

## **Do Finances Influence the Decision to Divorce or Reconcile?**

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**Objective:** Several studies have indicated a relationship between finances and the quality of marital relationships (Archuletta, Britt, & Grable, 2011; Dew & Dankin, 2011, Papp, Cummings, & Goeke-Morey, 2009). The purpose of this study was to explore how finances for the couples in the study factored in the decision to reconcile their marriages after filing for divorce. Participants were asked to discuss how the resources available to them (specifically finances), the meanings they associated with their experience, and the processes they used influenced their decisions.

**Significance:** Marriage and divorce related literature is very diverse and broad and has been studied extensively. According to Amato (2010), over 2,000 results appear when searching the keyword *divorce* from the years 2000-2010. However, little has been studied on marital reconciliation. As the potential negative effects for both adults and children have been well studied, understanding the factors that influence this difficult decision becomes an important social issue.

**Method:** A qualitative model was used for this study. Seven couples ( $N = 14$ ) who filed a petition for divorce in a Southern state between the years 2000-2010, but reconciled their marriages before the divorce proceedings were finalized, participated in a semi-structured, open-ended interview. Husbands and wives were interviewed separately, then together in an additional interview. Participants were specifically asked if finances were a factor in the decision making process. The digitally recorded interviews were transcribed, coded and analyzed using grounded theory techniques.

**Results:** The topic of finances did not emerge as a major theme in the overall study. Although specifically asked if finances were a support or deterrent in the decision to separate and/or reconcile, the participants overwhelmingly responded “no”. Only one couple expressed that finances were a factor in their decision to reconcile; the wife stating that they were in the process of building a home and would have lost a significant amount of money to proceed with divorce; the husband stating he realized he would not be able to afford child support payments if they divorced. Another participant’s original answer was that finances were not a factor in her decisions; however, she later responded, “We went through a lot of years where we didn’t have money. And he didn’t work as much as he does now. And I was more of the breadwinner... I want my fair share.” The issues that were factors in the decision making process for the couples included: support systems, outlook and attitude regarding marriage, and the importance of hard work in marriage.

**Conclusions:** Perhaps what speaks more to the importance of the findings is what the couples did *not* say. The reports that finances were not a dominant factor in the decision making process to all but one of the couples is an important finding. This finding is inconsistent with the literature that suggests barriers to divorce such as “staying together for the children” and finances play a huge part in the decisions to separate (Amato & Hohmann-Marriott, 2007; Archuleta, Britt, & Grable, 2011). The findings of this study suggest that perhaps there are deeper issues that keep couples from ending their marriages than the pragmatic reasons noted in the majority of the research.

**References:**

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