

Study 2 Protocol

Prolific Please enter your **Prolific ID** below (we need this in case something goes wrong with the completion code):

RelStat What is your current romantic relationship status (check the one option that best applies)?

- ☐ Dating casually (1)
- ☐ Dating seriously (2)
- ☐ Cohabiting (living with an unmarried partner) (3)
- ☐ Engaged (4)
- ☐ Married or civil union (5)
- ☐ Separated (6)
- ☐ Divorced (7)
- ☐ Other, please specify: (8) _____

[Consent]

Welcome!

The following pages contain several measures about you, your marriage, and your finances. Some of the items may feel repetitive, but each one is important.

The total time commitment is less than 10 minutes - we appreciate you taking this survey seriously and answering the questions to the best of your ability.

****The next 4 blocks of questions were presented in a randomized order****

(1) Banking Questions

Merging Which of the following statements best describes how you and your spouse CURRENTLY manage your money?

- ☐ We have **completely merged** our cash finances. Any checking and savings accounts we use are joint accounts. (3)
- ☐ We have **partially merged** our cash finances. We use at least one joint checking or savings account, but at least one of us uses our own personal checking and/or savings account. (2)
- ☐ We have **not merged** our cash finances. We have no joint checking or savings accounts. (1)

Skip To: AcctSatis If Which of the following statements best describes how you and your spouse CURRENTLY manage your mo... = We have not merged our cash finances. We have no joint checking or savings accounts.

WhenJoint If you recall, when did you **first open** a joint bank account with your spouse?

- ☐ Before we were married (1)
 - ☐ Within the first 6 months of being married (2)
 - ☐ Within 7 - 12 months of being married (3)
 - ☐ Within 13 - 24 months of being married (4)
 - ☐ After 24 months of being married (explain when): (5)
-
- ☐ I don't remember (6)

(Financial Harmony Factor 1)

AcctSatis How satisfied are you with the money management system you and your spouse CURRENTLY use?

- ☐ Very Dissatisfied (1)
- ☐ Dissatisfied (2)
- ☐ Somewhat Dissatisfied (3)
- ☐ Neutral (4)
- ☐ Somewhat Satisfied (5)
- ☐ Satisfied (6)
- ☐ Very Satisfied (7)

SubFin Relative to where you were three months ago, would you say the state of your finances is worse, about the same, or better?

- ☐ Our finances are worse1 (1)
- ☐ 2 (2)
- ☐ 3 (3)
- ☐ Our finances are about the same4 (4)
- ☐ 5 (5)
- ☐ 6 (6)
- ☐ Our finances are better7 (7)

SaveSpend In the past three months, did you and your spouse together spend too much money or save too much money?

- ☐ Spent WAY too much (1)
- ☐ Spent too much (3)
- ☐ Spent a tiny bit too much (5)
- ☐ Spent and saved an ideal amount (7)
- ☐ Saved a tiny bit too much (5)
- ☐ Saved too much (3)
- ☐ Saved WAY too much (1)

HappySave Are you happy with the amount of money that you and your spouse together are saving for the future?

- ☐ Very unhappy (1)
- ☐ Unhappy (2)
- ☐ Somewhat unhappy (3)
- ☐ Neither happy nor unhappy (4)
- ☐ Somewhat happy (5)
- ☐ Happy (6)
- ☐ Very happy (7)

HappySpend Are you happy with the amount of money that you and your spouse together are routinely spending?

- ☐ Very unhappy (1)
- ☐ Unhappy (2)
- ☐ Somewhat unhappy (3)
- ☐ Neither happy nor unhappy (4)
- ☐ Somewhat happy (5)
- ☐ Happy (6)
- ☐ Very happy (7)

(2) Financial Harmony Scale – Factors 2, 3, 4 (Factor 1 was measured in Banking Questions Block)

FH Please rate your agreement with the following statements:

	Strongly disagree 1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Strongly agree 7 (7)
It is hard for me and my spouse to discuss our finances without getting upset at each other. (1)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
When it comes to our finances, my spouse and I see eye to eye. (2)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
Money is a constant source of conflict with my spouse. (3)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
I am satisfied with my spouse's attitudes toward money. (4)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
My spouse is satisfied with my attitudes toward money. (5)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
I am dissatisfied with how frequently (or infrequently) my spouse wants to spend money. (6)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
The way my spouse and I handle our finances is in serious need of improvement. (7)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
I wish I could change my spouse's attitudes toward money. (8)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
My spouse wishes (s)he could change my attitudes toward money. (9)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
I have sought (or considered seeking) counseling for the financial problems in my relationship. (10)	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>

WhoseMoney Now imagine that your spouse receives a \$1,000 bonus at work. **Whose money is that?**

0 = I consider that money to belong entirely to my spouse ("my spouse's money")

10 = I consider that money to be as much mine as it is my spouse's ("our money")

- ☐ My spouse's money0 (0)
- ☐ 1 (1)
- ☐ 2 (2)
- ☐ 3 (3)
- ☐ 4 (4)
- ☐ 5 (5)
- ☐ 6 (6)
- ☐ 7 (7)
- ☐ 8 (8)
- ☐ 9 (9)
- ☐ Our money10 (10)

(4) Financial Communication, Transparency, Goal Alignment

Frequency If you had to estimate, how frequently do you have **financial conversations** with your spouse (i.e., discussions, debates, and/or planned sessions about money)?

- ☐ Almost never1 (1)
 - ☐ 2 (2)
 - ☐ 3 (3)
 - ☐ 4 (4)
 - ☐ 5 (5)
 - ☐ 6 (6)
 - ☐ Every day7 (7)
-

Transparent Overall, how **transparent** are you and your spouse about financial decisions? In other words, how open and honest are you with each other about money?

- ☐ Not at all transparent1 (1)
- ☐ 2 (2)
- ☐ 3 (3)
- ☐ 4 (4)
- ☐ 5 (5)
- ☐ 6 (6)
- ☐ Very transparent7 (7)

Goals Below is a list of some of the most common financial goals, or desirable outcomes to strive for when managing your money.

Overall, how important are the following financial goals to **you**?

	Not at all important 1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Very important 7 (7)
Saving for retirement (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saving for special circumstances (e.g., vacation, emergencies) (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying down debt (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

p_Goals Overall, how important are the following financial goals to **your spouse**?

	Not at all important 1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Very important 7 (7)
Saving for retirement (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saving for special circumstances (e.g., vacation, emergencies) (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying down debt (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Relationship Questions and Demographics

Duration Approximately how long have you and your spouse been married? For instance, if it's been five and a half years, you would enter "5" for years and "6" for months.

- ☐ Years (1) _____
- ☐ Months (2) _____

Children How many children do you and your spouse have? (either together, or from previous relationships)

▼ 0, we are not planning on having children (0) ... More than 7 (8)

PreviousMarriage Have either you or your spouse been married previously?

- ☐ No, **neither** of us has been married previously (1)
- ☐ Yes, **I have** been married previously but my spouse has not (2)
- ☐ Yes, **my spouse** has been married previously, but I have not (3)
- ☐ Yes, **both** of us have been married previously (4)

What is your age?

Gender What is your gender?

- ☐ Male (1)
- ☐ Female (2)
- ☐ Non-binary / third gender (3)
- ☐ Prefer to self-identify: (4) _____

p_Age What is your **spouse's** age?

p_Gender What is your **spouse's** gender?

- ☐ Male (1)
- ☐ Female (2)
- ☐ Non-binary / third gender (3)
- ☐ Prefer to self-identify: (4) _____

Race Which of the following best describes your race/ethnicity? (select all that apply)

- ☐ African American, Black (1)
- ☐ American Indian, Eskimo, or Aleut (2)
- ☐ Asian American, Asian (3)
- ☐ Caucasian, White (4)
- ☐ Hispanic, Latino/a (5)
- ☐ Multi-racial (6)
- ☐ Prefer not to answer (7)

Edu What is the highest level of education that you have completed?

- ☐ Some high school or less (1)
- ☐ High school (2)
- ☐ Some college – not currently enrolled (3)
- ☐ Some college – currently enrolled (4)
- ☐ 2-year Associate's Degree (5)
- ☐ 4-year Bachelor's Degree (6)
- ☐ Master's Degree (7)
- ☐ Advanced Professional Degree (MD/JD) or Doctoral Degree (PhD) (8)

Employment What is your current employment situation? Please check all that apply.

- ☐ Working full-time (1)
- ☐ Working part-time (2)
- ☐ Unemployed and looking for work (3)
- ☐ Temporarily laid off (4)
- ☐ On sick leave or other leave (5)
- ☐ Disabled (6)
- ☐ Student (7)
- ☐ Caretaker (8)
- ☐ Retired (9)
- ☐ Other, please specify: (10) _____

Income What is your approximate **individual** annual income, before taxes?

HHIncome What is your approximate **household** annual income, before taxes?

Comments Do you have any comments about the survey? If so, please enter them below.

Your randomly selected completion code: **XXXXXXXX**

Be sure to paste this on Prolific to receive credit. Thanks so much!