

# Proactive Research: Where Art Thou?

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*This 25-year review of published research in Family Relations and Journal of Marriage and the Family found 91 articles that were generally related to family financial topics. Of that total, only three articles dealt specifically with family financial management. We offer several suggestions for areas of research that address the needs of practitioners, including specific recommendations for prevention and intervention.*

Keywords: *family finance, family relations*

## Introduction

The purpose of this study was to evaluate journal publications relating to family financial management in the marriage and the family discipline. Family Relations (FR) and Journal of Marriage and the Family (JMF), two top-tier family journals, were systematically reviewed over a 25 year period (1980–2004). All finance-related articles over the 25 year period were recorded and categorized.

A basic premise of this article is that proactive, prevention-based research in the area of family financial management has been nearly absent in the two journals already mentioned. Another possibility is that family scholars are less interested in proactive research in the area of family financial management, despite the fact that financial management is a fundamental family function.

## Description of Review

The titles of each article within each journal issue were reviewed. If the title contained certain keywords the abstract was reviewed to determine if the research was centered in the family financial management area. The keywords we used were: income, money, provider, economic, resources, financial management, job loss, employment, dependent, dual-earner, wages, welfare, socioeconomic, and earnings.

There were approximately 3,400 articles in the two journals over this particular 25 year period. Of that total, we found 91 articles that tied into at least one keyword AND which had a fundamental connection to a family financial issue.

As shown in Table 1, these 91 articles were then arranged into 24 sub-categories to further identify the financial topics considered significant in these two journals. Few of the 24 sub-categories were found to have a strong and direct connection to what we consider practical fundamentals of family finance (e.g. budgeting, retirement planning, credit use/abuse, insurance issues, financial issues related to housing and housing affordability, etc.).

The general category “Financial Management” was considered a significant sub-category because of its proactive implications, yet only 3 of the 91 articles fit into this category. Finding only three articles (out of over 3,400 total articles) suggests that family financial management research, at least, by our definitions, was of limited interest in these two particular journals over the 25 year period from 1980-2005. When we use the term “proactive” we are referring to a research paradigm that seeks to articulate behaviors and patterns within families that represent “best practices” within the area of financial management. What we found was very little research that even focused on financial management, and of that amount, only one article had a proactive approach.

## Discussion of Findings

As shown in Table 1, research articles published in JMF and FR that related (even tangentially) to family financial management were extremely varied. Moreover, financial management was often the smaller part of the article. More dominant research themes that had some linkage to family financial management were (1) economics of divorce, (2) single parenting, (3) dual earner issues, and (4) child support.

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**Table 1. 91 Financially-Related Articles**

Number of Articles	General Category
2	Adolescent Childbearing
1	Allowance
6	Child Support
4	Cohabitation
9	Dual Earner
4	Economics & Child Development
5	Economics of Divorce
2	Elderly
2	Farm Couples
11	Female Income
3	Financial Management
2	Gender and Income
2	Government Assistance
1	Impact of Domestic Work
1	Inflation
4	Intergeneration
2	Low Income Pressure
2	Male Income
5	Marital Quality
1	Mate Selection
3	Provider Role
7	Single Parenting
3	Step Families
5	Unemployment
4	Widowhood

The three articles placed in the financial management category were *Family Life Education for Remarriage Focus on Financial Management* (Lown, McFadden, & Crossman, 1989), *A Longitudinal Comparison of Consumption and Finance Handling Between Happily Married and Divorced Couples* (Schaninger & Buss, 1986), and *Family Financial Management* (Godwin, 1990). The first two articles represented either a proactive paradigm and/or a prevention-orientation. The article by Godwin was not a research article per se, but a well-done review of literature and resources (i.e. personal finance textbooks, periodicals, government publications, workbooks, videos, software, and organizations).

The 1989 article by Lown, et. al., (*Family Life Education for Remarriage Focus on Financial Management*) offered an outline for financial

management education and presented a thorough list of resources for educators. This article reviewed a wide variety of topics relating to financial management following remarriage, one example being the topic of pooled versus separate accounts. Like pooled versus separate accounts, much of the information they discussed could be applicable to all couples, remarried or not, yet the authors are clear that little data were available to guide remarried couples in making financial decisions. Thus, even though this particular article was very pragmatic and proactive, it was still lacking a “prevention” component due to a lack of prior research.

The article by Schaninger and Buss (*A Longitudinal Comparison of Consumption and Finance Handling Between Happily Married and Divorced Couples*) focused on the differences in financial management practices among married and divorced couples. This article was positivistic and proactive to the extent that it identified several specific practices of happily married couples. It was refreshing to read an article that was not focused on problems, but rather on behaviors that might avoid problems. For example, they found that happily married couples practiced more role specialization, enjoyed more equality in the handling of family finances, and practiced more joint decision making.

#### Implications of Findings

The description of *Family Relations* and *Journal of Marriage and the Family* are as follow: “Family Relations is an interdisciplinary journal of applied family studies. Emphasis is placed on relationships across the life cycle and research with implications for intervention, education, and public policy.” (NCFR, n.d.)

“The Journal of Marriage and Family (JMF), published by the National Council on Family Relations, has been the leading research journal in the family field for over 60 years. JMF features original research and theory, research interpretation and reviews, and critical discussion concerning all aspects of marriage, other forms of close relationships, and families.” (NCFR, n.d.)

Our 25 year review of the research articles published in FR and JMF reveal that very little research has focused on proactive, intervention-based family financial management, as evidenced by finding only three articles out of over 3,400. Family financial management is certainly a fundamental component of family across the “life cycle” and a critically important “aspect of marriage”. Many scholars in the family field acknowledge the presence of financial

issues in family life as evidenced by a number of articles which articulate the financial problems coincident with divorce. It is our observation that published research has focused more on divorce-related family financial problems rather than proactively investigating financial behaviors and practices that might mitigate financial problems.

### Suggestions for Future Research

Over the past 25 years, research focused on financial management within families has not been a significant topic area within *Journal of Marriage and the Family* and *Family Relations*. We understand that other journals exist which have family financial issues as their primary orientation (*Journal of Family and Economic Issues*, *Financial Counseling and Planning*, *Family and Consumer Sciences Research Journal*, and others). Nevertheless, as financial issues permeate much of family interaction, we propose that JMF and FR are appropriate venues for research centered on developing constructive financial behaviors within the family. Specifically, the following *best practices* were suggested by a “think tank” of financial professionals assembled by the National Endowment for Financial Education in May, 2004 (NEFE, 2004) and represent a helpful starting point for family scholars interested in pursuing financially-oriented research.

#### 1) Help client and family learn about alternatives to “fringe banking services”

Research is needed to better understand what impacts the predatory practices of fringe banking services (i.e. payday lenders, check-cashing services, rent-to-own firms) might have on overall family financial practices.

#### 2) Understand client’s (family member’s)

personality type and adjust intervention accordingly

Understanding more about financial education that is tailored to the specific needs of individuals and families is a potentially vast research area, and family scholars are ideally suited to do it. Financial education that is informed by the insights derived from family literature (e.g., family paradigms) represents a neglected research domain.

#### 3) Timing of financial education

Research is needed which explores the timing of financial education. With respect to financial education within families, at what points in the life cycle do “teachable moments” tend to occur?

“For example, people especially are interested in improving their financial management skills when they are concerned about a tangible goal, such as buying a home. Among other major life transitions that afford teachable moments are the birth of a child, a divorce, a change in jobs, a promotion, a graduation, or a death in the family” (NEFE, 2004).

Research is needed to provide to document the efficacy of targeting financial education at specific life-cycle stages and at major life-events.

Any of the above research topics, and many more not included here, represent provocative, pro-active domains of inquiry that are ideally suited to the insights and skills of family scholars, as well as researchers and practitioners in the family finance field. The implications of such research are potentially profound in terms of prevention, intervention, education, and public policy.

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