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Applying the Fraud Pentagon to Financial Infidelity in Romantic Relationships

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Abstract

Financial infidelity, defined as the concealment or misrepresentation of financial information within a romantic relationship, has been linked to relationship conflict and dissolution. Using the Fraud Pentagon framework, this study examined whether pressure, opportunity, rationalization, capability, and arrogance were associated with financial infidelity among romantic couples. Data were drawn from Wave 8 of the Couple Relationships and Transition Experiences (CREATE) study and included 1,487 couples. Structural equation modeling was used to evaluate associations between Fraud Pentagon constructs and self-reported financial infidelity. Results indicated that compulsive spending, financial distress, economic abuse, relationship communication, shared financial goals, and separate banking arrangements were associated with financial infidelity. In the fully integrated model, economic abuse emerged as the strongest and most consistent predictor for both women and men. Compulsive spending also remained a significant correlate across partners, while shared financial goals and relationship communication were associated with lower levels of financial infidelity. Findings suggest that financial infidelity is not solely an individual behavior but is embedded within broader relational and power dynamics.

Introduction

Financial infidelity, generally understood as the concealment or misrepresentation of financial information within a romantic relationship (Jeanfreau et al., 2018), remains comparatively underexamined despite the central role of money in couple functioning (Falconier & Jackson, 2020; Hill et al., 2017; Garbinsky et al., 2020; Jeanfreau et al., 2018; Mong et al., 2021). Estimates indicate that 40% to 60% of individuals report engaging in some form of financially deceptive behavior, depending on the sample and definition used (Dew et al., 2022b). These behaviors can have serious relational consequences. For example, a National Endowment for Financial Education poll found that 16% of respondents reported that financial infidelity contributed to relationship dissolution (NEFE, 2021).

Although definitions vary, they consistently emphasize deceit, secrecy, and anticipated or actual partner disapproval (Mong et al., 2021). Garbinsky et al. (2020), for example, define financial infidelity as engaging in a financial behavior that one believes a partner would disapprove of and intentionally concealing that behavior. Jeanfreau et al. (2018) similarly describes financial infidelity as a form of financial cheating among committed partners who share an expectation of honesty and openness around money. Financial infidelity extends beyond severe acts such as hidden debt or undisclosed bankruptcy to include more commonplace deceptive behaviors, such as pretending a purchase is old, misrepresenting its cost, hiding receipts, failing to disclose raises or bonuses, or spending secretly on children or other family members (Jeanfreau et al., 2018).

Prior research has linked financial infidelity to financial strain, problematic spending, communication difficulties, relationship dissatisfaction, and financial arrangements (Dew et al., 2022a; Falconier & Jackson, 2020; Garbinsky & Gladstone, 2019; Mishra et al., 2024; Olson & Rick, 2022). However, these factors have typically been examined separately, leaving limited understanding of how they operate together. The present study addresses this gap by applying the Fraud Pentagon (Cressey, 1953; Horwath, 2011; Wolfe & Hermanson, 2004) as an organizing framework. Examining financial infidelity through this framework provides an opportunity to evaluate whether its motivational, structural, relational, and psychological dimensions also help explain financial deception between romantic partners.

Theory

The Fraud Pentagon (Horwath, 2011) conceptualizes deception as the product of five interacting conditions: pressure, opportunity, rationalization, capability, and arrogance. Although originally developed to explain fraud within organizations, the framework is well suited to understanding financial infidelity because both involve concealed behaviors that violate expectations of honesty, transparency, and mutual accountability (Garbinsky et al., 2020; Jeanfreau et al., 2018). Given the limited application of the Fraud Pentagon to intimate relationships and household finance, this study is exploratory in nature. Rather than advancing formal hypotheses, we use the framework to examine whether these five domains are associated with financial infidelity within couples.

Pressure refers to forces that increase the motivation to conceal financial behavior from a partner (Cressey, 1953; Horwath, 2011). Within romantic relationships, pressure may include financial distress, compulsive spending, substance-related behaviors, and similar strains that may intensify the perceived need to hide financial actions from a partner (Falconier & Jackson, 2020; Fulton, 2021; Sharma et al., 2026). These factors do not predetermine deception; rather, they represent forms of internal or external strain that may make concealment more likely as a coping response (Garbinsky et al., 2020; Jeanfreau et al., 2018).

Opportunity concerns the structural conditions that make deception easier to carry out and less likely to be detected (Cressey, 1953; Horwath, 2011; Wolfe & Hermanson, 2004). In intimate relationships, opportunity is shaped by patterns of financial access, oversight, and shared knowledge. Lack of joint account status, lack of shared financial goals, or one partner's primary control over household finances may create asymmetries in monitoring and information (Joseph & Peetz, 2025; Saxey et al., 2022). Although these arrangements are not inherently problematic, they may create conditions in which concealment becomes more feasible.

Rationalization captures the cognitive processes through which individuals frame deceptive conduct as acceptable, necessary, or justified (Cressey, 1953). Financial infidelity may be rationalized as conflict-reducing, autonomy-preserving, or warranted. This dimension is conceptually consistent with the inclusion of avoidant conflict style and other forms of infidelity, both of which may reflect patterns in which concealment is normalized or reframed as preferable to direct confrontation (Garbinsky et al., 2020; Jeanfreau et al., 2018).

Capability refers to the personal and interpersonal capacity to carry out and sustain deceptive behavior over time (Wolfe & Hermanson, 2004). Within romantic relationships, communication skills and mental health may serve as indicators of this capacity. Individuals who experience depressive symptoms may have greater difficulty with coping, problem-solving, emotional regulation, and interpersonal functioning (e.g., Liu et al., 2024), potentially reducing their ability or willingness to address financial concerns openly. Likewise, individuals with poorer communication skills may struggle to discuss financial disagreements, negotiate competing priorities, or disclose potentially upsetting financial information, increasing the likelihood of avoidance and unresolved conflict (Falconier & Jackson, 2020).

Arrogance reflects entitlement, perceived exemption from shared rules, and diminished accountability to others (Horwath, 2011; Marks, 2012). In intimate relationships, this dimension draws attention to dynamics of dominance, control, and unilateral decision-making. Arrogance may not appear as overt grandiosity; rather, it may be reflected in assumptions that one partner has greater authority over money, greater legitimacy in financial decision-making, or less obligation to disclose financial behavior. This rationale supports the inclusion of power, abuse, and labor concentration, as these factors may indicate relational structures in which accountability is weakened and secrecy becomes easier to justify or impose (Postmus et al., 2016).

Literature Review

Pressure to Commit Financial Infidelity

Financial stress is a common source of pressure within intimate partner relationships and may increase the likelihood of financial infidelity by making financial disclosure feel risky or threatening. Couples experiencing greater financial strain often report lower financial and relationship well-being, higher levels of conflict, and a greater tendency to pursue individual rather than shared financial goals (Nikolova et al., 2025). These conditions may create incentives to conceal financial behaviors if individuals anticipate criticism, disagreement, or additional relationship tension.

One way this pressure may emerge is through disagreements over spending. Perceptions that a partner spends excessively have been linked to greater financial conflict within intimate relationships (Mong et al., 2021), and individuals may choose to hide purchases or other financial decisions to avoid anticipated arguments. Consistent with this explanation, financial stress has been shown to reduce communication about money, as partners often avoid financial discussions when they expect

conflict or negative emotional exchanges (Mishra et al., 2024). Rather than resolving underlying financial concerns, this avoidance may create conditions in which financial deception becomes a coping strategy.

Compulsive spending may represent a particularly salient source of pressure. Individuals who engage in compulsive spending often report shopping as a way to regulate emotions or satisfy psychological needs, while simultaneously experiencing embarrassment or shame about their behavior (Biolcati, 2017). As a result, they may be especially likely to conceal purchases from a partner. Compulsive spending has been associated not only with poorer financial well-being but also with financial deception and lower relationship quality (Olson & Rick, 2022). Likewise, negative perceptions of a partner's spending behaviors have been associated with lower relationship satisfaction (Britt et al., 2008), suggesting that spending-related conflict may further reinforce the perceived need to hide financial behavior.

Opportunity for Financial Infidelity

Opportunity may arise from the ways couples organize financial management and decision-making. Joint accounts create more transparency and may encourage partners to engage in more utilitarian or healthy financial spending behaviors (Garbinsky & Gladstone, 2019). Conversely, separate accounts may create conditions in which financial concealment is easier to maintain. Interestingly, financial infidelity admission rates may be higher among couples that combine their finances, with 41% admit to committing financial deception and 75% indicating that financial deceit negatively affected their relationships (NEFE, 2018). These findings reveal that the relationship between financial integration and financial infidelity is more complex than simply having joint or separate accounts. Married couples are more likely to commit financial infidelity than non-married, cohabitating intimate partners, but married couples are also more likely to pool assets (Mong et al., 2021). Together, these findings suggest that opportunity may depend less on banking structure itself and more on the expectations, transparency, and accountability surrounding couples' financial arrangements.

Rationalization of Financial Infidelity

Differences in financial values and beliefs creates another avenue for financial infidelity to occur through the process of rationalization. When couples report lower levels of marital quality, there may be little to no incentive to seek approval or conform to expected financial behavior. This attitude or belief can rationalize engagement in financial activities their partner disapproves of, whether secretly or not; leading to more conflict and creating a vicious loop where financial infidelity can persist. (Dew et al., 2022a).

This rationalization is consistent with the marital betrayal progression proposed by Allen and Atkins (2005). They argued that marital betrayal advances through stages with smaller betrayals occurring initially and deemed harmless such as flirting which may stem from an unhappy marriage, which has been associated with an increase in the likelihood of marital financial deception (Allen & Atkins., 2005; Dew et al., 2022a). Flirting, for example, has been associated with marital financial deception (Dew et al., 2022a), suggesting that individuals who normalize one form of relational deception may be more likely to justify another.

Rationalization may be used by intimate partner couples as a way to justify deceptive behaviour or mitigate or dismiss moral limitations. Individual partners within intimate partner relationships may rationalize withholding information about spending or other financial decision-making to avoid conflict and protect the relationship. When conflict is high and marital satisfaction is low, the odds of marital financial deception occurring increases by 20% (Dew et al., 2022a). Jeanfreau et al. (2019) found that argument avoidance was a primary reason that married couples engaged in financial infidelity, whereby partners intentionally withheld financial decisions they had made to avoid negative responses from their spouses, especially if they deemed their spouse was miserly.

Capability to Commit Financial Infidelity

When communication is limited or poor, intimate partners may find it easier to conceal financial behaviors. If a partner is good at evading or minimizing discussions about money, their ability to commit financial infidelity rises (Peetz & Morgan, 2025).

Lower levels of marital commitment, including marital stability and trust in your partner are also positively associated with marital financial deception (Dew et al., 2022a). Additionally, financial snooping, a behavior that involves trying to uncover information about a partner's money without their knowledge, may also occur. General snooping has been associated with intrusive attitudes, poor communication, lack of partner disclosure, jealousy, and suspicion (Joseph & Peetz, 2024). Financial snooping has also been linked to financial stress and greater economic vulnerability (Joseph & Peetz, 2024).

Certain mental health concerns and disorders may increase the likelihood of financial infidelity within an intimate partner relationship. Differences in intimate partners' psychological states are associated with negative relationship functioning and more negative marital interactions which may be characterized by increased hostility, poorer communication patterns, and increased relationship distress (Nikolova et al., 2025).

Arrogance

Money is often associated with status, success, independence, and power, which may lead some individuals to view financial resources as a means of maintaining influence within a relationship (Atwood, 2012). Research suggests that financial and relational power are closely linked to economic resources (LeBaron-Black et al., 2023), and broader relationship research has found that power differentials can increase the likelihood of deceptive and self-serving behaviors (Lammers et al., 2011). From the perspective of the Fraud Pentagon, these dynamics may reflect reduced accountability to a partner and greater feelings of entitlement regarding financial decision-making.

Arrogance may also manifest through self-justification. In Jeanfreau et al.'s (2019) study, spending on oneself was the second most common reason for financial infidelity in marital unions. Such behaviors may be rationalized through beliefs such as "I deserve it" or "I needed it," which help reduce anticipated guilt or discomfort associated with a partner's potential disapproval. These justifications may be particularly salient in relationships characterized by unequal power, as shared relational power has been associated with more positive marital outcomes and lower levels of financial conflict (LeBaron-Black et al., 2023). When power is concentrated in one partner, financial concealment may become a means of maintaining autonomy, avoiding accountability, or preserving control over financial decision-making.

At its most harmful, arrogance-related financial infidelity may overlap with economic abuse. Research indicates that economic abuse is associated with lower economic self-sufficiency among survivors (Johnson et al., 2022). Economic abuse can include behaviors such as stealing from a partner, gambling away shared financial resources, opening accounts, or accessing credit in a partner's name without consent (Johnson et al., 2022). Although financial infidelity is not synonymous with economic abuse, the two may intersect when secrecy and deception are used to misappropriate assets, undermine a partner's financial well-being, or deprive a partner of informed financial consent. In these situations, financial infidelity extends beyond concealment and may function as a mechanism through which financial and relational power are exercised at a partner's expense (Garbinsky et al., 2020).

Methods

Data and Sample

The data for this study were drawn from the Couple Relationships and Transition Experiences (CREATE) study, which is a nationally representative study of couples in the United States. The CREATE study was designed to examine relationship development, relational processes, and life transitions using a large national sample of couples. Data collection includes a broad range of measures related to relationship functioning, financial experiences, psychological well-being, and family transitions. CREATE provides nationally representative data and has been found to be generalizable to the US population (James et al., 2022). The present study primarily used data from Wave 8, collected between August 2024 and December 2024. The data collection was funded by the School of Family Life at Brigham Young University (BYU).

The analytic sample was restricted to different-sex couples who identified as women (P1) or men (P2) to allow for consistent interpretation of gender-specific actor models across dyads. Given the relatively small number of same-sex couples (39) and

respondents who did not identify as male or female (19) in the dataset, including these couples would have limited statistical power for subgroup analyses and complicated interpretation of partner-specific gender patterns. Only respondents who completed Wave 8 were included in the analysis, resulting in a final sample size of 1,487 couples. Since the analysis only uses actor models for this study, all respondents were retained regardless of whether their partner completed the survey. The items used to measure each variable are presented below. Unless stated otherwise, variables were drawn from Wave 8 of the CREATE dataset, as this wave is where the financial infidelity variables were added to the survey.

Variable measurement

Financial infidelity

Financial infidelity was measured with a single item that asked respondents to indicate how often they have been less than fully honest with their spouse about financial issues in the past year. Responses were given on a five-point scale from 1 (*never*) to 5 (*frequently*).

Pressure

Compulsive spending. Compulsive spending was measured similarly to gambling, with respondents indicating their agreement with "I obsess about shopping"and "I feel an irresistible urge to shop" from 1 (*very strongly disagree*) to 6 (*very strongly agree*). These responses to these two questions were summed, with higher scores indicating a greater tendency toward compulsive spending behaviors.

Financial distress. Financial distress was a latent construct with three factors. Couples rated statements regarding their own financial distress on a 5-point Likert scale ranging from 1 (*strongly disagree*)to 5 (*strongly agree*). The items included "I often worry about my financial situation," "my financial situation is much worse this year than it was a year ago," and "I do not know how I will be able to support myself in the next year." Higher values were associated with greater financial distress.

Opportunity

Joint account status. This was measured with a single item that asked respondents to indicate whether they only have joint bank accounts, have both joint and separate accounts, or have only separate bank accounts. It was collapsed to a binary variable where 0 (*at least one joint bank account)* and 1 (*only separate bank accounts*). This variable was measured in Wave 6 (2022), as it was not asked in the most recent wave of data.

Shared financial goals. A summed score from two items was used to measure whether respondents share financial goals. These two items were taken from the Admiration and Teamwork subscales from the Marital Virtues Profile (Fawcett et al., 2013). Respondents were asked to indicate whether they worked well together as a team to accomplish their goals and whether their relationships were based on a deep sense of teamwork. Responses were given on a six-point scale ranging from 1 (*almost never*) to 6 (*almost always*). Higher scores indicated more shared financial goals.

Rationalization

Sexual infidelity. Whether sexual infidelity was committed by either partner in the relationship was a binary variable where 0 (*no sexual infidelity*) and 1 (*sexual infidelity from either or both partners*).

Avoidant conflict style. Conflict styles were assessed using Gottman conflict styles (Gottman, 1994; 1999). The question provided explanations of the four conflict styles (avoidant, validating, volatile, and hostile), and respondents indicated which explanation they felt most described themselves. Those who indicated they were avoidant were scored as a 1 and all others as 0. This was measured in Wave 7 (2023).

Capability

Depression. Depressive symptoms were assessed using the 10-item Center for Epidemiologic Studies Depression (CES-D) short-form scale (Levine, 2013). Three items measured depressed affect, five items measured somatic symptoms, and the remaining two items measured positive affect (which were reverse coded and correlated in the CFA). Respondents indicated on a four-point scale the frequency of occurrence, with 0 = *Rarely or none of the time (less than one day)*, 1 = *Some of the time (1-2 days)*, 2 = *Occasionally or a moderate amount of time (3-4 days)*, 3 = *Most or all the time (5-7 days)*. Higher scores indicate more severe depressive symptoms. This was included as a latent construct.

Relationship communication. A latent construct consisting of five items was used to measure relationship communication. These questions asked the respondent to rate themselves in regard to relationship behaviors such as listening and communication. These items were taken from the RELATE premarital questionnaire (Busby et al., 2001) and another article from Busby et al. (2010) on sexual restraint. Responses were recorded on a five-point Likert scale ranging from 1 (*never*) to 5 (*very often*).

Arrogance

Power. Marital power dynamics were assessed using a latent construct with six factors. This index was created from the perceived power imbalance scale (Miller et al., 2022). The items were then scored on a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*).

Abuse. One type of intimate partner violence (IPV) is economic control. The latent construct included four items from Voth Schrag and Ravi's (2020) economic abuse scale. The items were then scored on a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*).

Analysis

First, a series of domain-specific regressions were used to examine the association between financial infidelity and each component of the Fraud Pentagon framework. Data were coded in Stata SE 17.0. Missing data was addressed through multiple imputation. The dependent variable (financial infidelity) was not imputed per Allison's (2009) recommendation, resulting in a sample size of 1,241 for P1 and 1,135 for P2 (see aforementioned comment regarding individuals with missing partner data). Each regression was domain-specific, with each model including variables from one domain at a time (i.e., pressure, opportunity, rationalization, capability, and arrogance). All models included the same dependent variables and a consistent set of demographic controls. This approach allowed for the isolation of domain-specific effects and reduced potential multicollinearity among conceptually related predictors.

Following the domain specific analyses, a full structural equation model (SEM) was analyzed in Mplus Version 9.1. Full information maximum likelihood (FIML) was used to address missing data. Actor-only models were estimated to examine individuals' own predictors of financial infidelity while maintaining model parsimony given the complexity of the measurement and structural components. Although separate actor models were estimated for each partner, the dyadic structure of the data was accounted for by allowing corresponding partner variables to correlate. Population weights provided by the CREATE dataset were applied in all models.

Results

Descriptives statistics

Table 1 presents the weighted descriptive statistics for the primary study variables across each domain of the Fraud Pentagon framework. Average levels of financial infidelity were relatively low for both P1 (M = 1.93, SD = 1.23) and P2 (M = 1.83, SD = 1.16), although variability existed across respondents. Within the pressure domain, both partners reported moderate levels of financial distress, with similar average scores for P1 (M = 7.83, SD = 3.27) and P2 (M = 7.63, SD = 3.14). P1 reported higher levels of compulsive spending behaviors (M = 4.46, SD = 2.80) compared to P2 (M = 3.30, SD = 2.11).

Within the opportunity domain, both partners generally reported relatively high levels of shared financial goals (P1: M = 8.86, SD = 2.84; P2: M = 8.87, SD = 2.66). About 17% of respondents reported not sharing banking arrangements with their partner. In the rationalization domain, approximately 16% of both P1 and P2 reported experiences of sexual infidelity, while average levels of conflict avoidance were moderate for both partners (P1: M = 2.27, SD = .92; P2: M = 2.21, SD = .96). Within the capability domain, respondents generally reported moderately positive relationship communication patterns, although P1 (M = 3.80, SD = .72) reported slightly higher communication scores than P2 (M = 3.70, SD = .72). Depression scores demonstrated notable variability across respondents, with P1 (M = 7.50, SD = 5.55) reporting slightly higher average depressive symptoms than P2 (M = 6.77, SD = 5.38). Finally, within the arrogance domain, average levels of economic abuse were relatively low for both partners (P1: M = 1.76, SD = .75; P2: M = 1.76, SD = .72). Relationship power scores were moderate and similar across partners (P1: M = 2.35, SD = .86; P2: M = 2.39, SD = .79).

The average number of children was about two per couple (SD = 1.29). The average age for P1 was about 36 years old (SD = 4.74), while the average age for P2 was 38 years old (SD = 5.63). Most respondents were White, non-Hispanic (P1 = 63.89%; P2 = 65.35%).

[insert Table 1]

Domain-specific findings

The overarching findings of the domain-specific regressions suggest that financial infidelity is not evenly explained across domains. The strongest associations to financial infidelity were pressure, capability, and arrogance, with weaker associations for opportunity and rationalization. As the sample was restricted to different-sex couples, Partner 1 (P1) represents the female respondent and Partner 2 (P2) represents the male partner. The domain-specific results are reported in Table 2.

[Insert Table 2]

Pressure

As shown in Table 2, both variables within the pressure domain were significantly associated with more frequent acts of financial infidelity for both partners. Financial distress was positively associated with financial infidelity for both P1 (B = 0.06, p < .001) and P2 (B = 0.07, p < .001), indicating that individuals experiencing greater financial strain were more likely to report engaging in financially dishonest behaviors. Compulsive spending was positively associated with financial infidelity for both P1 (B = .17, p < .001) and P2 (B = 0.11, p < .001), suggesting that behavioral dysregulation and spending-related risk behaviors may contribute to greater financial infidelity within relationships.

Opportunity

Within the opportunity domain, shared financial goals served as a protective factor against financial infidelity. Both P1 (B = -0.10, p < .001) and P2 (B = -0.12, p < .001) were less likely to engage in financial infidelity when they reported greater alignment in financial goals with their partner. Banking structure demonstrated mixed findings across partners. For P2, having separate bank accounts was positively associated with financial infidelity (B = 0.52, p < .001), whereas this association was not significant for P1. These findings suggest that relational financial alignment may be more consistently protective than structural financial arrangements alone.

Rationalization

In the rationalization domain, engaging in sexual infidelity was associated with higher levels of financial infidelity for both P1 (B = .46, p < 0.001) and P2 (B = .45, p = 0.001). Conflict avoidance was not significantly related to financial infidelity for either partner.

Capability

Better relationship communication served as a protective factor against financial infidelity. For P1 (B = –0.28, p < .001) and P2 (B = –0.29, p < .001), better relationship communication patterns were associated with lower frequency of engaging in financial infidelity. Depression, on the other hand, was significantly associated with increased frequency of financial infidelity for both P1 (B = 0.03, p = .001) and P2 (B = 0.03, p < .001).

Arrogance

The arrogance domain demonstrated some of the strongest associations with financial infidelity. Experiencing economic abuse was positively associated with financial infidelity for both P1 (B = 0.39, p < .001) and P2 (B = 0.49, p < .001), suggesting that individuals experiencing coercive financial control or exploitation within the relationship may be more likely to engage in financially dishonest behaviors. Relationship power was also positively associated with financial infidelity for both P1 (B = 0.20, p < .001) and P2 (B = 0.12, p = .020), although the magnitude of these effects was smaller than those observed for economic abuse. Together, these findings suggest that relational control dynamics may play an important role in understanding financial infidelity within couples.

Confirmatory factor analysis

Prior to estimating the full structural model, confirmatory factor analyses (CFA) were used for each of the latent constructs. The maximum likelihood with robust standard errors (MLR) estimator was used. Table 3 reports the results for each CFA. Model fit statistics for each CFA were strong and in line with standard cutoffs for good model fit (Hu & Bentler, 1999; Niemand & Mai, 2018). While most factors loadings were strong, there was one item for each partner on the depression scale that dropped below commonly accepted thresholds. However, being that this is a well-validated diagnostic scale with strong alphas, the factors were retained.

[Insert Table 3]

Integrated Model Results

The results of the full integrated model are reported in Table 4. The full measurement model included a full theoretical test of the Fraud Pentagon, where each domain was simultaneously estimated. The model demonstrated mixed model fit statistics, reflecting the complexity and exploratory nature of the model (χ^2 (2,504) = 5,952.976, p < 0.001, CFI = 0.882, TLI = 0.867, RMSEA = 0.030, SRMR = 0.051). Although the incremental fit indices (CFI/TLI) were lower than traditional cutoffs, the RMSEA and SRMR indicated adequate overall fit. Fit was evaluated holistically across indices because global fit statistics can be sensitive to sample size, model complexity, and the specification of the baseline model (Hu & Bentler, 1999; Marsh et al., 2004; Sivo et al., 2006). Given the complexity of the integrated dyadic SEM, the large number of estimated parameters, and the exploratory nature of the study, attenuation in incremental fit indices was not unexpected.

In the full integrated actor model, several predictors that were significant in the domain-specific models attenuated once all the Fraud Pentagon domains were considered simultaneously, suggesting substantial shared variance across constructs. For P1, compulsive spending (β = .10, p < .001), relationship communication skills (β = -.19, p = .039), and economic abuse (β = .54, p < .001) were positively associated with financial infidelity. Depression (β = -.23, p = .053) and financial distress (β = .11, p = .067) were marginally significant.

[Insert Table 4]

More factors were significantly associated with financial infidelity for P2. For instance, compulsive spending (β = .11, p = .002) and financial distress (β = .11, p = .020) were positively associated with financial infidelity. Relationship communication skills were associated with less financial infidelity (β = -.13, p = .010).

Experiencing economic abuse (β = .36, p < .001) was positively associated with financial infidelity and indicating that greater financial alignment within the relationship was associated with lower levels of dishonest financial behavior. Power was also

negatively associated with financial infidelity among men (β = -.17, p = .002). Relationship power was positively associated with financial infidelity in the domain-specific analyses; however, this association attenuated and reversed direction in the integrated model once economic abuse and other relational constructs were considered simultaneously. This pattern suggests that coercive and exploitative financial control, rather than generalized relational power itself, may be more centrally associated with financial infidelity. A lack of joint bank accounts (β = .11, p = .005) was positively associated with financial infidelity, while shared financial goals were negatively associated with committing financial infidelity (β = -.14, p = .002).

Robustness check

As a robustness check, the fully integrated model was re-estimated using observed composite scale scores rather than latent constructs to examine whether the findings were sensitive to the measurement approach. The results were substantively similar to the primary latent SEM, with compulsive spending and economic abuse remaining consistent predictors of financial infidelity across partners. These findings suggest that the main conclusions were generally robust to alternative scale operationalization, although the latent SEM remained the preferred model because it accounts for measurement error and aligns with the study's primary measurement approach. Full results from the robustness analysis are available upon request.

Discussion

To the authors' knowledge, this is the first study to apply the Fraud Pentagon (Horwath, 2011) to financial infidelity within committed romantic relationships. Overall, the findings provide preliminary support by demonstrating that financial infidelity is associated with multiple relational, financial, and psychological factors. However, the integrated model revealed a more selective pattern than the domain-specific analyses. While several variables were associated with financial infidelity when examined within their respective domains, only a small number remained significant after accounting for all five dimensions simultaneously. Across partners, economic abuse emerged as the strongest and most consistent correlate of financial infidelity, with compulsive spending representing the other robust predictor. Together, these findings suggest that financial infidelity may be most closely tied to broader patterns of financial control and problematic spending rather than to any single dimension of the Fraud Pentagon in isolation.

The pressure domain translated relatively well to the context of romantic relationships. Both compulsive spending and financial distress were associated with more frequent financial infidelity in the domain-specific models. In the integrated model, compulsive spending remained significant for both partners, while financial distress remained significant for men and marginally significant for women. These findings indicate that spending-related difficulties may be particularly relevant to financial infidelity, perhaps because concealed spending becomes a way to avoid anticipated conflict or judgment (Olson & Rick, 2022).

Findings for the opportunity domain were more nuanced. Shared financial goals were associated with lower financial infidelity in the domain-specific models and remained protective for men in the integrated model. Separate bank accounts were associated with greater financial infidelity for men but were not significant for women. Together, these findings indicate that opportunity may not be adequately captured by banking structure alone. Instead, transparency, financial coordination, and shared expectations may better reflect the relational conditions that make financial concealment easier or more difficult.

The capability domain also demonstrated partial support. Better relationship communication was associated with lower financial infidelity in the domain-specific models and remained significant for men in the integrated model, with a marginal association for women. Depression was positively associated with financial infidelity in the domain-specific models but became negatively associated for women and nonsignificant for men once the broader framework was considered. This pattern suggests that capability may operate differently in intimate relationships than in occupational fraud. Rather than reflecting the ability to successfully execute deception, capability may instead reflect the relational and emotional capacity to navigate financial strain openly rather than through concealment.

The rationalization domain received the weakest support. Although sexual infidelity was associated with financial infidelity in the domain-specific models, neither sexual infidelity nor conflict avoidance remained significant in the integrated model. One

explanation is that the measures used in this study may not have captured the specific cognitive justifications partners use when concealing financial behavior. Future research should examine more direct forms of financial rationalization, such as beliefs that secrecy protects the relationship, prevents conflict, preserves autonomy, or is justified by a partner's previous behavior.

Finally, the arrogance domain produced the most compelling findings. Economic abuse remained the strongest correlate of financial infidelity across partners, even after accounting for all other Fraud Pentagon domains. This finding is consistent with the possibility that financial infidelity often occurs within relational contexts characterized by coercive control, restricted autonomy, or financial vulnerability. Importantly, it also complicates the assumption that financial infidelity is always motivated by self-interest or exploitation. In some relationships, financial secrecy may function as a response to controlling financial dynamics or as an effort to preserve financial autonomy. Relationship power showed a less consistent pattern, remaining nonsignificant for women and becoming negatively associated for men in the integrated model. This contrast suggests that economic abuse may be more central than generalized power imbalance in understanding financial infidelity within couples.

Implications

These findings have several implications for financial and mental health professionals working with individuals and couples. Most notably, the strong association between economic abuse and financial infidelity highlights the importance of assessing financial deception within the broader context of power, control, and financial decision-making within intimate partner relationships. Financially deceptive behaviors may not occur in isolation but may instead reflect broader relational dynamics characterized by coercion, exploitation, or financial control. As a result, practitioners should consider screening for economic abuse and other forms of coercive control when clients present with concerns related to financial secrecy, hidden spending, undisclosed debt, or other financially deceptive behaviors (Adams et al., 2008; Postmus et al., 2016).

Financial infidelity appears to reflect the intersection of relational, psychological, and financial influences. Interventions aimed at improving financial communication, increasing transparency, reducing financial distress, and addressing problematic spending behaviors may help reduce conditions associated with financial deception. Therapeutic approaches that promote collaborative financial decision-making, strengthen communication skills, and facilitate discussions around shared expectations may be particularly beneficial (Archuleta et al., 2013; Falconier & Jackson, 2020). Given the observed associations between financial infidelity, depression, and communication difficulties, practitioners may also benefit from assessing underlying mental health concerns and relationship functioning when working with affected couples if within their scope of practice.

For financial planners and financial advisors, the results underscore the importance of helping couples establish and maintain shared financial goals. The findings may indicate that greater alignment around financial goals is associated with lower levels of financial infidelity and stronger relational functioning. Advisors are uniquely positioned to facilitate conversations about financial expectations, promote transparency in financial decision-making, and encourage collaborative financial management practices. Integrating discussions about financial communication, shared goals, and financial transparency into the planning process may strengthen both financial and relational outcomes for clients (Hill et al., 2017; Dew & Jackson, 2020). However, it is important to note when financial secrecy occurs in the context of economic abuse, increasing transparency or encouraging joint financial management may place a vulnerable partner at greater risk. Practitioners should assess safety, control, and financial autonomy before using couple-based transparency interventions.

At the policy level, the findings suggest value in incorporating discussions of financial transparency, economic abuse, and financial exploitation into financial education and family support initiatives. Financial literacy programs often focus on knowledge acquisition and financial capability; however, less attention is given to the interpersonal dimensions of financial management. Educational programming that promotes healthy financial communication, and collaborative decision-making may help individuals recognize problematic relationship dynamics before they escalate (Postmus et al., 2020; Sanders, 2015). In addition, financial institutions, regulatory bodies, and professional organizations may consider developing training and

practice guidelines to help professionals identify indicators of financial infidelity, economic abuse, and financial exploitation while responding appropriately to these concerns (Stylianou, 2018).

The findings also raise several important directions for future research. First, the results indicate that financial infidelity may require a more nuanced conceptualization than is currently reflected in the literature. Although financial infidelity is often framed as inherently deceptive behavior, some financially concealed actions may represent attempts at self-protection, autonomy preservation, or responses to coercive financial environments. Future research should continue examining the contextual factors surrounding financially deceptive behaviors to better distinguish between acts intended to harm a partner and those undertaken to preserve personal safety, independence, or economic autonomy. Second, this study provides preliminary support for applying the Fraud Pentagon framework to financial infidelity within intimate relationships. However, additional research is needed to further evaluate the applicability of the Fraud Pentagon in relational settings, examine potential mediating and moderating pathways, and determine whether alternative theoretical frameworks may provide complementary explanations for financial deception within intimate partnerships.

Limitations

Several limitations of this study must be addressed. The first of these is related to model specification and measurement. The variable used to measure financial infidelity does not ask what the motivating reason was for the behavior. Although it is measured on a Likert-type frequency scale, the extent of the infidelity was not measured (e.g., hiding a single shopping trip versus secretly accumulating significant debt). Future studies should use qualitative methods and other survey questions to understand the motivations for financial infidelity and what factors impact the severity of infidelity.

Although the CREATE dataset is a longitudinal study, the variables included herein are predominantly from the same survey wave. Therefore, the results should not be interpreted as causal relationships. Given the complexity of the fully integrated model, overall model fit was less than ideal. However, this is not uncommon in large SEM models with numerous latent and observed predictors (McNeish & Hancock, 2017; Shi et al., 2019). Furthermore, the items included are self-reported and may be subject to recall bias or social desirability bias.

The sample was also restricted to different-sex couples, which limits the generalizability of the results to same-sex couples and other nontraditional relationship structures. In addition, although the data were dyadic, the present study focused on actor effects rather than estimating a full actor-partner interdependence model. Partner interdependence was partially addressed by allowing corresponding partner variables to correlate; however, the analyses did not directly estimate partner effects. Future research should examine how one partner's financial, emotional, and relational characteristics may influence the other partner's financially dishonest behaviors.

Declarations

Author Contribution

Megan McCoy led the writing of the manuscript and drafted the majority of the text. Ashlyn Rollins-Koons led the methodological approach and contributed to the development, execution, and writing of the analyses. Tanya Staples led the literature review and drafted the majority of the literature review section. Spencer James provided expertise and guidance regarding the CREATE dataset, including insights into the data, measures, and their interpretation. All authors contributed to the interpretation of the findings, reviewed and revised the manuscript, and approved the final version.

Data Availability

Data Availability The Couple Relationships and Transition Experiences (CREATE) data that support the findings of this study are available from the School of Family Life at Brigham Young University, but restrictions apply to the availability of these data.

The data were used with permission for the current study and are not publicly available. Data may be available upon reasonable request and with permission from the CREATE research team at Brigham Young University.

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Tables

Table 1 *Weighted descriptive statistics for main variables and demographic controls*

Variable	%	Mean	SD	Min	Max
P1 Financial Infidelity		1.93	1.23	1	5
P2 Financial Infidelity		1.83	1.16	1	5
Pressure Domain					
P1 Financial Distress		7.83	3.27	3	15
P2 Financial Distress		7.63	3.14	3	15
P1 Compulsive Shopping		4.46	2.8	2	12
P2 Compulsive Shopping		3.3	2.11	2	12
Opportunity Domain					
P1 Shared Financial Goals		8.86	2.84	2	12
P2 Shared Financial Goals		8.87	2.66	2	12
P1 No shared banking	17.25				
P2 No shared banking	16.26				
Rationalization Domain					
P1 Sexual infidelity	15.61				
P2 Sexual infidelity	16.05				
P1 Conflict Avoidance		2.27	0.92	1	4
P2 Conflict Avoidance		2.21	0.96	1	4
Capability Domain					
P1 Relationship Communication		3.8	0.72	1	5
P2 Relationship Communication		3.7	0.72	1	5
P1 Depression		7.5	5.55	0	28
P2 Depression		6.77	5.38	0	29
Arrogance Domain					
P1 Economic Abuse		1.76	0.75	1	5
P2 Economic Abuse		1.76	0.72	1	5
P1 Relationship Power		2.35	0.86	1	5
P2 Relationship Power		2.39	0.79	1	5
Demographics					
Number of children		2.07	1.29	0	9
P1 Age		36.46	4.74	26.5	55.5
P2 Age		38.41	5.63	24.5	64.5
P1 White, Non-Hispanic	63.89				
P2 White, Non-Hispanic	65.35				

Table 2 *Domain specific regression models*

Predictor	Women (P1)		Men (P2)	
	B (SE)	***p***	**B (SE)**	***p***
Pressure Domain				
Financial distress	0.057 (0.012)	< .001	0.072 (0.014)	< .001
Compulsive shopping	0.118 (0.014)	< .001	0.107 (0.022)	< .001
Opportunity Domain				
Separate bank accounts	0.11 (0.125)	0.379	0.522 (0.127)	< .001
Shared financial goals	-0.095 (0.015)	< .001	-0.123 (0.017)	< .001
Rationalization Domain				
Sexual infidelity	0.461 (0.112)	< .001	0.454 (0.143)	0.001
Conflict style	0.038 (0.047)	0.419	0.006 (0.044)	0.888
Capability Domain				
Relationship communication	-0.275 (0.060)	< .001	-0.288 (0.064)	< .001
Depression	0.026 (0.008)	0.001	0.034 (0.008)	< .001
Arrogance Domain				
Economic abuse/control	0.391 (0.067)	< .001	0.489 (0.065)	< .001
Relationship power	0.199 (0.050)	< .001	0.118 (0.051)	0.02

Note. Unstandardized regression coefficients are reported with robust standard errors in parentheses. Separate multiple imputation regression models were estimated for each Fraud Pentagon domain. All models controlled for race, age, and children in the household. Partner 1 (P1) represents women and Partner 2 (P2) represents men.

Table 3 *Summary of confirmatory factor analysis model fit statistics and factor loadings*

Construct	Number of items	χ^2(df)	*p*	CFI	TLI	RMSEA	SRMR	Std. Loading Range (F/M)	α (F)	α (M)
Financial distress*	3	0	—	—	—	—	—	0.64–0.86/0.60–0.89	0.78	0.76
Depressive symptoms	10	643.868(157)	<0.001	0.921	0.904	0.046	0.042	0.30–0.77/0.25–0.78	0.84	0.84
Relationship communication	5	3466.058(45)	<0.001	0.96	0.939	0.059	0.032	0.70–0.82/0.73–0.82	0.87	0.87
Power	8	307.966(91)	<0.001	0.966	0.955	0.042	0.043	0.56–0.86/0.52–0.90	0.90	0.89
Economic abuse	4	1169.043(14)	<0.001	0.98	0.96	0.035	0.027	0.49–0.74/0.61–0.80	0.75	0.77

**Note.* The financial distress CFA is just-identified; global fit indices are not informative.

Table 4 *Integrated full structural model with all Fraud Pentagon domains*

	Women (P1)			Men (P2)		
Predictor	**B (SE)**	***β***	***p***	**B (SE)**	***β***	***p***
Pressure						
Financial distress	0.110 (0.060)	0.080	0.067	0.159 (0.070)	0.108	0.020
Compulsive shopping	0.104 (0.014)	0.239	< .001	0.062 (0.021)	0.113	0.002
Capability						
Depression	-0.234 (0.124)	-0.087	0.053	-0.019 (0.123)	-0.007	0.878
Relationship communication	-0.190 (0.092)	-0.101	0.039	-0.250 (0.098)	-0.133	0.010
Arrogance						
Relationship power	-0.006 (0.079)	-0.005	0.942	-0.215 (0.069)	-0.169	0.002
Economic abuse	0.541 (0.131)	0.319	< .001	0.685 (0.119)	0.361	< .001
Opportunity						
Separate bank accounts	-0.174 (0.123)	-0.054	0.158	0.330 (0.118)	0.106	0.005
Shared financial goals	0.004 (0.020)	0.010	0.829	-0.059 (0.019)	-0.135	0.002
Rationalization						
Sexual infidelity	-0.046 (0.115)	-0.014	0.69	-0.084 (0.154)	-0.014	0.035
Conflict	-0.045 (0.044)	-0.034	0.310	0.001 (0.040)	0.001	0.985
Controls						
Race	-0.020 (0.079)	-0.008	0.797	-0.119 (0.077)	-0.048	0.123
Age	-0.002 (0.008)	-0.009	0.765	-0.007 (0.006)	-0.032	0.309
Children in household	-0.011 (0.027)	-0.011	0.696	0.046 (0.027)	0.051	0.086

Note. B = unstandardized coefficient; β = standardized coefficient. Partner 1 (P1) represents women and Partner 2 (P2) represents men.

$\chi^2(2504) = 5{,}952.976$, $p < 0.001$, CFI = 0.882, TLI = 0.867, RMSEA = 0.030, SRMR = 0.051