such situations are common in family life (which probably means that the spouses consider financial disagreements to be quite a normal part of communication), and such disagreements can be found both in families with egalitarian attitudes and in those unions where the last word is fixed. In Kirchler's [Kirchler 1990] typology, these situations echo distributional conflict, but resource allocation is a complex question, and it has to be specified when analyzing financial disagreements.

In denoting the limitations of this study, it should be mentioned that the focus was not on qualitative elaboration or the conceptualization of financial conflicts; the analysis was instead based on a ready-made interview database without direct measurement of the exact concept of interest. The study of in-depth interviews, however, allowed for the determination that this concept is not as varied as it might seem at first glance; the spouses understood that financial disagreements were those involving purchases, savings, loans, debts, and plans for the future. A more difficult limitation of this study is the sensitivity of this topic, since very few people tend to "hang out the dirty linen." Thus, the in-depth interviews demonstrated the desire of families to show that they did not have any situations of interest to the study. This was especially salient among the women who were not so willing to disclose problems within the couple, which could be explained either by the interviewer's effect or by the tendency to remain silent with strangers about marital difficulties. It is also true that this study deals with the selectivity problem. During the recruitment stage, it was a common occurrence for a couple to learn about the topic of the interview and then refuse to participate. Obviously, those people who had really significant problems with money may not have wanted to talk about these issues with a stranger.

There is another methodological question to ask now that the study has been conducted. Besides the fact that male and female partners had very different patterns of telling their family financial stories, they also had very different points of view on the same processes within the couple. More specifically, they had their own positions on management, they understood control differently, and, of course, they also identified different sources of financial disagreements. This is why it is important to consider how to analyze couples, whether it be as a unit, or as men and women separately.

The constructed typology does not completely exhaust the variety of financial disagreements that can occur in families, especially considering that new institutions are continuing to develop, and there are new opportunities to spend/invest/save money, so the classification still requires further research and analysis. Further, the hypotheses that were made have to be tested in quantitative research to discover what determines the different reasons for financial disagreements. Moreover, the conducted research shows that a sociological understanding of communication about money in the family as a whole is required, and the following questions may need answers: Is communication about money really complicated, and does it lead in many cases to conflicts? How do conversations about money unfold, and do they only arise around existing problems or in the pursuit of bigger goals? Are the spouses talking about money and really discussing some decisions? How do they come to this or that type of financial management if different mechanisms were adopted in their parents' families? Are practices handed down from parents to children in general, or is financial management in the family the result of trial and error? At the moment, it is not possible to answer all these questions; therefore, further development of this topic is required, with special emphasis on data collection and overcoming the problem of sensitivity and conceptualization.

The most important result of this study that the reasons for financial disagreements may impact the spouses' behavior, thereby creating various outcomes. As for now, it is understood that financial disagreements have a huge impact on the divorce probability, but there may be different impacts made by different types of disagreements (as well as different outcomes). These types of financial disagreements obviously have to be considered during family therapy to capture and divide the reasons and possible ways of resolving conflicts. Future research may take the next steps by interviewing families about the structure of and the reasons for financial disagreements to determine if they really have enough in common in terms of their characteristics (e.g., duration, outcomes, or intensity of conflict) to have the same effect on divorce probability.

Appendix

Table A.1

List of Interviewees

Family Code	Children			Duration of Cohabitation (years)
	Presence	Amount	Age	
		Group 1		
2013_13	–			0.5
2014_121	–			1
2014_124	–			1
2014_125	–			0.5
2014_126	–			0.5
2014_127	–			1
2014_128	–			0.5
2014_129	–			1
2014_130	–			0.5
2014_131	–			1
2014_132	–			0.5
2014_133	–			0.5
2015_2	–			1
		Group 2		
2012_22	+	1	1	3
2012_71	+	1	0.5	3
2013_9	+	1	1	2
2013_48	+	1	0	1.5
2014_37	+	1	1	1.5
2014_122	+	1	0.5	1
2014_123	+	1	1.5	3
2015_11	+	1	2	2
2015_29	+	1	1	5
2015_61	+	1	1	4
2016_9	+	1	2	4
2016_14	+	1	1.5	2
		Group 3		
2012_8	+	1	12	20
2012_47	+	3	18, 15, 4	21
2013_21	+	3	10, 8, 3	12
2013_74	+	2	6, 9	10
2013_89	+	2	20, 9	22
2014_66	+	3	21, 13, 6	24
2015_13	+	1	11	16
2015_58	+	2	16, 12	17
2016_1	+	2	20, 13	14
2016_4	+	2	13,1	17

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