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Acquainting yourself with your partner during betrothal - illustrated by the example of conversations about financial management in marriage

Pedagogika Rodziny 3/2, 165-183

2013

Artykuł został opracowany do udostępnienia w internecie przez Muzeum Historii Polski w ramach prac podejmowanych na rzecz zapewnienia otwartego, powszechnego i trwałego dostępu do polskiego dorobku naukowego i kulturalnego. Artykuł jest umieszczony w kolekcji cyfrowej bazhum.muzhp.pl, gromadzącej zawartość polskich czasopism humanistycznych i społecznych.

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Abstract: The engagement time is often called the time of the word. One of significant matters which the partners should undertake their conversations is the topic of money management in marriage. Money is one of the most important components of a family's existence and development. It is an important attribute for defining the family's standard of living, material affluence and social position, estimated using the "have" measure.

The aim of the research is to become familiar with the engaged couple's opinions on money management. In the research procedure, attention was paid to the following issues: the money management model preferred by the engaged couple, their attitude towards spending and saving money, knowledge of the partner's financial obligations for credits and loans and the engaged couple's attitude towards the prenuptial agreement.

The diagnostic survey method was used in the research in which 171 engaged couples took part. A questionnaire was adopted as the research method.

Key-words: marriage, money, the money management model, financial commitments, separate estates in matrimony, credit.

1. Introduction

The premarital and betrothal periods are vital to the future married life of the persons involved. Occasionally young people relinquish the betrothal period of time deeming it to be pointless and unbeneficial. However the essence of this period seems to be profound, regardless of whether the espousal ends in marriage or in a situation where the betrothed part or break the contract. Undeniably, an engagement break-up causes grief, yet it is less emotionally taxing than dissolution

of a marriage. If a break-up is imminent, it would be better for it to happen before rather than on the wedding day.

I am familiar with a situation when the wedding guests who arrived at the ceremony were informed by the prospective in-laws that the newly-weds had changed their mind. It took a long time for the bride and groom to overcome their pain as well as, regardless of what one might say, live through the public sensation. A few years later, however, each of them found happy, long-lasting and well-functioning families [Pulikowski 2012, p. 73-74].

The author cited above expresses a view that *the purpose of the betrothal is to become well acquainted and to make decisions concerning a future married life* [Pulikowski 2012, p. 74].

With the intention of getting to know each other better, the future bride and groom should converse with each other a great deal about many topics. The topics of their conversations should not only embrace their future together but also their past and present. A. Quallici [2009, p. 142] says that the betrothal time is frequently referred to as the time of the word. In their talks the fiancée or fiancé should tackle important subjects like their own past and the past of their family. They ought to share their successes and failures, addictions, sexual experiences or the reasons why their previous relationship came to an end. Honesty is essential between the partners [Wielowieyski 1988, p. 140-141].

Should money that is considered a key value in the life of a country, family, and a human being, it would be difficult to exclude it from the topics of conversations between the betrothed [Marzec 2006]. Accordingly, money issues should be one of the first topics to be discussed. Modern relations in a partnership are complicated because the financial responsibilities of the partners are not as clearly defined as they were in the past when it was typically the male who was the provider whereas the female cared for the household.

2. Methodology

The objective is to analyze the views of the betrothed pertaining to financial management. Therefore, the main research problem is: what are the view(s) of the betrothed on financial management. The following subproblems can be delineated as a result of the primary question:

- what model of finance management is preferred by the betrothed?
- what is their attitude towards spending and saving money?
- do the respondents know about their fiancée's/fiancé's financial commitments concerning debts or loans?
- what is the respondents' attitude towards a separation of property agreement?

One hundred seventy-one engaged couples participated in the research which

utilized a diagnostic survey with a questionnaire as a research technique. Statistical techniques were used to calculate the data obtained in the research. Chi-square (χ^2) test of independence and Cramér's V contingency coefficient measure were used to calculate the results.

The research lasted from March through October 2012 and it was carried out by the author and the students of the Jan Kochanowski University Branch in Piotrków Trybunalski. The respondents were selected using a snowball sampling method which facilitated the search for the people who were betrothed as well as contacts with them.

The results presented in the article are a fragment of wider research carried out by the author on the subject of modern betrothal and possesses extensive knowledge of the respondents. For the purpose of the article only two issues were addressed: Models of financial behaviours learned at home and Relationship duration.

Table 1. Models of financial behaviours learned at home

responses	N	%
'extravagance and consumption' model	122	35,7
'reasonable' but not rigorous model	163	47,7
'conservative' model	57	16,6
in total	342	100,0

Explanation:

'extravagance and consumption' model- entire income is spent on current expenses, life from 'hand to mouth', no budgeting, no savings in the savings account, living life to the fullest using loan money, life motto concerning financial management: saving money is pointless.

'reasonable' but not rigorous model- budgeting most expenses at least a month in advance, controlling most large expenses, rare spontaneous purchases, moderate use of life pleasures, life motto concerning financial management: there is time for everything, even for risky behaviours.

'conservative' model - a rigorous attitude to budgeting, planning expenses at least a week in advance, controlling even the smallest purchases, life motto concerning financial management: financial security requires planning and detailed control.

Nearly half of the respondents (47,7%) declared that they acquired a 'reasonable' but not rigorous model. A relatively high percentile of the respondents (37,5%) find the 'extravagance and consumption' model appealing when it comes to their approach to money and other financial issues. The smallest percentile of the respondents (16,6%) were brought up in a home promoting a 'conservative' approach to budgeting.

Table 2. Relationship duration*

*relationship duration refers to the time of 'going out' together and the betrothal period

responses	N	%
under a year	31	9,0
between 1 and 2 years	201	58,8
between 2 and 4 years	72	21,1
over 4 years	38	11,1
in total	342	100,0

Most of the respondents (59%) have been together from one to two years, over one fifth (21,1%) for longer, from two to four years. A comparable percentile of the respondents have been together for under a year and for over four years (9,0% and 11,1% respectively).

3. Data Analysis

Social etiquette excludes financial topics from conversations. As a result, this issue often remains unresolved, however, it is the financial questions that cause most arguments between spouses. Couples find it hard to manage problems connected with planning the budget, deciding when and how the money should be spent or having to make important financial decisions together (Tessina, 2010). What is most important then is to work out the principles of budgeting as it may turn out that the partners have totally different approaches to spending. Should an attempt to separate the finances be made later, it may be perceived as a loss of trust in the partner.

Table 3. Attempts to discuss the principles of budgeting

The following question was asked: Have you decided on how your future home budget will be organized?

responses	N	%
We have not talked about it yet.	119	34,8
We have already talked about it, however, we have not worked out any rules yet.	175	51,2
We have talked about it many times and have agreed on most important principles.	48	14,00
in total	342	100,0

At early stages of the relationship the finances are usually the last potential topic to discuss, that is if they are talked about at all. The first meeting or the first few meetings are not the right moment for such discussions. During the initial period, the partners can only listen to what the other person says about money and how they spend it but during the betrothal a conversation about the finances seems necessary. However, a third of the respondents (34,8%) claim that they did not talk with the fiancée or fiancé about the principles of managing their future budget. Twice as many respondents (65,2%) talked about the question of principles of home budgeting in their conversation about their life together. Taking up the conversations does not mean making decisions about the precise principles of the issue in question and over fifty percent of the respondents (51,2%) expressed the aforementioned view. For the smallest percentile of the respondents (14,0%) such discussions lead to the establishment of cardinal rules for managing the finances in a marriage.

Table 4. Preferred home budgeting model in a marriage

The following question was asked: Which of the following home budgeting models would you prefer to have in you marriage?

responses	N	%
American model	94	27,5
French model	46	13,4
Cuban model	202	59,1
in total	342	100,0

Explanation:

American model- the spouses have separate bank accounts, they share equally all expenses and maintain a high degree of financial independence

French model- the couple share the expenses proportionally to their earnings, e.g. the husband pays 70% of the utility bills, and the wife pays the remaining 30%.

Cuban model- all financial means are shared and cover the current expenses.

The data shown above proves that a majority of the respondents (59,1%) believes that the household expenses and other shared expenses should be covered from a joint expense fund, naturally without the necessity to have a joint account. Below are presented a few answers justifying such preference: *a marriage is a unit sharing a bed, a table, and money. If any of these elements are missing, there is no marriage.* Another respondent believes that *being with somebody you love and trust means sharing everything, surely the money.* Another respondent could not imagine not having a joint expense fund, because *this is the reason why people get*

I am an advocate of quick loans	108	88,5	39	23,9	-	-	147	43,0
I would only take a mortgage to purchase an apartment/ house or to build a house	14	11,5	112	68,7	44	77,2	170	49,7
I am against loan-taking	-	-	12	7,4	13	22,8	25	7,3
in total	122	100,0	163	100,0	57	100,0	342	100,0

The data presented in the table above proves that nearly half of the respondents would take a mortgage to purchase an apartment or a house, alternatively to build a house. This viewpoint is shared by 77,2% of those who were taught the 'conservative' approach to finance management and by 68,7% of those whose parents favoured a 'reasonable' but not rigorous model to spending and saving. The smallest percentile of the respondents (11,5%) who come from families functioning within the 'extravagance and consumption' model claim that taking a loan would only apply in case they buy an apartment or build a house.

Undoubtedly, buying a property is a significant expenditure in life. In addition to the cost of the property, one must include other financial obligations such as the tax on civil law transactions, court fees, notary fees, real estate agent's commission and/or other fees. Therefore, data obtained during the research, it comes to no surprise that the highest percentile of the respondents who come from families where expenses were controlled, planned, and saved would decide take a mortgage after all.

Short-term and long-term loans are frequent nowadays. For some people it is difficult to imagine their life without them. As many as 43% of the respondents are advocates of short-term loans, 88,5% of whom were brought up in a family favouring the 'extravagance and consumption' approach to finances and money related issues. Among the respondents believing in a 'reasonable' model only 22,9% approve of such loans. None of the respondents whose families functioned within the 'conservative' approach to finance management expressed a will to take a short-term loan.

As few as 7,3% disapprove of taking any forms of loans or mortgage. This view is supported by 22,8% of the respondents from the third research group and three times fewer from the second group. None of the respondents who believe that saving money is pointless expressed a negative attitude towards any forms of loans.

Statistical calculations show that the frequency χ^2 equals 182,015 and the theoretical χ^2 for fd equals 4 degrees of independence and that α equals 0,01 - 13,277.

The comparison of the statistical value χ^2 to the critical value is as follows $182,015 = \chi^2 > \chi_{\alpha}^2 = 13,277$. With 1% error margin it can be said that the investigated are statistically significant i.e. the attitude towards loan-taking is dependent on the models of financial behaviour learned at home. The value of Cramér's V contingency coefficient equals 0,516 which means that the researched variables are associated.

Table 6. Reasons why the loans were taken.

The following question was asked: What would you buy with a loan?

responses	N	%
kitchen appliances	32	21,9
home entertainment equipment and computer	54	36,7
vacation	24	16,3
wedding reception	113	76,9
renovating home/house	135	91,9
hobbies	11	7,5
self-education or children's education	57	38,8
religious or yearly celebrations	69	46,9
car	125	85,0
in total	620	421,9*

* the results exceed 100% as the respondents had a possibility to mark more than one answer

Nearly all respondents (91,9%) claim that they would take a loan to cover the cost of home renovations. The money can be obtained based on an estimate presented on a dedicated bank form. It is no longer common practice for the banks to oblige the loan-takers to present the invoices, they simply need to present proof for the completion of the stages of the works and declared activities.

As many as 85% of the respondents would decide to borrow money for a car. It is obvious that presently it is a necessary commodity and it is difficult to imagine life without one.

The cost of the wedding and the wedding reception ranges from twenty to sixty thousand zlotys, which are dependent on many factors. The question of how to share these expenses is one of the most important investigated issues. There exist several ways of covering the expenses: the bride and the groom equally share the total cost, the expenses are equally shared by the fiancée's or fiancé's families or each side covers the expenses connected with the number of guests they invited. Alternatively, a loan can be taken and paid off with the money received as presents

at the reception. This solution may come as a surprise to some, for others it is a natural course of events when one does not have a sufficient amount of money at their disposal. This view is reflected in the obtained data which proved that almost as many as 77% of the respondents would decide to take a loan to cover the expenses connected with the wedding and the wedding reception.

Organizing religious celebrations requires financial involvement. Naturally, we want these holidays to be special, to be abundant. There are people who think about the celebrations well in advance and who put aside small amounts of money a few months before. There are also those who can prepare a celebration without making prior savings. Others decide to take a loan to cover their 'holiday dreams' and 46,9% of the respondents would do that.

Investing in one's own education is the best investment for the future. The parents' difficult financial situation deprives many able young people of a chance to continue their education. Even though studying at state universities is free of charge, many people still cannot afford it because accommodation and the cost of food still need to be covered, which is probably the reason that as many as 40% of the respondents (38,8%) have nothing against taking loans to pay for their own education or their children's education in the future.

Over one third of the respondents would take a loan to buy a computer (36,7%) or home appliances (21,9%). Insufficient funds would not prevent 16,3% of the respondents from going on vacation, they would be ready to get in debt to rest away from home. There are people with passions and hobbies which often require significant expenditures for example equestrianism, motor sports, fish keeping, or professional photography. The smallest percentile of the respondents, as few as 7,5% of them would be able to take a loan to fulfill their passions.

Differences in the approach to loan taking may become grounds for misunderstandings in a marriage. Money, especially if it is borrowed, is a source of stress. Growing interest on the loan or inability to pay off a loan may lead to a break-up if the decision to take it was not approved of by both partners. Concealing purchases or loans in no way fosters the relationship. In the light of the aforementioned remark, it is reasonable to get to know the fiancée's or fiancé's attitude to loan taking.

Table 7. Fiancée's or fiancé's attitude to loan taking.

The following question was asked: What is your fiancée's or fiancé's attitude to loan taking?

responses	N	%
similar to mine	32	9,4
I have noticed that it differs but it is no reason for conflicts yet	62	18,1

it is different and there have been misunderstanding about it	49	14,3
I do not know, so far I have not been interested in it	199	58,2
in total	342	100,0

The data presented above shows that nearly 60% of the respondents admit that they do not know what their fiancée's or fiancé's attitude to loan taking is, which results from them being uninterested in the investigated issue. One may remain hopeful that being asked that question will make the respondents ponder it over and that they will discuss the financial side of everyday life, which is imperative for functioning of a marriage.

The remainder of the respondents demonstrated caution about loan-related issues, in other words they have already found out their partner's approach to financing different needs with loan money. It must be pinpointed that a mere 9,4% of the respondents described their partner's approach as similar. Nearly one third of the group (32,4%) claim that their attitude to loan taking is different than their partner's, 18,1% of whom say that it is not grounds for misunderstandings yet, however, the remaining 14,3% believe that it causes conflicts.

Table 8. Relationship duration* vs your fiancée's or fiancé's attitudes toward expenditures

The following question was asked: Do you know your fiancée's or fiancé's attitude toward expenditures

N₁ – under a year - 31

N₂ – between a year and two - 201

N₃ - between 2 and 4 years - 72

N₄ – over 4 years - 38

responses	relationship duration								in total	
	N1	%	N2	%	N3	%	N4	%	N	%
I know it	19	61,3	201	100,0	72	100,0	38	100,0	330	96,5
I do not know it	12	38,7	-	-	-	-	-	-	12	3,5
in total	31	100,0	201	100,0	72	100,0	38	100,0	342	100,0

*relationship duration refers to the time of 'going out' together and the betrothal period

Even though the majority of the respondents did not know the partner's attitude to loan taking, almost everybody (96,5%) knows the partner's spending patterns. Only 12 participants who have been in a relationship for less than a year were unaware of them.

Statistical calculations show that the frequency χ^2 equals 132,616 and the theoretical χ^2 for fd equals 3 degrees of independence and that α equals 0,01 - 13,277.

The comparison of the statistical value χ^2 to the critical value is as follows $132,616 = \chi^2 > \chi_{\alpha}^2 = 11,345$. With 1% error margin it can be said that the investigated events are statistically significant i.e. the awareness of the fiancée's or fiancé's spending patterns depends on the duration of the relationship. The value of Cramér's V contingency coefficient equals 0,623 which means that the researched variables are associated.

Tabela 9. Acceptance of the fiancée's or fiancé's attitudes to expenditures

The following question was asked: Do you accept your the fiancée's or fiancé's attitudes toward expenditures?

N – 330 (while answering the previous question 12 respondents said that they were unaware of their partner's spending patterns)

responses	N	%
yes, because it is similar to mine	197	59,7
no, because I have observed:	133	40,3
excessive impulsive spending	17	12,8
tendency to gamble	47	35,3
spending money on addictions	29	21,8
excessive saving	40	30,1
in total	133	100,0

Nearly 60% of the respondents (59,7%) accept their fiancée's or fiancé's spending patterns as it is close to the one they prefer. It is unsettling, however, that over 40% of the respondents do not approve of their partners' attitude. Different situations that the partners experienced together would allow them to notice numerous unsettling behaviours in their partner, one of which was impulse spending. In such situation, we cannot talk about a mental disorder where a person is unable to control their urge to make both necessary and redundant purchases, most frequently buying excessive amounts of the same item. Neither the present author nor anybody's partner is permitted to give such differential diagnosis. It should be assumed that the respondents who observed such behaviours in their partners (nearly 13%) noticed that that the partners' were on a shopping spree.

A relatively high percentile of the respondents (35,5%) observe that their partners have a tendency to gamble. However, they claim that it is a purely recreational activity which is a pastime that provides entertainment for their partners whose inclination to gamble is exhibited in different forms ranging from playing cards with friends for money, visiting casinos, arcades, and placing bets at bookmakers.

Over one fifth of the respondents (21,8%) notice that their partners spend too much on their addictions for example: cigarettes, alcohol, and organic food. Such expenditures will become a financial burden on the home budget in the future, additionally, they will be extremely difficult to eradicate.

Undoubtedly, saving money is useful and necessary, nevertheless, excessive economizing is not, especially if it generates a fear about one's own finances, lowering oneself to the level of tackiness or relinquishing simple pleasures like going out to the cinema, restaurant, or on holiday. Nearly one third of the respondents (30,1%) noticed a tendency to economize excessively in their partners' behaviour.

Frankness is an important element of a relationship as it provides the partners with a feeling of trust, thanks to which the partners can express their emotions, talk about the problems tormenting them, or existential fears. It constitutes a basis for conversations on genuinely difficult subjects, one of which is to inform a fiancée or fiancé about the debts, loans, or installments one needs to pay off. A loan taken before a wedding is a sole responsibility of the future husband and wife and in case of problems repaying the debt, creditors can collect it by seizing only the debtor's property or collect it in installments from their salary. Nevertheless, concealing one's own credit history is an example of dishonesty, additionally, it undermines trust in this partner and could generate fears about other possible financial secrets.

Tabela 10. Relationship duration vs awareness of the fiancée or fiancé's debts, loans, and installments

The following question was asked: does your fiancée or fiancé have any debts, loans or installments that you do not know about?

N₁ – under a year - 31

N₂ – between a year and two – 201

N₃ – between two to four years – 72

N₄ – over four years – 38

responses	relationship duration								in total	
	N1	%	N2	%	N3	%	N4	%	N	%
I do not know because I did not ask	31	100,0	72	35,8	6	8,3	2	5,3	111	32,5
Yes, my fiancée/fiancé told me themselves	-	-	39	19,4	39	54,2	27	71,0	105	30,7
Yes, but I learned about it from somebody else	-	-	90	44,8	27	37,5	9	23,7	126	36,8
in total	31	100,0	201	100,0	72	100,0	38	100,0	342	100,0

The data presented above proves that none of the respondents who have been in a relationship for under a year has any awareness of their partner's debts, loans or installments. Such unawareness is caused by the respondents' apparent lack of interest in this matter. It was stated earlier in the article that at the beginning of the relationship discussions about finances are usually the last topic of conversations. Therefore, it seems logical that the subject of debts is not even undertaken. The partners who have been in a relationship from between one to two years declare a better awareness of the investigated issue. Only 35,8% of them do not know anything about the partner's debts. The percentile of the partners who have been in a relationship from between two to four years as well as those from partnerships lasting longer than four years and who are unaware of their partners' financial obligations equals 8,3% and 5,3% respectively.

Sincerity in a relationship with the person that one desires to spend the rest of their life with undoubtedly requires informing the partner about one's loans. Nearly one fifth of the respondents (19,4%) from the second group (N2) told the fiancée or fiancé about their debts. Well over fifty percent (54,2%) of the respondents from the third group (N3) also admitted to their loans and as many as 71% respondents from the partnerships lasting over four years let their partners know about their outstanding loans.

Nevertheless, not all fiancés inform their partners about their liabilities, which does not mean that the partners remain unaware of the situation. What is worrying, however, is the fact that they learn about it from the fiancé's family, acquaintances, friends or make an educated guess themselves. Such state of affairs was declared by nearly 45% of the respondents who have been in a relationship from between a year to two, by 37,5% of the respondents from group three (N3), and by the smallest percentile of the respondents (23,7%) whose relationships have lasted over four years.

Despite shopping for everyday products like groceries, household cleaning products, personal hygiene products, and cosmetics, two people in a relationship, or marriage make bigger purchases. It is a frequent occurrence that the partners or spouses have different approaches to this issue. Planning a purchase and making a decision together is a possible approach. Should one partner believe that a purchase does not classify as 'bigger' then he or she will make a purchase without discussing it with the spouse. It may also happen that the decisions about bigger purchases will not be discussed with the partner at all. In recent times people enter relationships at an older age, by that time they have already generated an income and they wish to be able to manage it as freely as they are used to.

Statistical calculations show that the frequency χ^2 equals 134,200 and the theoretical χ^2 for fd equals 6 degrees of independence and that α equals 0,01 – 16,812. The comparison of the statistical value χ^2 to the critical value is as follows $134,200 = \chi^2 > \chi_{\alpha}^2 = 16,812$. With 1% error margin it can be said that the

investigated events are statistically significant i.e. the awareness of the fiancée's or fiancé's debts, loans or installments depends on the duration of the relationship. The value of Cramér's V contingency coefficient equals 0,443 which means that the researched variables are associated.

Tabela 11. Getting the spouse's advice before making a bigger purchase

The following question was asked: Do you consult you future wife/ husband before making a bigger purchase?

responses	N	%
Yes, because the decision about bigger purchases should be made together.	167	48,8
I will sometimes, it will depend on what I am going to spend the money on.	149	43,6
I see no reason for it.	26	7,6
in total	342	100,0

Nearly fifty percent of the respondents (48,8%) believe that the decision about bigger purchases should be made together as it is the essence of marriage. A smaller percentile of the respondents (43,6%) say the decision whether to spend a larger amount of money depends on the type of purchase they would like to make. The smallest percentile of the respondents (7,6%) claim that if a person feels like making a bigger purchase, it should be done without a prior consult with the husband or wife.

One of the elements creating a marital financial strategy is to save money for the rainy day i.e.: for unexpected expenses or life events which include one's own or the partner's illnesses or a job loss. For some, putting money aside is a reflection of a reasonable approach to life which assures a mental comfort zone. When in dire straights one can reach for the financial reserve which was safely located or invested. For others, saving seems pointless. The fiancée's or fiancé's approaches to saving money for the rainy day certainly result from the financial experiences learned at home.

Tabela 12. Pattern of financial behaviour learned at home vs approach to saving for the rainy day

The following question was asked: What is your opinion about saving money for the rainy day?

N₁- 'extravagance and consumption' model - 122

N₂- 'reasonable' but not rigorous model - 163

N₃- 'conservative' model - 57

responses	Pattern of financial behaviour learned at home						in total	
	'extravagance and consumption'		'reasonable' but not rigorous		'conservative'			
	N1	%	N2	%	N3	%	N	%
even with a low income, I would like to save for the rainy day, even if I had to give up life pleasures	5	4,1	112	68,7	45	78,9	162	47,4
it makes sense only when the income is high enough to allow making savings without making sacrifices	29	23,8	32	19,7	9	15,8	70	20,4
I'm against saving for the rainy day, one needs to seize the day and not worry about the future	88	72,1	19	11,6	3	5,3	110	32,2
in total	122	100,0	163	100,0	57	100,0	342	100,0

The data presented above proves that the highest percentile of the respondents, (nearly 48%) express a view that if they were married they would like to save for the rainy day even if it meant relinquishing pleasures in life. The same approach was expressed by only 4% of the respondents who learned the 'extravagance and consumption' financial model at home. For the respondents who come from the families promoting the 'reasonable' but not rigorous approach to saving and spending, the number rises more than sixteen times and equals 68,7%. This stance is approved of by as many as 79% of the respondents whose parents implemented the 'conservative' model to life expenditures.

For one fifth of the respondents (20,4%) saving for the rainy day makes sense only when their income is high enough to allow making savings without making sacrifices. This view is shared by 23,8% of the respondents whose parents preferred the 'extravagance and consumption' financial model. This number is lower, namely 19,7% for the fiancées or fiancés from families opting for the 'reasonable' but not rigorous approach to expenditures. Only 16% of the respondents who were brought up in the 'conservative' model agree with this statement.

Nearly one third of the sample expressed a negative opinion about saving money for the rainy day believing that living in the present is far more important than worrying in advance. As many as 72% of the respondents whose parents'

expenditure culture did not include saving money subscribed to this point of view. Naturally, this number is lower for the respondents whose families used to put money in savings accounts and only 12% believe that one needs to live in the present and should not worry in advance. This number goes down to 5,3% for the respondents whose parents taught them the 'conservative' model to home budgeting.

Statistical calculations show that the frequency χ^2 equals 171,508 and the theoretical χ^2 for fd equals 4 degrees of independence and that α equals 0,01 – 13,277. The comparison of the statistical value χ^2 to the critical value is as follows $171,508 = \chi^2 > \chi_{\alpha}^2 = 13,277$. With 1% error margin it can be said that the investigated features are statistically significant i.e. the approach to saving for the rainy day depends on the pattern of financial behaviour learned at home. the value of Cramér's v contingency coefficient equals 0,443 which means that the researched variables are associated.

Tabela 13. Awareness of the fiancée's or fiancé's approach to saving for the rainy day

The following question was asked: Do you know your fiancée's or fiancé's approach to saving money for the rainy day?

responses	N	%
I do not because I do not believe in talking about the rainy day at our age	247	72,2
I do not because my fiancée or fiancé rejects my attempts to talk about it	62	18,2
I do, we have talked about it	33	9,6
in total	342	100,0

For the highest percentile of the respondents (72,2%) conversations about saving money for the rainy day seem pointless due to their young age, which explains their unawareness of the partners' attitudes to saving money for unexpected expenditures or life events. Nearly one fifth of the respondents (18,2%) declares willingness to discuss different aspects of their future together, one of which would be working out a saving strategy, however, their partners are not ready to participate in talks about it. Only 10% of the respondents are aware of their partners' approach to the aspect under investigation.

More and more people who get married decide to sign a separation of property agreement which includes provisions for the division of property commonly known as a prenuptial agreement. It is prepared by a notary in a form of a legal act and is signed by both parties. In accordance with article 51 and 51¹ of the Family and Guardianship Code *in the case of a separation of property agreement, each spouse*

retains both the property acquired before conclusion of the agreement and the property acquired afterwards. Each spouse administers his or her property independently.

If the fiancée and fiancé do not sign the prenuptial agreement, after the wedding they will have three properties at their disposal, namely that of the wife acquired before the conclusion of a marriage, that of the husband acquired prior to the conclusion of a marriage and the community property that they acquired together after the wedding. Should the prenuptial agreement be signed, the spouses will not have any community property.

Tabela 14. Signing a separation of property agreement

The following question was asked: Did you sign a separation of property agreement?

responses	N	%
Yes, we both wanted to do it.	27	7,9
Yes, but I was pressured into signing it by my fiancée or fiancé.	-	-
No, but I wanted to. However I did not have the courage to talk about it with my fiancée or fiancé.	83	24,3
No, because it is synonymous with a lack of trust and defies marital love	232	67,8
in total	342	100,0

For a majority of the respondents signing a separation of property agreement is synonymous with a lack of trust. Nearly one fourth of the respondents did not sign this agreement even though they would like to, however, they do not have the courage to discuss the issue with their fiancée or fiancé. Conversing about it seems to be deprived of elegance and is considered to manifest the aforementioned lack of trust. Only as few as 8% of the respondents declared their willingness to sign this agreement which may mean that it would constitute the basis for their successful marriage, trust, and selfless love. None of the respondents said that signing the separation of property agreement was forced upon them by their partner.

Becoming familiar with the fiancée's or fiancé's approach to financial management is extremely important. *The world has gone crazy about money which has been turned into the purpose of life. In this material world where millions of people are addicted to the desire to possess money it is imperative to familiarize oneself with an approach to money of the person one is going to spend their life with. Should the issue be avoided in the conversations, a bitter price will be paid at a later time* (Pulikowski, 2012: 65).

4. Final conclusions

The analysis of the data from the research on the approach of the fiancée and fiancé to financial management allows to make the following conclusions:

One third of the betrothed did not discuss their future home budget. Over half them did, however, they did not establish clear rules of family budgeting. Only 14% of the respondents worked out such rules. A majority of the respondents (59%) express a preference for the Cuban model of financial management.

Nearly half of the respondents would take a mortgage to buy an apartment/house or to build a house. A relatively high number of the sample (43%) are fond of quick loans. It is unsettling that as many as 58% of the respondents do not know their fiancée's or fiancé's approach to loan taking.

Regardless of the duration of the relationship, nearly all respondents are familiar with their partner's attitude to spending money and 60% percent accept it. The remaining 40% percent have noticed worrying behaviours in this area, for example excessive impulse spending, tendency to gamble, spending money on addictions, and excessive saving.

One third of the respondents never asked the fiancée or fiancé if they have any outstanding debts, loans, or installments. Sixty seven percent know about them, however, nearly 37% did not find out about them directly from the partner but from his family, friends or made an educated guess.

Nearly half of the betrothed declare that they would consult the spouse before making a larger purchase.

Most of the betrothed (48%) would like to save for the rainy day even if their income was low and it meant relinquishing life pleasures. The attitude to saving money for unexpected purchases or life events is dependent on the financial model learned at home. People whose families preferred a 'reasonable' and 'conservative' approach to spending and saving are advocates of saving nowadays. Those whose parents implemented a 'extravagance and consumption' model to home budgeting became opponents of saving. As many as 72% of the betrothed are not aware what their partners think about saving for the rainy day.

A 68% majority did not sign a separation of property agreement, which to them means a lack of trust in the other person and defies marital love.

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