

## Study to examine complexities of couples' financial communication

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Financial planning doctoral student Michael Thomas and ASPIRE Clinic director Megan Ford conduct a mock session with fellow researcher Ally DeGraff in preparation for the start of an exploratory study involving local couples. Credit: Cal Powell/UGA

Cited as one of the most common contributors to couple stress and

conflict, disagreements about money use in the household is leading researchers at the University of Georgia to learn more about couples' financial communication.

Researchers within the College of Family and Consumer Sciences are currently recruiting additional participants for a study designed to better understand how couples seeking financial counseling services experience and respond to questions, conflicts and shared goals about money and finances.

The research team is working to identify the complexities and precise moments of divergence by measuring stress responses in an exploratory study involving local couples that began this week.

Using equipment that measures physiological responses—skin temperature, heart rate and sweat response—researchers will be able to record individual responses during three moderated sessions to collect data that will provide both financial and therapy service providers new information on the complexities of couples' relationship and [communication](#) dynamics.

"The end takeaway for the [financial planning](#) community is enormous," said John Grable, an Athletic Association Endowed Professor in the college's department of financial planning, housing and consumer economics. "If we can identify triggers or cues or even questions that prompt a different [physiological response](#) in a couple, that allows financial planners, educators and therapists to actually deliver information and treatments more effectively."

Grable and co-principal investigator Megan Ford, director of the ASPIRE Clinic, an on-campus resource within the college that provides holistic counseling and education services, spent nearly a year developing assessments, structure and protocol for the study with help

from several of the college's doctoral students.



Doctoral student Ally DeGraff applies physiological response equipment to fellow researcher Michael Thomas's hands prior to the start of an exploratory study involving local couples. The equipment measures skin temperature, heart rate and sweat response that researchers will record in an adjacent observation room. Credit: Cal Powell/UGA

"This is extremely innovative work," Ford said of the study. "Right now, this is a field in its infancy, so these kinds of studies are key to moving financial therapy forward."

The research team will study up to 10 committed couples from Athens

and the surrounding area over the course of three sessions, wrapping up later this summer.

The couples will complete surveys prior to and following the first and third sessions. Throughout each 50-minute session, participants will wear non-intrusive physiological response equipment on their hands.

The sessions will be moderated by a marriage and family therapist/financial planner team and recorded via video and audio recording in a specially designed space within the ASPIRE Clinic.

Researchers hope to gain valuable insight into the complex interplay of couple communication when discussing financial matters within the relationship.

"When couples talk about things, or even when they don't talk about things, there's some level of anxiety that's healthy to make them motivated to change or do something different, so we'll be measuring that anxiety in each individual partner and within the couple and exploring what that healthy level of anxiety is, what is the threshold and when anxiety becomes debilitating or not functional," said Ally DeGraff, a third-year marriage and family therapy doctoral student in the human development and family science department.



ASPIRE Clinic director Megan Ford tests audio and computer equipment prior to the first therapy session. Credit: Cal Powell/UGA

"This has never been done with couples before so this is going to be a huge contribution to the field. Our study is going to be small, but it's going to be the first involving couples so (future researchers) will be able to take our study and build on it."

Grable said the small sample size—a maximum of 10 couples—is not a problem regarding the potential impact of the study in light of the numerous observations that will be made during each session.

"We're meeting with the couples for at least three hours," he said. "We're interested in what's happening per second, so the number of actual stress response observations is enormous."

Ford noted that the highly collaborative nature of the study—a planner/therapist team working together with the couples each session—along with new assessments created specifically for the study, will help bridge the gap between the two disciplines and could significantly contribute to the knowledge of elements within couples' financial communication.

"This is what we would characterize as state of the art right now in financial therapy," she said. "This study can create some brand new information for practitioners—and really anyone working with [couples](#)—about how to help them more effectively."

Provided by University of Georgia

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