

National Research University  
Higher School of Economics

As a manuscript

Polina Zhidkova

**Financial conflicts in Russian Families: the Research of Financial  
Communication Forms**

Thesis Summary for the purpose of obtaining academic degree PhD in  
Sociology

Academic Supervisor:  
PhD in History  
Dilyara Ibragimova

Moscow, 2021

### ***Problem Statement***

The modern economic processes lead to a significant transformation of marriage as a social institute: involvement of women in the labor market made them less economically dependent of the husband and transformed their social role within the household. For many years existing interdependency between genders and their stable configuration, formed by labor division, turned out to become threatened<sup>1</sup>. At the same time in Russia despite the historical prevalence of women's participation in the labor market, the institution of marriage retained many features based on norms, stereotypes, and habits that reinforce male privileges. The contradictions that arise between these norms and the new reality lead to psychological problems and instability in modern marriages<sup>2</sup>. In family research, these processes provoked an intensive study of such characteristics as relationship quality and marital satisfaction. Many articles presented conflict situation within a couple as an indicator of these features.

One of the main results in this research scope is the “his and her marriage” paradox: spouses evaluate their marital satisfaction differently, but also there is a low correlation between partners’ reports on conflict situation. This looks surprising since a conflict occurs between two spouses and should be observed approximately equally by them, unlike subjective indicators. Such differences in assessments are explained by the lack of communication in the couple, as well as how spouses assess the conflict itself - whether they consider disagreements in general or its expressed form only<sup>3</sup>.

Therefore, to investigate family relationships and their quality, we have to focus on the conflict situation within the family. However, marital conflict includes many different topics, and researchers face the task of determining which of them have to be observed as key ones. In this regard, we are forced to return to

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<sup>1</sup> Blossfeld H.-P., Drobnič S. Theoretical Perspectives on Couples’ Careers // Walter R. Heinz, Johannes Huinink, Ansgar Weymann (eds.) *The Life Course Reader. Individuals and Societies across Time*. Frankfurt/New York: Campus, 2009.

<sup>2</sup> Rimashevskaya N., Vannoy D., Malysheva M. et al. Okno v russkuyu chastnyu zhizn’. *Supruzheskie pary v 1996 godu [A window towards Russian private life. Spouses in 1996]*. M: Academia, 1999. 272 p.

<sup>3</sup> Ehrlich K.B., vanDellen M.R., Felton J.W., Lejuez C.W., Cassidy J. Perceptions about marital conflict: Individual, dyadic, and family level effects//*Journal of Social and Personal Relationships*, 2019, T. 36, Perceptions about marital conflict, N 11-12, P. 3537-3553.

the core of changes in the institution of the family - changes in the market economy and economic relations within the couple. As T. Parsons feared, relations within the family become more adversarial<sup>4</sup>, and agreements around the division of labor turn to be one of the main sources of spousal (dis)satisfaction. Thus, women are more satisfied with the relationship, if they have their own income<sup>5</sup>, but her income reduces her husband's satisfaction, especially if she has a more prestigious profession or spends more time at work than the husband<sup>6</sup>. In Russia at the end of the 90s. the marital quality was highly appreciated by those spouses whose division of labor was more traditional, and who were involved in fewer conflicts. On the contrary, the marital quality was assessed lower, when the spouses had the feeling of unfairness in the division of labor or realized its inappropriateness to the situation. This is explained by the acute problem of survival, in which spouses thought less about relational competition and cared more about how to get through difficult times while maintaining a relationship<sup>7</sup>.

However, over the past 25 years, the problem of survival in Russia has also transformed: the crises that have occurred still force Russians to think about material values, but compared to the 90s. the situation looks very different. Research here again has to consider that in capitalist societies the attitudes towards the division of labor within the family and attitudes towards money are one of the main indicators of relationship satisfaction and quality of marriage in modern realities. Having the same values about money and shared views about roles in a couple increases satisfaction with both marriage and life in general<sup>8</sup>, whereas

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<sup>4</sup> Cited by: Blossfeld H.-P., Drobnič S. Theoretical Perspectives on Couples' Careers // Walter R. Heinz, Johannes Huinink, Ansgar Weymann (eds.) *The Life Course Reader. Individuals and Societies across Time*. Frankfurt/New York: Campus, 2009

<sup>5</sup> Baisden E., Fox J., Bartholomae S. Financial Management and Marital Quality: A Phenomenological Inquiry//*Journal of Financial Therapy*, 2018, T. 9, Financial Management and Marital Quality, N 1.

<sup>6</sup> Tzeng J.M., Mare R.D. Labor market and socioeconomic effects on marital stability//*Social Science Research*, 1995, T. 24, N 4, C. 329-351.

<sup>7</sup> Rimashevskaya N., Vannoy D., Malysheva M. et al. Okno v russkuyu chastnyu zhizn'. *Supruzheskie pary v 1996 godu [A window towards Russian private life. Spouses in 1996]*. M: Academia, 1999. 272 p.

<sup>8</sup> Archuleta K.L. Couples, Money, and Expectations: Negotiating Financial Management Roles to Increase Relationship Satisfaction//*Marriage & Family Review*, 2013, T. 49, Couples, Money, and Expectations, N 5, C. 391-411.

satisfaction with financial decision-making weighs more in the family than the fact of making these decisions together<sup>9</sup>.

It turns out that economic dependence as the driving mechanism of marriage has been replaced by a commonality of views on how spouses will interact at home and at the labor market, as well as which values they will or will not share concerning money. At the same time, communication about money is one of the three leaders in terms of sources of marital conflict, and financial conflict is called one of the most important predictors of divorce<sup>10</sup>. And despite the changes in the economic field, the topic of money remains extremely sensitive and even equates in the Western studies to one of the last taboos in the modern world<sup>11</sup>. It is common sense among sociologists that the percentage of non-response to questions on personal income is sometimes just off-scale, which leads to the various techniques of data-recovery usage. Nevertheless, the refusal to disclose data about personal money to a stranger is still understandable, but research shows that this topic is sensitive and in close, intimate communication<sup>12</sup>. People feel embarrassed about this topic, it causes emotional stress, which is why they prefer to avoid it. Thus, studies have shown that parents are more likely to discuss drugs or sex with their children than to share the mechanism of financial flows within the family<sup>13</sup>.

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<sup>9</sup> Skogrand L., Johnson A., Horrocks A., Defrain J. Financial Management Practices of Couples with Great Marriages // *Journal of Family and Economic Issues*, 2011, T. 32, C. 27-35.

<sup>10</sup> Bach D. Smart Couples Finish Rich: Nine Steps to Creating a Rich Future for You and Your Partner. New York: Broadway Books, 2001; Dew J. Financial Issues and Relationship Outcomes Among Cohabiting Individuals // *Family Relations*. 2011. T. 60. № 2. P. 178–190; 41. Britt S., Huston S., Durband D. The Determinants of Money Arguments between Spouses // *Journal of Financial Therapy*. 2010. T. 1. № 1; Andersen J. D. Financial Problems and Divorce: Do Demographic Characteristics Strengthen the Relationship? // *Journal of Divorce & Remarriage*. 2005. T. 43. № 1/2. P. 149–162; Dew J. The Gendered Meanings of Assets for Divorce // *Journal of Family and Economic Issues*. 2009. T. 30. № 1. P. 20–31; Britt S. et al. The Influence of Perceived Spending Behaviors on Relationship Satisfaction // *Journal of Financial Counseling and Planning*; Columbus. 2008. T. 19. № 1. P. 31–43; Dew J., Britt S., Huston S. Examining the Relationship Between Financial Issues and Divorce // *Family Relations*. 2012. T. 61. № 4. P. 615–628; Amato P. R., Rogers S. J. A longitudinal study of marital problems and subsequent divorce // *Journal of Marriage and the Family*. 1997. T. 59. № 3. P. 612–624

<sup>11</sup> Atwood J.D. Couples and Money: The Last Taboo // *The American Journal of Family Therapy*. 2012. № 1 (40), C. 1–19; Romo L.K. Money Talks: Revealing and Concealing Financial Information in Families // *Journal of Family Communication*. 2011. № 4 (11). C. 264–281; Trachtman R. The Money Taboo: Its Effects in Everyday Life and in the Practice of Psychotherapy // *Clinical Social Work Journal*. 1999. № 3 (27). C. 275–288; Romo L.K., Abetz J.S. Money as Relational Struggle: Communicatively Negotiating Cultural Discourses in Romantic Relationships // *Communication Studies*. 2016. № 1 (67). C. 94–110.

<sup>12</sup> See e.g.: Romo L. K., Abetz J. S. Money as Relational Struggle: Communicatively Negotiating Cultural // *Communication Studies*. 2016. № 1 (67). C. 94–110.

<sup>13</sup> Atwood J. D. Couples and Money: The Last Taboo // *The American Journal of Family Therapy*. 2012. T. 40. № 1. P. 1–19; Trachtman R. The Money Taboo: Its Effects in Everyday Life and in the Practice of Psychotherapy // *Clinical Social Work Journal*. 1999. T. 27. № 3. P. 275–288

There are other explanations for this phenomenon besides embarrassment and emotional stress. Money is associated with concepts of power, which, in turn, is rooted in one of the most prevalent modern topics - the problem of (in)equality. Power can be considered to be one of the most significant resources, and money is its most simple and ubiquitous indicator; at the same time, money itself is also a resource. It turns out that money can be both an indicator reflecting inequality and a mechanism that maintains this inequality<sup>14</sup>. When solving financial issues, spouses not only distribute resources, but also exercise their power, and the confrontation over resources is one of the definitions of conflict. Therefore, to avoid conflict, partners try not to talk about money, but what if the financial conflict is the only opportunity to express a viewpoint?

At the same time, we state these problems based on the results of European and American studies in the absence of similar complex studies in Russia. This brings into focus the differences of the Russian and foreign contexts, which are associated with the political and economic development of countries. The question arises: given the Soviet model of a working wife and mother and the stated (but not real) gender equality, can we say that the topic of money turns out to be something significant in Russia as well? We will try to answer this question in this dissertation research.

The **main research question** of this thesis how the processes behind financial relations within the family are interconnected in Russia? Financial conflict turns out to be an important indicator of the quality of relationships, and the quality of relationships, in turn, affects the patterns of communication within the family, while all areas of communication can be seen as two-way. In addition, the topic of money can be avoided, which leads to the accumulation of tension between partners and reduce the satisfaction of the spouses. The inability to speak openly on some topics and the conflict itself is considered as key predictors of the

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<sup>14</sup> Pahl J. The Allocation of Money and the Structuring of Inequality within Marriage // The Sociological Review. 1983. T. 31. № 2. P. 237–262

relationships' destruction, and a calm environment in the family is responsible for the stability of the family in modern realities.

This study seeks to show how Russian couples communicate about money, to see the role of financial conflicts in this communication, and to understand their structure, causes, as well as to identify the determinants of their occurrence and ways of resolving them. With this research, we are trying to fill the gap in the literature that appears between the study of family conflicts and communication (without adequate attention to the financial component), and research showing the fact that financial conflicts and lack of communication lead to the dissolution of relationships. We place financial conflict and financial communication at the center of studying the quality of relationships, and thereby try to show that the way spouses communicate about money, and causes of financial conflicts in their family are the most important indicators of the quality of their interaction and the prospects for their relationships' development.

### ***Literature Review***

The topic of family and gender relations is one of the most considered in sociological research. In Russia, one can find a bulk of works devoted to intimate relationships (A. Antonov, S. Golod, T. Gurko), employment and inequality (E. Balabanova, T. Dadaeva, T. Karabchuk, I. Kozina, T. Lytkina, E. Vovk), as well as gender roles (S. Barsukova, Zh. Chernova, T. Gurko, I. Kon, M. Malysheva, V. Radaev, N. Rimashevskaya, E. Rozhdestvenskaya, A. Temkina, E. Zdravomyslova, E. Zhidkova) and parenting (Zh. Chernova, T. Gurko, I. Kon, E. Rozhdestvenskaya, L. Shpakovskaya). The versatile development of these aspects in Russia is not questioned, whereas the topics related to the sociology of money and the sociology of financial behavior in married couples remain understudied.

Considering the array of studies devoted to financial aspects of marriage, we find several large topics: sociologists, psychologists, and, to some extent, economists study financial management (C. Burgoyne, S. Clarke, A. Guseva, D. Ibragimova, E. Kirchler, J. Pal, C. Vogler, V. Zelizer), financial power (although this topic is not yet well developed), decision-making in the household (F. Addo,

D. Ibragimova, S. McLanahan, J. Pahl, C. Percheski, S. Sassler, C. Vogler,), consumer and savings behavior, financial literacy (O. Kuzina, A. Lusardi). At the same time, all these studies leave behind the question of how exactly any financial processes occur within the family: do spouses communicate about money in the sense the researchers suggest it? How do they come to the type of financial management? Is the topic of money really taboo or conflict-prone?

The search for the literature related to marital conflicts opens up a large layer of topics, the main of which are the influence of the conflict situation in the family on the children upbringing, their behavior at puberty, psychological health, and plans for the future (L. Berger, S. McLanahan, G. Margolin, A. Sorson). Psychological health and well-being of partners are also considered (F. Fincham, Ph. Lersch, J. Zagorsky), and family conflicts are introduced in the research as a component of relationship quality indices (F. Addo, S. Crohan, J. Gottman, C. Gudmundson, M. Johnson, J. Duba, E. Kluver, O. Mugenda, S. Sassler). It was found that, on average, men are more satisfied with relationships and give relationships a higher quality score than women. Any expression of independence in a relationship, especially when it comes to finances, negatively affects the assessment of satisfaction. Dissatisfaction with a partner's financial behavior also reduces relationship satisfaction. Frequent conflicts are associated with a low level of marriage quality, and financial problems affect the emotional instability of partners and increase male hostility.

Another area of research is the behavior of spouses in conflict, their practices of resolving disagreements, and the consequences that a particular conflict strategy entails (S. Carrere, A. Christensen, S. Crohan, J. Dakin, J. Driver, J. Dew, J. Gottman, K. Heavy). Financial disagreements are less often associated with tactics of calm discussion and are strongly associated with the intensity of the conflict situation, which leads to divorce. Those who argue about money almost every day have a 69% higher risk of divorce compared to those who rarely disagree on financial issues. And if in 2005 J. Andersen pointed the existence of only one study that considers financial problems as the main predictor of divorce,

already by 2014 such studies are becoming more prevalent (K. Archuleta, S. Britt, J. Dew, T. van der Lippe, L. Papp). The authors do not attribute the financial situation of the family to the factors of the financial disagreements, saying that families of any economic status face them. The main determinant of financial conflicts S. Britt and colleagues name the communication difficulties.

M. Fitzpatrick, A. Koerner, J. Lavner, L. Ritchie, L. Romo examine family communication and its importance, showing that open communication and relationship satisfaction are strongly linked. Speaking about the financial component, O. Mugenda, L. Romo, and colleagues point out that communication helps to deal with the uncertainty caused by difficult economic relations, and families with high debts or significant financial problems are more likely to resort to open communication about money.

### ***Research Aim and Objectives***

**The purpose** of this study is to identify how financial conflict, financial communication and the quality of relationships in Russian families are related. Russian married couples, both officially registered and cohabiting for at least six months became **the theoretical object** of this research. **The empirical object** is men and women in marital relations, which are analyzed separately, but always with consideration of the characteristics of the family. **The subject** of the research is the relationship between financial communication, financial conflicts and the quality of marital relations in Russian families.

The following research objectives were set to achieve the goal of the study:

- 1) To identify the main indicators of marital quality based on a critical analysis of literature, and to apply them to the analysis of financial communication within a couple.
- 2) To synthesize theoretical approaches used in the studies of financial behavior in families and test them on Russian empirical data.
- 3) To identify which financial issues are discussed by spouses and which are not, as well as to identify what determines the emergence of financial conflicts and their resolution.



- 4) To build a typology of the financial conflicts' reasons in families and to determine the role of communication about money in them.
- 5) To identify which factors determine the emergence of financial conflicts in families.
- 6) To determine the degree of sensitivity to the topic of finance in marital relations in Russia and to identify which topics can be considered more sensitive and which ones are less sensitive.
- 7) To identify what can be considered the origins of the established patterns of communication and to understand how these patterns of financial communication are transformed depending on the nature of the relationship.

### ***Theoretical Framework***

Financial conflict in this paper is defined as the presence of different points of view among spouses on any of the topics related to finance, which, if there is a reason and desire (if there is a conflict situation), are expressed, discussed with the emotional involvement of the spouses and have a certain result of this discussion.

As a theoretical basis for the study, we consider, first of all, theories that are used by other authors to analyze financial conflicts and financial communication, and secondly, we offer a framework of relational sociology that can solve the problem of placing financial issues in the context of spousal relations.

In studies that draw conclusions about the impact of financial conflict on divorce<sup>15</sup>, great attention is paid to *theories of resource allocation*, which consider money through the prism of power and control, and say that the “strength” of a partner is determined by their financial well-being. However, this theory faces significant criticism, as control and power are gendered characteristics. The study, implemented in the economic-sociological approach, cannot be also satisfied with the *theory of exchange*, which considers marriage through the prism of maximizing benefits and minimizing costs, which in many articles are reduced to financial

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<sup>15</sup> Dew J., Britt S., Huston S. Examining the Relationship Between Financial Issues and Divorce // Family Relations. 2012. T. 61. № 4. P. 615–628; Britt S., Huston S., Durband D. The Determinants of Money Arguments between Spouses // Journal of Financial Therapy. 2010. T. 1. № 1

exchange between partners. One of the alternatives to these approaches is considered to be *the theory of family systems*, which focuses on the relationship between different aspects of the family and social systems, within which the processes of interaction take place. Despite the fact that this theory is attentive to the mechanisms of conflict resolution, it completely overlooks their content, which cannot be approved in a study on the sensitive topic of money.

*The theory of finances within the couple*<sup>16</sup> suggests that relationship problems are a consequence of difficulties with money. Thus, J. Pittman and S. Lloyd found that financial stress is significantly associated with low levels of marital quality. Thus, J. Pittman and S. Lloyd found that financial stress is significantly associated with low levels of marital quality<sup>17</sup>. Some studies have shown that more responsible financial behavior is positively associated with relationship quality<sup>18</sup>. P. Rosenblatt and L. Keller described that couples who report significant economic problems also note a large number of mutual accusations in their marriages<sup>19</sup>. Given these findings, the theory suggests that the relationship between the system within a couple and financial processes is circular in its nature. This means that the finances in the household affect the relationship in a couple, and the relationship in a couple (and, as we assume, the building of communication) affects the financial affairs of the household.

*The theory of family stress*, in addition to the previous theory, argues that economic pressure creates stressful situations associated with an increase in marital conflict due to the instability of financial resources<sup>20</sup>. This theory postulates that the low level of financial well-being and adverse financial events lead to a sense of economic pressure. These feelings subsequently lead spouses to negative feelings

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<sup>16</sup> Archuleta K. L. et al. Financial Satisfaction and Financial Stressors in Marital Satisfaction // Psychological Reports. 2011. T. 108. № 2. P. 563–576.

<sup>17</sup> Pittman J. F., Lloyd S. A. Quality of Family Life, Social Support, and Stress // Journal of Marriage and the Family. 1988. T. 50. № 1. P. 53–67

<sup>18</sup> Cano A. et al. Antecedents and Consequences of Negative Marital Stressors // Journal of Marital and Family Therapy. 2002. T. 28. № 2. P. 145–151; Geiss S. K., O’Leary K. D. Therapist Ratings of Frequency and Severity of Marital Problems: Implications for Research // Journal of Marital and Family Therapy. 1981. T. 7. № 4. P. 515–520

<sup>19</sup> Rosenblatt P. C., Keller L. O. Economic Vulnerability and Economic Stress in Farm Couples // Family Relations: An Interdisciplinary Journal of Applied Family Studies. 1983. T. 32. № 4. P. 567–573.

<sup>20</sup> Conger R. D. et al. Economic Stress, Coercive Family Process, and Developmental Problems of Adolescents // Child Development. 1994. T. 65. P. 541–561

such as depression, irritation, and hostility, which can increase family conflict and reduce the quality of the marriage. It turns out that this model is suitable for financial conflict: if the reason for the spouses' dissension is financial, then couples may quarrel over money more often. They may disagree on how to stabilize their economic situation, or they may simply be negatively affected by economic collapse<sup>21</sup>. However, even in cases where the spouses have sufficient resources to meet common needs, the topic of money does not disappear from conflict reasons since money is always limited to some extent, and the needs and desires of family members in relation to spending money may exceed existing capabilities. Moreover, regardless of the number of funds available, some family members may feel deprived because of the distribution of access to available resources, the opportunities to spend them, or the way spouses perceive differences in their statuses. Therefore, not the amount of financial resources in the family has to be considered, but the communication strategies and family reunification against problems that help to reduce the risk of economic pressures leading to stress.

This leads to conclusions about the importance of interaction processes around the topic of money. Financial decisions affect family stability and quality of life<sup>22</sup>, but money is recognized as one of the last taboos in communication between people in modern society (at least in Western countries such as the USA and Great Britain)<sup>23</sup>. If some topic in intimate relationships is ignored, then, following the theories of family communication, the process of destruction of relationships can be triggered<sup>24</sup>. On the other hand, one can find studies that show that spouses see the benefits of conflict when there is not enough communication

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<sup>21</sup> Dew J., Stewart R. A Financial Issue, a Relationship Issue, or Both? Examining the Predictors of Marital Financial Conflict // *Journal of Financial Therapy*. 2012. T. 3. № 1

<sup>22</sup> Wilcox B. W., Marquardt E. *State of Our Unions 2009: Money & Marriage*. Virginia: National Marriage Project: Broadway Publications, 2009. 1st edition (December 1, 2009). 116 P.

<sup>23</sup> Atwood J. D. Couples and Money: The Last Taboo // *The American Journal of Family Therapy*. 2012. T. 40. № 1. P. 1–19; Zaloom C. *Indebted*. Princeton: Princeton University Press, 2019; Trachtman R. The Money Taboo: Its Effects in Everyday Life and in the Practice of Psychotherapy // *Clinical Social Work Journal*. 1999. T. 27. № 3. P. 275–288

<sup>24</sup> Cited by: Domingue R., Mollen D. Attachment and Conflict Communication in Adult Romantic Relationships // *Journal of Social and Personal Relationships*. 2009. T. 26. № 5. P. 678–696

about some issue<sup>25</sup>, and given the relative “taboo” of the topic of money, financial conflicts may be the only type of communication about it.

Communication is considered as one of the main elements of relationships in *relational sociology*, which in recent years has also gained popularity in the studies of family finance. Relational work, according to Zelizer<sup>26</sup>, is a concept that places social relations at the center of economic action. Individuals use local accounting systems to relate different media of exchange to different types of social relationships. This process takes place depending on the emotional, moral, relational, and institutional contexts<sup>27</sup>. Worth mentioning here is that despite the presence of an economic component in relational work, money in this context is not considered interchangeable, the process of accounting and financial decision-making takes place with the help of a moral assessment of money, which is formed by norms and values. So, money expresses, and does not suppress sociality, while marking money is a social process - money is attributed not to individuals, but various social relations<sup>28</sup>.

Therefore, to understand the financial processes within the family, we must evaluate them through communication, as well as the values and norms that people adhere to money. And if, in general, the middle-level theory of relationships says that consensus in values generates mutually beneficial interaction and leads to interpersonal attraction<sup>29</sup>, concerning money, the commonality of values and norms becomes even more necessary. If the attitudes of the partners, especially in such a difficult topic as money, are incommensurable, the amount of relational work becomes too heavy, leading to problems that make the relationship itself noticeable and tangible for individuals.

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<sup>25</sup> Smith L., Heaven P. C. L., Ciarrochi J. Trait Emotional Intelligence, Conflict Communication Patterns, and Relationship Satisfaction // *Personality and Individual Differences*. 2008. T. 44. № 6. P. 1314–1325.

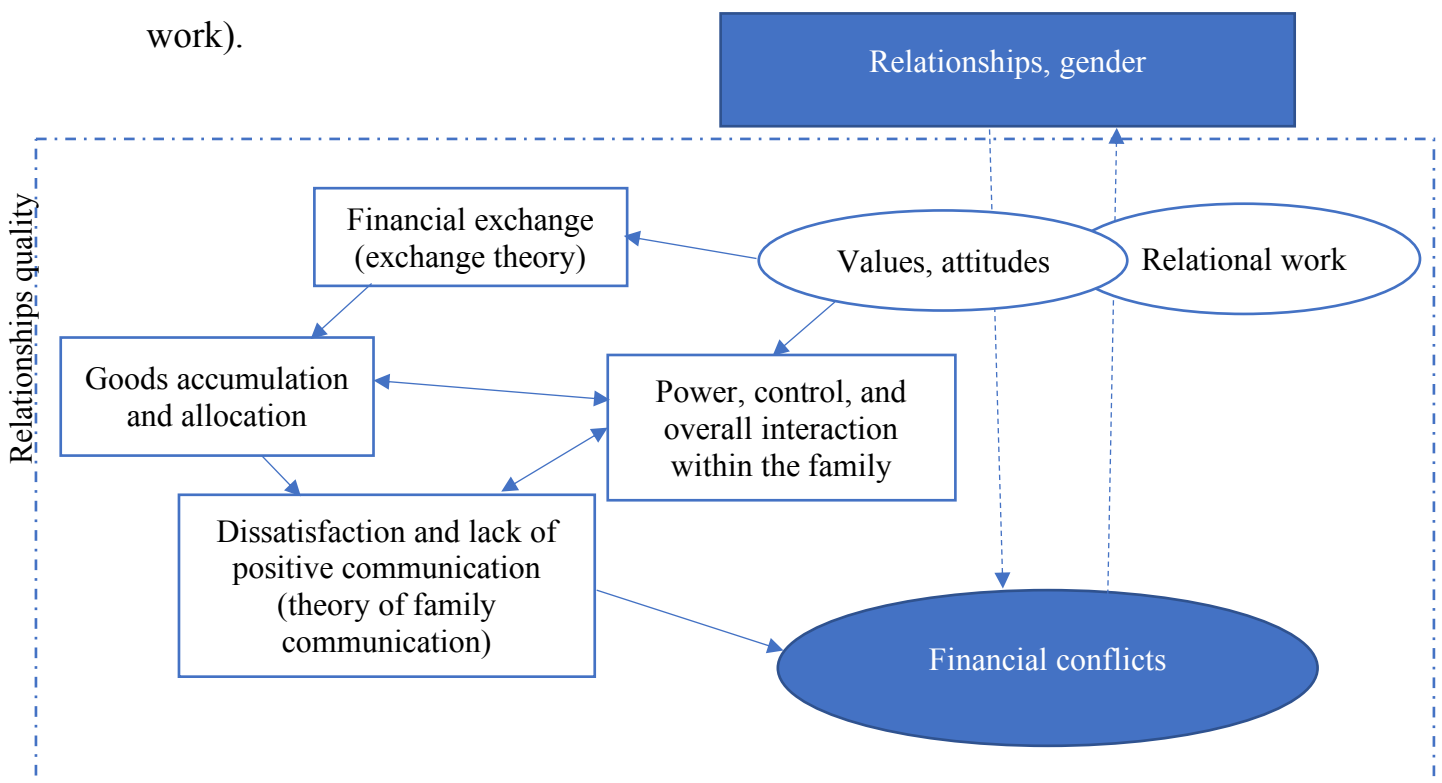
<sup>26</sup> Zelizer V. A. How I Became a Relational Economic Sociologist and What Does That Mean? // *Politics & Society*. 2012. T. 40. № 2. P. 145–174

<sup>27</sup> Wherry F. How Relational Accounting Matters // *Money Talks: Explaining How Money Really Works*. Princeton: Princeton University Press, 2017. P. 57–69

<sup>28</sup> Carruthers B. G. The social meaning of credit, value, and finance // *Money Talks: Explaining How Money Really Works*. Princeton: Princeton University Press, 2017. P. 73–88

<sup>29</sup> Barry W. A. Marriage Research and Conflict: an Integrative Review // *Psychological Bulletin*. 1970. T. 73. № 1. P. 41–54

Thus, this study offers a synthesis of the listed theories and the following theoretical framework. We study relationships and their quality, and basically look at them through the prism of gender relations. The values that each partner possesses become the core of all the theories considered, which can be used to analyze financial conflicts in intimate relationships. First, these values affect the mechanisms of intrafamily financial exchange (*exchange theory*), which are associated with the accumulation of goods. The resources that partners have, in turn, determine the systems of power, control, and general interaction between partners (*the theory of goods allocation*). Problems with financial exchange lead to dissatisfaction (*theory of finances within a couple*) and a lack of positive communication (*theory of family communication*), which subsequently transforms into conflicts around the topic of money (*theory of family stress*). The latter should be solved using relational work, which is based on the values of partners (*relational sociology*). Therefore, when analyzing financial relations in a couple, we must consider the relationship situation in the family (including whether the partners are officially married or cohabiting), financial management tools, values and attitudes of partners, and how they correspond to the needs of partners. Values affect the perception of the division of labor in a couple, but it is important to consider not only this perception but also satisfaction with the real processes taking place within the family (the satisfaction may show if there is enough relational work).



### ***Empirical Data***

The study was carried out using a sequential mixed qual-quant-QUAL design<sup>30</sup>. The first stage is a qualitative explorative study that was conducted to identify the spouses' views on financial conflicts, the reasons for their financial disagreements, and decision-making processes. The second stage involves the transition to quantitative design – the reasons for financial disagreements identified at the qualitative stage become dependent variables and it is analyzed which characteristics of the family lead to one or another reason for financial disagreements in Russian families. The third and final stage involves conducting a few more interviews to get a complete picture of financial disagreements in the family in the context of communication about money.

At the first stage, the analysis is based on an array of interviews collected by 3rd year BA students from 2013 to 2015 as part of an analytical essay on financial management in families, as well as with the involvement of interviews with 11 families taken by the author personally as part of a term paper in 2014. The array of interviews consists of more than 300 transcripts, but as the processing of all of them did not seem to be content-wise, it was decided to analyze the interviews selected according to the following criteria:

- 1) Spouses without children living together for less than a year (13 families)
- 2) Spouses with a small child (up to 2 years old) living together for less than 3 years (12 families)
- 3) Spouses with one or more children living together for more than 3 years, provided that at least one child under 14 lives in the household (10 families)

Thus, the sample included 35 families (70 spouses), 11 of these families were interviewed personally by the author of the thesis, and the remaining 24 were selected from students' interviews.

The interview guide contained questions about all aspects of family life related to financial behavior. Using the procedure of analytical induction, at this

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<sup>30</sup> Creswell J.W. Research design: Qualitative, quantitative, and mixed methods approaches, 3rd ed : Research design. – Thousand Oaks, CA, US: Sage Publications, Inc, 2009. – xxix, 260 p.

stage, significant characteristics were identified regarding financial disagreements in Russian families, leading to a typology of their reasons.

“Survey of Consumer Finance” was selected for the quantitative stage of the study. The analysis is based on the latest wave carried out in 2018 by Demoscope CJSC. This database is analogous to specialized surveys of consumer finance carried out in the USA since the 1960s. In Russia, 6012 households and 12137 individuals took part in the latest wave. The surveys were conducted by personal interviews, according to a true address sample with the condition of three visits to the household to establish contact with household members. The constructed sample is representative and allows extrapolating the results to the entire population of Russia.

Based on the typology identified at the first stage, the author of thesis formulated an additional question about the reasons for financial disagreements for the 2018 survey, as well as some additional clarifying questions about the frequency of financial disagreements. A particular advantage of the chosen database is that in each household, both spouses completed the questionnaire, so we can analyze the family as a unit. However, in the case of a large number of dependent variables (reasons of conflicts), analyzing the whole family turns out to be methodologically unreasonable: it is difficult to make a simplification in which different views of the husband and wife on financial disagreements and their choice of different reasons of conflicts can be brought to a common denominator. For this reason, men and women were analyzed separately in two models, which allowed us to discover gender characteristics. 3503 partnerships were included in the sample, but for us, the main selection criterion is their answer to the question about the presence of financial disagreements in the family. 70 men (2%) and 55 women (1.6%) have missing values on this question. Since this number is relatively small, these families were removed from the analysis.

The main source of data for the third stage was an additional collection of in-depth interviews conducted by the author of the thesis. Couples who have lived together for more than 20 years (regardless of the presence and number of

children) were added to the criteria that were proposed at the first selection stage of the research. At the same time, at this stage, we attempted to achieve heterogeneity according to the criterion of social status, the main indicator of which in this study is financial position (self-estimated). As a result, interviews were conducted with 15 families (30 spouses):

- 1) Spouses without children living together for less than a year (5 families)
- 2) Spouses with a small child (up to 2 years old) living together for less than 3 years (4 families)
- 3) Spouses with one or more children living together for more than 3 years, provided that at least one child under 14 lives in the household (2 couples)
- 4) Couples married for more than 20 years (4 couples).

At the same time, three couples rated their financial position as very good, two couples rated it as “below average”, five couples called it good, and the rest - average.

### ***Scientific Novelty***

The scientific novelty of the thesis is presented in the following statements:

1. The synthesis of theoretical approaches applied to the analysis of financial disagreements was carried out, as well as the approach of relational sociology was applied, which had not previously been used to analyze financial conflicts in families, both in foreign and Russian studies. The results of approbation of such a synthesized conceptual framework show that the combination of several theoretical approaches allows a more comprehensive look at the multifaceted processes occurring in family financial behavior.
2. The author has developed and tested in a representative populational survey a toolkit for assessing the frequency of financial disagreements and the reasons for their occurrence. The reasons for the financial disagreements were identified in the results of in-depth interviews and transformed into question with multiple choice. Thus, the typology of financial disagreements in Russian families was not only identified in this



research, but also tested on a large representative sample. Approbation shows that the identified causes of conflicts are indeed common in Russian families - among the spouses who admit the existence of financial disagreements in their family, at least a third have encountered each of the reasons proposed in the questionnaire, and only 9% of men and 8% of women noted that that they did not encounter any of them.

3. Family communication about money was analyzed for the first time using Russian empirical data, the structure and frequency of financial conflicts were revealed, and it was substantiated that the source of financial behavior in nuclear families is rather skills acquired in couples than practices adopted from parental families.
4. A new typology of causes of financial conflicts in families is proposed, which is seen as the best alternative to the typology of 1990<sup>31</sup> for the Russian data. This is explained by the fact that Russia has a different developmental path comparing to the Western countries in terms of financial behavior and financial literacy, as well as the fact that in 1990 Russian society had not yet transitioned to a market economy. Financial conflicts in this thesis are divided into conflicts of values, conflicts of goals, conflicts of necessity, conflicts due to lack of planning, price conflicts.
5. For the first time, not only the determinants of the presence of financial conflicts in families were identified, but also the determinants of various reasons for their occurrence - the attitudes of spouses in relation to money, marital status, satisfaction with the process of financial decision-making, the relative income of partners and the assessment of the presence of debts and loans in a couple.
6. On the basis of empirical data, it is substantiated that in Russia there are contextual restrictions on the topic of finance that differ from Western

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<sup>31</sup> Kirchler E. Spouses' Influence Strategies in Purchase Decisions as Dependent on Conflict Type and Relationship Characteristics // *Journal of Economic Psychology*. 1990. T. 11. № 1. P. 101–118.

ones. On the one hand, as in Western societies, there are difficulties in articulating financial themes in front of the strangers' audience. This is shown by the share of refusals to be interviewed, as well as by the logic of self-justification of financial conflicts during interviews and even by difficulties in financial communication between informants and their parents, which in most cases were not ready to share information about the family's financial affairs. On the other hand, the sensitivity to the financial topic manifests itself precisely when it comes to financial relations with the partner's parents. Unambiguous restrictions in financial communication are imposed only on unacceptable reactions or on any behavior that undermines the foundations of family life.

### ***Main Results***

1. Financial conflict occurs in a marital relationship when communication on financial issues begins to fail. Financial communication turns out to be a language of mutual approval or disapproval between spouses: for example, dissatisfaction with a hobby or a partner's smoking can be expressed through dissatisfaction with another spending, whereas buying something for a household can postulate the commitment of both partners to this relationship and their involvement in family affairs. Financial communication thus turns out to be part of the relational work, which helps to resolve and, in some cases, prevent financial conflicts when it comes to the different attitudes in the family about money or gender.
2. Statistical results show that the likelihood of financial disagreements in the family increases when partners have different attitudes towards money, there are minor children in the family, and a man works. If spouses are satisfied with the decision-making process, they are less likely to report financial disagreements. Egalitarian attitudes reduce the likelihood of financial conflicts reported by men but increase it for women. These results synthesize the findings of studies conducted in Russia and abroad, showing that financial conflict is a derivative of the

characteristics of relationships and assessments of the quality of the relationships.

3. The strategy of overcoming the financial conflict by avoiding is seen by the spouses as ineffective. The repetition of situations related to money leads to the fact that financial conflicts, involving even less inconsistencies in the attitudes of partners, tend to accumulate and reduce the quality of relations. This is reflected in the role that a financial conflict takes in a marital conflict situation as a whole: for example, it can serve as a starting point for the development of a conflict on other, even more global topics, and it can also arise, on the contrary, as a consequence of the development of a conflict on a different topic.
4. The nature of financial communication in a couple is associated with the type of attitudes that the partners adhere to. Families striving to democratize their relations and to make most of the decisions collectively, tend to constantly discuss any financial issues, regardless of their size. In case of disagreements, such partners prefer to compromise. In families with an informal leader, financial communication is open, but it is also used to manipulate during the decision-making process. This manipulation is also embedded in the main mechanism for overcoming disagreements - hiding some information, which is considered a good deed to maintain harmony in relationships. The last type of attitude is the strict regulation of everything related to finances and processes in the family. The downside of such attitudes is a decrease in openness and transparency of communication, the desire of one of the partners to hide information, as well as the prevalence of individual aspirations over family ones.
5. The empirical data does not show evidence of the “his and her family” paradox regarding financial communication and financial conflict. Significant financial conflicts are associated with the violation of family agreements, with notions of (in)equity and with inconsistent actions with

common finances. Financial conflicts are thus influenced by the notions of proper financial behavior and gender ideology established in the family. In this regard, work on relationships specifically about money is conditioned by its key position in the division of labor and the need to establish a clear understanding of financial and role processes within the family.

### ***Approbation of Results***

The results of the dissertation research were presented at the following scientific events:

International research seminar “Diversity of regimes of power and influence in economic relations” (Moscow, 2020). Presentation: What determines different reasons for financial disagreements in Russian families? Relational sociology approach

International Doctoral Student Conference on the Social Sciences (Brno, 2019). Presentation: What determines different reasons for financial disagreements in Russian families? Relational sociology approach

International Doctoral Student Conference on the Social Sciences (Budapest, 2018). Presentation: The determinants of financial disagreements in Russian families

XIX April International Scientific Conference on Economic and Social Development (Moscow, 2018). Presentation: Financial Disagreements in Russian Families: Types and Determinants

9th Congress of the European Society on Family Relations (Porto, 2018). Presentation: The types of financial disagreements in families: evidence from Russia

### ***The Main Contents:***

The **Introduction** shows that current trends in the labor market and marriage transformation lead to the need to shift the focus of research towards the quality of relationships between partners. It is substantiated that one of the most important indicators of the quality of marriage and the satisfaction of spouses is the

interaction around the topic of money and the division of labor within the family. This leads to the research problem, which is built around the fact that despite the importance of financial conflicts as an indicator of the quality of relationships, communication about money within the family can be limited and opaque, and serve as a factor of tension between partners. The section also defines the object, subject, goal, and objectives of the research, describes the theoretical and methodological foundations of the research, presents the novelty and the main results.

**Chapter 1** reveals a conceptual framework for the study that has been synthesized based on the exchange theory, theory of family systems, theory of goods allocation, theory of finances within a couple, theory of family communication, and family stress theory. Elements of these theories are fit by the author into the context of relational sociology and place the relational context at the center of research.

**Paragraph 1.1** examines the main theories of family communication: it defines intimate and family communication, determines the importance of communication processes when considering the quality of marriage and relationship satisfaction. Lack of communication has a central role in the relationship breakdown patterns, whereas open and positive family communication increases the marital quality and partners' satisfaction.

**Paragraph 1.2** is devoted to sociological approaches to money and its special meaning in family relationships. Money is associated with concepts of power and the issue of (in)equality, which is why it is considered to be one of the last taboo topics in modern society and in intimate relationships in particular – although in family life people constantly have to deal with financial decisions. The discussion of money and financial practices does not happen very often in a positive manner.

**Paragraph 1.3** presents the main sociological studies of interpersonal conflict. It considers the definitions of such concepts as “conflict”, “dispute” and “hostility”, as well as the main functions of social conflict, its structure, and types.

Conflict in the family is attributed not only to negative characteristics but also to positive ones - it can restore unity in relationships and stabilize them, defusing tensions between the parties. The section ends by highlighting the indicators of the quality of marital relations.

The paragraph also suggests a theoretical analysis of the marital conflicts' determinants, which can be divided into a family situation (length of relationship, number, and age of children), socio-psychological features (values and attitudes of partners, conditions of socialization and relations with parents, and inner circle) and socio-economic characteristics (social statuses of partners and differences in them, financial situation, well-being).

**Paragraph 1.4** is devoted to financial conflicts in families. It is shown that a conflict over finances can be associated with a simple spousal disagreement about the purpose of using money, for example, about the need to buy something or the reliability of keeping savings; and with a different attitude to the value of money, its meaning, which implies its sacredness. The following definition of a financial conflict is proposed: the presence of different points of view among spouses on any of the topics related to finance, which, if there is a reason and desire (if there is a conflict situation), are expressed, discussed with the emotional involvement of the spouses and have a certain result of this discussion.

Further, the main theories underlying the study of financial conflict and financial behavior in families are considered and analyzed. The approach of relational sociology is discussed in detail here, as it has not previously been used in such studies, but offers filling in the gaps that exist in other theories. At the end of the section, a synthesis of the considered approaches is given and a theoretical framework for empirical research is proposed. The last is the result of the second task completion.

**Chapter 2** describes the general methodological foundations of this study.

**Paragraph 2.1** describes the study design - a methodology of sequential mixed qual-quant-QUAL design. The advantage of the strategy of mixing methods is the mutual enrichment of cognitive capabilities, data, and interpretations. In this

study, it is implemented as follows: the quantitative stage helps to build models based on a large amount of data, and the qualitative stages give meaning to these models and fit them into the realities of the modern Russian family.

**Paragraph 2.2** presents data collection methods. A selection of qualitative stages is substantiated, the used databases are described.

**Paragraph 2.3** discusses methods for analyzing data. The analysis of the qualitative stages presupposes an analytical induction procedure: with its help financial conflicts are examined, and their types are identified. This method involves systematic comparisons between groups, and the typology is the main analytical result of the application of the method. The identification of predictors of the causes of financial conflicts at the quantitative stage is built using logistic regression. Regression models are calculated for men and women separately.

**Chapter 3** is devoted to solving the third and fourth research tasks - identifying the discussed financial topics and types of financial conflicts in Russian families.

**Paragraph 3.1** presents the main assumption of this stage of the study: the classification of E. Kirchler<sup>32</sup> is taken as a “comparison base”. This typology divides financial conflicts into probabilistic (in a purchase situation, the spouses agree on the need and value of the product, but cannot come to a common decision regarding the quality alternatives within a product category), value (disagreement over the ethical acceptability of a product), and distribution conflict (disagreement over the distribution of resources between spouses in the purchase).

**Paragraph 3.2** discusses how partners perceive financial conflict. The attitude towards financial conflicts in the family can be conditionally divided into two types: 1) conflicts and disagreements are considered as a normal part of life, without which the development of family relations is impossible; 2) only negative functions and the status of the poisoners of relations are attributed to conflicts. Here the focus is also placed on differences in the perception of concepts related to

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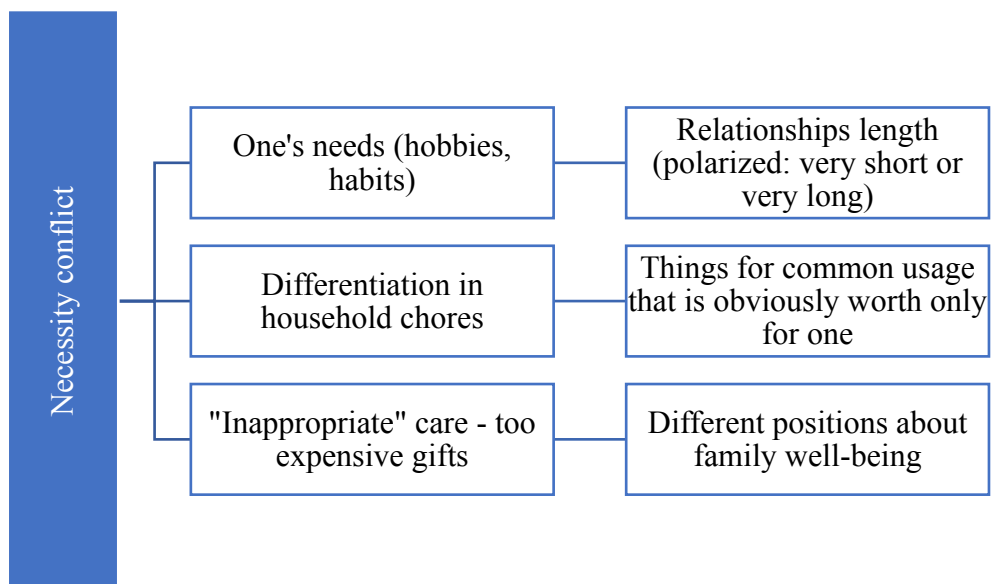
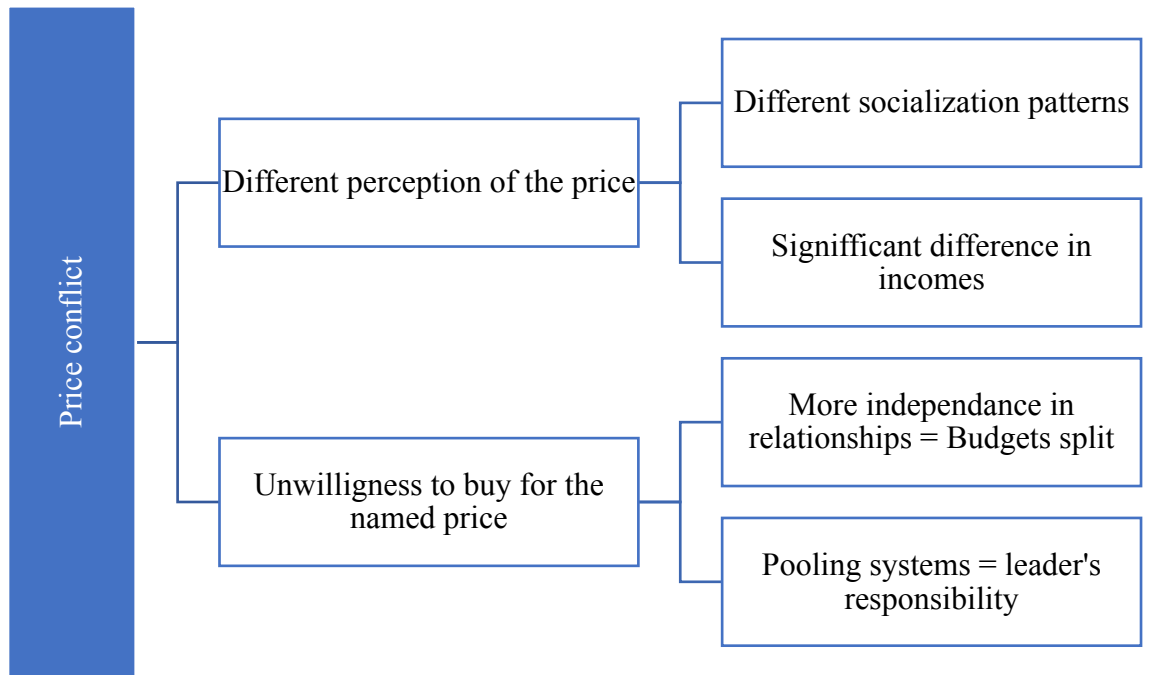
<sup>32</sup> Kirchler E. Spouses' Influence Strategies in Purchase Decisions as Dependent on Conflict Type and Relationship Characteristics // Journal of Economic Psychology. 1990. T. 11. № 1. P. 101–118.

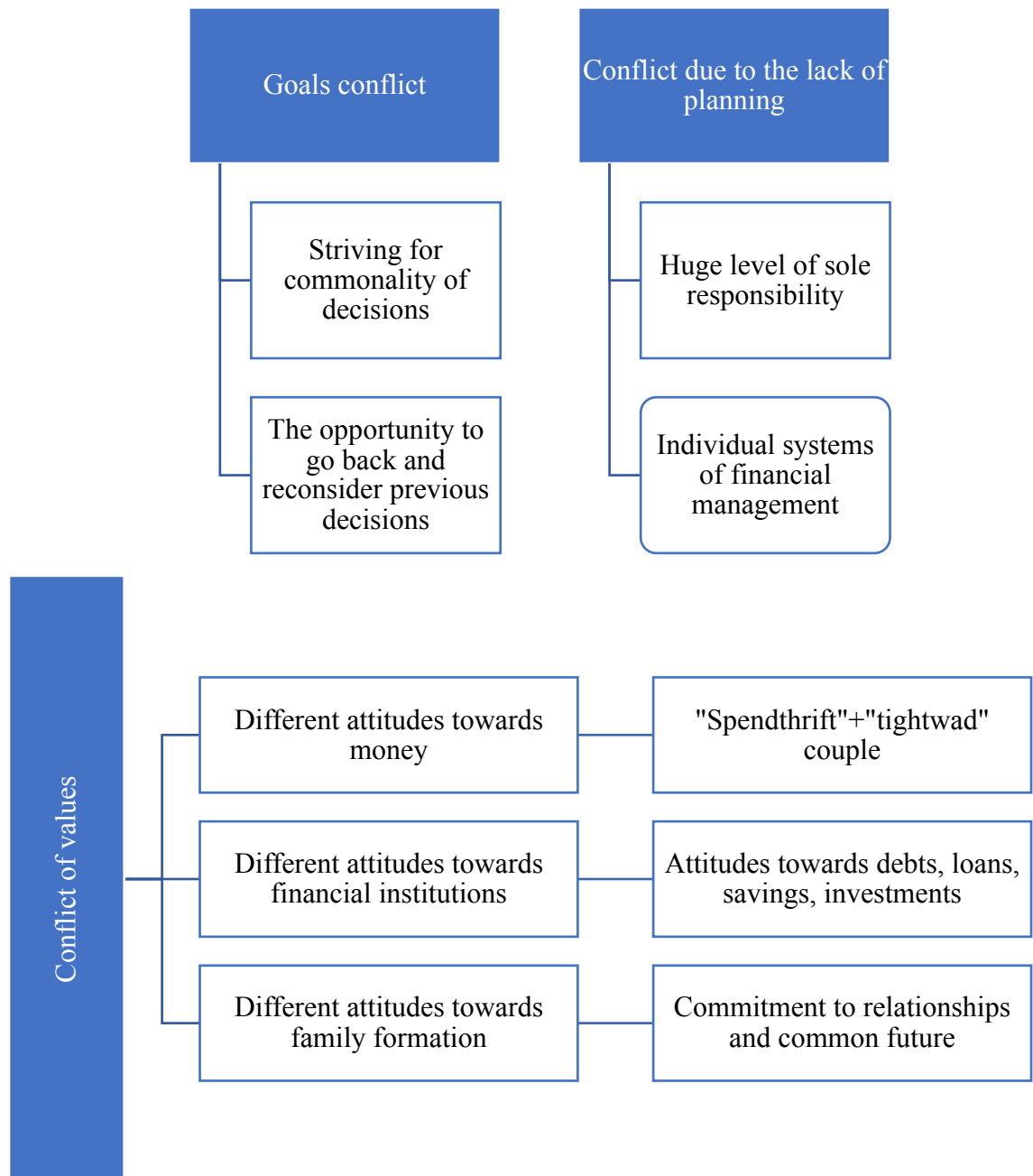
the topic of conflict: disagreement for families is a fairly simple form of conflict, for example, associated with a lack of strong emotions and “quarrels”. The conflict itself is defined as something more serious, in the story about which may sound phrases about the absence of fights, loud scandals, breaking dishes, and other forms of emotional experience. In this regard, a methodological conclusion is made that the term “disagreements” helps to some extent overcome the sensitivity of the topic under discussion and helps to bring informants to the aspects of their life that are a subject of the researcher’s interest.

At the end of the section, the main strategies for overcoming financial conflicts are presented: 1) compromise and the search for the “win/win” point, 2) subordination of one of the partners, the “win/lose” point, 3) avoidance of the problem.

**Paragraph 3.3** clarifies the reasons of financial conflicts in Russian families. At the beginning of the section, various grounds for classifying financial conflicts are presented, including their division into material and non-material. Further, a typology of the causes of financial conflicts is proposed, including 1) price conflicts (lack of agreement between spouses about the price of a product), 2) a conflict of necessity (disagreements about the need to purchase a product or service), 3) a conflict of goals (spouses initially set common goals (for example, for savings), but over time one of the partners begins to deviate from this goal and sets new, more desirable ones for themselves), 4) a conflict due to the lack of planning (disagreements that arise after the fact - as a result of a financial decision that led to financial problems), 5) value conflict (different attitudes towards financial institutions and different understanding of long-term goals). At the end of the section, qualitatively suggested determinants of each type of conflict are also presented.







**Chapter 4** is devoted to completing the fifth research task and examining the determinants of financial conflicts in Russian families.

**Paragraph 4.1** presents the justification for the hypotheses of the quantitative stage of the study. Hypotheses are made for the 4 types of conflicts described in Paragraph 3.3, as well as for the added conflict over salary that was found to be significant during the Survey of Consumer Finance data collection.

**Paragraph 4.2** characterizes the frequency of financial conflicts in Russian families based on the two waves of the Survey of Consumer Finance 2013 and 2018. In 2013, 61% of men and 62% of women reported that they had periodic

financial conflicts in their family; in 2018, their percentage dropped significantly - to 41,5% of men and 45% of women.

Also, using the example of the 2018 wave, it examines what is meant by a particular frequency of financial conflicts. “Rare” conflicts in the family are reported by those spouses who encounter such problems no more than once a month, the category “from time to time” mainly reflects disagreements occurring from 1 to several times a month. The category “constantly” shows the most interesting results: for the majority of men (40,5%) it correlates with 1-2 times a week, and the majority of women (33,6%) correlate it with the category “almost every day” (35,4 % of men think the same).

The paragraph also presents the results concerning the “popularity” of types of conflicts: the most common is the conflict of necessity – 69,5% of men and 72% of women who answered that there are financial conflicts in their family face it. The two rarest types of conflict are conflict of goals (24,6% of men and 28,3% of women) and conflict of values (27,3% of men and 25,6% of women).

**Paragraph 4.3** discusses the determinants of financial conflicts in Russian families. Men and women have a fairly similar set of determinants of financial conflicts that work in the same direction: different attitudes towards money, the technical education of a man, the presence of minor children, the employment status of a man (a working man) increase the likelihood of financial conflicts in a couple, while the satisfaction with the financial decision-making process reduces this likelihood. The most interesting empirical finding here is that egalitarian attitudes reduce the likelihood of financial conflict for men, but increase it for women.

**Paragraph 4.4** presents the results of 5 logistic regressions that model each of the considered reasons of financial conflict. For men and women, the presence of different attitudes towards money increases the likelihood of conflict of values, the same can be said about cohabitation (however, the effect, in this case, is weak and is significant only for men). Income is really important for the emergence of a price conflict. The larger the share of a woman's income, the more likely it is that

partners will notice the presence of a price conflict in their couple. This result reflects what was assumed, but in relative rather than absolute terms. Satisfaction with making financial decisions within the family has a positive effect on the likelihood of conflicts about salary: it reduces the chance of encountering them in both gender models. Moreover, the effect size is relatively large here. Also, the more income the partners have, the less likely they report a salary conflict. Egalitarian attitudes increase the likelihood of encountering a conflict of goals, but only for women, while for men, egalitarian attitudes reduce this likelihood. At the same time, traditionalist attitudes increase the likelihood of conflict of goals for both genders, although this was not hypothesized. The conflict of necessity turns out to be the most difficult to model. A woman's assessment of the debt in the family is an insignificant variable for both models. However, if the wife talks about the family's debts and financial problems, it increases the likelihood that her husband will talk about the conflict of necessity, but not herself. The found effect in the "female" model contradicts the hypothesis and raises the question of how women evaluate the processes in the family. Interestingly, it turns out that income plays an important role in the male model - a man's income reduces the likelihood of this type of conflict in the family. For women, this factor also plays a role, but the magnitude of the effect is much lower. Relative income (the share of a woman's income in the total family income) makes strong differences in gender models: for women, a high share of her income increases the likelihood of a conflict of necessity, while for men this determinant shows the opposite effect.

**Chapter 5** presents the results of an examination of communication about money in the family and the role of financial conflicts in it.

**Paragraph 5.1** is devoted to the main aspects of financial communication. There are three types of dominant attitudes in the family: 1) parity, 2) informal leadership, 3) overregulation. These attitudes are viewed through the prism of financial management mechanisms, the type of power and decision-making, as well as the type of communication.

In the parity type, the spouses (according to them) solve absolutely any issues together, except for primitive household issues that do not require discussion. Spouses do not fight for leadership, they are equal in rights, any of the spouses can initiate the purchase, and each issue is considered not from the standpoint of personal benefit, but benefit for the family. The idealization of this type also grows from the fact that spouses who define their couple as absolutely democratic turn out to be rather scarce in their answers and examples during interviews - they tell quite general things, give short answers and do not give any specifics. In financial management, such families mainly adhere to the ideals of a common pool, but they can also resort to partial pool - usually the respondents explain this by the fact that with the introduction of credit cards, the ability to have a full-fledged common pocket has simply disappeared. In these families, it is impossible to find episodes of concealment of income or expenses, but there are open questions to each other regarding earnings. One can often find statements about the complete absence of financial disagreements and complete openness in communication in these couples.

Informal leadership includes families in which the principle of collective decision-making is preserved, but in some situations, the traits of a leader begin to appear. The solution of some issue at a certain moment transforms from the collective process into a personal process, and the right to have the last word belongs to the person to whom this aspect of family affairs belongs. Most often, the division of "responsibilities" in decision-making is determined by convenience, awareness of certain issues, or even stereotypes. There are also families in this group in which the ruling spouse is explicitly determined. In such families, the right to have the last word is reserved for one of the spouses. But it is important that out of those families with whom we had a chance to communicate, we did not meet a single family in which power was clearly concentrated in one hands, that is, the second partner, one way or another, still participated in the discussion of decisions and had some kind of influence in the family. In this group of families, the key feature is the right to have the final word, while the interests of the second

spouse are considered on an equal basis with the interests of the leader spouse. This group fits the definition of the first, open, type of power according to Lukes. This type of power is called explicit, in a couple it is clearly traced to whom the responsibility for the last word in the most important decisions is assigned. This type of family is dominated by a fixed allowance system, which, by the way, strongly shapes the patterns of financial communication. Firstly, these are families in which one of the spouses does not work or earns significantly less than their partner, so they feel in a more vulnerable position and try not to raise financial topics once again if the moment is “inappropriate” for this. Secondly, the openness of financial communication in such families can sometimes be questioned.

Overregulation attitude presupposes strict regulation of family financial processes and communication in general. This type of families is also characterized by the fact that the resource theory becomes prevailing: the power of a family member is determined by a given individual's access to income - the higher the income in relation to other family members, the more significant the role in making financial decisions. Also, in this type of families one can find an independent type of financial management, which is rare for Russian realities. Moreover, such a mechanism is chosen not so much for reasons of convenience, as out of the desire not to get involved once again into the discussion of monetary issues, not to get into a situation of tight control and not to conflict. The absence of conflicts in this case is even explained by the spouses by the fact that another quarrel on this basis can lead to serious consequences, therefore, the behavior of partners is based on the mechanism of “not getting involved”. Families in which spouses do not know about their partner's income or hide their own income have also fallen into this category. Among the couples we met hiding income is a tool for manipulating the conflict situation in the family - the spouse hiding income believes that by doing so he protects the other from unnecessary and annoying information.

**Paragraph 5.2** discusses how sensitive Russian spouses are to discussing the topic of finance among themselves. In this regard, it was important to

understand where in Russia lies the line between the sensitivity of this topic and the culture of silence that has formed around it, which has been demonstrated in Western studies. None of the interviewed family representatives called the topic of money unpleasant or difficult, it seems normal and even obligatory for the partners to discuss. The reason for the lack of discussion is the unwillingness to provoke a conflict or to involve oneself in lengthy unpleasant dialogues.

At the same time, financial conflicts are seen by spouses as a function of difficulties or a lack of communication on money issues: when asked what could cause a strong financial conflict in their family, informants respond in a rather monotonous way - undermined trust, withholding information about income or large expenses, which did not go to family needs. It is not the topic of finance itself that is taboo; reactions that spouses can afford in response to some kind of trigger fall under the prohibitions. One example of this is the intersection of the topic of finance with the topic of relationships with the parents of a partner. If we consider this taboo within the framework of relational sociology, it can be assumed that the topic of relationships with parents is something where relational work is rather difficult to carry out. The values of respect for elders and gratitude to parents for their upbringing, as well as receding stereotypes about mothers-in-law, can lead partners to avoid entering this battlefield.

At the end of the paragraph, a methodological conclusion about the problem of selectivity is also drawn: when we take personal interviews, we conduct conversations with people who turned out to be ready to discuss aspects of their financial life with a stranger - if this is so, then it is hardly difficult for such people to discuss these topics with a loved one. But there were those who refused to be interviewed, explaining that they were not ready to talk about their finances - perhaps it is these people who were not included in the sample who confirm that there is still a taboo on financial topics in society and in families. However, identifying this taboo is a task that at the moment seems extremely methodologically difficult.

**Paragraph 5.3** solves the problem of finding the sources of those patterns that have developed among spouses in relation to financial communication. It was shown that for many informants, immersion in financial affairs coincided with the period of growing up, since their parents protected them from this kind of information. Basically, they describe their knowledge of the parental financial affairs through the categories “I saw” and “I understood”, as well as through assumptions about how it was among their parents.

The **Conclusion** summarizes the results of the thesis, outlines the main conclusions of the research and comprehends its limitations. Despite the fact that the economic function ceases to be dominant for the family institution, money remains a sensitive topic, since disagreements over money betray failures in the relational work of everyone over the common affairs of the family. Disagreements over money are one of the trigger points in the issue of the relationship of spouses to each other and the advisability of maintaining this relationship.

#### ***Candidate's Publications***

The results of the dissertation are reflected in the author's articles published in journals from the list of the international citation database Scopus, as well as chapters of collections of scientific papers:

Zhidkova P. Types of Financial Disagreements in Families: Qualitative Evidence from Russia // Journal of Economic Sociology = Ekonomicheskaya sotsiologiya. Vol. 21. No. 3. P. 87-106

Popova P. Determinants of Financial Disagreements between Spouses in Russia: the Gender Dimension, in: ELTE TaTK Yearbook of Doctoral School of Sociology. Hyphens 2019. International Doctoral Student Conference on the Social Sciences, ELTE, Budapest, September 25, 2018. Selected Papers. Budapest: Doctoral School of Sociology, 2019. P. 85-96.

Zhidkova P.A. Determinants of financial disagreements in Russian families // Sociological journal. 2019. Vol. 25. No. 3. P. 67-83 (in Russian)

Popova P.A. How to explain the financial conflict in the family? Review of economic, psychological and sociological concepts // Journal of Economic



Sociology = Ekonomicheskaya sotsiologiya. 2017. Vol. 18.No. 2.P. 112-137. (in Russian)