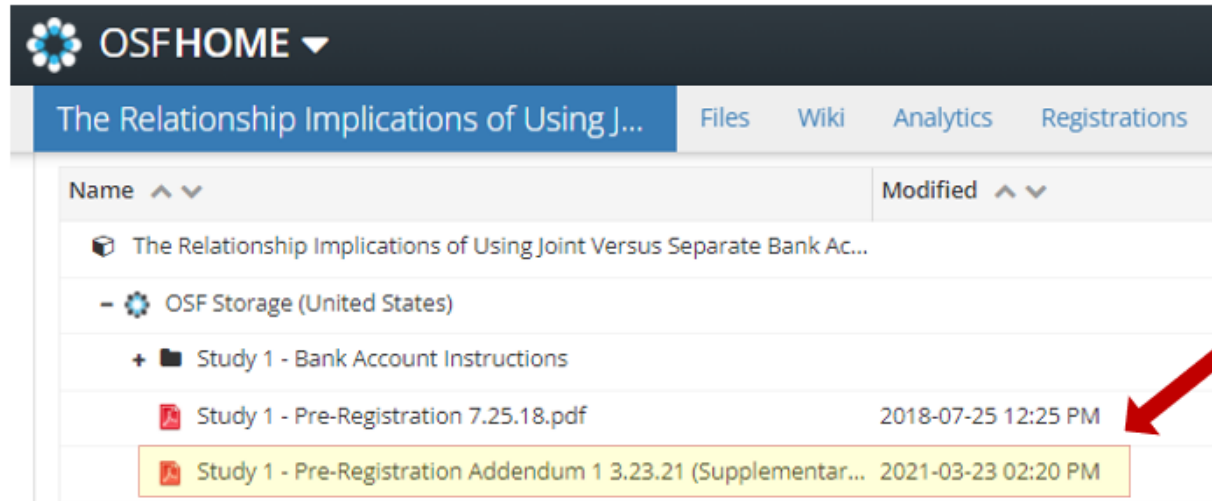


Update: March 1, 2022

This is an identical, but **newly anonymized** version of our original pre-registration document. Below is a screenshot confirming the original timestamp:



The Relationship Implications of Using Joint Versus Separate Bank Accounts

Pre-registration Addendum #1

One of our robustness checks assessed whether couples who complied with our instructions in the Joint Condition differed from Joint non-compliers (i.e., those lost to attrition or non-compliance), Separate compliers, Separate non-compliers, and No-Intervention compliers. Specifically, we compared relationship quality and financial harmony at study entry across these groups. The results revealed no significant differences between Joint compliers and Joint non-compliers ($p \geq .215$), Joint compliers and Separate compliers ($p \geq .532$), or Joint compliers and No-Intervention compliers ($p \geq .425$). We observed one marginal difference in financial harmony between Joint compliers and Separate non-compliers ($p = .051$) under liberal compliance criteria). These results, following both strict and liberal compliance criteria, can be found in Table 1 here:

https://osf.io/95b8h/?view_only=3d5575a9861341ccbac0e4111043c8d8.

We have since received questions from some readers regarding differential attrition from our three experimental conditions. To gain a deeper understanding of the nature of this attrition, we will create and share additional supplementary tables. **In the first version**, we compared couples along 12 variables: relationship quality, financial harmony, age, race (% Caucasian, White), employment status (% working full time), education (% with bachelor's degree or more), relationship status (% married), years romantically involved, parenthood status (% having any children), household income (US\$), male's percentage of household income, and the percentage of couples with any credit card debt.

In the next version, we plan to expand the supplementary tables and conduct scale-level analyses of all items measured at intake. (We will only report scale-level results with alphas greater than or equal to .70.) In addition to the 12 variables considered in the previous version, we will assess the following:

1. Religious affiliation (% Christian)
2. Religious involvement
3. Political affiliation (% Democrat)
4. Political orientation
5. Own tightwad-spendthrift status (Rick, Cryder, & Loewenstein, 2008)
6. Partner's perceived tightwad-spendthrift status
7. Frugality (Lastovicka, Bettencourt, Hughner, & Kuntze, 1999)
8. Investment Model Scales (Rusbult, Martz, & Agnew, 1998)
 - a. Relationship satisfaction subscale
 - b. Partner's perceived relationship satisfaction subscale
 - c. Quality of alternatives subscale
 - d. Investment subscale
 - e. Commitment subscale
 - f. Partner's perceived commitment subscale
9. Perceived Relationship Quality Components Scales (Fletcher, Simpson, & Thomas, 2000)
 - a. Total
 - b. Satisfaction subscale
 - c. Commitment subscale
 - d. Intimacy subscale
 - e. Trust subscale
 - f. Passion subscale
 - g. Love subscale
10. Communal Orientation (Clark, Oullette, Powell, & Milberg, 1987)
11. Experiences in Close Relationships Scale (Brennan, Clark, & Shaver, 1998)
 - a. Attachment anxiety subscale
 - b. Attachment avoidance subscale
12. General Self-Control (Tangney, Baumeister, & Boone, 2004)
13. Big 5 Personality (Donnellan, Oswald, Baird, & Lucas, 2006)
 - a. Conscientiousness subscale
 - b. Agreeableness subscale
 - c. Neuroticism subscale
 - d. Openness to Experience subscale
 - e. Extraversion subscale
14. Self-esteem (Rosenberg, 1965)
15. Power in the relationship (Felmlee, 1994; Sprecher, 1985; Sprecher & Felmlee, 1997)
 - a. Who has more power
 - b. Who makes more of the decisions about what the two of you do together
 - c. Who is more emotionally involved in the relationship
 - d. Perceived equity
16. Regulatory Focus (Higgins et al., 2001)
 - a. Promotion subscale
 - b. Prevention subscale
17. Sexism (Glick & Fiske, 1996)
 - a. Benevolent sexism subscale
 - b. Hostile sexism subscale
18. Financial responsibilities
 - a. Who is primarily in charge of managing and paying household bills
 - b. Who is primarily responsible for household shopping

- c. Who is primarily responsible for household budgeting decisions
 - d. Who is primarily in charge of performing non-financial household tasks
- 19. Spending limits requiring further discussion (US\$)
 - a. Making a personal purchase
 - b. Making a household purchase
 - c. What your partner desires when you make a personal purchase
 - d. What your partner desires when you make a household purchase
- 20. Debts
 - a. Amount of credit card debt
 - b. Amount owed on any mortgage or HELOCs
 - c. Amount owed on other debts (e.g., vehicle, student loan)
- 21. Assets
 - a. Total value of tax-advantaged retirement accounts
 - b. Total value of other, non-tax-advantaged retirement accounts (e.g., savings, checking)
- 22. Primary residence (% sharing)
- 23. Primary residence (% own)
 - a. Total value of primary residence if sold today
- 24. Long-distance relationship (% yes)
- 25. Estimated credit rating
- 26. Estimate of partner's credit rating
- 27. Satisfaction with life (Diener, Emmons, Larsen, & Griffin, 1985)
- 28. Sexual satisfaction (Meston & Trapnell, 2005)
- 29. Perceived stress (Cohen, Kamarck, & Mermelstein, 1983)
- 30. Overall physical health
- 31. Overall mental health

We will create a set of tables following both strict and liberal compliance criteria. The tables will include the following information:

1. Means and standard deviations (continuous variables) OR proportions (binary variables) for each variable at intake. The descriptive statistics (analyses at the partner level) will be provided for Joint compliers, Joint non-compliers, Separate compliers, Separate non-compliers, and No-Intervention compliers.
2. Two analyses
 - a. Omnibus tests across the five groups (ANOVA for continuous variables, dummy-coded logistic regression for binary variables). If the omnibus test is significant at $p < .05$, we will conduct planned comparisons among all five means/proportions.
 - b. A targeted mean/proportion comparison between Joint compliers and Joint non-compliers.

Because we are running multiple tests, we will calculate the percentage of these tests that are significant at the $p < .05$ level. We will then conduct binomial probability tests, which give the probability of finding at least the same number of significant effects by chance alone.