



Multiple Case Analysis on Work-Family Conflict and Financial Stressors Among COVID Survived Newlyweds

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Abstract. India's marital culture is evolving. Relationship boundaries are becoming more diffused as a result of nuclear families, women being monetarily independent, and a reduction in social inhibitions. Due to COVID-19, there was a rapid change in the workplace environment where the line between the work and home environments largely disappeared, having an impact on employee routines and their personal and family lives. The rise in the price of commodities due to war and the pandemic also has heightened the financial burden of many middle-class families. In this research, the multiple case analysis method ($N = 2$) is used to ponder the issues related to work-family conflict and financial stress of COVID survived dual career newlywed couples. With better coping mechanisms, couples will better adapt and remain flexible to changes that boost their wellbeing and marital happiness. The strategies used by COVID survived dual career newlywed couples to manage their stressors are analyzed in this study, which also evaluates the couples' coping mechanisms.

Keyword: Work-Family Conflict · Financial Stress · Dual career newlywed couples

1 Introduction

Newly-wed couples undergo a high rate of change in the early years of their marriage, both within the relationship as well as outside of it which has the potential to promote couple bonding or which can lead to the disintegration of their marriage. Almost all newlyweds report strong optimism for their relationship's future at the start of their marriage [1]. However, alarming rates of divorce cases in Kerala show that married couples are finding it hard to adapt to their relationship and maintain it which makes them adopt divorce as the primary option for solving their problems [2]. A healthy and stable marriage promotes better mental health and individual development, whereas negative life events reduce mental health.

For the past few decades, there has been an increase in the percentage of women entering the workforce, and a significant proportion of them enter cognitively demanding jobs and work extremely hard alongside men to climb the professional success spiral.

This has led to a transition in the breadwinner entitlement from male to both male and female. [3]. Dual career couples are well-educated couples who are committed to their professions and cope with the conflicting pressures of their own career, their spouse's career, and their family responsibilities [4]. When the responsibilities of one's job conflict with the family roles that one must play, one feels extra pressure as a result of the difficult combination of building a career while starting a family. The condition can be aggravated by jobs requiring travel, temporary relocation, and/or permanent relocation.

In the last 30 years, the number of couples marrying with similar levels of education and ambition has risen by nearly 25%. High-educated women prefer to be with partners who are also highly educated and work full-time [4]. Work-family conflict, as defined by Kahn (1964), is a type of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some ways. While partners are becoming more egalitarian, women in heterosexual dual career couples, including women in senior leadership positions, continue to do the majority of the housework and caregiving and are more willing to prioritize their partners' careers over their own. However, the increase in the efforts taken by men these days to be part of nonpaid labor is a positive indication.

When both the domains – family and work are equally demanding it builds tension & exhaustion not only in the individual but also in their partner affecting the psychological wellbeing of both partners impairing their marital satisfaction. The conflict between work and family arises from an individual's lack of time and energy when dividing their resources between the two. If the person is successful in striking the ideal balance between work and family, it gives them a sense of high achievement at work and serves as a motivator for them. High financial stress can negatively impact work performance, resulting in poor financial decisions and negative financial perceptions, and even cause health issues like irregular sleeping patterns and eating disorders [5–7]. Individual and couple financial behaviors, according to Britt et al. (2008), are one of the primary causes of relationship dissatisfaction and may influence divorce. Understanding how couples manage their household financial expenses and deal with surplus income can help couples address their core financial conflicts.

Financial stress makes the individual expect spousal support and if the expectations are consistently unmet it can affect the confidence of the individual in their partner perceiving their behaviors in an exceedingly negative light which can affect quality, stability as well as satisfaction in the relationship which may have long-term ramifications for couples. [8–11]. This finding approves Conger's family stress theory which describes how financial strain affects relationship quality. Family stress theory posits that economic stress in married couples may lead to increased hostility while decreasing warmth and supportive behaviors toward each other [12].

Research shows that married couples often end up in a fight not over how much money they earn or have, but mostly over their financial management practices [6]. These financial arguments sometimes create resentments in the partner which are more likely to dissolve their relationship [13, 14]. Financial capability measures assess people's ability to manage their finances which also includes making appropriate financial decisions [11]. Appropriate financial decisions are frequently the result of financial literacy, which includes fundamental financial knowledge such as inflation, compound interest, investment types, and so on. According to Mandell (2005), most young couples

lack financial literacy when it comes to managing household finances [7]. Young married couples appear to be unsure of how to communicate and what important factors to emphasize when discussing their finances. The reality of adjusting to shared financial matters and issues, as well as the need to overcome differences in financial management, are critical areas for newlywed couples to consider [15].

Researchers connect consumer savings motivations to both short- and long-term needs using Maslow's hierarchy of needs. More fundamental and short-term needs are linked to anxiety over immediate "deficit needs," such as covering daily expenses, upcoming purchases, and emergency savings. According to this framework, higher-level and longer-term needs relate to building wealth for retirement and saving for children [16]. Consumer Financial Protection Bureau (CFPB) defined financial well-being as "a state of being where one has control over day-to-day, month-to-month finances; have the capacity to absorb financial shock; are on track to meet financial goals; and have the financial freedom to make the choices that allow to enjoy life." [17].

Some research suggests that negative financial communication can worsen relationship distress [18–20] and that positive financial communication can improve relationship quality. Knowing their financial situation, each other's money personality and their current debt situation can help spouses reach an agreement on their household finances and avoid unnecessary arguments [21]. On the other hand, some couples believed that keeping financial discussions to a minimum with their partner helped to maintain relationships by preventing pointless financial conflict [22]. Dew (2008) discovered that the higher the wife's contribution to household income, the more she communicates with her husband about household finances. When both spouses work, they both believe they should have control over the household finances, which can lead to domestic financial problems [10]. The marriage becomes unequal when one spouse handles household finances on their own without consulting the other. The less fortunate spouse frequently feels constrained in his or her ability to manage household finances and access to money [11]. However, there is less inequality when the husband and wife jointly manage the family's finances.

A spouse's irresponsible spending habits, as well as opposing attitudes and behaviors toward finances, are all financial issues that lead to financial arguments & stress [1, 22, 23]. Young adults in the developing stage of their careers who are striving to advance their career goals find financial management even more stressful. Hiding financial information from the partner or stopping financial discussions with the partner can cause serious repercussions. Finding common grounds for financial management is an area that couples need to work on [24]. Couples often find it difficult to discuss their financial situations with one another because personal finances are considered to be "one of the most personal and private facets of society." [25].

Managing household chores, work-related tensions, financial management, and meeting partner's emotional and physical needs is taxing for many newlyweds. It is in this context that this research tries to assess the coping mechanisms used by COVID survived dual career newlywed couples to manage work-family conflict and financial stressors through multiple case analysis.

2 Research Objective

To examine the coping mechanisms used by COVID survived dual career newlywed couples to manage work-family conflict and financial stressors.

3 Research Methodology

A multiple case study approach is adopted here. 2 newlywed couples who got married in less than a 1-year span of time were selected. Couples who are dual career professionals were chosen for the research to see how being into cognitively demanding jobs might contribute to their work-family conflict as well as how they deal with their financial matters in terms of savings and expenses. It was decided to focus on those who had reported severe COVID-19 symptoms in order to examine how they handled stressors despite the virus's physical and psychological effects. Informed consent was obtained from all individual participants included in the study. A semi-structured questionnaire was prepared well in advance and expert opinion was taken regarding the nature and content of the questions.

Questions are given below:

1. How long are you working in the company that you are currently in?
2. Can you briefly say the duties that you engage in as part of your job?
3. How long are you married?
4. Are you getting enough quality time to spend with your loved ones?
5. Do you engage in household activities together?
 - 5.1 If yes, which are those activities?
 - 5.2. Do you enjoy doing them together?
6. In general, how do you handle conflicts at home?
7. Are you living with your parents?
8. Do you have difference of opinion at home- with your spouse, or parents?
 - 8.1 If yes, how do you deal with difference of opinion at home- with your spouse, or parents?
9. Have you ever felt that work pressure is affecting your family space?
 - 9.1. If yes, how do you deal with it?
10. In general, how do you handle conflicts at the workspace- with the boss, team members, etc.?
11. How do you handle disagreements when working as a team?
12. Have you felt that family affairs/household responsibilities are affecting your work performance?
 - 12.1 If yes, what are the measures that you take to deal with it?

13. What do you do to take care of yourself when you're anxious, depressed, or sad?
14. Do you discuss office affairs at home/vice-versa?
15. Are you someone who relies on EMI/loan to purchase things or do you wait till you have ready cash to purchase things?
 - 15.1 If you rely on loans, what are the measures that you engage in to keep your credit scores good?
16. Do you have a low amount of debt relative to your income?
17. What has been your investment experience so far? More specifically, do you have insurance plans/ retirement plans/other investment plans?
18. Do you have enough emergency funds to cover three to six months' worth of expenses or enough savings to cover an unforeseen expense?
 - 18.1 If yes, what are the savings strategies that you have adopted so far?
19. Do you keep financial planning/monthly budgeting together?
20. What are your most pressing financial concerns?
21. Is money your "scapegoat"—the reason you give yourself and others for not living the life you want? Do you find yourself saying things like:
 - "I'd love to travel more, but I can't afford it."
 - "I'd want to start my own business, but I don't have the money."

I'd like to buy this or do that — but I can't afford it."
22. In terms of your economic condition, how do you picture yourself 5 years from now?
23. Do you feel that money is affecting your relationships with friends, family, relatives, or colleagues?
 - 23.1 If yes, how do you deal with it?

4 Results and Discussion

Below are excerpts from the four interviews:

Couple 1: PS & SM.

PS, a 24-year-old Female.

"I'm working as an Advanced Tax Analyst for the past 1.5 years. I'm still working from home because my company hasn't started working remotely. Preparing tax sheets or auditing is something which I engage in. I got married 4.5 months ago. I have very little time to spend with my loved ones during the six months of my busy schedule each year. I do, however, make an effort to avoid working too much. There are times when there are no project tensions. However, since I work from home, there are some days when I only have the tiniest amount of time to step away from the computer. This work system is both a blessing and a curse for me. There are times when I wish I had more

family time, and there are other times when these work commitments actually aid in keeping my mind off of things that might be upsetting. If I'm asked to complete a task in my free time and it's not something that needs to be done immediately, I usually refuse.

My husband and I are staying with his parents. My Father-in-law is employed abroad. There is a cleaning person at our house. If I have time to cook, I will do it; if not, my mother-in-law will do it. My husband visits occasionally to assist with things. Although my husband isn't a great cook, he does assist me in chopping vegetables and other things, which I appreciate because it speeds up my work. I enjoy working with my husband because it reduces the amount of work I have to do and makes the task go more quickly.

Regarding handling conflicts, I believe that adjustment is the key. He sometimes agrees with what I say, and I sometimes agree with what he says. I feel taken into account if my point of view is accepted. If not, I'll disregard it, assuming that's how the other person sees it. I basically explain why I prefer things a certain way, along with its advantages and disadvantages, to get his attention if he hasn't done so already. When my husband's brother and family come to visit, they occasionally say things that irritate me, but I purposely choose to ignore them. I don't give it much thought because it was a deliberate choice. I'm more likely to discuss issues with my husband.

I occasionally feel as though my job has an impact on my personal life. However, I used to prioritize issues before making decisions. When doing a household task, such as cooking, if any important office work comes up, I prioritize the office work and ask my mother-in-law to help with the remaining household task. If visitors arrive while I'm in a meeting at work, my mother-in-law lets them know that I'm there. If I have some free time during that period, I try to strike up a conversation with the visitors. If there are any home emergencies, I take a break from my work. All I can do is set priorities.

Conflicts do occur when working in a team at work. I can't respond to the higher officials very much because I'm a newbie. Unwanted messages occasionally arrive. Ignoring and continuing our task is the approach I take. Most of the time, I explain why I'm doing something. Usually, they won't bug you later. I usually ignore them, even when they nag. Every decision we make in our line of work should be supported by a good reason. I don't usually sound offended when I'm criticized because I'm a newbie in comparison to other senior staff. When I'm stressed out, I talk to my husband if he's around, or I'd rather take a nap.

Regarding my financial management, I don't take out loans from anyone. I haven't made any purchases using EMIs or loans yet. I would rather not have a credit card. Other than Provident Fund, I haven't participated in any investment plans yet. In general, I make sure I can set aside 50% of my pay each month. However, depending on the needs of my household, my savings percentage may change. There aren't many luxuries costs for food or travel since neither my husband nor I enjoy going out. Every month, we create a budget together. There are currently no financial worries. I don't put a lot of emphasis on my career or my finances. I work because it gives me a consistent source of income and because it allows me to be active rather than sit around doing nothing. I doubt that I'll stay in this position for the full five years. I'll make a choice regarding these areas based on the circumstances."

SM, a 26-year-old Male.

“I’m a doctor of medicine. My typical duties in the hospital involve helping Senior Doctors during rounds, checking on patients, etc. 4.5 months ago, I got married. I’m working at this hospital for the past six months. My work schedule is a little laxer as I’m not a surgeon. As a result, I do get to spend time with my loved ones. I enjoy taking care of household tasks, but if I’m too worn out, I’d rather rest. I participate in any activities that will help the women in my family with household chores if I feel comfortable doing so. Non-vegetarian food is easier to prepare and takes less time to prepare than vegetarian food, so I prefer to make it. I dislike putting in a lot of time on housework.

My parents live with me and my wife. We typically discuss problems when they arise. While disagreements do occur, we try to resolve them by figuring out why each person feels the way they do. I have a great sense of humor. Every chance I get, I like to talk to my family. If there are any disagreements, try to work them out by sitting down, listening to each other, and determining what went wrong. Ultimately problems are there to solve rather than live with it.

At times I have felt that work pressure is affecting my family time. Mostly what happens is I get so exhausted after work hours which drains my energy. If I have to attend a family function or so during that time, I try to convince my family that I’m tired and will not be able to make it. At times I stretch myself so that I’m able to take care of everything. But it all depends on the priority of things.

Conflicts do come up at the workspace too. As I’m someone with limited experience, I tend to be a listener. The medical field ultimately benefits humanity. So, in order to take care of the patients, we used to try to assist one another. Rarely any problems occur in practice, and when they do, they are resolved amicably. Generally speaking, I don’t talk about personal matters at work or vice versa. I prefer to take a walk when I’m particularly stressed.

When it comes to money, I’m not someone who likes to take out loans or buy things on EMIs. I haven’t yet participated in any investment plans, but I do make sure that 50% of my salary is saved each month. My wife and I talk about the costs. Generally speaking, we don’t spend much on luxury items because we prefer to stay in our house. We eat meals prepared at home and watch movies on Amazon Prime or Netflix. Additionally, I don’t spend a lot of money needlessly because I’m not a gadget freak. Being a natural minimalist and not having any financial problems has prevented me from ever considering money as a scapegoat. I will quit my job because I need to enroll in an MD programme. I have to start my own clinic after the course. Hopefully, will have a stronger financial position.”

Couple 1 Discussion.

PS and SM are married for 4.5 months and have both pursued professional careers. As newlyweds, they are still getting to know each other and each other’s families. They make an effort to communicate honestly with their partner. Differences of opinion are sought more patiently by outlining the reasons why they prefer certain ways of doing things. Even when the partner disagrees with what they propose, they treat things objectively and without taking it personally. In terms of their professional lives, they also respect one another and understand and accept the differences between them. Even if there are family issues, being busy at work makes them less emotionally invested in them. In addition, having a peaceful and supportive home environment helps them unwind after a stressful

day. They prefer not to talk about work- or home-related issues in the workplace. Due to the fact that they prefer indoor activities, they can control their spending and save close to 50% of their income. Both feel at ease creating a joint budget. Although they haven't started anything yet, they do talk about potential future investments. They don't view money as being such a limiting factor in their lives because they both prefer to live very simple lives and are not overly materialistic. Prioritizing tasks also enables couples to balance their obligations to their families and their careers. A role-balanced person is more likely to support their spouse by being attentive, caring, and resourceful in dealing with trying circumstances, according to research by Marks (2009) [14]. This couple is largely able to balance their family and professional roles, which helps them to be more understanding of their partner. The majority of the cooking is done for them since they live with their parents. The husband's participation in the cooking process, whether it be for chopping vegetables or helping with the cooking, has been reported to make the wife feel more at ease and relaxed while working. Because her husband is such a happy person, she also finds that getting along with him is much simpler. There is a person who helps them with cleaning which helps them to ease their task. Their personal and professional lives do occasionally experience conflicts or disagreements. Both can adjust to the relationship because they are adaptable in terms of likes and dislikes. Both have a tendency to selectively express things on their own terms and concentrate on what they can do at their own pace, consciously ignoring emotionally draining deconstructive criticisms.

Couple 2: AJ & JK.

AJ, a 27-year-old Female.

"I've been an assistant professor in a medical college's department of pediatrics and preventive dentistry for the past 12 months. I work as a teacher for students in the third year of graduate school. I also do some administrative work and give presentations at clinical meetings. 5.5 months ago, I got married. Even though work seems to be extremely busy, I find it much easier to handle having my husband work at the same hospital. Our work-off days are the second and fourth Saturdays.

We divide up the household chores among ourselves and work together to complete them. We manage, for instance, if my husband does the laundry and I do the cooking and cleaning. We play badminton, go grocery shopping, and do other things together. Usually, it is a routine part of our day. We simply give each other space, and when one of us is prepared to speak, we do so to resolve our differences. Although I often speak, my husband is usually better at solving problems.

We don't often visit my husband's home because they live in Kerala and we live in Coimbatore, but we frequently visit my mother because she lives close by. I prefer not to argue with either my parents or my husband's family. If my husband is having problems with my family, I'll let him talk to me about it and then I'll explain what actually happened from our perspective. He will explain what happened if it was his fault.

Recently, I have occasionally felt that obligations at work were interfering with family time. Family obligations, however, haven't yet hindered my ability to do my job. I've been working on research projects, etc., over the past four or five days in my spare time. These jobs are interfering with our family time, but since it just happened, I'm

not sure if I should be too vocal about it. When dealing with conflicts, I typically try to understand others' perspectives. If that doesn't happen, I politely or firmly explain why I think differently and why their viewpoint is flawed. I wouldn't describe myself as a patient listener, but I will give someone my full attention if I believe their words to be sincere. I don't listen to people who are trying to manipulate me, though. When I'm feeling stressed, I'll either take a drive, watch a movie, or try to write down my most bothersome thoughts in a journal. For me, it works really well. We have a shared network of colleagues because we both work at the same hospital. No personal information will be shared with co-workers, but if anything, amusing or interesting occurs between us, I used to share it. The same goes for me and my husband; we don't discuss the secrets of our co-workers.

I do wait to buy things until I have cash on hand. In my life, I have never purchased anything using an EMI or loan. I never ask anyone for a loan. With the money I make, I try to manage it. I have Public Provident Fund account (PPF). Although I haven't yet invested in anything besides PPF, I'd like to do some investments in real estate. I invest in gold coins currently. Actually, we are involved in more than one job. We receive money from a variety of sources; I work as a consultant, treat patients, and I also write research articles for money. As a result, even in the absence of a regular income, I will be able to manage my emergency fund. We don't really budget. We have a spending cap that we won't go over. Although not actually spoken, it is more like a mutual understanding. We have a joint account where we each contribute an equal amount of money to cover our expenses. Right now, there are no urgent financial issues. However, money can serve as a scapegoat on occasion. Not because I lack savings, but rather out of concern for the possibility that things might not go as planned. In five years, we will be stable, with at least two or three investments performing well. I favor keeping money out of relationships. I'll do whatever it takes to make sure I get any money I lend."

JK, a 29-year-old Male.

"For the past 1.5 months, I have been an assistant professor of oral and maxillofacial surgery. I supervise medical students, work in HR, conduct patient visits(rounds), and other duties as part of my job. Ours is a love cum arranged marriage. Although we started dating in 2019, I've known her since 2018. Our wedding was 5.5 months ago. I have a very demanding job as a surgeon. Sometimes things are so hectic that I have to spend the whole week working at the hospital. I have mostly noticed that work affects our family space, but not the other way around. We make an effort to travel together. We typically prefer night rides on the weekends—the second and fourth Saturdays—due to a lack of time. I do occasionally cook. If she has time, she makes both lunch and breakfast. I occasionally offer assistance. I don't if I'm worn out. We end up ordering food if we are both too exhausted to make anything for dinner. I don't particularly enjoy doing housework because of my demanding work schedule. After a year, I'm trying to leave this office because it's difficult for me to find personal time.

If there are any conflicts between the two of us, we usually talk about them. If I make a mistake, it will be fixed in two to three days. If she made a mistake, it usually resolves on the same day. It can be very difficult for me at times to let go of the worry that a problem might not be solved for another two to three days. Ego conflicts drive us to try to prove who is right, which causes the majority of our issues. I converse and make an

effort to resolve issues. In situations where elders are involved and insist on something, I usually end up doing things my way. If it comes from younger people or those in a lower position in the hierarchy, I typically ignore it and refuse to comply. This gives the impression that I'm adamant and stubborn with those around me. The majority of the time, however, my response depends on whether I perceive them as approachable and consistent with my vibe type.

We have a rental home close to where we work. My parents are currently living in Kerala. I usually take a ride, eat something, and occasionally drink beer when I'm stressed out. If she is present and I feel like talking to her about what is stressing me out, I do so. Things that are amusing or fascinating will be discussed among co-workers. Very private information won't be shared with co-workers or vice versa.

I haven't used loans or EMIs yet. I only make purchases when I have the money available to do so. I don't own a credit card. Over credit cards, I favor debit cards. I don't borrow cash from other people. I typically rely solely on my parents for financial support in times of emergency. I've invested in Zerodha stocks and have health insurance. I make an effort to save 30 to 40% of my income. We only speak loosely about money because she gets offended when we discuss money. Our joint budgeting process has not yet begun. However, we control the costs via our joint bank account.”

Couple 2 Discussion.

JK and AJ, both doctors, have been married for 5.5 months. They had been acquainted for four years. As they engage in consulting, teaching, and research, they have a variety of sources of income. This couple goes through work-family conflict as a result of longer or less flexible workdays as well as increased demands for job involvement, excellence, and extra hours, which is consistent with the findings of research by Bachrach, Bamberger, and Conley (1991) [26]. Their hectic schedule makes it sometimes very difficult for them to handle household duties. This couple finds it extremely difficult to strike a balance between their personal and professional lives, which frequently forces them to compromise on their household responsibilities. Spillover theory [27] specifically focusing on negative spillover, states that problems and conflict at work drain and preoccupy the individual, making it difficult for them to participate adequately. Even though this couple has divided up the household chores, their busy work schedules force them to abandon their plans for the home, which causes chaos. They eat food from outside on days when cooking is impossible. They are able to meet frequently because they both work at the same hospital, which helps them to stay close even in a professional setting and enables them to have some friends in common. They converse about interesting events that take place at work, which helps both of them build stronger networks. Ego conflicts also arise frequently in their relationship. Both prefer to hang out at night and on weekends because traveling helps them relax. When particularly stressed out, JK prefers to drink alcohol, whereas AJ prefers to journal about her worries. They keep a joint bank account through which they manage the family's expenses as one of the partners doesn't like to discuss personal finances much. Even though they have been acquainted for a long time, they find it difficult to discuss money because doing so frequently leads to arguments about money. This is in line with studies showing that married couples often argue about how they manage their finances rather than their income or possessions [28]. JK has already begun making certain investments, such as those in the stock market and

pension plans, whereas AJ is interested in real estate and has not yet made any moves in that direction.

5 Summary and Conclusion

Couples' personalities and situational factors have been shown to have a significant influence on how they handle stressors like family conflict and financial stress. Regarding the first couple, despite the fact that their marriage was arranged, they are able to adapt to each other's presence in the relationship better because they are both adaptable and not overly emotionally attached to criticisms, as well as because they are more open about their finances and enjoy similar rejuvenation activities. Since they are minimalists, they don't incur many costs, which makes them less concerned about money issues. PS and SM are able to maintain work-family balance in general because the cooking and cleaning chores are largely taken care of while they are staying at SM's parents' house.

AJ and JK, the second couple, were married after being in a love relationship for almost three years and are both in the same profession and workplace. They go through power struggles, which causes them to quarrel over trivial matters and prolong their fights. They primarily engage in food exploration and travel as a way to let out their stress and relax. JK prefers to drink a few drinks to deal with the situation, but AJ prefers to write in her journal when she is feeling particularly stressed. AJ believes that discussing personal finances are offensive because she considers them to be the most private topics. Their disagreements over money ultimately led them to decide not to discuss money issues much and to open a joint bank account to handle household expenses. It is very difficult for them to find family time and participate in household duties because they live alone and have busy work schedules.

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