

Considering Children and Finances in Divorce Decision-Making

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Dedication

To Mimi K and Corey George who have loved fiercely, dreamed with me, and supported endlessly. Thank you for making this and everything else in my life possible.

Abstract

Divorce is a well-research topic and has been widely discussed both empirically and anecdotally. However, there is little research that provides an in-depth evaluation of the process of making the decision to divorce; though this area of inquiry is growing recently. The existing literature makes it clear that deciding to divorce or stay in one's marriage is confusing, frustrating, and rarely is there a clear path or decision. People in this situation often engaged in extended periods of time where they go back and forth considering their options. Two areas of common consideration in the divorce decision-making process are that of the impact of divorce on their children and their financial situation. The purpose of this study is to employ an inductive qualitative content analysis of 30 interviews ($N=30$) to gain further understanding of the divorce decision-making process and the role that children and finances (external entities to the marriage) play in that process. Key findings include that children and finances are not only reasons to stay in a marriage (barriers to divorce) but are also reasons people give for why they are interested in leaving the marriage. Also, further detail is reported on the way people consider children and finances in their divorce decision-making. Clinical implications of this work include that therapists should consider creating space for the ambiguous nature of divorce decision-making. Researchers could focus their efforts on furthering the understanding of children and finances in the divorce decision-making process and on teasing out the processes related to finances in families.

Key words: divorce decision-making, children, finances

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Chapter I: Introduction

Chapter Overview

Chapter I provides a brief introduction to the topic of divorce decision-making, children and divorce decision-making, finances and divorce decision-making, and the theories associated with divorce decision-making. The chapter concludes with a statement of the problem being considered in this study.

Introduction

Almost all Americans are impacted by divorce either indirectly or directly at some point in their life. It is estimated that in the United States about 44% of marriages will end in divorce (Schoen & Standish, 2001). Research shows that divorced adults and children with divorced parents are less healthy physically and mentally than married adults and children of married parents (Amato, 2000). In the United States, divorce is believed to cost taxpayers over 100 billion dollars each year (Scafidi, 2008). Divorce is a significant social and familial issue because it ushers in a host of transitions that the family and the systems surrounding the family must adapt to. Due to the stress of divorce on all involved and the frequency of divorce, social scientists have been very interested in the actual impact of divorce, rather than the anecdotal impact of divorce and in understanding how we can do divorce better (Amato, 2000; Amato, 2010).

Divorce Decision-Making

In contrast to all the research that has been dedicated to understanding divorce, there is little research concerning the process of divorce decision-making and even less research with people who are currently in the process of deciding whether to divorce or reconcile their marriage. Of the research that has analyzed divorce decision-making, it is

clear that the process most often spans a great deal of time, sometime months or years (Fackrell, 2012; Kanewischer & Harris, 2015), that there is a little clarity or confidence concerning the decision and that an individual may change their mind multiple times before making a final decision (Fackrell, 2012; Harris, Crabtree, Bell, Allen, & Roberts, 2017).

The researchers analyzing divorce decision-making have begun to understand what individuals are considering and what their experience is as they work through this decision. Many individuals are considering personal and relational concerns such as the amounts of love and happiness they experience in their marriage and whether or not there is enough of these things to make staying in the marriage a good decision (Crabtree, Harris, Bell, Allen, & Roberts, 2018). In addition to this, they are also considering issues that are outside their marriage and relationship including how a divorce will impact their children and the potential impact on their family financial situation (Fackrell, 2012; Kanewischer & Harris, 2015; Previti & Amato, 2003). These factors may act as barriers to divorce, meaning they have enough significance to the individual that they may stay in a marriage due to these factors even though the marriage has lost meaning and vitality (Previti & Amato, 2003). For example, the amount of love a person feels toward their spouse has a direct impact on how that person thinks and feels about the quality of their marriage (Crabtree, et al., 2017). In contrast, the amount of money marital partners share is probably not directly related to the quality of their marital relationship; people can be happily married at a wide range of income levels. This study focused specifically on these two external elements of a marriage (children and finances) that certainly influence

a couple's marriage and divorce decision-making even though they are not directly related to the marital relationship.

Children and Divorce Decision-Making

The negative impact of divorce on children is a well-researched area (Kelly & Emery, 2003). Children of divorced parents score significantly lower on measures of achievement, adjustment, and well-being than children of continuously married parents (Amato, 2001). Yet, a significant number of children in the United States have experienced the divorce of their parents. Only about 46% of children in America will reach the age of 17 with their biological parents still being married (Fagan & Zill, 2011). Parents seem to be well aware of how divorce might impact their children and take this into account when considering divorce (Fackrell, 2012; Kanewischer & Harris, 2015; Previti & Amato, 2003).

Finances and Divorce Decision-Making

The financial impact of divorce also seems to weigh heavily on the minds of those considering divorce (Fackrell, 2012; Kanewischer & Harris, 2015; Previti & Amato, 2003). Many cannot maintain their standard or level of living after divorce (McManus & DiPrete, 2001) and there is a correlation between divorce and poverty (Mauldin & Mimura, 2007). As such, money and the financial security it provides, may be a significant factor that weighs on the minds of those in the process of divorce decision-making.

Theory and Divorce Decision-Making

Allen and Hawkins (2017) wanted to know more about decision-making around family issues and how scholars were theorizing about this process. They reviewed

articles from the top family journals and searched for the terms “decision,” “decide,” or “deciding.” They found that a number of different theories were used to understand how decisions are being made about a variety of family issues. Allen and Hawkins (2017) point out that there is also an emotional component to the decision-making process, which makes it difficult to measure or create a reliable theory for how a person will behave. In addition to this, participants in research studies seem to unknowingly and indirectly reference family systems theory (Von Bertalanfy, 1971); they know that their decision will impact many more systems than just themselves and their spouse (Fackrell, 2012; Kanewischer & Harris, 2015; Previti & Amato, 2003) which seems to be part of what makes the decision so difficult.

Statement of the Problem

The existing research concerning divorce decision-making highlights the challenge of working through the options of divorcing or reconciling. The decision alone causes distress and comes with a great deal of ambiguity and wavering back and forth (Fackrell, 2012; Harris et al., 2017). Individuals consider many things when facing the prospect of a divorce decision, some of these are related to the continued rewards for staying in the marriage and others are connected to the barriers to divorce (Previti & Amato, 2003). Two of the factors that are consistently mentioned by people who have considered divorce are (1) concern about the negative impacts that divorce might have on children and (2) on how the family’s financial situation will change as a result of a decision to divorce (Fackrell, 2012; Kanewischer & Harris, 2015; Previti & Amato, 2003). A limitation of the existing literature is that it was almost all generated by gathering data from people who had already made the decision to divorce or have been

divorced and are recalling their experience. Recall bias, while frequently used in family science studies, has limitations and can skew the results of any study (Hardt & Rutter, 2004). This bias may be particularly present in the case of divorce research. During the divorce process, a common experience is that people develop a divorce narrative; a story that justifies one's interest in leaving the marriage (a relationship that most people commit a lifetime to initially). These divorce narratives often consist of selective portions of the couple's overall experiences, most often the more negative experiences (Doherty & Harris, 2017). Much like recall bias, this process can lead to a skewed perception of the couple's marital experience ("we have never agreed," "we've fought since the day we met") that gets reified at every telling.

The purpose of this study is to further the research on divorce decision-making by specifically investigating the possible roles that children and family finances (two external entities to the couple's marriage) may play in one's divorce decision-making process. The research question guiding this study is, "How do children and family finances influence the divorce decision-making process?" It is expected that this study will enhance our understanding of the divorce decision-making process with regard to these specific external (to the marriage) factors. Findings from this study will have both clinical and research implications.

Chapter II: Literature Review

Chapter Overview

Chapter II consists of an in-depth literature review on general topics associated with divorce decision-making. Beginning with a discussion of the prevalence of divorce in the United States this manuscript then contains a discussion of divorce decision-making, including the common reasons for the decision, how the decision is made, and what the process entails. Next, I include a review of the existing literature on how people consider divorce's impact on their children and their family financial situation. Finally, the chapter closes with a discussion of current theoretical perspectives on divorce decision-making and a concluding research question that guided this inquiry.

Prevalence of Divorce

Divorce continues to be a significant concern for many people, with the popular belief being that half of all marriages will end in divorce. In 1967, Holmes and Rahe develop a scale for measuring life events and they suggest that divorce is one of the most stressful events a person can experience in life. Other scholars have identified divorce and the transitions that follow divorce as crucial and stress-inducing life events (Amato, 2000; Buehler, Hogan, Robinson & Levey, 1985; Faust, 1987). Those considering divorce seem to be aware that both divorce and marital reconciliation would be long difficult journeys with neither option being a perfect solution to their perceived problems. Hence, many find themselves “wandering in the wilderness” of divorce decision-making, weighing all their options (Fackrell, 2012, p.1) and searching for clarity and confidence in their decision-making (Harris et al., 2017).

Data suggests that in the United States, there was a rise in the divorce rate from 1960 to 1980 and then the divorce rate gradually decreased until the year 2006, at which point the divorce rate has remained fairly constant (U.S. Census Bureau, 2008, Table 77). Others argue that understanding the numbers of divorce is more complicated than we realize and that in some age cohorts (specifically in older Americans), divorce is actually on the rise (Kennedy & Ruggles, 2014). Amato (2010) explains that the refined divorce rate (the number of divorces per 1,000 married women) is a better measure of the actual divorce rate, however, most often the data collected is for the crude divorce rate (the number of divorces per 1,000 people in the population), but the correlation between the two is over .90.

Yet another way to determine the divorce rate is to estimate the probability of marriages that end in divorce for a certain birth cohort. Using this method, Schoen and Canudas-Romo (2006) estimated that at the end of the 20th century, 43-46% of marriages would end in divorce. Copen and associates (2012) describe another method for calculating the rate of divorce by looking at only first marriages and the number of first marriages that end in divorce in a year. When evaluating divorce in this manner, Copen et al. (2012) report that a woman in her first marriage has a 52% chance of making it to her 20th anniversary and a man has a 56% chance of reaching 20 years with their marriages still intact.

There are a number of explanations for the changes in divorce rates over the years. The increase in divorces from 1960 to 1980 have been linked to the changes in divorce laws, including allowing for no-fault divorces (Nakonezny, Shull, & Rodgers, 1995). The leveling of the divorce rates since 1980, has been associated with an increase

in age at which women are marrying and higher levels of education (Heaton, 2002; Rotz, 2011). While there may be some variation in the exact divorce rate, it is clear that divorce has, for a while, been a much-experienced family configuration change event for many couples, families, and children in the United States.

Reasons People Give for Deciding to Divorce

As mentioned previously, the divorce decision-making process (the reasoning behind a person's decision to divorce, and what the process is like for the individual) has not been widely studied in the social sciences. As Amato and Previti (2003) note, there are many perspectives through which to examine and explain divorce, but most of these examinations are based on a theoretical or academic perspective, derived mostly from sociology or psychology. However, the literature is lacking comprehensive research on the individual's perception of what contributed to the end of their marriage and what exactly the process of divorce decision-making entails.

In Amato and Previti's (2003) quantitative research, they report the following reasons for divorce, beginning with most common to least common answers: infidelity (18.4%), incompatibility (16.4%), drinking or drug use (9.0%), growing apart (8.2%), personality problems (7.8%), lack of communication (7.4%). The next response, physical or mental abuse, drops to just 4.9% of those reporting this as the cause of their divorce and with 11 more reasons splitting the remaining 27.9% of the possible responses. Infidelity seems to be a fairly consistently correlated with divorce, but it is difficult to say if infidelity causes the divorce or if other factors which were already leading to divorce also lead to infidelity. Most of the other reasons are what Amato and Previti (2003) call "complaints about the general quality of the marital relationship" such as growing apart,

personality problems, etc. (p. 621). With alcohol/drug abuse, and mental, emotional, or physical abuse being the last grouping of contributing factors that lead toward divorce.

In a more recent study, Hawkins, Willoughby, and Doherty's (2012) research yielded similar results. Hawkins et al. (2012, p.461) labeled reasons for divorce as either "soft" or "hard." "Soft" reasons for divorce refer to less acute psychological or relational problems such as growing apart, lack of communication, conflict over roles in the home, violation of expectations. They are also reasons that are fairly amenable to treatment and correction. "Hard" reasons for divorce refer to the more acute problems such as abuse, addiction, or infidelity. These tend to be more difficult problems to correct and recover from. Hawkins et al. (2012) found that as a whole, "soft" reasons for divorce were commonly given as important reasons leading to their divorce, however the "hard" reason of infidelity was near the top of the list, with 37% of couples indicating this was an important factor in their divorce. Couples were less likely to report other "hard" reasons for divorce such as alcohol and drug problems (22%) and physical violence (11%) as important reasons leading to their divorce.

The other side of this discussion is to ask what keeps couples in a marriage. Amato and Previti (2003) and Hawkins et al. (2012) were speaking with people who had already been divorced or who had decided to divorce and had begun court proceedings. So of the couples who are still married and considering divorce, what keeps them in their marriages? There is limited research concerning these individuals and what they are considering in their decision-making, including why they stay.

Previti and Amato (2003) conducted a mixed-methods analysis of 1,424 married individuals about the rewards and costs of being married and the barriers to leaving their

marriage at different time-points between 1983 and 1997. After interviewing these individuals and asking the open-ended question “what are the most important factors keeping your marriage together?” Previti and Amato (2003) found 18 themes or categories from these interviews. Eleven were rewards which included love, respect, trust, communication, shared past, friendship, happiness, compatible, emotional security, commitment to the partner, and sex. Six categories were barriers including concern about the impact of divorce on the children, financial needs, the couple’s roles are interdependent (he makes money, I do the housework), they are committed to marriage, and a category defined as “other” for responses such as “he’ll kill me if I try to leave.” The last category was labeled “alternatives” and this was when individuals spoke about alternative options, “it could be worse, so I stay in this marriage.”

Previti and Amato (2003) found that for most individuals, the rewards of being in a relationship created cohesion and motivation to stay together. Barriers on the other hand, often kept couples together, but did not seem to create or maintain cohesion. And eventually, those couples who only mentioned barriers as reasons they stayed together tended to be less satisfied with their marriages and were more likely to divorce. The most common barrier was concern about the children, which was a concern for 31% of respondents. After that, religious concerns were a barrier for 13% of respondents, with financial concerns and interdependent roles being mentioned by 7% of respondents.

Based on the research that is available, these results seem fairly consistent. Across these studies the “soft” reasons for divorce are more often what push people towards divorce, with infidelity being a common “hard” reason for divorce. Certainly, alcohol/drug abuse and emotional, mental, physical abuse are also cited as reason for

divorce, but less commonly so. Most of the research is done with people who have already decided to divorce or have been divorced (retrospective studies) and are mostly based on quantitative data.

Divorce Decision-Making

In 2015, Hawkins et al. published a report from the National Divorce Decision-Making project. This project included surveying 3,000 individuals who have been married for at least one year, had at least one child together, and asking them about their thoughts and actions around contemplating divorce, which Hawkins et al. (2015) labeled as “divorce ideation.” Further, in-depth interviews were conducted with a sub sample (n=30) of those who reported they were currently considering divorce and experiencing divorce ideation. This study yielded many significant results and gave us greater insight into the experience of divorce decision-making.

The researchers of The National Divorce Decision-Making Project (Hawkins et al., 2015; Hawkins et al., 2017) found that one in four individuals had experienced divorce ideation in the past six months. These individuals described the confusion of considering divorce and that they experienced a range of emotions when thinking about divorce. For some, thoughts of divorce were infrequent. Others were thinking about divorce frequently and then they would think less and less of divorce until something significant happened and they would once again be thinking seriously about divorce. Hawkins et al. (2015) report that of those contemplating divorce, 43% reported that they didn’t “really want a divorce and they were willing to work hard on their marriage;” with 23% reporting “they were willing to work on the marriage if their spouse got serious about making some important changes” (p. 1). Only five percent reported they were

“done with the marriage” (p. 1). In other words, it is common to have thoughts of divorce, but most people reported being willing to work on their marriage, especially if their spouse is committed to working on their marriage with them (Hawkins et al., 2015; Hawkins et al., 2017).

Kanewischer and Harris (2015) interviewed fifteen women who had at one point been considering divorce, had sought marital therapy, and then had decided to remain married. The focus of the study was to understand the role couple therapy plays in a woman’s divorce decision-making, however, in addition to discussing how therapy helped them they also discussed how the decision-making process was gradual and took time. The women described considering many things, not just therapy when considering divorce, including how the children are being impacted by staying in an unhappy marriage or growing up with divorced parents and how a divorce would impact financial stability. In addition to the finding that deciding to divorce is a gradual process, nine of their participants also discussed how the thoughts of divorce often persisted even after they had made their decision to stay married.

Fackrell (2012) interviewed 31 individuals who were in the midst of the divorce decision-making process. Consistent themes that emerged from her work include the struggle of the process. She writes that “the decision-making process surrounding divorce is a chaotic and bewildering one, yet participants understood it was necessary...to engage in this process before exiting the wilderness” (p. 47). She described the decision-making process as “wandering in the wilderness” (p. 26) and that individuals are often confused. Part of this confusion is due to the complications of divorce. Fackrell (2012) also reported that the decision is not solely based on the

marriage in and of itself, but that extramarital issues were considered. Fackrell (2012) identified seven key factors in divorce decision-making as follows: “the emotional and physical impact (on self); children; friendship and positive memories with spouse; religion, prayer, and hope; commitment to marriage; social impact and support of family and friends; and finances” (p. 40).

Harris et al. (2017) used the qualitative data from the National Divorce Decision-Making Project to examine the role of clarity and confidence in the divorce decision-making process. Harris et al. (2017) reported that a prominent and consistent theme is the desire for clarity in decision-making, but that clarity is elusive and fluctuates. Many participants described frequently changing their mind, with one individual reporting that they changed their mind from week to week. Harris et al. (2017) went on to report that it takes a great deal of time and thought to find any clarity around the decision to divorce or stay in one’s marriage. Clarity comes for some at critical moments, such as a spouse caring for another in a time of sickness, or if some form of physical violence in the relationship had occurred. Finally, Harris et al. (2017) reported that while some felt they were ready to leave the marriage they felt they could not, most commonly, due to concerns over how the decision to leave would impact their children and their finances.

A common theme from all of these studies is that extramarital concerns (things outside the marriage) weigh heavily on the minds of those considering divorce (Amato & Previti, 2003; Fackrell, 2012; Kanewischer & Harris, 2015). Two of these considerations that appear in these studies as barriers to divorce are children and finances. As with other research on divorce, much has been studied about the impact of divorce on children and

finances, however, little is known about the role these two extramarital entities play in the divorce decision-making process.

Children and Divorce Decision-Making

A quick search in any database using the words children and divorce yields thousands of research articles. However, when searching for divorce decision-making and children, the results are limited. A search conducted in PsychInfo/EBSCO of peer-reviewed journal articles written in the English language, from the year 2000 to the current year, containing the words “divorce,” “decision,” and “children” yielded 211 articles. Of the 211 articles, most addressed the topics of custody/court decisions, involving the child in custody decisions after divorce, and parents and families making decisions about co-parenting after divorce. Only one article addressed children and divorce decision-making (Bodenmann et al., 2006).

Bodenmann et al. (2006) evaluated the barriers and attractors to divorce much like Amato and Previti (2003), Fackrell (2012), and Kanewischer and Harris, (2015), however the 711 participants in their study were from Germany, Italy, and Switzerland. Using questionnaires, they asked their participants, all of whom had been through a divorce, about attractors and barriers to divorce. Regarding barriers, participants from all countries indicated that the presence of children was one of the central barriers to divorce (Bodenmann et al., 2006). Bodenmann et al. (2006) referenced another article by Knoester and Booth (2000) that also found that the perceived barrier most important to the research participants was concern over the children suffering due to the divorce.

After finding the articles reviewed above, a second search was conducted for the terms “barriers,” “children,” and “divorce” in PsychInfo/EBSCO which yielded 34

articles. However, other than the articles already mentioned in this literature review, this search did not yield any additional articles that are relevant to this study. The remainder of this section will be a brief overview of the literature concerning the impact of divorce on children.

Amato (2000) reviewed research regarding children and divorce published from 1990-1999 to better understand the difference between children from intact, two parent families and children from divorced families. Amato (2000) writes that with increased acceptance of divorce, knowledge of divorce, and resources for divorce that we see in the 1990s it would be natural to assume that the gap between the well-being of children from divorced families and two parent families is closing, however, this is not what the research indicates. Amato (2000) cites a number of articles that indicate that children from divorced families score lower on measures of academic success, conduct, psychological adjustment, self-concept, social competence, and long-term health. Amato (2000) acknowledges, however, that in high conflict marriages, children from divorced families fair better than children from parents with highly conflicted marriages who decide to stay together.

It is challenging to determine whether divorce causes these problems in children or if the same risk factors for divorce are also risk factors for problems in children. Using child fixed effects models to estimate the effects of divorce is thought to be one of the best methods to study the causal effects of divorce on children (Amato & Anthony, 2014). Using data from two national data sets, Amato and Anthony (2014) employed child fixed effects models to measure the effect of divorce on a number of different child outcomes including “mathematics and reading scores, emotional and behavioral

problems, classroom behavior, peer relationships, self-control, self-esteem, internal locus of control, smoking, and educational aspirations” (p. 5). Their findings supported previous studies and indicated that for adolescents, children, and younger children, divorce is “associated with consistent declines in children’s achievement and adjustment” (Amato & Anthony, 2014, p. 12).

In this same article Amato and Anthony (2014) acknowledge that their results are not in line with all the research on the effect of divorce on children, including that done by Burnett and Farkas (2009) and Foster and Kalil (2007). Burnett and Farkas (2009) found that when controlling for child and family variables, there seems to be no significant difference in math achievement scores between children from families with married biological parents and children from other family structure types. They report that “the apparent negative effects of family structures other than married biological parents are largely spurious” (Burnett & Farkas, 2009, p. 312). Foster and Kalil (2007) report that in the low-income sample they used, there was little evidence that family structure predicts child well-being.

Kelly and Emery (2003) write that for years, divorce has been thought to be a terrible life-event that damages children and that children cannot recover from the effects of growing up in a single parent home. They argue that the effects of divorce on children are not so clear cut and dichotomous and that “most social scientists have relinquished a simplistic view of the impact of divorce” (p. 352). Rather, a more wholistic approach, using a variety of methodologies and disciplines is need to more accurately understand the impact of divorce. They argue that while children of divorced parents seem to be at risk for a number of problems including lower academic performance, behavioral

problems, increased difficulties in intimate relationships, and increased risk for divorce in their own marriages, there are also a number of protective factors that can reduce the risks for children (Kelly & Emery, 2003).

Perhaps this contradicting research highlights the confusion and difficulty inherent in divorce decision-making. If a parent considering divorce cannot turn to science and research for clear answers about the effect of divorce on their children, then it seems logical that they would struggle to make a decision. At times they may feel that their children will be fine and will come through the divorce fairly well adjusted, while at other times they may read something or talk with someone and then feel as though divorce would be the worst possible event for their child to experience. If social scientists, one might call them the “experts” on divorce, are arguing that divorce is not as simple as we thought and struggle to accurately measure its impact (Kelly & Emery, 2003), it seems only reasonable to assume that divorce decision-making is all that more convoluted and difficult for those in the emotional throes of considering divorce.

Finances and Divorce Decision-Making

A similar search as described above was conducted regarding finances and decision-making. Using PsychInfo/EBSCO, with the criteria that the articles be published since 2000 and contain the words “divorce,” “decision,” and “finances,” or “money” as well as a search for articles containing the words “divorce,” “barriers,” and “finances,” or “money.” This yielded nine peer review academic articles, however the articles addressed topics such as remarriage and finances, financial issues and outcomes in cohabitating individuals, child support, and finances in stepfamilies. None of the articles specifically address the role of finances in divorce decision-making. Similar to

the topic of children and divorce decision-making, the literature previously reviewed (Amato & Previti, 2003; Bodenmann et al., 2006; Fackrell, 2012; Kanewischer & Harris, 2015; Knoester & Booth, 2000) has found that for many, finances are a barrier to divorce and many couples on the brink of divorce carefully consider the impact divorce will have on their personal and family finances. The remainder of this section is a brief review of the possible impact divorce has on finances.

Many people are worried about how a divorce will impact their financial stability and their life post-divorce (Bodenmann et al., 2006; Fackrell, 2012; Harris et al., 2017; Kanewischer & Harris, 2015; Knoester & Booth, 2000). For some, it may mean they will need to return to work after an extended time away from the work force, one or both parties may end up living below their accustomed standard or level of living as a couple, or there may be concerns about dividing assets fairly. Clearly the financial impact of divorce is significant enough that many are researching this topic, pursuing changes in public policy and those in the midst of divorce decision-making are seriously considering the financial ramifications of a divorce.

Scafidi (2008) writes that we often talk of marriage in terms of social, moral, or religious institutions, however, marriage is also an economic institution with great impact on individuals and societies. From a macro perspective, there are many examples of the impact of divorce. Scafidi (2008) estimates that “family fragmentation costs the U.S. taxpayers at least \$112 billion each year” (p. 17). Further, Schramm and associates estimated that the total cost of divorce to the state of Texas was in the area of \$1.2 billion (Schramm et al., 2013). Eggebeen and Lichter (1991) argue that you cannot separate child poverty from the changing family structure of America. They state that “child

poverty rates would have been about one-third less in 1988 if family structure had not changed after 1960” (p. 814). The link between divorce and economics is quite clear.

On a more individual level, divorce often impacts the finances of both spouses and the children. The impact of divorce on women and children is significant and has been well-documented (Bianchi, McArthur, & Hill, 1989; Duncan & Hoffman, 1985; Eggebeen & Lichter, 1991; Smock, 1994; Smock, Manning, & Gupta 1999). On a positive note, research shows that there has been some improvement in the impact of divorce on women since women have been more involved in the labor force (McKeever & Wolfinger, 2001). Often times it is thought that only women and children suffer economically after a divorce, however McManus and DiPrete (2001) report that most men are worse financially after a divorce and that they struggle to make up for the lost income of their partner. Men also are not typically experiencing financial gains upon divorcing (McManus & Diprete, 2001). Zagorsky (2005) reports that baby boomers who married and stayed married had a net worth 93% higher than single respondents. Overall, the research suggests that most often men, women, and children will not have the same standard of living after a divorce.

During the recession of 2008-2011 there was a dip in the divorce rate. According to Cohen (2014) the divorce rate among women in the U.S. from 2008-2011 declined in the first years of the recession, 2008-2009, before returning to the expected divorce rate by 2011. Cohen (2014) argues that this demonstrates the impact of economic factors on divorce, acknowledging that finances can be both a protective factor in a marriage and also cause marital strain. While the divorce rate fell at the initial part of the recession, this could have been because couples were forced to live together due to financial

difficulty. Many people could not afford to get divorced, or were so “upside down” in their home mortgages that homes were not selling. Additionally, many couples just simply could not afford to live separately after divorce. While couples were recovering financially, it is possible that some marriages improved because they were forced to stay together and work out their problems (Afifi et al., 2012) or they were driven further apart over the financial strain, and divorced once they could afford it. Chowdhury’s (2013) research supports the argument that a dip in the divorce rate occurs during recessions, likely due to the costly nature of divorce. Chowdhury (2013) reports that the more discretionary income a couple has, the more likely they are to divorce because they can afford a divorce. So as the economy suffers, couples have less discretionary income and are therefore, less likely to divorce despite the low quality of the marital relationship (Chowdhury, 2013).

In regard to divorce decision-making, it seems that finances weigh heavily in the decision to divorce or reconcile. Peters (1993) found that women do consider the financial implications of divorce but tend to only consider the short-term consequences rather than also considering how it will impact them in the long run. Fackrell (2012) lists financial considerations as one of the seven extramarital considerations that individuals take into account when deciding on divorce. However, little is known about the role that finances play for a person who is currently in the process of deciding to divorce.

Theoretical Perspectives on Divorce Decision-Making

There are various perspectives to take when considering divorce decision-making. One seemingly natural assumption is to consider divorce through the lens of social exchange theory (Allen & Hawkins, 2017). Social exchange theory posits that human

interactions are motivated by an exchange of goods and that humans try to maximize the positive and minimize the negative exchanges in their life (Boss, Doherty, LaRossa, Schumm, & Steinmetz, 2003; Thibaut & Kelley, 1959). In the limited research on divorce decision-making, individuals are weighing options, considering all the costs and benefits of staying in the marriage or leaving. Harris et al., (2017) suggests that people often spend significant amounts of time weighing their decision before divorcing as they are seeking clarity and confidence in their decision-making, but struggle to find it. While individuals consider many options, this does not seem to make the decision any clearer and may even lead to more confusion at times.

Perhaps some of this confusion is due to the emotional complications of divorce. Deciding to divorce is not as simple as cognitively weighing the costs and benefits. Allen and Hawkins (2017) point out that families, couples, and humans are not necessarily rational and logical at all times and cited several researchers who validate this point. Tversky and Kahneman (1981) argued that emotions are the cause for the irrational decisions made by humans. Daly (2003) explains that much of academic work is done with the assumption that families and individuals will behave rationally and predictably, however, there are many other motivators at play such as gut feelings, instincts, inspiration, and intuition. Finally, Kahneman (2011) suggest that emotions play a significant part in human reasoning.

In addition to social exchanges and the influence of emotions, an understanding of interrelated systems also seems to be in play with divorce decision-making. Systems theory suggests that people, couples, and families are interdependent with each other and with other systems (Von Bertalanfy, 1971). While parents may not realize it, some of

their hesitation to divorce may be due to an understanding or fear of the impact it will have on other people such as, extended family networks, community relationships (church, school, etc.), including their children. Systems theory makes it clear that a couple does not live in a vacuum, but the actions of the couple will have a ripple effect on all the systems the couple is associated with. Therefore, it is reasonable to assume that children and finances would be impacted by a divorce. Perhaps it is the realization that there are so many systems connected to the couple and marriage and that an individual's decision will impact many beyond themselves, that makes the decision so complicated.

The purpose of this study is to discover more about the divorce decision-making process and experience by specifically focusing on how two factors, outside of the direct marriage relationship, children and finances, influence the process. To that end this study seeks to answer the following research question: How do children and family finances impact the divorce decision-making process? Knowing more about these two areas may help clinicians, family life educators, and researchers understand the divorce decision-making process better and help to develop or strengthen interventions for those in the process of deciding to either work on their marriage or divorce.

Chapter III: Methods

Chapter Overview

Chapter III provides a detailed description of the philosophical perspectives, study design, and methods. The chapter begins with an explanation of myself as a researcher, my research and philosophical paradigms, and a statement reflecting my position on this research. Following this is an explanation of the study design, including the sampling procedures, the interview process, and the analysis.

Philosophical Perspective

As noted by Merriam and Tisdell (2015) it is important to position qualitative work and clarify one's underlying philosophical influences. Guba (1990) defines this as the paradigm or interpretive framework of the researcher. This framework is the "basic set of beliefs that guides action" (p. 17). Concerning epistemology, or the nature of knowledge, I identify as a post-modernist. From this paradigm, I believe that it is important to be curious and ask questions about each person's experience, because I do not believe that there is one correct answer or one correct reality (Merriam & Tisdell, 2015). While there seem to be common themes concerning the experience of divorce, I don't believe this equates to there being one common experience of divorce decision-making for everyone. Even when it comes to children and finances, each person will experience the reality of children and finances differently.

This study was not originally designed with the intent to analyze the specific roles of finances and children in divorce decision-making. The purpose of the interviews was to better understand the process and experience of divorce decision-making. As the initial analysis was conducted on the interviews, many of the participants talked about the

role that children and finances played in their decision-making. This led to the current study in which an inductive qualitative content analysis of the data was used.

Researcher and Reflexivity

Merriam and Tisdell (2015) write of the importance of researchers critically thinking about, acknowledging, and being aware of their role in the research. It is important to note that I am committed to being open to what the data say; however, it is impossible to completely separate who I am from my research as I am the research instrument. As such, I am disclosing my lived experience with divorce, marriage, and divorce decision-making.

I am trained as a marriage and family therapist; I chose this field because I feel it is different from other mental health disciplines in that this field continually seeks a greater understanding of the systems and relationships at play in humans' lives. I am most fascinated by how we interact, who we choose to interact with, and why these interactions get so complicated at times. I am primarily trained to see my clients lives through the lens of attachment theory (Bowlby, 1982) and emotionally focused therapy (Johnson, 2012), both of which emphasize the importance of secure attachments, in childhood and throughout our lives. With this perspective, I do find it important for children to have secure and healthy relationships with their parents. It is possible that some divorces may impact those relationships in a negative way. It is also possible that some divorces (especially those of highly conflicted partners) could enhance a parent's and a child's ability to bond and connect. Additionally, emotionally focused therapy (Johnson, 2012) is primarily focused on repairing the attachments between the couple, rather than considering options for divorce. However, as I furthered my education and

pursued a doctoral degree at the University of Minnesota, I became involved with the Divorce Decision-Making Project (Hawkins et al., 2015) and was also introduced to discernment counseling (Doherty & Harris, 2017) which emphasizes the importance of understanding where each party is at in their relationship and honoring each person's feelings about how to move forward with their relationship.

Personally, I am not married, nor do I have direct experience with divorce as my parents have been married for over forty years. I am a white educated female and I was raised in an upper middle-class, conservative religious home which valued marriage as a sacred institution. However, as I have worked as a therapist, I realize that the decision to divorce is rarely an obvious decision where there is a clear answer as to which is the best or correct path to pursue. Marriage comes with so many possibilities for significant problems including misunderstandings, betrayal, attachment injuries, abuse, falling out of love, and boredom to name just a few, that I do not believe there is any one right answer about how and when one considers and follows through with divorce.

Study Design

The data used for this research was gathered from the National Divorce Decision-Making Project (NDDMP – Hawkins et al., 2015). The NDDMP data was gathered using on-line surveys of a nationally representative sample of married individuals ($N=3,000$) in 2015, from these 3,000 participants, 30 individuals ($N=30$) were selected for a follow up in-depth interview. The original 3,000 participants were individuals between the ages of 25-50, had been married for at least one year and had at least one child under the age of 18. The respondents answered questions concerning divorce ideation, divorce decision-making, and their attitudes concerning marriage and divorce. Based on the responses to

the survey, participants were invited to further participate in a qualitative interview. To qualify for the qualitative interview participants had to have been thinking about divorce in the last six months. Eligible participants were stratified over scales measuring the following: (1) frequency of divorce ideation, (2) divorce attitude, (3) relationship hope, (4) time spent thinking about divorce, and (5) gender, so that a broad range of people in the midst of divorce ideation would be represented. This study was done with approval by the funding institution's Institutional Review Board. The year 2015 was a good year to sample this population because the divorce rate had returned to normal after a dip in 2008 and 2009 due in part to the recession of the US economy (Cohen, 2014).

Sample

The sample consisted of 30 participants from the United States, 11 men and 19 women. Participants had been married for an average of 13.5 years, with 77 % of participants in their first marriage and 23% of participants in their second marriage. Participants had an average of 1.93 children under 18 living in the home. Regarding annual income, 37% of participants made less than \$40,000; 17% made between \$41-80,000, and 43% made over \$80,000. About 35% of the participants had college degrees, 52% reported having some higher education, and 13% had a high school degree or less. The participants reported being White ($n = 22$), Black ($n = 3$), Hispanic/Latino ($n = 2$), multi-racial ($n = 1$), and other ($n = 2$). Participants varied in their feelings about divorce with 50% reporting they did not necessarily want a divorce, 10% reporting they were done with their marriage, 17% had mixed feelings about divorce, 13% reporting they would consider staying if their spouse got serious about making changes and 10% reporting other attitudes about divorce (Hawkins et al., 2015).

Research Instrument and Interview Procedures

The data for this study was taken from an existing data set. The interview process first went through a pilot test phase in which the questions were tested on individuals similar to those in the study. This pilot test allowed for researchers to check for flow and strength of questions and the overall interview. The interview questions were designed to help the researchers understand the overall process of divorce decision-making and included topics such as confusion or feelings of being “stuck” (Can you think of moments when you were stuck and how you were able to get unstuck?), meaning-making (How do you make sense of the ways your marriage has changed over time?), love (How does the idea of love or being in love fit into how you’ve been considering the future of your marriage?), happiness (How does the idea of “happiness” or your personal happiness (or that of others) play into the way you’re thinking about your current marital situation?), and identity (Do you suppose that your final decision about the future of your marriage might say anything about you as person?).

To start the discussion on divorce decision-making participants were asked a series of questions, one of which was about the role of children in their current thinking about their marriage. The series of questions is as follows: “Can you tell me about your decision-making process? What are some important factors you are considering as you make this decision? What factor do *your child(ren)* play in your decision-making?” No questions were asked specifically about family finances.

The interviews were conducted by three lead researchers and one graduate research assistant from three different universities. The participants were interviewed over the telephone and recordings were made of the interviews. Audio recordings were

then transcribed by undergraduate research assistants who had been trained in the process of the project. Finally, a lead graduate assistant audited each transcript to ensure accuracy. All interviewees were compensated with a \$75 gift card for their participation in the interview.

Analysis

The role of children and finances was not the sole focus of the original study, so a post hoc inductive content analysis (Elo & Kyngäs, 2008; Elo et al., 2014) was conducted to evaluate the content of the interviews for the purpose of this study. This analysis focused specifically on the role children and finances play in the divorce decision-making process. For the purposes of this study, the terms children and finances served as foundational concepts of interest to guide the analysis. However, other terms related to these two were also considered. For example, for children, anything related to children was considered (parenting, child well-being, sacrificing for children, raising children, etc.) and for finances, all terms that could be connected to the financial aspects of family life were considered (job/career, budgets, spending habits, cost of living, level/standard of living, financial struggle, savings, debt, retirement, etc.).

The lead researcher read and coded all the interview transcripts. Ten undergraduate research team members initially met with the lead researcher in dyads and were introduced to the nature and goals of the current project. Each dyad was assigned six interviews to code and was tasked with independently coding those interviews prior to hearing the lead researcher's coding categories. Following this first initial wave of analysis, the lead research and the undergraduate team members met to compare and check codes. This process helped to establish trustworthiness of the results. Additionally,

the lead researcher met with an internal auditor often to discuss the data and the coding categories that were derived from it. The internal auditor had access to the transcribed interviews, was familiar with the original National Divorce Decision Making Study (Hawkins et al., 2015) and thoroughly reviewed the coding categories. The lead researcher met with the team members throughout the process to establish inter-coder agreement. A final analysis, with input from each research team member, was completed to organize the data into categories and themes that emerged across the interviews. Ideally, once we had established the final themes, we would have gone back to the participants to verify we had captured the essence and meaning of their interviews. Unfortunately, as this was an analysis of a secondary data set, returning to the participants to conduct member checks was not possible.

Coders were first trained to recognize the transcripts and data that are relevant to this study. To identify financial concerns coders were trained to including any concept related to finances, such as, money, cost, dependence on spouse, jobs, child support, retirement related terms, gender/relationship roles, housing situation, cost of living, standard of living, as well as any indication that the family is struggling financially or may struggle after a divorce. Regarding children, coders were directed to identify any mention of children, sacrificing for children, child well-being/happiness, disruption of child's life, custody, living arrangements, sharing holidays, future events of their children such as marriages, grandchildren, birthdays, holidays and any family event or issue that involves the children.

The coding team conducted the same type of inductive coding process as the lead researcher with the following stages. First, coders read each transcript in its entirety;

second, preliminary codes were identified; third, coders noted potential theoretical or conceptual interpretive codes. Finally, theoretical and reflexive memos were kept by the lead researcher throughout the process for each transcript as well as every time the research team interacted with the raw data (transcripts of interviews). The process of achieving saturation of the data increases replicability of findings, which also suggests that the findings are comprehensive (Elo et al., 2014). Saturation of this data set, where continued review of the data yielded no new themes, occurred around the 15th interview.

Trustworthiness

Lincoln and Guba (1985) created criteria for evaluating what they called the trustworthiness of qualitative data. Elo et al. (2014), write that often with discussing trustworthiness researchers consider credibility, dependability, conformability, transferability, and authenticity. Trustworthiness has been a focus of this study design from the beginning. The National Divorce Decision-Making Project had several researchers from various research institutions across the country contributing to the project. These researchers regularly checked with each other to ensure they had meet trustworthiness standards throughout each phase of the study (Elo et al., 2014).

Regarding credibility, dependability, transferability, and conformability (Elo et al., 2014; Lincoln & Guba, 1985) all transcriptions were checked by a graduate research assistant for consistency and accuracy between the recorded interview and the final transcripts (internal audit process). From this, meetings to review codes and themes happened between two undergraduate coders who were both assigned to the same interviews. The undergraduate researchers met with the lead graduate researcher. The lead researcher then consulted weekly with the internal auditor to ensure that participants

and their narratives were being represented as closely as possible and that there was agreement at all levels of analysis and across researchers. In addition, reflexive memos were written and discussed throughout the process to enhance the trustworthiness of the research being done. Authenticity (Elo et al., 2014; Lincoln & Guba, 1985) in reporting the data was ensured by three levels of checks; the undergraduate, graduate, and faculty researcher who were aware of all the outcomes from the data and ensured every effort was made to reflect and report the experience of the participants as closely as possible.

Chapter IV: Findings

Chapter Overview

This chapter describes the findings of the analysis. As participants talked about their divorce decision-making they often spoke of how children and finances impacted them. It became apparent that children and finances operate in at least two different and sometimes opposing ways in a marriage. Children and finances were discussed as stressors on the marriage and were given as reasons to leave, but they also were discussed as protective factors and reasons to stay in the marriage. The two overarching themes from this study are 1) *Children and finances are sources of marital discord and reasons to leave* and 2) *Children and finances act as marital protective factors and reasons to stay*. Within these two overarching themes, the following main themes came to light: 1) *prioritizing children and finances at the expense of our marriage*, 2) *financial and career stress*, 3) *arguing about finances*, and 4) *when staying in the marriage becomes bad for the children*. The themes identified as the protective factors were: 1) *children are the glue*, 2) *what is best for the children*, and 3) *feeling stuck financially*. In addition to these themes, the second theme, “*what is best for the children*” had a significant amount of data that required more in-depth analysis and detailed sub themes (See Figure 1).

Findings

The lead researcher analyzed the data to look specifically for any mention of how children and/or finances impacted the participants’ divorce ideation. Terms related to any aspect of child-rearing were included (i.e., parenting, kids, custody, etc.) as were any terms related to family finances or processes to secure finances (i.e., job, work, spending, etc.). All participants indicated that their children played some role in their decision-

making, and 25 of the 30 participants indicated that finances were involved, to some degree, in their decision-making. It is important to remember that the interview protocol specifically had a question about the role of children in divorce decision-making, but the participants were not specifically asked about the potential role of money or finances in their divorce decision-making. So, it was expected to discover responses related to children, but the role of finances was never suggested to the participants. Therefore, it is significant that so many respondents indicated that finances (or processes related to securing finances) were a chief consideration in their divorce decision-making.

Overarching Themes: The Paradox of Children and Finances

Throughout the data analysis process, I was struck with the realization that interviewees often talked about the roles of children and their finances in two opposing, or even paradoxical ways. They would talk about the stress involved in raising children and how that stress negatively impacted their marital relationship. But, in the same breath, they would talk about their undying love for their children and a willingness to sacrifice their own personal happiness (stay in a bad marriage) for the sake of their children. A similar story emerged for the topic of finances. It was not uncommon for a participant to be talking about the stress of career (securing finances), or dealing with financial issues within the marriage and how those things have taken a toll on the marriage, but equally express a need or desire to maintain the same level or standard of living by not disrupting their financial situation through divorce. A story emerged that children and finances, two external marital considerations, play a paradoxical role in the divorce decision-making process. They both seemed to have been sources of stress and/or conflict but are also reasons for staying in the marriage. One participant, a 43

year-old mother of three, married for 16 years, described children and work as stresses and challenges to her marital relationship:

I think there's a lot of stresses in marriages with kids and work and keeping the romance, with the day to day things that you have going on. So I think it can get...stressful and, it's easy for you to get into a rut in your marriage. And then it just gets boring and it gets tedious and it gets overwhelming.

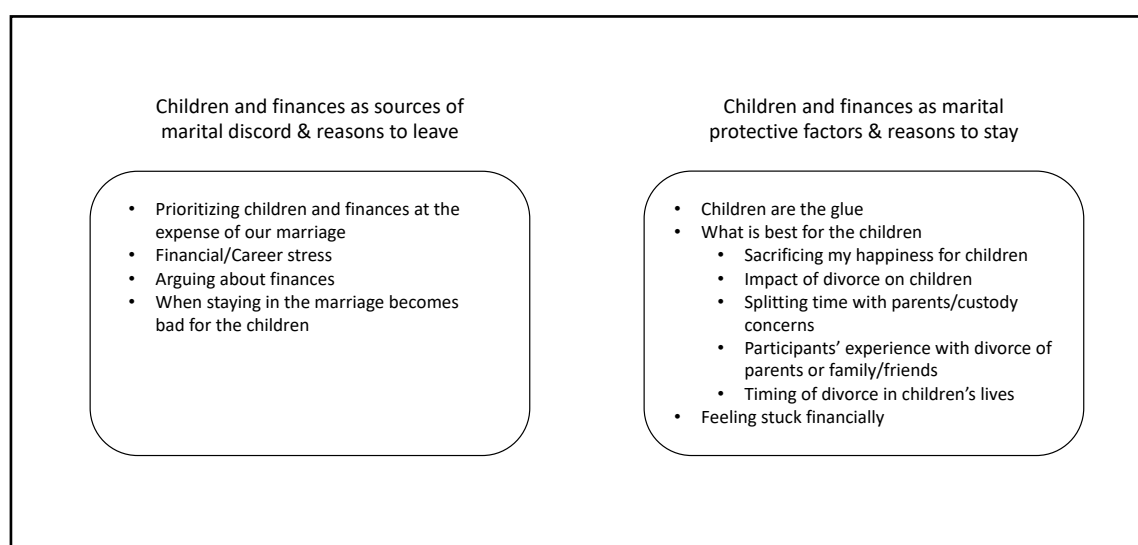
At the same time, she suggested that children and finances play a role in why she is staying in the marriage: *"I'm sticking with the marriage, because I have three children. And I am thinking about their future and their wellbeing, so that's what's keeping me in my marriage."* She went on to say: *"I think, financially we need to be together for [the kids] and emotionally we need to make it work for [the kids]."*

This type of sentiment was expressed by many of the participants and led to the emergence of two "overarching" themes to organize the data. Some participants spoke of children and finances both acting as reasons to stay and reasons to leave, while others only spoke of either children or finances. However, when the data was reviewed as a whole, it was apparent that participants spoke of children and/or finances as reasons they were leaving their marriage and also as reasons they were staying in their marriage. It is from this analysis that two overarching and paradoxical themes emerged. The first is *children and finances are sources of marital discord and reasons to leave*. The second is *children and finances act as marital protective factors and reasons to stay*. Within these two overarching themes, participants discussed various elements of children and finances as they relate to being a stressor or a protective factor of the relationship. The themes related to marital discord were: 1) *Prioritizing children and finances at the expense of our marriage*, 2) *financial and career stress*, 3) *arguing about finances*, and 4) *when staying in the marriage becomes bad for the children*. The themes identified as the protective

factors are: 1) *Children are the glue*, 2) *what is best for the children*, and 3) *feeling stuck financially*. In addition to these themes, the theme “*what is best for the children*” had a significant amount of data that required more in-depth analysis and detailed sub themes. All themes are listed below (see Figure 1) organized under headings of the two overarching themes.

Figure 1

Overarching and Main Themes



Children and Finances as Sources of Marital Discord and Reasons to Leave

“... after we had kids, money crunched down, time crunched down. Our focus went into our kids, instead of into each other” (31 year-old father of two, married six years).

This father’s words sum up the experience of bringing children into a marriage and the potential dangers of not protecting the marital relationship. Children and finances were both cited as reasons that the marriage was in distress. While there was much discussion about how marriages are changed and stressed by having children, discussions

relating to finances were more commonly mentioned as stressors. All the themes will be discussed with illustrative quotations from participants.

Prioritizing Children and Finances at the Expense of Our Marriage. As participants talked about their marriage, they discussed how things had changed in their relationship since their children were born and work became more demanding. One participant described her and her husband's life as "*insanely busy*" (43 year-old mother of three, married 16 years). Their investment in work and children appeared to come at the cost of investing in their marital relationship. Participants described a variety of ways they were unable to invest in their relationships because of the demands on their time. Our "insanely busy" participant reported that: "*when we get home [from work] it is just non-stop. One [of us] goes one way with one kid, the other the other way...By the time we get in bed we are just, physically exhausted.*"

Introducing children into a relationship places different demands on a couple's available time and energy, and can even cause a shift in the structure of the marital relationship. Children also cause changes in the family finances, for example, one of the partners may cut back hours or quit their job to take care of the children thereby reducing available financial resources. At the same time, adding children to a couple's relationship adds expenses to the family budget. One mother of four described the change in her marriage after her children were born: "*it just really became all about the kids instead of about us*" (38 year-old mother of four, married 12 years). A mother of one described having children as one of the ultimate challenges a marriage will face:

When you get down to the nitty gritty and the honeymoon phase is over with and you get into the heart of the matter: money, and then kids, and time...when we had our daughter it was, take care of her 24/7...you have sleep, naps, all this kind of stuff and crazy schedules. So, kids can either make or break a marriage. I think if

you make it past having a baby up to the first year you're married, you're going to be okay because they can really take a toll on your marriage (48 year-old mother of one, married seven years).

The demands of work and children were often described as slowly taking over the relationship, almost without the couple really noticing until years later, perhaps once it was too late. By this point, participants felt they didn't know their spouse or were possibly not attracted to their spouse anymore. One mother of five captured this idea as she described what happened in her marriage:

For me, in the beginning [of our marriage] it was mostly [about] my children and easy to put the person that you love, and is always there, meaning my husband, to put [him] on the back burner and say 'I'll deal with that later' or 'they understand how busy I am.' I don't focus on him. And I think for my husband it was the same way but with his job. So, we got to this point where we hardly knew who the other person is because we have both changed so much.

As she reflected on the impact of their busy schedules and investment in their children and career, she described how they had slowly grown apart:

Ultimately, we grew apart, we didn't realize we had to [put as] much work into our relationship over the last 20 years as we did when we were dating. So I think it was small and we didn't realize until that growing apart was really wide... Often I've thought, 'If we met now, we would have nothing in common. We wouldn't date, we wouldn't fall in love, we wouldn't get married.' I think it's just because people tend to grow apart unless you put the work into staying together which I didn't realize... until we had grown apart (43 year-old mother of five, married 22 years).

A father of three expressed similar feelings and described how he and his wife had gotten away from doing the small things that keep a relationship healthy, he reported:

I think we kind of realized that maybe since we had kids... we've become a little more distant, and we didn't do those things that you do before you have kids. You don't flirt as much, you don't maybe go on as many dates, you don't just take time together and be together and so we kind of just became complacent in that, and [haven't] really put as much effort into each other as much as we should.

He went on to describe his desire to spend time with his family: *“We do a lot as a family, and we really enjoy everything as a family and given the opportunity to go on a date together or go on a date with our family, we will choose family every single time.”*

However, this participant was becoming aware of how, over time, always choosing the family had strained his marital relationship: *“[My wife and I] realized that by [choosing family every time] we’re actually not helping ourselves. Having time together...without kids, is really nice. One of the things our therapist has us do is a simple date night once a week”* (33 year-old father of three, married 10 years). To correct the trajectory of their marriage, he and his wife had to make conscious and intentional efforts to allocate some of their time and attention to each other and their marital relationship rather than always focusing on their family.

For some, the way time was allocated was a point of contention. One mother reported that she was so busy with work and gone from her son too much, so she changed her schedule: *“I was gone all the time, and then three years ago, I started working part time, because my son is in high school, so [now] I can be at his games and be around for him.”* However, this did not solve the issue of creating time for her marital relationship as her husband continued to work: *“Now [my husband] is working and gone all the time, so...I guess we just don’t see each other”* (34 year-old mother of one, married 10 years).

A father of two described investing a great deal of time into his work and how it impacted his marriage:

I was gone a lot, I traveled a lot for [work], I was out of the house a lot and [only] able to spend a day or two a week with my family. I think it was challenging for both [my wife and I]. I think she had some issues with [me because I] was still putting in so many hours and so much effort into the job and not into the kids or our marriage (31 year-old father of two, married for six years).

One participant commented on how the busy schedules related to work (securing finances) and raising children impacted the physical intimacy and desire in her marriage:

I hope [there is still enough love in our marriage], I still think [there is]. I just think that sometimes with kids, with stuff that keeps coming up, everything becomes so busy. You find yourself with Monday through Friday, even if we were madly in love and having sex every day we wouldn't do it because we just wouldn't have the time (44 year-old father of one, married 13 years).

Another participant, a mother of three, suggested that her children have literally, physically come between her and her husband:

My five year old still sleeps in our bed, and the other two [children] did too up until they were like...probably kindergarten, first grade...they wouldn't sleep through the night, they wanted to sleep in our bed, it was easier for us to just put them in our bed...so as far as intimacy, there's not a whole lot because of that (43 year-old mother of three, married 16 years).

Children and finances took so much time and energy from couples that some participants spoke of looking forward to the future when their children would move out and financial stress would be lessened and they could once again prioritize their relationship. They described how children and finances has been working to drive them apart and wondered or hoped they could hang on. A father of one stated: *"We've got several years that we've got to get through of getting into a position to retire and getting our daughter raised...and for whatever reason the time to concentrate on our relationship is not there because of these other struggles"* (49 year-old father of one, married 15 years).

One participant described the impact of raising a child on a marriage:

"Eight more years she'll be 15 [years-old]! Almost out of the house. Because that's what I want, that's what I'm looking forward to. You have kids and you can't just drop

everything and just go out.” She went on to talk about her future with her husband and how she imagined they would be able to spend more time together:

I’m looking forward to when she’s grown and it comes back to us. It comes back to the married couple. We can sleep whenever we want, we can stay in bed all day and sleep! We can go out whenever we want. When you have kids you have to make those sacrifices and I knew that going in when we had our daughter and he knew it too (48 year-old mother of one, married seven years).

Another participant spoke of her frustration with her spouse and how they had disagreements about how to raise their children. She also saw light at the end of the tunnel because their children would be moving out soon and they might do better as a couple without them: *“We’ve been together so long, and now that the kids are older there are only a few more years until they leave. I just think we would get along better when it’s just him and I”* (39 year-old mother of four, married five years). Another woman hoped their relationship would go back to how it was before the stress of children:

I think for us, we might go back to how we were more when we first got married, which was less stress with childcare and arguing about the child, I think we’ll be better and stronger ten years from now... We’ll have more time for each other (42 year-old mother of one, married 12 years).

Whether investing in their career, their children, or both, participants often felt stretched. Time, energy, focus, and attention are finite resources and participants consistently describe putting their limited resources into their children and their finances (or means to secure finances, such as jobs and careers) and having little left to invest in their marriage. Some participants worked to make changes so they could invest in their marriage rather than into children or work, while others spoke of just holding on until they could once again invest in their marriage the way they could before children and financial pressures came. Regardless of their plan, it was apparent that children and

finances placed enough strain and stress on the marriage that participants questioned if they could or should stay married.

Financial and Career Stress. This theme emerged from the data as participants spoke about the pressure and stress of finances and career decisions and the impact this pressure had on their relationship. This pressure came in various forms, for some couples it was job changes, for others it was trying to move up in the work place or invest in their career, for others it was the stress that followed them or their spouse home from work. Over time, this pressure slowly divided a couple and gave them reason to consider leaving their marriage.

For many, the strain of worrying about providing for a family and moving up in a career also impacts the marital relationship. One of the fathers described how the pressures of a career change over time and how this had impacted his relationship: *“Often when people first get together, they’re also not mid-career, so there’s more freedom to not let work be as consuming.”* He goes on to explain: *“But as you move up in a career and the job begins to take away more, the job begins to wear on you. You start to take on more financial burdens and you feel more trapped with less options.”* He went on to say that this dedication to a career wears on the marriage: *“Over time, the passion and intensity of love gets worn down by life”* (49 year-old father of one, married 15 years).

At times, the financial health of a couple was described as a measure of the health of the relationship. One participant mentioned, almost in passing: *“We’ve always gotten through the good and the bad times, whether it’s with the relationship or finances”* (32 year-old father of one, married five years). In this case, it was as if he used this past information about their relationship and overcoming financial and other issues as hopeful

evidence that they have weathered bad times before and can come through this difficult time as well. On the other hand, some participants worried about what their finances were telling them about their relationship. A mother of two said: *“It just seems like we were always broke and we were not achieving anything and it just made me feel like maybe we’re just not good together because we’re not accomplishing anything together”* (31 year-old mother of two, married eight years).

While some may have been looking to move up and excel in their careers, others were simply seeking stability. For the latter, the financial struggles were leading to significant consequences and frustration in the relationship. One participant described her marital situation:

We got married and we bought the house and five years after I got a note on the door saying we’re getting evicted. My husband was [supposed to be] paying the bills and...he wasn’t paying the bills. So, I had to sell my house because I was so young and stupid back then, I didn’t know how to save it. So, I lost my house, we moved to Florida, lost the house down there and came back with nothing. So 26 years later I have fricken nothing and I have to drive by my old house every day because I was so young back then I didn’t know the things you could do to save it. But I didn’t pay the bills back then so guess what, now I pay the bills. Whether I work or not, he makes the money, but I pay the bills (43 year-old mother of two, married 19 years).

Not being on the same page with finances was directly connected to how this participant believed her marriage became troubled and on the brink of divorce.

The strain of not knowing how bills would be covered, if jobs would be lasting, or carrying the stress of a job is very difficult. One woman’s quote reflected a plea for financial stability in her relationship: *“Can we just be secure? I don’t need a lot of stuff, I don’t need cars or houses or vacations even! But can we just be stable and be able to pay our bills?”* Her husband had been going through a number of job changes in a short period of time and she described the stress: *“I felt like I’m on this tightrope of, ‘Oh my*

gosh, stop rocking my world!’ Because that was the one thing, the stability always being rocked.” Which she said resulted in: “a lot of conflict between the two of us” (43 year-old mother of two, married 19 years).

Others reported struggling with either the stress they brought home from work or the stress their spouse brought home from work. One participant described his job as “*very very frustrating... incredibly contentious*” and as a result he said: “*this affects me when I come home, I’m not always in the greatest mood. And that whole part of my life affects my relationship... You can’t help but be caught up in that emotion [from work] when you walk through the door.*” And to make things more difficult for this couple, the husband reported that his wife also worked and brought her stress home as well:

I know my wife...goes through her own career issues...and she brings that into the relationship as well. One of the big things in the relationship is ‘Can you vent your frustration towards each other and not at each other?’ [Can I] blow off that steam and not have it affect her and have her do the same thing? (48 year-old father of two, married 16 years).

Two women talked about the struggles they had with their husbands who were unhappy in their jobs. One woman reported that her husband: “*hates his job actually and you know he’s always dreaming of doing something different but he doesn’t really have the whereabouts to go through with any of those plans and so you know he just acts like a storm cloud when he comes home.*” Which of course impacts their marriage: “*When you are not happy [at work] it affects other things like your sex life. You don’t want to do a lot of participating in [sex] with someone you don’t really like being around; someone who is in a bad mood all the time*” (46 year-old mother of two, married 15 years).

Another woman described a similar situation with her husband who was experiencing multiple job changes: “*We were not only in financial trouble but he was just in a place*

where he was very unclear with what he wanted to do, where he was going, and that brings a lot of conflict into the marriage” (43 year-old mother of two, married 19 years).

To further demonstrate how impactful financial concerns can be on a marriage, some spoke of the relief that came to their marriage when financial stresses and strains were lessened or resolved. One participant discussed how he and his wife had been arguing at least once or twice a month about their financial situation and the impact that setting a budget had on their marriage:

[One] thing I think has helped us is we’ve reduced our spending quite a bit. We don’t go out to eat quite as much, we don’t spend as much money on material things. We sat down and looked at our budget which was something we really hadn’t ever done (31 year-old father of three, married six years).

Financial stress was also relieved by a job or career change. One participant spoke of her husband’s career change and how their improved financial situation helped her feel happier in her marriage: *“He started a new job in October and our financial situation greatly improved, and that took off a lot of stress. In the last two months he’s bought me a new car and a new dryer, so I’m really happy right now” (42 year-old mother of one, married 12 years).* Another participant spoke of his wife going back to work and how that caused them to argue less about finances because they both had incomes and more money: *“My wife works and she did not when we got married, so, money is less of an issue [now]...we argued about money, we used to, but don’t really [argue about that anymore], we each have incomes, we’re able to buy what we need” (49 year-old father of two, married 19 years).*

Finances, careers, and gaining wealth emerged as being very important topics in the participants’ marriages. Feeling unstable, not knowing what the next job would be, or focusing on a career over family caused a great deal of stress and conflict in these

marriages. Those who had a recent improvement in their financial situation, expressed relief and spoke of the positive impact this had on their marital relationship. Thinking about leaving the marriage seemed to be heightened if family financial issues were unstable and unresolved.

Arguing About Finances. Finances were described as impacting the marriage in many ways, one of which was disagreements. Participants described fighting over how the money is spent, who is doing what with the money, how much time is being spent on a job or career, how to manage debt and how to save. For some, money and finances were reported to be the main, and sometimes frequent, argument in their relationship, one participant reported: *“It seems that a lot of our marriage arguments are about money”* (48 year-old mother of one, married seven years). Another participant told the interviewer that she and her husband were arguing a lot. When asked what the arguments were about, she responded simply: *“Mainly finances”* (34 year-old mother of one, married 10 years).

A father of two acknowledged all the hard work that both he and his wife were putting into the finances of their marriage: *“We both make small salaries, we both work hard, we both recognize that each other works hard”* however, they are fighting: *“probably once or twice a month”* because of *“differences in opinion on how we should maintain our finances... differences on what we think we should be spending our money on”* (31 year-old father of two, married six years). Even though he reported that they were both working hard and investing in the marriage, he also indicated that he was quite frustrated that they could not agree on how to manage their money once they had earned it.

Another father of one described some difficult times in his relationship: *“We’ve been married now [for 13 years] and there’s been times where we haven’t seen eye to eye, there’s been times we’ve argued, there have been times we’ve both basically said, ‘what’s the point in moving on with the marriage?’”* He described being on the brink of divorce and he attributed most of their differences to how they want to manage their finances:

I will say the major strain for me has always been, in a nutshell, it’s always about money. Always about I’m a saver and she’s a spender...Debt doesn’t mean anything to her. That’s a big stumbling block because that’s a big goal for me, to get out of debt. It’s not even on her general agenda.

For better or worse, this father learned how to live with their differences, even if he continues to disagree: *“Over the past few years, I don’t know how to put it but I’ve gotten so used to it that I’m numb to the fact that she’s going to be a hindrance to my [financial] goal [to get out of debt]”* (44 year-old father of one, married 13 years).

For a spouse who primarily identifies as a homemaker, it can be uncomfortable to spend money without feeling like they have to ask permission. Differences in spending habits can lead to resentment as one spouse is trying to be more frugal, but feels their spouse is spending freely and has what they want. One couple reported having a system of keeping things equal between them, but this mother of three was no longer happy with their system as she believed that over the years her husband became strategic in the way he spent their money:

He used to know that if he got something expensive, that I have to [get something expensive] too. But what he’s learned to do, is to make sure that there’s not enough [money left] for my turn. He knows that I’m going to want to pay off bills, he knows I’m going to want to be careful with the money [and he takes advantage of that]...I was paying his student loans and one day I just had enough of him just spending everything, so I bought a piano. First thing I bought myself. And he [saw the piano] and I said ‘Well, my piano is less than your student loan.’ So he

accepted that...I know if I push it, I can have something but I don't do it because then we don't have any money (49 year-old mother of three, married 25 years).

Participants also talked about financial decisions that either they or their spouse made without consulting them. These decisions often resulted in conflict although sometimes the participant does not mention fighting, but internally is in turmoil about the decision. For one father of two, not telling his spouse about a financial decision led to arguments: *"I bought a Harley a couple years ago and didn't ask for permission. And there was about three or four hours of heavy arguing, a heavy argument and then she finally said just go do what you want to do"* (48 year-old father of two, married 16 years). It is difficult to know what this participant's spouse thought of his purchase, but from his description it appears that she was hurt by the unilateral decision he made.

When these financial decisions are made without consulting the spouse, it is extremely hurtful. A spouse may not feel like they are being heard or that their opinions, wants, or desires matter. A mother of one was blindsided when her husband put their house up for sale without her knowing:

He put our house up for sale without really consulting with me so that was another slap in the face. He thought we should move and I didn't want to move and then like two days later our house was for sale, that was just another blow to me. How he could do this and obviously he's not in this marriage for me, it was more for himself.

This was such a significant moment in their relationship. This participant reported: *"After [he put the house up for sale] I went and consulted with the attorney [about divorcing him]"* (33 year-old mother of one, married five years).

Regardless of what specific financial aspect of the marriage a couple is fighting about, it is clear that many couples are fighting about finances. These issues come up

with some frequency and consistency. When reading the interviews of participants and analyzing their stories, finances are commonly described as driving a wedge between a couple which caused marital discord and ultimately became a reason the person was considering leaving the marriage.

When Staying in the Marriage Becomes Bad for the Children. For many participants, when they think about their children's well-being, they believe it is best to stay in the marriage for the sake of the children as addressed in this study's theme of "What is best for the children". However, some participants talked about how this logic doesn't always hold true. They suggested that there is a tipping point at which it might be in the children's best interest for parents to divorce and remove the children from a conflictual home environment, even if it is doing so with great hesitation.

Participants often cited fighting with each other as something they did not want their children to see or learn from them. One mother of two explained: "*Growing up [my parents] couldn't have a civil conversation but they came together and made four kids. I look back and [think] that was a toxic environment. I would never do that for my kids*" (31 year-old mother of three, married eight years). Another woman expressed similar thoughts: "*I think if we were fighting all the time... I don't think that's good for the kids. I think I'd be a single parent [rather] than two parents that fight all the time*" 43 year-old mother of three, married 16 years).

Others spoke about the importance of their children knowing what a healthy relationship looks like. One father felt he couldn't leave for the children's safety, but also expressed concern about what his children were seeing: "*Right now my biggest concern for is [my children]. If I continue this [marriage] they won't get to see what a*

healthy relationship is supposed to look like and I think it's very unfortunate" (47 year-old father of two, married 13 years).

For a few participants, mental health concerns or addictions played a role in a person's decision-making. One participant said her husband was drinking too much and she was weighing whether staying or leaving her husband was going to be better for her children:

Weighing the pros and cons. At this point, I feel like it's better for the kids for us to stay together. And they're generally not hugely impacted by his drinking. And I'm not naïve to think that they don't know what's going on, I'm certain that they do... And I'm certain that they're affected by it but at what point does the negativity of [his drinking] outweigh the negativity of putting them through a divorce? (48 year-old mother of three, married 16 years).

Overall, participants typically talked about the well-being of their children as a protective factor for the marriage. They reported believing that it was better for the children if they stayed in their marriage. However, in some instances, the confusion in their decision-making grew more complicated when it was not clear what was best for the children. Mental health and substance abuse issues, too much fighting, and being a bad example of what marriage should look like were all reasons that participants cited for considering leaving their marriage. They were weighing the negative impact of their situation versus the negative impact of a divorce on their children. There seemed to be a constant assessment of how the marriage was doing, what the environment was like, and if it was time to go. Despite the constant assessment, the tipping point for when it was better for the children for them to leave was not clear. Rather, it was confusing and difficult to define.

Children and Finances as Marital Protective Factors and Reasons to Stay

At the moment, [I am] committed to seeing this very hectic, stressful and frustrating time [in our marriage] through for the finances and not wanting to wreak emotional havoc on our daughter. So in that sense, I'm pretty well decided (49 year-old father of one, married 15 years).

While participants talked about children and finances as major stressors in their marriage, they also spoke about the protective nature of children and finances.

Participants had reasons to leave their marriage but could not bring themselves to follow through with divorce because of kids, money, or both. Some participants described children as keeping their marriage alive, concern for what was best for their children, and feeling “stuck” financially in their relationship. The following section is an in-depth review of how the respondents presented children and finances as marital protective factors.

Children are the Glue. Participants in the midst of divorce decision-making often spoke of children as the only thing, or one of the things, that still created warmth and connection between the participant and their spouse. Children were a point over which the couple could bond, celebrate, or focus on. So many couples were divided on so many fronts but were united in the love they have for their children and their concerted effort in doing what is best for them. Some spoke of watching their spouse as a parent and the happiness that brought to their children and to them. While having children introduced stress and strain into the marriage, they also helped the couple bond. As one participant was describing how the love in her marriage had changed over the years, she spoke of how the shared bond she and her husband had with their children was key in keeping their connection going through hard times: *“It’s that warmth of our shared experiences, of our shared love for our children [that sustains our love]”* (43 year-old mother of two, married 19 years).

One of the more drastic examples from a participant is when she described being ready to leave her marriage: *“At the time that I had decided to leave, I was absolutely sure I wanted to do it, it was the right thing to do, but then life throws things at you.”* This participant reported that she was days away from filing for divorce and was sure it was the right decision, but as she mentioned, life threw something at her: *“And then the last day of [marriage] counseling, I found out I was pregnant and that I had been pregnant for three months.”* This news drastically changed her feelings on her marriage and her decision to divorce: *“[I am] three months pregnant so that changed my whole perspective on the marriage and I just decided okay, we’re going to work it out and I took counseling more seriously and the tools that the counselor was giving us and decided to stay.”*

This participant was discussing her decision-making process and if she had ever felt clarity. She said: *“You can experience clarity, but still change course, dramatically, in the opposite direction.”* She experienced clarity in her decision to divorce her husband and be done with the marriage. And abruptly, her decision changed in the opposite direction, because she was having a child with this man. A pregnancy caused her to take her marriage more seriously and to really engage in the work to fix her marriage. She did however plan to leave another time but was yet again unsuccessful: *“You’re not even going to believe this, but...I was going to leave [again] and I got pregnant again!”* (31 year-old mother of two, married eight years). She again decided to stay and while she still finds herself considering divorce, it is clear that her children brought her back into the marriage with new resolve to try harder to make the marriage work.

Others, while perhaps a bit less drastic, still poignantly talk about how their children draw them and their spouse closer. One participant speaks about their desire to be an empowered woman who is *“not sticking around just because of the kids,”* but on the other hand she stated, *“I’m thinking about my children, they love their father, but I’m also thinking about how would I feel not getting to see them happy with their father almost every day”* (25 year-old mother of two, married one year). She knows that if she and her husband divorced, not only would her children be sad, but part of her would miss seeing her children interact and be with their father.

As the participant described above, seeing their spouse as a good parent can help warm them up to the marriage and to their spouse. Additionally, as children do well in school or extracurricular activities, it can be an indicator to a couple or individual that they are doing a good thing and that their partnership is working, even if it is only in this one important aspect. A mother of three described having both of these feelings: *“Things are good when the kids are happy and we get celebrate their accomplishments...that shows me that I’ve succeeded. And then looking at my husband, I’m like wow, that makes me fall in love with him more because, look what we did”* (43 year-old mother of three, married 16 years).

Divorcing might make some people feel as though they are giving up their family. Even though they would still have their children, it would change the family dynamic enough that they are hesitant to move forward with divorce. They also are not convinced they will find something better than their current situation, as imperfect as it may be. The same mother of three said: *“The family is also something that I don’t want to just give up. I go back and forth [thinking] why would I want to give this up?” I look at [my family*

and think] give this up for what? What's better than this?" (43 year-old mother of three, married 16 years). Another participant described how spending time with her children was so meaningful to her:

I enjoy my time when I'm with my kids before my husband gets home from work. That's probably my favorite time of the day. I get off at 2:30, I get to pick my kids up from school and spend a full two hours with them before he gets home...

She then explained her hesitation to leave her marriage:

I totally love my family...my kids. And I love having a good time with them and I just don't want to endanger that. I don't want to risk what I have on what might be with something else because it might not work out as well as what I have right now (46 year-old mother of two, married 15 years).

Looking at the time she has with her children and her family seemed to be good enough for her. Perhaps she could find a better situation with a new partner, but she could also find worse. Another participant expressed similar conflict in her decision-making: *"[It] makes me feel sad [thinking about] how we feel [in our marriage]. There are times where we won't talk and that upsets me. And there are times when we are happy, when we do communicate. When we go out and do things as a family. That's what makes me happy"* (35 year-old mother of one, married 15 years). Her marriage was bringing her sadness, but also brought happiness especially when she was doing things with her husband and children, as a family.

Participants describe children as something that continues to bring warm feelings into their marriage. Children are something they can focus on, celebrate, and agree to invest in. While the passion and attraction may be waning, the love and bonding that occurs as you raise children and build a life together continues to help people stay close to their spouse and stay in their marriage.

What is Best for the Children. Many participants voiced wanting to do what was in the best interests of their children. They reported worrying about the impact of divorce on their children and how it would change their children's lives. The discussion about the well-being of children was nuanced, with a number of concerns arising. The comments were organized into the following sub-themes: a) sacrificing my happiness for my children, b) impact of divorce on children, c) splitting time with parents and/or custody concerns, d) participants' experience with divorce of their parents or family and friends, e) timing of divorce in the children's lives.

Sacrificing my Happiness for my Children. In some situations, the marriage had lost its warmth and for some, even the good times were not very good. Even at these times, participants continued to talk about staying in the marriage for their children. At this point, they weren't staying because there was still some warmth or bonding over their children, but because they believed it was best for their children, even though it meant sacrificing their own happiness. One parent explained:

Sometimes I think, 'Am I giving away too much? Should I just be happy and get a divorce and find somebody else or just be happy by myself?' And I keep coming back to I'm not willing to pay that cost because I'll have to be away from my boy, I'll have to make him have two lives and I just don't want to do that (47 year-old father of one, married 20 years).

Parents want the best for their children and will go to great lengths to ensure their children have all they need and want. Again, this often comes with great sacrifice from a parent. One participant described her feelings on the matter: *"I'll try and talk myself through [hard times] and I always try to look at the bigger picture and just remember that my kids are counting on me to keep their lives as good as I can."* Her motivator to look for the positives in her marriage or to talk herself down when she is frustrated is to

think of her kids, her obligation toward them, and how she can give them the best life possible. She went on to say: “*When you have kids one of the things you accept is that your life is no longer your own*” (46 year-old mother of two, married 15 years). This belief helped her realize her own need to make personal sacrifices for the benefit of her children.

Marriage can be difficult for a number of reasons and the emotional turmoil it causes can be quite distressing, one father of three referred to his marriage as “*relationship hell.*” Yet, time and again, participants described staying in the marriage despite less than ideal circumstances. This father of three stated:

There were times in my marriage where if I didn't have kids I probably would have just picked up and left because it was difficult. But with children, there is more than just me, her and the relationship. There are kids to think about. So, you are a little bit more willing to go through relationship hell in hopes of coming out the other side where it's better than tolerable, it's good (48 year-old father of two, married 16 years).

Participants were very conflicted in their divorce decision-making. They had reasons to go and reasons to stay and some reasons were both reasons to stay and to go. Some describe having warmer feelings in their marriage and their kids bonded them to their spouse. Others, like those mentioned in this section, spoke as if the marriage was over, but these participants continued to express concern for their children and a willingness to put their own happiness and well-being aside for their children, which meant staying in the marriage.

Impact of Divorce on Children. While parents were very aware of their personal concerns and pain in their marriage, they were equally aware of how leaving their spouse might impact their children. Many expressed fears similar to one participant who worried that a divorce would “*wreak emotional havoc on [his] daughter*” (49 year-old father of

one, married 15 years). Participants did not cite research or books they had read in support of these thoughts. They just spoke of concerns that divorce would turn their children's worlds upside down.

At the time of the interview, one participant's husband had moved out for a couple of weeks. They had not told the kids what was happening but were still trying to work through whether they could make the marriage work or not. She described one of her major concerns: *"I don't want to hurt the kids. That's really what's holding us back from the divorce and why we haven't made a decision to do it"* (38 year-old mother of three, married 12 years). For a couple who is separated, it may feel like there is not a lot of hope for their marriage, however, this couple continued to, *"try to hold on and take it one day at a time"* because of the concern for how a divorce might impact their children.

One participant knew that the impact of divorce went beyond just her: *"[Deciding the future of my marriage is] an important decision that will affect not just me but people, my family."* She had gone so far as to think through how her son might feel: *"I think my son would be sad because he really gets along with his stepbrothers and stepfather and I know that would make him sad"* (39 year-old mother of one, married five years).

Parents want the best for their children and for many of the participants, divorce did not feel like the best option for their children or even a good option. The only time divorce was considered as something that would be good for the children was when the marriage had gotten so bad or a parent's behavior was so bad, that it was harmful to the children (see the theme "when staying in the marriage becomes bad for the children"). Otherwise, participants were very concerned about how divorce would change the child's

life and did not want to cause undue harm, which they believed a divorce would inevitably bring.

Splitting Time with Parents and/or Custody Concerns. Another concern for parents was how they would split time with their children and their children having to split their lives between two different homes. Some parents were worried about the child not seeing the other parent as often. Some parents were on the other side of it and were worried that if they divorced their spouse they would not be granted much, if any, custody of the children. One participant put it this way: *“If our daughter gets married and we’re grandparents for the first time, I don’t want to have to split time or something like that, that’s just ridiculous!”* (44 year-old father of one, married 13 years).

One father, after consulting with legal counsel, felt there was a small chance he would be granted custody of the children and he did not trust his spouse enough to leave the children alone with her:

The likelihood of me pushing for a divorce and getting custody is slim. And I don’t want to take that risk because there has been a number of situations where either her actions have actually put my kids in physical harm or she expressed things to them that were emotionally inappropriate.

As he felt he would not get custody, but also that his children weren’t safe with his wife, he reported: *“Until they are more self-reliant and that type of situation [with their mother] won’t occur or they can handle it on their own, I’m not comfortable leaving”* (47 year-old father of two, married 13 years). Even though he had expressed being very unhappy in his marriage, he was staying for his children because he was unsure if he would get custody.

A mother of two expressed similar concerns for her children being in the care of their father: *“I think my kids would have to go back and forth, that’s really what I think*

about with the risks...If they were at their dad's I don't think he could get them to school on time and [keep them] well fed and dressed and taken care of." As a result of her concerns, she felt it would be best to stay in the marriage where she could keep her children with her: *"I just wouldn't want to share them... you know, custody of them and so for me it's just easier to stay where I'm at and keep control over their situations so they can do better in life"* (46 year-old mother of two, married 15 years).

Others who were in a bit less desperate situation expressed concern that their children wouldn't have a parent in their life the same way. It was hard for them to think that they might be taking a parent away from their child. The mother of three who had been separated from her husband for a few weeks said: *"My kids are my whole world and the most important thing is making sure that they're happy. And I know that what they want more than anything is for their dad to come back home"* (38 year-old mother of three, married 12 years). Another participant expressed a similar sentiment: *"[Their father] would be in their lives, but it wouldn't be the same as daddy being home every day and that would have some effect on them."* She then mused about her relationship with her husband if divorce were to happen, *"Our relationship would be different, and I think that would probably effect [the children] negatively more than in a positive way. I mean divorce is never good for kids"* (31 year-old mother of two, married eight years).

It was difficult for parents to think of spending less time with their children. Some were concerned about the way their spouse would care for them if they were not present to be an influence. Others simply did not want to be responsible for a parent leaving their child's life. Some did not want to spend less time with their child. For whatever reason, it is clear that concerns over custody and having unfettered access to

one's own children was a reason that some participants were thinking of staying in their marriage.

Participants' Experience with Divorce of Their Parents or Family and Friends.

Participants talked about their experience with divorce. Many talked about what their childhood home was like or used their parents' marriage as point of reference. Some participants talked about having gone through divorce as a child and how negative that was for them. Or they talked about growing up in a home with two parents and how they wanted that for their children. Either way, past experiences with divorce or parent marriages that stayed together, seemed to make a participant believe that parents staying together was best for the children.

A father of one observed his nieces' experience as their parents went through a divorce. He stated: "*My daughter needs to grow up in a two-parent household, that's very important.*" When the interviewer asked him why it was important, he spoke of his nieces:

[I see] what my nieces are going through with their parents getting divorced and I don't ever want to see my daughter feeling and going through that confusion of why mommy and daddy aren't together... I don't ever want to answer the question 'where's mommy?' (32 year-old father of one, married five years).

One participant's spouse had a problem with alcohol. She spoke of not wanting her children to be negatively impacted by that, but struggled because of her own upbringing: "*I come from a divorced family and my husband comes from a divorced family. We both know how difficult [divorce] can be on kids*" (48 year-old mother of three, married 16 years). Despite her concerns about her husband's drinking she was very aware of how a divorce would impact her children and she had decided to stay until the negative of the drinking outweighed the positive of two-parents being in the home.

One participant's parents didn't get divorced until she was older, yet this was still a difficult experience for her: *"My parents got divorced when I was an adult and it's not actually much easier when you're an adult."* Her experience caused her to lean into her marriage for fear of pain she might cause for her children: *"When your parents get a divorce it kind of rocks your world and everybody around you and I don't really want to be the cause of that for anybody"* (46 year-old mother of three, married 16 years).

Participants had strong feelings about the importance of marriage and the impact of divorce on children because of their own experience with marriage and divorce. Most felt it was important that children be raised in a two-parent home if possible because they had seen or been through a divorce as a child and did not want that for their children. Others reported they had grown up in a two-parent household and appreciated the home they grew up in and the stability it provided and wanted to make sure their children had the chance for a similar experience.

Timing of Divorce in Children's Lives. Further evidence of the participant's concern for their children that kept them in their marriage was how aware they were of what phase of life their children were in. If they were going to get divorced, they wanted to time their divorce so that it would have the least amount of impact on their children. Many parents wanted to wait until they had graduated from high school and were out of the house. One father of two said: *"I would like to give my kids the support that they need [and] they're still living with us, so I'm thinking it's not the right time. [Once] they're graduated, something like that"* (49 year-old father of two, married 19 years).

One mother simply said, *"The problem [with divorce] is, the kids are in high school and I don't want to mess up their school"* indicating that while she wanted to

leave her husband, she would wait a little longer for the right time for her children (49 year-old mother of three, married 25 years). Another father who did not speak of his marriage with much hope for reconciliation stated: *“I want to commit to staying married to the wife until my boy is out of high school and when he goes off to college it will be very apparent to both of [my wife and I] there’s no reason to stay married”* (47 year-old father of one, married 20 years).

On the other end of the spectrum, a mother with a young child felt her window for divorce was closing quickly:

[My daughter is] three and a half right now and so I don’t want to wait until she’s older to get a divorce. I would rather do it sooner than later while she’s still little because she’s not in school yet, where that would really affect her... if we were going to get divorced right now she’s not going to remember having to go through that. If she were eight or nine or ten she’s more likely to remember her parents splitting up (33 year-old mother of one, married five years).

This participant expressed concern that divorcing while a child was in school and a little older would be very challenging for her daughter. She had to either find a way to get a divorce soon, or she might feel like she would have to wait until her daughter had graduated from high school. For this participant, timing of the divorce was pushing her more quickly towards divorce, however, the point remains that participants were considering the well-being of their children and would stay in their marriage until it was the right time for their children to deal with a divorce.

Feeling Stuck Financially. When participants talked about feeling they had to stay in their marriage because of finances their comments were of a very different nature compared to when they spoke about staying in the marriage for the sake of the children. For example, one participant described her situation as: *“feeling stuck financially”* meaning, due to financial reasons, divorce is not even a possibility. In contrast, when

participants talked about children keeping them in the marriage there was a sense of warmth or hope for the marriage, or at the very least, staying in the marriage for the greater good. When talking about finances, participants most often expressed frustration and were not warm toward their spouse. The “*feeling stuck financially*” participant went into more depth about why she felt this way:

I wanted to leave, but I had already quit my job [to be a stay at home mom], I had no car because we couldn't afford to keep the car, and so I had no source of income, not having my own bank account... if I was going to leave I wasn't going to have anything (25 year-old mother of two, married one year).

Feeling financially stuck was not limited to only stay-at-home parents, but for many stay-at-home parents like this participant, divorce is even more frightening when thinking about having to return to the workplace after so much time away and trying to provide financially.

As couples marry and start their lives together, they grow more and more interdependent. They rely on each other and their separate lives become one. Thinking of how to separate and survive financially, even when both spouses work, can be daunting:

What if we just stuck to our guns and we just got a divorce? Would either of us be homeless, because without each other we probably couldn't afford our standard of living that we have now. Take my income out or leaving me with just mine, or taking my income and leaving him with just his, our standard of living would be totally different... We're not really independent of each other, we're actually very dependent on each other. One without the other, we'd probably fail (30 year-old mother of one, married nine years).

Another participant succinctly stated: “*My husband is money and childcare because we have a daughter... so yeah, that plays quite a big role [in the decision-making]*” (35 year-old mother of one, married 15 years). Her husband contributed financially and

helped take care of her daughter. For this mother, and it appears for many others, that was an important reason to stay in the marriage.

One participant was asked directly by the interviewer if she felt stuck in her marriage. She responded: *“No, because I know if I left I would be okay. I have resources and options”* (39 year-old mother of four, married five years). The interviewer had not asked if she felt stuck financially or for any other reason, so it is interesting to note that when she was asked if she felt stuck that she, on her own, referred to having resources and feeling as though she would be able to make it on her own if she divorced. Later in her interview she expressed concern that her spouse would not be able to *“make ends meet”* if she were to leave the marriage and this did give her pause when she considered leaving.

One participant who had been married for 19 years was certain that if she had money, she would leave the marriage: *“I’ve been married a long time and it’s just difficult. [I] don’t know if [I] want to continue but [I] have to because I have no place to go. If I had money I would be gone.”* She went on to say:

I stay because I have no money, I stay because he’s a good father, I stay because he can’t afford two places, he’s the one that works full time. We can’t afford two places. Even if I don’t stay for the kids, I have no place to go and I’m not stupid. I like having a roof over my head, I like having a car, I like having food (43 year-old mother of two, married 19 years).

Her children are certainly on her mind, but regardless of what she feels about the impact of divorce on her children, her finances are such that she does not believe that leaving would be a good situation for her.

Perhaps the most interesting quote came from this same participant who mused: *“I’d need like a million. I’d need a million to take care of myself.”* When the

interviewer asked for clarification the participant revealed that she regularly plays the lottery. The interviewer asked her what would happen to her marriage if she won the lottery. The participant responded: *“Seriously, if I won a million dollars, the first thing I would probably do would be to go buy us a house and I’d probably still be with him”* (43 year-old mother of two, married 19 years). At first, a million dollars was what she felt like she needed to be free of her husband and to *“take care of [her]self.”* But, then she seemed to recognize that if she did have a million dollars, she would be free of financial concerns and would still be with her husband because, as she added, *“He ain’t that bad.”*

Many participants depict feeling stuck or trapped in their marriage. They report that they either cannot afford divorce or would not want to experience such a drastic change in their lifestyle and standard of living. Those who spoke of this dilemma insinuated that they were not particularly happy in their marriage or with their spouse, however when looking at the alternatives, they had decided it would be best to stay in their marriage.

Summary

Thirty interviews of people considering divorce were reviewed. People consistently spoke of the importance of children and finances in their decision-making. Children and finances were paradoxically cited as both reasons to leave the marriage and reasons to stay in marriage and two overarching themes emerged: 1) *Children and finances are sources of marital discord and reasons to leave* and 2) *Children and finances act as marital protective factors and reasons to stay*. Participants provided further detail about the ways in which children were reasons to leave with the main themes being: 1) *prioritizing children and finances at the expense of our marriage*, 2)

financial and career stress, 3) arguing about finances, and 4) when staying in the marriage becomes bad for the children. Detailed reasons to stay in the marriage were: 1) *children are the glue, 2) what is best for the children, and 3) feeling stuck financially.*

The theme “*what is best for the children*” had a significant amount of data and five detailed sub themes emerged that shed light on the various concerns parents had for their children.

Chapter V: Discussion

Chapter Overview

The final chapter of this dissertation contains a summary of the findings from this qualitative study. It also includes a discussion of the strengths and limitations of the study. Finally, the implications for clinical work and future research will be examined.

Discussion

The findings of this study further the idea that divorce decision-making is akin to “wandering in the wilderness” (Fackrell, 2012, p. 1) and the same holds true for considering children and finances in their decision-making. Previous research has found that people consider children and finances in their divorce decision-making process (Fackrell, 2012; Kanewischer & Harris, 2015; Previti & Amato, 2003). However, in that body of literature, children and finances are generally described as barriers to divorce (reasons to stay married) (Amato & Previti, 2003; Bodenmann et al., 2006; Fackrell, 2012; Kanewischer & Harris, 2015; Knoester and Booth 2000; Previti & Amato, 2003). As the data from this content analysis were reviewed on a global level, participants were not speaking of children or finances in terms of *only* being a reason to stay in the marriage. Rather participants described children and finances as *both* reasons to leave and reasons to stay. Participants did not specifically mention this paradox. However, generally, participants spoke of the investment in children that weakened the marital relationship and left them wondering if they still had enough love between them and they worried about the marriage being bad for the children. On the other hand, their children created warm feelings between them and their spouse and many spoke of being committed to doing what was best for their children. Similarly, when participants spoke

of finances, they also spoke of the investment in securing finances and their career that took away from their marital relationship, the stress of finances and careers (securing finances) that impacted their relationship, and arguments with their spouse about finances. At the same time, participants spoke of needing or wanting to stay in the marriage for financial reasons.

Other studies (Bodenmann et al., 2006; Fackrell, 2012; Kanewischer & Harris, 2015; Knoester & Booth, 2000; Previti & Amato, 2003) have found similar results in the ways children are reasons to stay in the marriage. Fackrell (2012) reports that the “needs of the children” (p. 33), “access to the children” (p. 33), “single parenthood” (p. 34), and concerns regarding “remarriage” (p. 35) were what her participants described when considering children in the decision-making process. Kanewischer and Harris (2015) mentioned that participants were worried about experiencing “this” (p. 373). Sometimes the “this” was living in a contentious home and sometimes the “this” was going through a divorce. These studies were all looking generally at divorce decision-making and the barriers and attractors to divorce and were not focused on the role of children in the decision-making. Bodenmann et al. (2006), Knoester and Booth (2000), and Previti and Amato, (2003) conducted quantitative studies to determine what were barriers to divorce and they report that children were reported to be barriers to divorce or reasons to stay in the marriage. Fackrell (2012) and Kanewischer and Harris (2015) conducted qualitative interviews about divorce decision-making and perhaps that is why they provided more detail about how participants were thinking about children in their decision-making. The results from Fackrell (2012) are similar to the theme *what is best for the children* and the sub themes *sacrificing my happiness for my children*, *impact of divorce on children*,

splitting time with parents and/or custody concerns. The theme “remarriage” from Fackrell’s (2012) study did not emerge as a theme in this study. Kanewischer’s and Harris’s (2015) findings are similar to the findings *when staying in the marriage becomes bad for the children* and *impact of divorce on children*. In addition to the finding that children may play a paradoxical role in divorce decision-making, this study adds to these existing studies by providing greater insight into the specific reasons that children are reasons to stay. The current study clarifies how children act as glue in a marriage, may keep the warmth and loving relationship going between a couple and further information about what parents are thinking when they say they want to do what is best for the children. The sub themes of *sacrificing my happiness for my children*, *impact of divorce on children*, *splitting time with parents and/or custody concerns*, *participants’ experience with divorce of their parents or family and friends*, *timing of divorce in children’s lives* give provide rich detail and insight into what parents consider when thinking of their children and divorce. Finally, the finding that children are also reasons to leave the marriage because participants are *prioritizing children and finances at the expense of our marriage* and participants are concerned about *when staying in the marriage becomes bad for the children* provides more information on how people are considering children in their decision.

The existing literature also speaks of finances as a barrier to divorce or a reason to stay (Amato & Previti, 2003; Bodenmann et al., 2006; Fackrell, 2012; Kanewischer & Harris, 2015; Knoester & Booth, 2000). Amato and Previti (2003), Bodenmann et al., (2006) and Knoester and Booth (2000) conducted quantitative studies to determine what were barriers and attractors to divorce and found that people listed finances as one of

their concerns. Fackrell (2012) and Kanewischer and Harris (2015) found that participants spoke of not being able to divorce due to financial constraints, much like the current study's theme of *feeling stuck financially*. The current study reveals more detail about *feeling stuck financially* as a reason to stay and adds that finances are also a major factor when considering reasons to leave (*prioritizing children and finances at the expense of our marriage, financial and career stress, arguing about finances*).

It is interesting to note that the existing research suggests that couples report falling out of love, growing apart, lack of satisfaction as common reasons for leaving a marriage (Amato & Previti, 2003; De Graaf & Kalmijn, 2006; Hawkins et al., 2012). For example, Hawkins et al. (2012) asked participants who were filing for divorce what was important in their decision-making and participants most often responded "growing apart" (p. 458). The findings from the current study indicate that children and finances may be major contributors to a couple growing part. Perhaps the reason that children and finances are not often cited in research as being reasons to leave the marriage is because when participants are asked why they are leaving the marriage they respond that they have "grown apart," rather than giving voice to the entirety of the story, "we have grown apart because we have been so invested in our children and our careers and not in our marriage."

As participants discussed children and finances, their descriptions of their decision-making process sounded as though they were trying to maximize the rewards and minimize the costs, as described in social exchange theory (Boss, Doherty, LaRossa, Schumm, & Steinmetz, 2003; Thibaut & Kelley, 1959). The challenge in doing this appears to happen when the participants consider all the systems at play. If participants

were weighing the costs and benefits just for themselves, perhaps the decision would be easier, indeed some indicated that it would be. However, their children are dependent on them and any decision made would inevitably impact them as well. Of course, this interrelatedness is consistent with family systems theory (Von Bertalanfy, 1971). Parents recognized and worried about the potential impact of their actions on their children and agonized over a possible decision to divorce. When looking at the whole system, it was difficult for a parent to determine how to maximize rewards and minimize costs, especially in terms of children and money, because they are both costly and very rewarding. Many were looking for answers in ways prescribed by social exchange theory, a cost benefit analysis, however, they were finding that costs were also benefits and benefits were also costs, which yielded no clear analysis or answer.

Strengths and Limitation

Strengths

As with all research it is important to note the strengths and limitations of the work. This work adds to the body of research pertaining specifically to the divorce decision-making process. As mentioned in the literature review, there is not a great deal of research on divorce decision-making, most of the existing research, is retrospective and has been done with participants, post-divorce decision and these types of studies are always susceptible to recall bias. This study was conducted with participants who were currently in the process of deciding to divorce or reconcile and gives a window into what they were experiencing during the actual decision-making process.

As mentioned in the discussion, the current study has provided an in-depth description of the role children and finances play in the divorce decision-making process,

something which has not previously be done. First, children and finances are not *only* reasons to leave the marriage but are *both* reasons to leave and reasons to stay in the marriage. Second, this research provides greater detail into the reasons people give for children and finances being reasons to stay in the marriage and introduces reasons people give for leaving the marriage. The paradox of children and finances compound the confusion in the divorce decision-making process and lead to a greater lack of clarity and confidence in decision-making (Harris et al., 2017).

The current study furthers the research of The National Divorce Decision-Making project (Hawkins et al., 2015). Existing research from this project has examined two internal marital factors, love and happiness, and the role they play in divorce decision-making (Crabtree et al., 2018), how people are lacking clarity and confidence in their decision-making (Harris et al, 2017), and the role of religion and spirituality in divorce decision-making (Bell et al, 2018). Also, Hawkins et al. (2017) report that “divorce ideation is dynamic” (p. 865) as over 50% of their respondents reported they were thinking differently about divorce than they were a year previously. The current study explores how two external marital factors, children and finances, play a role in the decision-making, how children and finances add to the confusion of the decision-making process, and that children and finances may contribute to the fluctuations in desire to stay in or leave a marriage.

Other strengths of this study were the number of interviews that were conducted. Saturation for the themes was reached at about the 15th interview, with no new themes arising after these interviews. However, having data from 30 interviews to work with allowed for greater detail and nuance to be identified within the main themes. In addition

to this, the sample included participants from various regions of the United States and socioeconomic levels which allowed for multiple perspectives on the topic.

Limitations

As with any research there are limitations to this work. First, this is a secondary data set which did not allow for questions to be designed and specifically targeted at understanding the role that children and finances play in divorce decision-making. The interview protocol required that one question among many questions was asked regarding children, “What factor do *your child(ren)* play in your decision-making?” which prompted participants to share their thoughts about their children. Sometimes the interviewers asked follow-up questions and other times they did not. As for finances, there was no specific interview question addressing this topic. In some ways, this makes it more interesting that finances emerged so consistently from the data. This made me wonder if the role children play in divorce decision-making would have emerged from the data with the same strength and consistency if a specific question had not been asked about children. Similarly, this research is limited by the lack of questions specifically about the combined role of children and finances in the decision-making. There may be even more nuance and details that were missed in these interviews because these interviews focused on the general experience of divorce decision-making. Other limitations of using secondary data include not being able to return to participants and engage in member checking, or a round of follow up interviews with the topics of children and finances as a primary focus.

While it is unique that the data were gathered from people in the midst of the decision-making process, this research is limited in that it was only taken from one point

in time, from only 30 people, and is lacking diversity. As we are describing, the decision-making process goes through various cycles of wanting to leave and wanting to stay (Hawkins et al, 2015). Participants describe almost constant change in their thoughts and feelings about divorce. Having more time points would allow for further information about the decision-making. For example, once children left the home, did the couples end up divorcing, or had they reconciled by then? Also, one major limitation is that spouses were not interviewed. For this dataset, sometimes the person being interviewed was the partner who was thinking more strongly about getting the divorce and other times the interviewee was the person who did not want the marriage to end. Having both partners weigh in on this topic is still an area of research that needs to be investigated. Doing this line of research in an ethical manner, without putting intact marriages at risk, will be a challenge.

With finances being such an important theme, there was some diversity in socioeconomic status by annual income, 37% of participants made less than \$40,000; 17% made between \$41-80,000, and 43% made over \$80,000. However, it is unclear how finances impacted marriages differently by levels of socioeconomic status. For example, are financial considerations in the divorce decision-making process different for couples who make more than \$100,000? Additionally, we used the term “finances” very broadly and to include any concept related to finances. Career and job may be seen as separate from family finances, but they are also inextricably connected to family finances as that is how family finances are secured. Careers and jobs may take time, energy and emotional focus away from the family. Other family theories such as family resource management (Rettig, 1993) may provide more clarity in understanding how families

manage decisions and the how family resources, including time and money are allocated. These theories could also prove valuable in gaining a clearer picture of the differences between family financial concerns, concerns related to careers and jobs and how resources such as time, money, and emotional energy are used.

While there was some ethnic diversity in the sample, 73% of participants identified as White and all participants reported being in heterosexual (opposite sex) relationships. The dataset was collected in 2015 and same-sex marriage had not been legalized in the United States at this time. Because of this, the sample did not include any participants from same sex marriages. With these limitations, it is difficult to generalize these findings to all people and marriages and more research needs to be done with diverse populations.

Implications

Implications for Individuals and Couples Thinking About Divorce

Participants often were not aware that many people wrestle with the decision to divorce. One woman thought she was a bad candidate to interview because she had no clarity: *“I think I probably confuse you [the interviewer] because I have no clarity on anything. I’m probably the worst person to interview. I’m not the type of person who says right away ‘I’m going to divorce him’.”* When the interviewer indicated that she might not be the only person who was feeling confusion she replied, *“Well good because I feel like I’m all alone”* [43 year-old mother of 2, married 19 years] indicating that she thought she was the only one who felt this way. Helping to normalize the lack of clarity and confidence in decision-making might help couples feel better about the process and perhaps help them feel less alone or stressed about not having these things. If a couple

knows that many people consider divorce, they may not be as alarmed by this thought. They may recognize that many have thought of divorce, but that does not mean that they should divorce or will be divorced someday (Harris et al., 2017).

Specifically, with regard to children and finances, the findings of this study indicate that children and finances are two of the major stressors on a marriage and can cause couples to grow apart. If individuals and couples were more aware of the impact that children and finances have on a marriage and how stressful they can be, they could take steps early in their marriage to prevent growing apart. Participants in the study described improvements in their marriage as they made conscious efforts to focus on their partner and their marital relationship. Additionally, many participants spoke of how their perspective of love had changed from believing it was about passion and attraction to more of an appreciation and warmth between them and their partner over the years. For some this was a letdown and unexpected and caused them to question their marriage. Perhaps marriage has become too romanticized and it would be helpful for people to know that marriage is not always like what is portrayed in the media.

Clinical Implications

This study can be valuable to clinicians working with couples at various stages of marriage. Previous research suggest that marital satisfaction follows a u-shaped curve being the highest in the beginning and later in life. The low point of marital satisfaction tends to be in mid-life as children and financial concerns take a toll on the marriage (Glen, 1990; Rollins & Feldman, 1970; Spanier & Lewis, 1980). Clinicians would do well to educate their clients on this general trend in marital satisfaction. As clinicians engage in the pre-marital work greater focus on protecting the marriage against the

stressors of child-rearing and securing finances could increase the couple's chances at a successful marriage. Perhaps more targeted family financial planning courses for newly married couples would be preventative and help couples invest their time and money in ways that still allow them to invest in their family and marriage. Similarly, in the spirit of recommending Lamaze classes to expecting parents, perhaps offering more education about keeping the marital relationship alive and healthy after children are born would be beneficial. Existing pre-marital and couple education programs, such as PREP (Stanley, Blumberg, & Markman, 1999) or Prepare and Enrich (Olson, 1997), would benefit from this research and adding or bolstering the information they give about the impact that children and finances have on marriage.

For clinicians who are working with couples on the brink of divorce, it is important to understand the struggle in which their clients are engaged and to give them the time and space to wrestle with their decision. Perhaps too often, clinicians move too swiftly to get their clients to make their decision and move toward either with divorce or reconciliation. Clinicians may feel this way because they are more comfortable with an agenda of helping a couple fix their marriage, or the competing agenda to help a couple with the transitions related to divorce but find it impossible to do both (Doherty & Harris, 2017). This research has shown that a reason to stay in the marriage can just as easily be a reason to leave it and confusion and ambiguity rule the decision-making process. Rather than focusing clinical efforts on either the staying or going path, perhaps clinicians' goal should be to work towards helping their clients accept and cope with the ambiguity of their situation. In this way, clinicians can guide clients toward gaining

greater clarity and confidence in their decision-making before doing the actual work of trying to strengthen the marriage or ending it.

As clients are searching for clear reasons to stay and go, it may be beneficial to help them understand that clarity may not come as soon as they want or at all. Exploring why the client wants an answer or why it might be beneficial for a client or couple to move slowly through the process could help them arrive at the best outcome, be it staying in the marriage or leaving the marriage. Clinicians and clients may be overly focused on the outcome (divorce or reconciliation) and could benefit from focusing on the process of evaluating their role in the problems in the marriage, and then working through the issues. Regardless of if they stay together or not, each person will have more information about themselves and how they show up in relationships that could prove beneficial to them in the future. This is consistent with Doherty's and Harris's (2017) discernment counseling approach where the specific goal of treatment is to allow space to make the decision with as much information as possible so the clients can arrive at greater clarity and confidence in making such a critical life decision.

Finally, this research has direct bearing on how clinicians work with couples. By normalizing the paradoxical roles of children and finances throughout the life of a marriage, clinicians can more strongly encourage couples to allocate time and energy to strengthening the marital relationship and striking a balance between energy spent securing finances or nurturing children. Couples may need to be given permission to take some of the resources they are investing in children and finances and reallocate those resources to their marriage. Prominent marriage researchers have described this as investing in the emotional bank account of the marriage (Gottman & Gottman, 2008).

Research Implications

Clearly the divorce decision-making process is difficult and confusing for many (Fackrell, 2012; Harris, et al., 2017, Hawkins et al., 2015). Future research can help decrease the confusion by providing more information about divorce decision-making. Studies that focus on finances, career, time, spending habits and studies that focus on children and raising children could provide further details on how these two external (to the marital relationship) factors impact divorce decision-making. As these two topics are teased apart in future research it may also prove beneficial to address the concept of time and resources. Much of the conflict around children and money has to do with the time, energy, and focus that is invested into the children and careers. As children and careers take a more prominent role in a couple's life, they see the time spent on their relationship decrease. Further research addressing how couples can balance the demands placed on their time and other resources and how these demands change over the lifespan would be beneficial. In the current study I focused on finances but it became apparent that the resource that seemed to be in high demand was time. Future research could investigate how couples allocate time to career, children, and the marriage to find a balance that doesn't leave couples looking at each other as complete strangers once their children leave the home. Rettig (1993) discusses family management, how couples and individuals make decisions, and what influences their decisions regarding family resources. Her focus on the decision-making processes in families regarding these resources could be particularly helpful in understanding how couples can better navigate their decisions about investing in children and finances early in their marriage leading to improved marital satisfaction and outcomes later in their marriage.

It seems many participants are worried about what is best for their children. While there is much research about this topic, it appears that most of these participants still believe that divorce will have a significantly negative impact on their children. It seems that the research is either not clear enough or has not been disseminated to the public in such a way that parents are able to approach conflict in their marriage or divorce with confidence in how to help their children cope. Research regarding how to address these issues with children could be very helpful in settling parents' concerns.

Conclusion

As people work through their marriage and their thoughts about divorce, children and finances are major considerations. It is not easy to be in an unhappy marriage, and to feel that you must stay for children or finances is all the more difficult. Conversely, divorce is not a fix-all solution and comes with many challenges. The greater the understanding of how children and finances (and possibly other factors) work paradoxically are significant and can help shape clinical work and research.

As I read the transcripts of these interviews it was apparent to me that these participants were conflicted, confused, and had a lot on their mind. Often the interviewee would report feeling hopeless or discouraged, sometimes there was hope and humor. As a clinician who works with couples in all phases of marriage, this research has already impacted my work. Helping couples in the early stages of their relationship understand the impact of children and finances and the roles those two factors will play throughout their marriage is weighing on my clinical mind. For couples who are either struggling or are in the divorce decision-making process, helping them hold the ambiguity while also trying to help them find some clarity seems an even more daunting task. Even as I write

about learning to sit with the ambiguity, I find myself thinking that we must find a way to decrease the ambiguity and increase clarity. Yet, marriage is such a commitment and important relationship in a person's life, perhaps it is okay that it is not an easy decision to leave the marriage. So much is invested into a marriage and two people becoming one, that perhaps the ambiguity is a required part of the human and marital experience.

However, as a clinician, I want to offer hope to these couples that regardless of their decision there is hope and happiness ahead for them, their spouse, and their children. My hope for this work is that it will prove useful to individuals, couples, and clinicians as they work through various facets of their divorce decision-making process.

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Appendix A: Interview Questions

- 1. Context / Frame:** A while ago you responded to an internet survey about your marriage. You indicated that you are thinking, or have thought that your marriage might be in trouble. Can you tell me more about how you're currently thinking about the future of your marriage? How is it that you've come to this particular place?
- 2. Meaning / Sense-Making:** How do you make sense out of the ways your marriage has changed over time? How does this impact the decisions you make today about the future of your relationship?
- 3. Decision Making Process:** Can you tell me about your decision making process? What are some important factors you are considering as you make this decision? What factor do *your child(ren)* play in your decision making?
- 4. Identity:** What is riding on this decision? Do you suppose that your final decision about the future of your marriage might say anything about you as a person? Or that it might in the eyes of someone else? Have you reflected on how your identity might change based on your decision one way or another?
- 5. Clarity and Confidence:** Have you experienced moments during this process where you felt you've had clarity or confidence about a particular decision? What helped you experience that kind of clarity or confidence? How clear are you about this decision (stay married/get divorced)? How confident? How did you arrive at those places?
- 6. Stuck:** Making decisions about your marriage can sometimes be difficult. If you haven't experienced clarity or confidence with your decisions, what do you think would need to shift, change, or happen in order for that to happen? Can you think of moments when you were stuck and how you were able to get unstuck?
- 7. Public/Private:** I'd like to know a little bit about whether or not you've discussed this topic with anyone. Who have you spoken with about your concerns about your marriage? How has that impacted your thinking? What are your thoughts about sharing your concerns with your spouse?
- 8. Love:** How does the idea of *love* or being in love fit into how you've been considering the future of your marriage? To what extent is love impacting your decision-making process?
- 9. Reconciliation:** What are your thoughts about a possible reconciliation with your partner? Help me understand how the idea of reconciliation may play into this process for you? How do you move from your thoughts about reconciliation to actually taking steps in that direction?

10. Happiness: How does the idea of “happiness” or your personal happiness play into the way you’re thinking about your current marital situation? How about the happiness of others?

11. Metaphor: I’d like you to think about assigning a metaphor to some of what we’ve been discussing. Let me know what comes to mind when I ask you to complete the following sentences. Deciding to stay married is like.... Deciding to divorce is like....

12. Anything We Missed? As researchers we are trying to better understand the divorce decision-making process and we realize there are many things we may not understand very well. You are the expert here so I’ve saved the best question for last, as it is perhaps the most important one. From your point of view, what do you think are the most important things I should know about this process? Is there anything you’d like me to know about what we’ve been discussing that we haven’t touched on yet.

Appendix B: Sample of Coding

	A	B	C
1	I: A, a while ago you responded to an internet survey about your marriage. You, you indicated that you are thinking or have thought that your marriage might be in trouble. Can you tell me a little more about how you are currently thinking about the future of your marriage?		
2	P: Um hmm. That's kinda a big open-ended question. Um you know marriage goes through ups and downs and my wife and I both work a um a lot and we don't really spend enough time probably on our relationship as we need to to keep it healthy.	marriage has ups and downs, both are working and don't spend time on marriage	impact of work on relationship
3	I: Mhm.		
4	P: And I guess kinda my overall summary would be part and additionally I guess time ah commitment that we have is we have a middle school daughter.	Time they give to daughter	impact of children on relationship
5	I: Uhuh.		
6	P: And you know between work, between taking her to activities and that kind of thing um I guess I'm not sure you know. I think that just for financial reasons and staying together for her I don't think that we would necessarily get divorced now while she's you know middle school and high school...	financial reasons and daughter they wouldn't divorce, at least whils she's in school	finances and kids are glue Timing of divorce
7	I: Mhm.		
8	P: ...but when she leaves it'll be interesting to see if we can readjust our lives to focus on ourselves again.	when daughter leave, will try to readjust	impact of children
9	I: Okay so it sounds like you have been giving some thought to the overall health of your marriage and the future of your marriage. Is that, is that right?		
10	P: Yea I mean you know when we're in those like low points it's very much on my mind.		
11	I: Yea, yea.		
12	P: You know.		
13	I: Okay.		
14	P: What degree can I stick to stuff for a few more years. What'll it you know will it you know are we gonna do enough damage to the relationship in this really stressful period that when the financial burdens are less the know our daughter is an adult whether you know will we have done so much damage that it's not worth trying to fix.	how long can she hang on? will so much damage be done during this time that they can't recover once stress of finances and daughter is raised?	impact of both children and finances on relationship staying in marriage