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Financial imbalance, minority stress and IPV in male-male couples

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Bachelor of Arts in Journalism and French Language

Western Washington University

2010

Committee Chair: Rob Stephenson, PhD,

An abstract of A thesis submitted to the Faculty of the Rollins School of Public Health of Emory University in partial fulfillment of the requirements for the degree of Master of Public Health in the Hubert Department of Public Health 2014

# Abstract

Financial imbalance, minority stress and IPV in male-male couples

By Casey D. Hall

This study examines how financial imbalance may shape intimate partner violence and sexual risk among male-male couples. It examines how *minority stress* and *social exchange theory* may explain the role of financial imbalance in male-male relationships. We conducted a 10-week longitudinal qualitative study with men who have sex with men (MSM) examining relationship perceptions and sexual risk-taking. During a baseline in-depth interview (IDI), participants built a retrospective sexual history timeline. Participants completed three follow-up relationship diaries, which were discussed in a debrief IDI. Verbatim transcripts were analyzed as life-stories and thematically coded. Preliminary results suggest that male same-sex relationships may fall along a spectrum generally falling in one of three categories: dependent relationships, sugar daddy relationships and transactional sex. Participants like financial imbalance to a sense of control and conflict. Results may be used to inform the *social exchange theory* to better address sexual decision-making in MSM relationships.

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Last, but not least of all I would like to thank my family—my father Ric Hall and my mother Lorie for their unwavering support, my brothers Brandon, Dustin and my sister Joanne for their encouragement and trust in my personal vision as well as my niece Violet for being a source of constant inspiration.

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# **Chapter 1: Introduction**

Same-sex couples are increasingly visible in the United States (U.S.). Based on U.S. census data, nearly 777,000 same-sex couples cohabit in the U.S. as of 2005, which is considered an underestimation (Gates, 2006). Meanwhile, gay and bisexual men live in a context characterized by significant discrimination. In 2004, a National Institute of Health study reported that 37% of gay/bisexual men experienced verbal harassment 11.2% reported discrimination and 4.8% reported physical violence in the previous 6 months (Huebner, Rebchook, & Kegeles, 2004). Research has begun to link this discrimination to health disparities among men who have sex with men (MSM) particularly through Meyer's concept of minority stress (Meyer, 1995, 2003). More recently, this concept of minority stress has been suggested in relation to self-report of intimate partner violence (IPV) and socio-economic indicators among MSM (Stephenson, Rentsch, Salazar, & Sullivan, 2011). Although there has been a growing understanding of the impact of social context on the health of MSM through the concept of minority stress, much less is known about the response to dyadic characteristics within male-male couples. Research of socio-economic factors within male-male dyads is limited particularly in relation to intimate partner violence and health disparities. Currently for a basic understanding of male-male couples financial status one must rely on data of individual incomes or the limited research on intrahousehold economics among heterosexual couples. Further examination of the dynamics of shared finances and their impact on relationship quality is necessary to a thorough understanding of intimate partner violence among male-male couples. This may be particularly relevant when a financial imbalance exists between partners.

# **Objective** and Aims

The objective of this study was to examine the effects of financial imbalance within malemale relationships particularly on intimate partner violence and risk perception. The objective of this study can be broken down into the following aims:

- 1. Examine and describe the different contexts of financially imbalanced relationships.
- 2. Examine and describe the impacts of financial imbalance on the individuals within the relationship as well as on the relationship.

#### Minority Stress and Stigma

The concept of *minority stress* comes out of psycho-social disciplines and attempts to explain chronic stress experienced by individuals uniquely due to their minority status. Meyer defined it as "unique" in that it is "excess" stress that persons with stigmatized identities experience beyond the normal stresses of daily life (Meyer, 2003). Additionally, the stress is "chronic" and constitutes regular stressors that have an additive nature and "socially based" which means it is from sources beyond "individual events or conditions that characterize general stressors or biological, genetic, or other nonsocial characteristics of the person in the group" (Meyer, 2003). In the context of the lives of men who have sex with men the stress would arise from stigmatized identity as gay or bisexual and the stigmatized behavior of sexual relationships with other men. However, *minority stress* arises from more than just external events and conditions as Meyers describes two additional processes including the expectation of discrimination and the internalization of stigma (Meyer, 2003). Meyer developed and supported the concept of minority stress through the analysis of a New York based sample of 741 gay men finding significant associations between minority stress and adverse mental health outcomes as well as odds ratios that indicated that participants who had higher levels of minority stress had 2 to 3 times the odds of reporting distress (Meyer, 1995).

Since its inception the concept of minority stress has been applied to a variety of outcomes among MSM and lesbian populations including HIV, a range of mental health outcomes and IPV. Research has suggested a complex relationship between different forms of discrimination and mental health outcomes. In a sample of 181 HIV-positive black MSM Bogart et Al found that experience of discrimination was prevalent with 53% reporting race-related discrimination, 45% reporting HIV-related discrimination and 44% reporting discrimination related sexual

orientation (Bogart et al., 2011). The authors found significant independent associations between experiences of racism, homophobia and HIV-related stigma and increased reporting of depression and PTSD (Bogart et al., 2011). In multivariate analysis, sexual orientation discrimination was a significant predictor of depressive symptoms and a three-way interaction of three types of discrimination was found to be a significant predictor of depressive symptoms (Bogart et al., 2011). This study suggests that discrimination on the basis of sexual orientation may have a persistent association with report of depressive symptoms even when considering other forms of discrimination and that the three forms of discrimination may have a cumulative effect when combined.

Preliminary research links minority stress to IPV among same-sex couples. Same-sex couples report similar levels of commitment and satisfaction in their relationships as compared to male-female couples and like their counterparts, same-sex couples often identify each other as their primary source of social support (Eskridge, 1996; Kurdek, 1991, 1994; Otis, Rostosky, Riggle, & Hamrin, 2006). In the context of stigma and discrimination intimate relationships may serve as support against discrimination (Greene, Andrews, Kuper, & Mustanski, 2014; Peplau & Fingerhut, 2007; Stephenson et al., 2011) as they serve as a possible means of coping with such pressures because of the known health benefits of relationships (Greene et al., 2014; Misovich, Fisher, & Fisher, 1997; Robles & Kiecolt-Glaser, 2003). However; research suggests that minority stress may be linked to conflict and intimate partner violence among same-sex couples. In one study of 272 lesbian and bisexual women, Balsam & Szymanski found associations between lifetime discrimination and report of IPV as well as lifetime discrimination and report of perpetration of IPV (Balsam & Szymanski, 2005). In another study using a sample of internet sample of 528 U.S. men, Stephenson et Al found significant associations between reporting IPV

and lower levels of education, identification as a racial minority and self-report of HIV to which the authors suggested the potential explanation of minority stress.

Although precise mechanisms of minority stress in relation to intimate partner violence have yet to be identified, research suggests an associations of minority stress and intimate partner violence. As much of the initial research focuses on individual reports of both discrimination and health outcomes, further research is needed in order to delineate the mechanism of minority stress within the dyadic context of male-male relationships.

#### Intimate partner violence among MSM

Research pertaining to IPV among MSM hadn't developed until recently, but literature has begun to suggest that there is high prevalence of IPV among male same-sex couples (Craft & Serovich, 2005; Stephenson & Finneran, 2013; Tran et al., 2014). Prevalence of IPV among MSM has been estimated to be around 29.1% and 48% (Craft & Serovich, 2005; Finneran & Stephenson, 2013; Tran et al., 2014). A broader variation in prevalence estimates may be attributed to the use of varying definitions of IPV across studies as no current standard exists for MSM (see Table 1) (Finneran & Stephenson, 2013). However, this variety of definitions does show that report of violence among MSM spans the domains of physical, psychological, emotional, verbal and financial violence (Finneran & Stephenson, 2013). Abuse in same-sex relationships has similar characteristics with heterosexual relationships such as the contribution of alcohol to aggressive acts, as well as the function of fear for further abuse and financial dependency on the maintenance of abusive relationships (Cruz & Peralta, 2001). Additional research suggests that men in abusive same-sex relationships may be at higher risk of HIV infection due to the inability to negotiate safer sex (Heintz & Melendez, 2006). In Stephenson et al, the authors suggest that Bartholomew and Cobb's dyadic model of partner violence

Year	1 <sup>st</sup> Author	Any	Physical	Sexual	Psych	Other*	
Within current Relationship							
2011	Stephenson		22.3	9.8		33.1 <sup>E</sup>	
2011	Welles		33.6	28.1			
Six-month recall							
2005	Bogart		16.7				
One-year r	recall						
2011	Pantalone	54.2	19.0	17.3	50.6		
2010	Stephenson		11.8	7.3			
2005	Craft		45.1	33.3	72.5		
Five-year recall							
2011	Pantalone	65.5	29.2	22.0	61.3		
2008	Feldman	46.5					
2007	Bimbi		20.2			34.9 <sup>N</sup>	
2002	Greenwood	39.0	22	5	34		
Fifteen-yea	ar recall						
2000	Nieves-Rosa			12			
Adulthood recall							
2010	Wong		23	23		$41^{E}$	
2007	Feldman	52.0	33	10	45		
2005	Balsam		39.9	30.7, 23.3*,			
				11.8**			
2004	Toro-Alfonso		24	25		$40^{\mathrm{E}}$	
2001	Kalichman		39.0	20.3			
Lifetime recall							
2011	Pantalone	78.0	38.1	30.4	73.2		
2011	Ghanem		22.2				
2011	Balsam			12.0**			
2011	Welles	44.5					
2010	Conron		31.2+, 2.7++	18.9+, 15.3++			
2009	Rhodes		13.0				
2007	Houston	32.4	19.2	18.5		$20.6^{\mathrm{v}}_{\mathrm{m}}$	
2006	Koblin	36.9	23.4			$32.2^{T}$	
2000	Nieves-Rosa	51.0	35.0		33.0		
1999	Tjaden		23.1		5.4		
1997	Waldner-	29.7					
	Haugrud						
1995	Kalichman			29.0*, 6.0**			
Unspecified recall							
2000	Turell		44.0	12.0		83.0 <sup>E</sup> , 37.0 <sup>F</sup>	
2002	Kalichman		21.8				

**Table 1** Reporting of receipt of violence by recall period (Finneran & Stephenson, 2013)

Note: studies appear on more than one line-item if they measured violence through different recall periods. Blank table cells were no measured or not reported. Any=any intimate partner violence; Sexual=sexual, \*coerced sex, \*\*forced sex. Psyc=Psychological. <sup>#</sup>Other: <sup>E</sup>Emotional, <sup>V</sup>Verbal, <sup>T</sup>Threats of violence, <sup>F</sup>Financial, <sup>N</sup>Nonphysical <sup>+</sup>Gay men <sup>++</sup>Bisexual men

be applied to same-sex couples (Bartholomew & Cobb, 2010; Stephenson et al., 2011). This model includes consideration of power imbalance and dyadic interactions among other factors in arguing that relationships based on mutual satisfaction, trust and constructive communication will not put male-male couples at risk of IPV (Stephenson et al., 2011). Stephenson et al. found correlations between report of IPV with lower levels of education, indentifying as a racial minority and self report of being HIV-positive (Stephenson et al., 2011). Economics have been linked to both report of IPV and the likelihood or remaining in a violent relationship.

#### Social Exchange Theory and Intra-Household Dynamics of Economics

The majority of literature addressing household economics has been about heterosexuals and at the household level as opposed to the intra-household level (Klawitter, 2008); however the literature addressing heterosexual relationships is beginning to suggests that *social exchange* theory may apply to heterosexual relationships linking dyadic behaviors and perceptions to power. The development of *social exchange theory* arose initially from operant conditioning in psychology and was adapted to sociology chiefly by Homans, Thibaut, Kelley and Blau (Emerson, 1976). The adaptation of *social exchange theory* initially focused primarily on explaining any type of dyadic relationship as an accumulation of complex exchanges of resources whether material or immaterial resulting in the characterization by members' cost/benefit perceptions (Emerson, 1976). The theory assesses dependence on a relationship by and individual as probability of initiating exchange and dependence is largely affected by the presence of alternative resources to which the individual has access (Emerson, 1976). This can be applied to relationships in that an individual in a relationship may gain resources such as emotional support, sex, social status and financial support among other benefits, but may be highly dependent on that relationship for these resources if the individual does not have access to other sources of these resources (Emerson, 1976). If for example person A has access to alternative partners, but person B only has access to person A then person B may be dependent on Person A for their needs (Emerson, 1976). The theory also suggests that a form of exploitation that can arrive from the balancing processes of exchange relationships can result in what is called "withdrawal" where a person who is more dependent on a relationship loses motivation to desire what they do not have access to under the condition that the resource is not essential to biological survival (Emerson, 1976). If a resource is necessary to biological survival and the relationship is the only source of this resource for person B in the relationship then person will be reduced to a state of survival (Emerson, 1976). So, if a person is reliant on a relationship for multiple resources some of which are critical to survival, then in the absence of access to desired non-essential resources a person may lose the desire for these non-essential resources that they are not gaining in the relationship. Stated simply, if a relationship is the sole provider of the essentials for survival such as food and shelter, but may not provide emotional support an individual will forgo their desire of emotional support in order to maintain a state of survival. This theory can be applied to both social and financial resources within an intimate relationship.

This application of *exchange theory* suggests that power in decision-making within a relationship is determined by the perceived benefits of being in that relationship as compared to alternatives and the cost to exit that relationship (Bennett & Sung, 2013; Hirschman, 1970; Hobson, 1990; Katz, 1997). Models addressing bargaining power within heterosexual relationships generally predict that partners that have a higher potential for income outside their relationship or contribute more to potential home productivity will have more power within the relationship (Klawitter, 2008; Pollak, 2005). Research of intra-household dynamics has generally

supported this connection of control of finances and power within the relationship. Additionally, research from Ashby and Burgoyne has suggested that different types of perceived-ownership (distinct, blurred or shared) are particularly relevant in the presence of an income disparity within heterosexual relationships and may be associated with individual well-being (Ashby & Burgoyne, 2008, 2009). Grabka et Al. suggest that beyond income, the partner who controls assets in a household could give greater access to resources and therefore stronger negotiating position (Grabka, Marcus, & Sierminska, 2013).

Additionally, research suggests that finances are a source of conflict in heterosexual relationships and have been associated with longer, more intense and more significant conflicts (Papp, Cummings, & Goeke-Morey, 2009). Males in heterosexual relationships are more likely to be aggressive during money-related conflicts and to link finances to power, self-worth and self-esteem (Papp et al., 2009). Additionally, research based on Conger's *family stress theory*, suggest that insufficient financial resources under stresses can be linked to marital conflict (Conger, Ge, Elder, Lorenz, & Simons, 1994; Conger, Rueter, & Elder Jr, 1999; Papp et al., 2009). Research findings suggest that resulting conflict may impacts couples' perspectives of their relationship (Cramer, 2003; Otis et al., 2006; Saffrey, Bartholomew, Scharfe, Henderson, & Koopman, 2003). Although this issue of conflict is supported in heterosexual literature it has not been fully explored in male-male relationships.

#### Economics and MSM

Economic research among MSM tends to only address individual income; however some preliminary research has begun to address dyadic characteristics of same-sex relationships. Previous research has suggested that male-make couples have higher levels of combined income in comparison to both female-male and female-female couples (Jepsen & Jepsen, 2009);

however this does not account for possible differences of access within households. Additionally, recent research by the Williams Institute has suggested that more same-sex couples experience poverty. The study found that same-sex couples in the U.S. were 1.7 times more likely to access food stamps and that nearly 1 in 4 LGBT African Americans experienced food insecurity in the previous year (Gates, 2014). Additionally, preliminary research has suggested that male-male couples tend to have a more distinct perception of income than heterosexuals with an estimated 54% of male-male holding joint accounts (Klawitter, 2008). It has not been explored if this propensity for having separate accounts may highlight perceptions of separate ownership or disparate incomes among male-male couples; however same-sex couples are more likely than heterosexual couples to not be homogeneous in age, education, and race couples (Jepsen & Jepsen, 2002; Klawitter, 2008; Kurdek & Schmitt, 1987). The tendency for same-sex partners to be heterogeneous across demographic characteristics highlights the importance of understanding potential complications in negotiations and bargaining power within male-male relationships that may be linked these dyadic differences (Klawitter, 2008).

Research has also suggested that dynamics within relationships may have an impact on health and decision making. One focus in this vein of literature is the economic motivations and sexual decision making among sex-workers including male sex-workers. In male sex-workers have been found to be more likely to engage in sexual risk taking when motivated by the need for food and shelter (Browne & Minichiello, 1996; Stephens, Braithwaite, Lubin, Colbert, & Carn, 2000). Although influence of transactional sex on condom negotiation has been explored among sex-workers this type of examination has not been extensively applied to same-sex relationships that don't follow the sex-work model directly. One study found that some young black MSM sought relationships with older men primarily for emotional and financial support

which the authors suggested could create some power imbalance within relationships (Arrington-Sanders, Leonard, Brooks, Celentano, & Ellen, 2013). Young MSM who had been stripped of familial support were more likely to rely on a relationship with older men for survival (Arrington-Sanders et al., 2013; Ryan & Futterman, 1998; Warren et al., 2008). This could be linked to experience of minority stress. Additionally, characteristics of male-male relationships have been linked to sexual risk. One of the most consistent predictors of unprotected sex among male-male relationships is the label of "serious" relationship (Bingham et al., 2003; Elford, Bolding, Maguire, & Sherr, 1999; Greene et al., 2014; Hart, Peterson, & Team, 2004; Hays, Kegeles, & Coates, 1997; Hoff & Beougher, 2010; Mustanski, Lyons, & Garcia, 2011; Wong, Schrager, Chou, Weiss, & Kipke, 2013). Discordant sexual agreements within couples may be another driving force in increased risk for HIV among young MSM (Davidovich, Wit, & Stroebe, 2004; Greene et al., 2014; Hoff & Beougher, 2010). It is not yet known if financial imbalance is a contributing factor to discordant sexual agreements. Although there are preliminary links between relationship dynamics and the health of individuals in male-male relationships, the potential health effects of financial imbalance in the context of minority stress have not been fully explored.

#### Gaps in Literature

Despite the growing understanding of IPV in male-male relationships and the initial exploration of economics in male-male relationships there has been little research about how economics and minority stress shape risk of IPV in male-male couples. Given the understanding that IPV among MSM has been correlated with socio-economic markers and that economic factors have been shown to contribute to the maintenance of abusive relationships a potential next step is to examine the ways that economics shape stress and risk of IPV within male-male

relationships. Social Exchange Theory describes social interactions within an intimate relationship, but suggests that an imbalance in resources is created by factors external to the scope of the theory (Emerson, 1976). Whereas, minority stress suggests potential social factors that may leave MSM with less social and psychological resources due to systemic stigma and discrimination. Analysis of intimate partner violence using the lens of both of these frameworks may provide a rich starting point for understanding the effects of dyadic financial imbalance within male-male relationships.

This study examines different types of economic/financial imbalances within male-male relationships and the dynamics of these imbalances. Taking *social exchange theory* and minority stress into account the thematic analysis seeks to describe related inductive factors such as self-esteem, conflict and perceived power within financial imbalanced relationships ranging from sex work to long term dependence. This paper serves as a preliminary exploration of financial imbalance as a continuum within male-male couples as well as the potential implications on decision-making and conflict.

Chapter 2: Manuscript

## Financial Imbalance, minority stress and IPV in male-male couples

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## Abstract

This study examines how financial imbalance may shape intimate partner violence and sexual risk among male-male couples. It examines how *minority stress* and *social exchange theory* may explain the role of financial imbalance in male-male relationships. We conducted a 10-week longitudinal qualitative study with men who have sex with men (MSM) examining relationship perceptions and sexual risk-taking. During a baseline in-depth interview (IDI), participants built a retrospective sexual history timeline. Participants completed three follow-up relationship diaries, which were discussed in a debrief IDI. Verbatim transcripts were analyzed as life-stories and thematically coded. Preliminary results suggest that male same-sex relationships may fall along a spectrum generally falling in one of three categories: dependent relationships, sugar daddy relationships and transactional sex. Participants like financial imbalance to a sense of control and conflict. Results may be used to inform the *social exchange theory* to better address sexual decision-making in MSM relationships.

#### Introduction

Same-sex couples are increasingly visible in the United States (U.S.). Based on U.S. census data, nearly 777,000 same-sex couples cohabit in the U.S. as of 2005, which is considered an underestimation (Gates, 2006). In some ways, same-sex couples are similar to heterosexual couples. For example, same-sex couples report similar levels of commitment and satisfaction with their relationships as compared to male-female couples and like their counterparts, samesex couples often identify each other as their primary source of social support (Eskridge, 1996; Kurdek, 1991, 1994; Otis, Rostosky, Riggle, & Hamrin, 2006). Yet despite the visibility and similarities, same-sex couples live in a social climate characterized by prejudice and stigmatization related to their relationships, as well as their identities as gay or bisexual (Robert Stephenson, Rentsch, Salazar, & Sullivan, 2011). This prejudice and stigmatization may lead to chronic stressors known as "minority stress" (Meyer, 1995, 2003; Miller & Kaiser, 2001; Otis et al., 2006). In the context of stigma and discrimination intimate relationships may serve as support against discrimination (Greene, Andrews, Kuper, & Mustanski, 2014; Peplau & Fingerhut, 2007; Stephenson, Rentsch, Salazar, & Sullivan, 2011) as they serve as a possible means of coping with such pressures because of the known health benefits of relationships (Greene et al., 2014; Misovich, Fisher, & Fisher, 1997; Robles & Kiecolt-Glaser, 2003). Additionally, minority stress among male-male couples has been linked to increase reporting of intimate partner violence (IPV) (Robert Stephenson et al., 2011); however the mechanisms of which have not been fully explored.

Literature has begun to suggest that there is high prevalence of IPV among male samesex couples (Craft & Serovich, 2005; Rob Stephenson & Finneran, 2013; Tran et al., 2014). Prevalence of IPV among MSM has been estimated to be around 29.1% and 48% (Craft &

Serovich, 2005; Rob Stephenson & Finneran, 2013; Tran et al., 2014). Abuse in same-sex relationships has some similar characteristics with heterosexual relationships such as the contribution of alcohol to aggressive acts, as well as the function of fear for further abuse and financial dependency on the maintenance of abusive relationships (Cruz & Peralta, 2001). Additional research suggests that men in abusive same-sex relationships may be at higher risk of HIV infection due to the inability to negotiate safer sex (Heintz & Melendez, 2006). In Stephenson et Al, the authors suggest that Bartholomew and Cobb's dyadic model of partner violence be applied to same-sex couples (Bartholomew & Cobb, 2010; Robert Stephenson et al., 2011). This model includes consideration of power imbalance and dyadic interactions among other factors in arguing that relationships based on mutual satisfaction, trust and constructive communication will not put male-male couples at risk of IPV (Bartholomew & Cobb, 2010; Robert Stephenson et al., 2011). Stephenson et Al. found correlations between report of IPV with lower levels of education, indentifying as a racial minority and self report of being HIV-positive (Stephenson et al., 2011). Economics have been linked to both report of IPV and the likelihood or remaining in a violent relationship.

The majority of literature addressing household economics has been about heterosexuals and at the household level as opposed to the intra-household level (Klawitter, 2008); however the literature addressing heterosexual relationships particularly feminist economics is beginning to suggests that *exchange theory* may apply to heterosexual relationships linking dyadic behaviors and perceptions to power . This application of *exchange theory* suggests that power in decision making within a relationship is determined by the perceived benefits of being in that relationship as compared to the alternatives and the cost to exit that relationship (Bennett & Sung, 2013; Hirschman, 1970; Hobson, 1990; Katz, 1997). Models addressing

bargaining power within heterosexual relationships generally predict that partners that have a higher potential for income outside their relationship or contribute more to potential home productivity will have more power within the relationship (Klawitter, 2008; Pollak, 2005). Research of intrahousehold dynamics has generally supported this connection of control of finances and power within the relationship. Research from Ashby and Burgoyne has suggested that different types of perceived-ownership (distinct, blurred or shared) are particularly relevant in the presence of an income disparity within heterosexual relationships and may be associated with individual well-being (Ashby & Burgoyne, 2008, 2009). Grabka et Al. suggest that beyond income, the partner who controls assets in a household could give greater access to resources and therefore stronger negotiating position (Grabka, Marcus, & Sierminska, 2013).

Additionally, research suggests that finances are a source of conflict in heterosexual relationships and have been associated with longer, more intense and more significant conflicts (Papp, Cummings, & Goeke-Morey, 2009). Males in heterosexual relationships are more likely to be aggressive during money-related conflicts and to link finances to power, self-worth and self-esteem (Papp et al., 2009). Additionally, research such as Conger's *family stress theory*, suggest that insufficient financial resources under stresses can be linked to marital conflict (Conger, Ge, Elder, Lorenz, & Simons, 1994; Conger, Rueter, & Elder Jr, 1999; Papp et al., 2009). Research findings suggest that resulting conflict may impacts couples' perspectives of their relationship (Cramer, 2003; Otis et al., 2006; Saffrey, Bartholomew, Scharfe, Henderson, & Koopman, 2003). Although this issue of conflict is supported in heterosexual literature it has not been fully explored in male-male relationships.

Economic research among men who have sex with men (MSM) tends to only address individual income; however some preliminary research has begun to address dyadic

characteristics of same-sex relationships. Previous research has suggested that male-make couples have higher levels of combined income in comparison to both female-male and femalefemale couples (Jepsen & Jepsen, 2009); however this does not account for possible differences of access within households. Additionally, recent research by the Williams Institute has suggested that more same-sex couples experience poverty. The study found that same-sex couples in the U.S. he were 1.7 times more likely to access food stamps and that nearly 1 in 4 LGBT African Americans experienced food insecurity in the previous year (Gates, 2014). Additionally, preliminary research has suggested that male-male couples tend to have a more distinct perception of income than heterosexuals with an estimated 54% of male-male holding joint accounts (Klawitter, 2008). It has not been explored if this propensity for having separate accounts may highlight perceptions of separate ownership or disparate incomes among malemale couples; however same-sex couples are more likely than heterosexual couples to not be homogamous in age, education, and race couples (Jepsen & Jepsen, 2002; Klawitter, 2008; Kurdek & Schmitt, 1987). The tendency for same-sex partners to be heterogamous across demographic characteristics highlights the importance of understanding potential complications in negotiations and bargaining power within male-male relationships that may be linked these dyadic differences (Klawitter, 2008).

Research has also suggested that dynamics within relationships may have an impact on health and decision making. One focus in this vein of literature is the economic motivations and sexual decision making among sex workers including male sex workers. In male sex workers have been found to be more likely to engage in sexual risk taking when motivated by the need for food and shelter (Browne & Minichiello, 1996; Stephens, Braithwaite, Lubin, Colbert, & Carn, 2000). Although influence of transactional sex on condom negotiation has been explored

among sex-workers this type of examination has not been extensively applied to same-sex relationships that don't follow the sex-work model directly. One study found that some young black MSM sought relationships with older men primarily for emotional and financial support which the authors suggested could create some power imbalance within relationships (Arrington-Sanders, Leonard, Brooks, Celentano, & Ellen, 2013). Young MSM who had been stripped of familial support were more likely to rely on a relationship with older men for survival (Arrington-Sanders et al., 2013; Ryan & Futterman, 1998; Warren et al., 2008). This could be linked to experience of minority stress. Additionally, characteristics of male-male relationships have been linked to sexual risk. One of the most consistent predictors of unprotected sex among male-male relationships is the label of "serious" relationship (Bingham et al., 2003; Elford, Bolding, Maguire, & Sherr, 1999; Greene et al., 2014; Hart, Peterson, & Team, 2004; Hays, Kegeles, & Coates, 1997; Hoff & Beougher, 2010; Mustanski, Lyons, & Garcia, 2011; Wong, Schrager, Chou, Weiss, & Kipke, 2013). Discordant sexual agreements within couples may be another driving force in increased risk for HIV among young MSM (Davidovich, Wit, & Stroebe, 2004; Greene et al., 2014; Hoff & Beougher, 2010). Although there are preliminary links between relationship dynamics and the health of individuals in male-male relationships, the potential health effects of financial imbalance in the context of minority stress have not been fully explored.

Despite the growing understanding of IPV in male-male relationships and the initial exploration of economics in male-male relationships there has been little research about how economics shapes stress and risk of IPV in male-male couples. Given the understanding that IPV among MSM has been correlated with socio-economic markers and that economic factors have

been shown to contribute to the maintenance of abusive relationships a potential next step is to examine the ways that economics shape stress and risk of IPV within male-male relationships.

This study examines different types of economic/financial imbalances within male-male relationships and the dynamics of these imbalances. Taking *social exchange theory* and minority stress into account the thematic analysis seeks to describe related inductive factors such as self-esteem, conflict and perceived power within financial imbalanced relationships ranging from sex work to long term dependence. This paper serves as a preliminary exploration of financial imbalance as a continuum within male-male couples as well as the potential implications on decision making and sexual risk.

## Methods

Approved by the XXXXX Institutional Review Board, this is a ten-week longitudinal study consisting of 3 phases: a baseline in-depth interview (IDI), personal relationship diaries (PRD) and a debrief IDI. Participants were recruited in the Metro Atlanta area from a list from participants who previously participated in cohort studies at XXXX University. Potential participants were contacted via email and completed a screening. Results of the survey were used to determine eligibility of participants. Inclusion criteria included self-reported gay or bisexual identity and a resident of the Metro Atlanta area. In addition, participants were considered eligible if they were over the age of 18 and reported unprotected anal intercourse with a man in the past 3 months. Of the 1,440 men contacted to complete the screening survey, 198 responded (14%). Of the respondents, 115 men met the eligibility criteria and 46 men expressed interest (3%). Ultimately 25 (2%) were enrolled and all 25 completed all three phases of the study. Participants were enrolled until the primary domains of the study approached saturation. The baseline survey consisted of 25 self-report items including basic demographic information, most

recent sexual partner, current relationships, commitment level of current relationship, their typical behaviors/values in relationships and sexual positioning.

#### Baseline IDI

Baseline IDIs were conducted at Emory University by a trained interviewer and lasted approximately 1.5 hours per participant. During the IDI, participants constructed a visual timeline of up to five of their most significant or memorable relationships and examined 5 domains: relationship definitions, feelings about the relationship, love, sex frequency/condom use and level of perceived risk. The interviewer guided the participant, one partner at a time, through a series of five color-coded sets of stickers representing different domains of each relationship. First, participants were asked to select from a range of relationship definitions (e.g. boyfriend, partner, shawty, booty call) and apply the labels to each relationship including changes in definition over time. Participants had the option to write their own words for the different domains on the timeline. Next, the participant was asked to select from a set of emotion or attribute tags representing both positive and negative feelings that were experienced during the relationship (trusting or not trusting, safe or unsafe, excited or bored); participants also placed a red heart on partners whom they loved. Participants were then asked to place stickers representing frequency of anal sex both with and without a condom (small dot=infrequent, larger dots=more frequent). Last, the participant ranked the relationship on a scale of 1 to 5 in terms of HIV/STI risk (1=most risky, 5=least risky). After completing the process for each relationship the participant was asked to review the timeline and point out any patterns that they recognized in the relationships that they listed and predictions for future relationships.

## Personal Relationship Diaries

Over the next nine weeks, participants completed three PRDs, one every three weeks.

Each PRD asked the number of sex partners (including both anal and oral sex and gender of partner) that they had during that three week period, then asked specific questions including: details of the relationship (how they met, how long they were together), qualities of the relationship (descriptions of how they felt chosen from predetermined statements), number of sexual acts (unprotected anal intercourse, anal intercourse with a condom and oral sex), and condom use. Additionally, the participants were asked for rankings from 1 to 5 (1=least, 5=most) of how well they knew each partner, perceived emotional risk, and perceived HIV/STI risk. Those participants who did not have sex during the time period were asked questions about their views on relationships overall

#### Debrief

Data from each participant's PRDs over the nine week period were extracted and presented on timelines to participants during a debrief IDI. The debrief guide was tailored to participants' PRD data; a separate debrief guide was used for individuals based on if they had multiple partners vs. one partner and whether or not they PRDs in which they reported not having sex. During the debrief IDI, the participant created a timeline for each partner which included adding labels for the relationship, descriptions of sex with each partner and the feelings they had during sex, condom use, sexual frequency by sex act (anal and oral), sexual risk rating from 1-5 and emotional risk rating from 1-5. Constructed timelines covered the 10 week period. *Analysis* 

The recordings of the baseline interview and debrief interview were transcribed verbatim and analyzed as individual life-stories through a thematic analysis using MaxQDA 11 software. Codes were created based on reoccurring themes across the data. During the code development phase, an initial codebook was developed and six study analysts applied these codes to the same

transcript. The coding was reviewed by the analysts and codes that were not consistently applied across individuals were revised; this process was completed for four transcripts (three baseline, one debrief). The finalized codebook consisting of 21 codes, which were applied to all transcripts, with at least two research analysts applying codes to each transcript; codes were then reconciled by the study coordinator.

Analysis began by systematically reviewing the "economics" code by race and age to develop economic profiles for each participant and to observe patterns by age and race. The economics code was defined broadly as anything pertaining to "Money, material issues, material inequalities, work, being the financial provider, Sugar Daddy, transactional sex, forming a joint household/partnership/economies, dependent economies and personal finances." By reviewing all coded sections in order by race and age (youngest black participants to oldest white participants) each relationship was categorized by the nature of economic imbalance as described by the participant. Relationships were then analyzed by inductive category (dependent, sugar daddy and sex work) of the economic imbalance on the relationship including perception of sexual risk.

# Analysis Economic Imbalance

The topic of economics was pervasive in the text, despite being an inductive theme. The theme was even more prevalent among African-American participants who cited nearly 2 times (31 in total) as many financially imbalanced relationships than white participants (16 in total). Economics in relationships were generally brought up in the context of imbalance. There were a few examples of balanced economic relationships and relationships that were characterized by economic instability, but the majority of discussion of economics was in the context of an

income differential or an expectation of income differential. The study and interview materials primarily focused on sexual history and feelings in relation to sexual history; therefore there were not scripted questions pertaining to financial impacts on relationships.

Imbalance in financial relationships among the participants was characterized by differing levels of dependence, duration of the relationship and explicit transactionality. The spectrum ranged from brief, purely transactional encounters where sex was in exchange for monetary or material compensation to highly dependent long-term relationships that are not explicitly transactional and mirror traditional heterosexual relationships where decision making, financial contribution, masculinity and sexual positioning fall on the same binary. The three primary ways that economically imbalanced relationships were described are: transactional sex, financial contribution and financial dependence. The majority of financially imbalanced relationships were described as financially dependent which were followed in salience by financial contributory relationships and lastly one participant described a series of purely transactional relationships.

Many relationships with some level of economic imbalance were characterized by imbalanced perceptions of control, increased conflict around the topic of finances and impacts on self-esteem for the individuals involved. Additionally, many indicated some links between the impacts of financial imbalance and sexual risk within the relationship. These patterns are outlined in the following sections.

## Financially Dependent Relationships

The relationships that are categorized as financially dependent generally involve steady income and capital (such as a house), which is provided primarily by one partner. They are characterized as highly dependent, which generally means that the couple live together and

finances are combined, but unequal. Although one relationship referenced transactional sex these relationships are generally not explicitly seen as transactional, but rather mirror traditional heterosexual relationships where one partner takes on the role of "wife" and is expected to take care of more household duties (cooking, cleaning, etc) while the other is the financial provider. Some participants describe themselves or their partners along these "suzie homemaker" (P125, black ) or "caretaker"

"he doesn't want to take the time to learn how to be a homemaker because he's not going to be a homemaker ... the white woman would have made sure my house was clean when I came home and I would have had a meal and she'd... try to sleep with me before I left" (P119, black).

Financially dependent relationships were characterized by a highly differentiated income contribution often to the extent that one partner assumes financial responsibility. "But when I say take care of him I mean I paid car notes, I paid rent, I gave him money because when he moved here he had quit his job and so I kind of felt a little bad about that so if he didn't have I would give" (P111, black)/"I'm my own man so he didn't take care of me but he took care of me meaning that I didn't really have a concept of the bills" (P119,black)

Many participants who were the primary financial contributors in a dependent relationship attribute their role as a contributor to ideals of "provider," "protector" or a caretaker. Participants who were financial recipients also recognized this role in their partners who were financial contributors.

"So I felt like I always want to protect and provide for him." (P119, Black)/) /"I saw him in like an archetypal sense maybe a subconscious sense of, of being like my protector." (P124, white) /"He was like well you need to just quit and I'll take care of you." (P106, black) These archetypal roles were often linked to stereotypical masculinity and stereotypical gender roles. "*This partner] was very like Suzie homemaker type...* And he considered himself the lady of the house." (laughing)." (P125, black) "I'm very much a caretaker... he kind of gives me that life and a status." (P 115, white) "So just having a more masculine energy. I think I'm really attracted to a softer man. I'm attracted to a kind, soft man." (P119, black)

These roles were also described by several participants as habitual and negative. This means that for these participants that they have a pattern of relationships that are marked by financial imbalance, but despite recognizing the negative consequences in these patterns they continue to seek similar relationships. "*I tend to be attracted to guys who are like a mess and I hate that but*..." (P118, white) ""*I don't know why I attract needy folks but I do*" (*P111, black*). P118 goes on to describe why he thinks it is habitual saying "*I think part of it is I like feeling smart around people (laughing*)." (*P118, white*)

Many other participants described being in different roles (either the dependent or provider) overtime throughout their life and even within a relationship. A prime example of both points is participant 119 who has had financially imbalanced relationships both as the primary financial contributor and as the dependent partner. He describes that the roles within his current relationship are not static. *"I don't even know if 5 years from now, 10 years from now our kids ... would truly see a dominant. I mean, maybe because I'm older but, and I don't know what that, how that makes me feel because I've always imagined being the head of my house" (P119, black).* Economically imbalanced relationships and the roles taken by individuals within their relationship history may be dynamic in nature.

#### Dependence and Control

One aspect of several financially dependent relationships was the perception of imbalance of control. Some describe this in terms of how the dependent partner depends on or needs the partner who contributes financially. "*Just kind of being there or giving, I think it was just giving him when he needed the most.*" (P111)/ "*My livelihood depended on him.*" (P124, white).

This same dependence is not described in terms of financially contributing partners being dependent on domestically contributing partners. It is the contrary; domestic contributions were devalued by several participants. *"He thinks because he did all that stuff I needed him. I just didn't do it because I thought you liked doing it."* (P111, black).

One participant, P119 devalues the lack of fulfilling expected domestic roles. "*Ken didn't realize like dude, you live … in a condo, you ain't washing clothes like you ain't like helping with no bills. So like where are you contributing?*" (P119, black)

Several participants described a direct link between financial contribution and power within the relationship, which is often described as "dominance." "*I guess in my mind I fundamentally believe if you provide, you are the leader, you are the dominant*" (P119, black). Generally, those who are the financial contributor are seen as having more of a right to power or control within the financially dependent relationship.

#### Conflict

The data suggests that a potential primary consequence of a long term dependent relationship is increased conflict over the financial imbalance. Most financially dependent relationships were described as being characterized by increased conflict originating in the
imbalance itself. This is sometimes described as feeling "used" or feeling "strain." "It got to the point where I was having to responsibly take care of everything and so I felt a sense of used near the end there." (P117, white)/ "I understand the economical constraint behind that but it puts a lot of strain on me and I think the relationship that we do have." (P103, white). And for several participants who were the primary financial contributor there is a sense of entitlement in their discontent. "OK. So you can't slam doors in a house where you don't pay no bills." (P119, black). "I'm irritated with the way our relationship has been going, that I constantly feel like I'm having to take care of him, um, and like he wasn't, he didn't have the same feelings." (P118, white). The conflict was also described as a sense of insecurity on the part of the dependent participant, because if the relationship was to end the financial support would end. "There were times when I felt like I was, that I was going to be without a job like just because we were fighting and arguing so much. There was a lot of arguing going on during that time" (P124, white). The conflict over finances and implicit control within financially imbalanced relationships also has been described to lead to the deterioration of these relationships. "It was a lot just paying the bills by yourself ... He wanted to fight, argue, be abusive and I wasn't with that. So that ended our relationship." (P109, black).

An additional aspect that was touched on in one interview was the impact of this conflict on the self-esteem of the financially dependent partner. "*I think I must do a really good job of making him feel like he's inadequate and I don't mean to*" (P119, black).

#### Risk

Although there was not consensus on the mechanisms that link financial imbalance to sexual risk there were connections drawn between financially dependent relationships and high sexual risk. When rating partners based on HIV/STI risk, the majority of African-American

participants rated financially dependent relationships as a moderate to high sexual risk, in contrast the majority of white participants rated financially dependent relationships as a low to moderate sexual risk. Several participants seem to connect the sensation of imbalanced control to increased distrust or increased risk. Incongruence between the expected role and the behavior of a financially dependent partner led to distrust for several participants. "*For somebody that ain't got no job. You don't supposed to be staying out late. So that's why I didn't trust him"* (P111).

P124 described a relationship that was also violent. As a financially dependent partner,

Participant 124 linked the issue of control directly to his ability to advocate for his own desire to end the sexual relationship. "*My emotions weren't vested in him and unfortunately, my job was vested in him. And so he was more like the dominant person in the relationship and I was more the follower and we continued to have sex*"(P124, white). The lack of self-efficacy in sexual decision making was linked to his sensation of lacking control and the priority of financial stability over personal fulfillment. "*And so in a way, I subjugated my own, my own feelings and in a way my own happiness*" (P124, white). Despite describing experiences that seem to contribute to risk, P124 ranked the relationship as low risk when asked.

Participant 119 describes his current financially dependent partner as being concerned about giving himself to him "unprotected" and how "that's high risk for HIV," but he attributes this to being concern with cheating. "[He is] *more worried about me cheating… And that could be because I had cheated before. So I could in some small ways had that classic relationship where a girl feels like she's always on her, or the submissive person feels like they're always on their grind or always trying to keep the man.*" (*P119, black*) One participant attributes this decreased power in sexual decision making to his seroconversion within a relationship where he was financially imbalanced. "*I put the blame like 70/30, you know, because I could have* 

*protected myself regardless.*" (P120, white). Despite being lied to by his more financially contributing partner he "*wanted to stay with him after the fact [that he gave me HIV] because he had money.*"(P120, white). Although the exact links between financial imbalance and risk are not clear, several participants suggest a direct link of economic imbalance with sexual risk within financially dependent relationships.

# "Sugar Daddy" Relationships

Relationships characterized by periodic financial or material contributions by one partner to the other were sometimes referred to as "Sugar Daddy" relationships. These relationships differ in that they are shorter term and the individual receiving support is not dependent and does not live in or contribute to a communal household. Participant 119 describes purchasing needs for three different men he had dated on a relatively casual basis. In one relationship that he specifically described himself as a "Sugar Daddy." "*I come and meet you and you're on an air mattress in your friend's apartment* … So I say, hey, let's go to the [furniture store] and I'll buy you a bed. So I buy the bed." (P119, black). "There was a situation that arose where he needed to pay his rent and I loaned him money to pay his rent" (P125, black)

Many participants expressed resistance to being a sugar daddy. "I think he more is looking for a daddy type and I can't be your daddy or your sugar daddy because that's just not what I'm looking for." (P106, black) Some even tried to get their contributions back. "He didn't handle the situation right. So with that made me feel used and disrespected because I had to resort to some measures to get my money back ." (P125, black). Others made it clear that they were only going to give small contributions. "I had to make it clear, I'm like I'm not going to be doing this every week because you're putting your money here somewhere else buying all this other stuff on these video games" (P110, white). Resistance was also expressed by the potentially dependent partners. Many participants showed resistance to being in a relationship with someone who wanted to be a financial contributor, because the perceived overlap between "sugar daddies" and transactional sex. "If I ever got a sugar daddy I would feel like a prostitute because really that's kind of in my mind what a sugar daddy relationship is... It's like, so you're not sleeping with bunches of people but you're still being kind of paid to sleep with somebody." (P116, white) Control and "Sugar Daddy" relationships

Resistance to the progression of "sugar daddy" relationships was also linked to a perceived loss of control. Fear of loss of control was discussed by one participant to be a potential issue if the sugar daddy relationship showed signs of progressing to a dependent relationship. "*I was always brought, you pay the cost to be the boss so it's his money, his house, and then I would be stuck…you kind of lose control*" (P106, black). Similar to the dependent relationships, he describes his partner as wanting control and attributes the desire to be a "boss" in a relationship to wanting control "*He wound up going with somebody who did not work and had nothing. So that's who he broke up with me to go with and they ultimately got married. So he had control issues.*" (P106, black)

## Conflict

Like relationships that are characterized by dependence, financial imbalance seems to be linked to conflict in relationships with a significant financial contributor. Sometimes this conflict is about striking a balance in contribution. "But as far as like just doin' things like make some – like take some initiative and everybody can't just please you, you gotta meet me halfway." (105, black) Or it is about not desiring to financially support someone. "And I'm like this is a sign ..., he'd be needy and I'm like no. I can't support somebody." (110, white). "They're like oh well, you know, I want an older guy because then he'll be able to support me, he'll be my sponsor or something like that. No, you got to go get a job at Waffle House. I paid my way through school so you got to do the same thing." (110, white). One participant described avoiding furthering the financial imbalance by creating a dependence, because of the emotional consequences. "He knows I don't have health insurance so he's like, oh well if we go down here and get this domestic partnership notarized and we can go to the lawyer then I can put you on my, my insurance. ... But I was like at what cost? ... Not in terms of money but emotional strain and stress." (P106, black). A few participants also described conflict as a difference in manners of handling financial matters. "He would do things and think about the consequences later" (P110, white). Overall, conflict was linked more frequently to relationships characterized by financial contribution than control was.

#### Risk

Although the vast majority of relationships that were characterized by contribution were rated moderate or high risk, participants didn't draw many direct connections between the financial imbalance in these relationships and risk. One participant spoke of the financial contributor in the relationship as being *"fueled a little bit more by hormones."* He describes his relationship style as being characterized by rash decisions. *"He'll jump into something full force, it doesn't matter if it's relationships of anything like that and then after a while it's not so much that it doesn't keep his attention, he just kind of burns out"* (116, white).

One participant did describe sexual decision making similar to the way other participants described dependent relationships. In this relationship P119's partner felt obligated to receive anal sex so much so that he got drunk in order to. "*He told me he took a whole lot of shots… He was sitting in the shower like he had just got raped after and he was like, because I didn't want to keep going, but he was like please, please, please, no, let's go ahead because he felt he owed it* 

to me. It was like it was duty." (P119, black). Risk is not perceived just by people who have a "sugar daddy." P119 describes feeling risk as a sugar daddy "I'm sure he was talking to other guys. I'm sure. Please, ain't that many times your phone wasn't working, please. I was a, I was a sugar daddy, I'm sure. So when there's other people in the mix, there's always the highest risk." (P119, black). One participant also talked about a relationship characterized by economic contribution as emotionally risky. "I think he would have been an emotional risk because he's clingy... I'm not coming to get you, you live way in the city, I live out here. I don't have the gas and he be like I'll give you gas, I'll give you gas. I'm like no, I don't want to take your money." (108, black)

#### Transactional Sex

Transactional sex was discussed in terms of one-time purely transactional encounters where one partner paid for sex and within the context of "friends with benefits" where one partner paid for sex on a regular basis. P101's interpretation of this relationship definition varied from other participants in that the "benefit" is specifically financial. In transactional sex relationships the payment (whether material or monetary) was attached directly to a sexual service. Only Participant 101 discussed direct experiences with transactional sex. He links this to a sense of control and issues of self-esteem as well as sexual risk. He doesn't describe negotiating prices, but rather describes "*a tip*," *which can be "maybe 15, 20 dollars" or "to stop by McDonalds" (P101, black)*. He describes the sex as "a hook up" or "friends with benefits," but asserts that the sex is often enjoyable and it is at his "convenience" because his sex partner "gives [him] a coin and his sex is hot" (P101, black).

Some participants also viewed sex as transactional within the context of non-client-based relationships; several participants described quasi-transactional sex in the context of their

economically imbalanced relationships. "I'll come over there and give you some dick but I need some bus fare. I need you to load my MARTA card." (106, black)

"I don't know what this means but there was one time he got a refund check from school and I think I was a little light on money that week, and he came in and he put a house full of groceries, a full tank of gas, um, I think he bought our meal that night, and I think he paid in something else. And I felt like I should give him awesome head tonight, you know what I mean." (P119, black)

Although Participant 101 may be the only participant to describe explicitly transactional relationships, these other two participants had experiences that mirrored transactional sex without being explicitly described as such.

# Control in Transactional Relationships

In the case of Participant 101's transactional sexual encounters he recognized the issue of control. He describes having concern when a partner is particularly interested in exaggerated power roles, but even when this sensation of loss of control occurs he describes it as being balanced by the fact that he is being paid However, regardless of the amount of money he did not like giving up his sense of control.

"I felt not in control. Not in control. Not in control. If felt uncomfortable. ... And I would, whether it's a penny or a million dollars, that's what kept me from feeling unsexy, insecure, disrespected and not wanted, because you had other options." (P101, black) Self Esteem in Transactional RelationshipS

Despite feeling some balance from being paid for sexual services, Participant 101 describes not wanting to put a price on his body."*It became a financial benefit for me. So I felt disrespected because my motto is it's never enough and it's always too much. How can I put a* 

*price on my body? But he made me feel like I was.*" (P101, black). He also talks about never expecting to get beyond the role of "friend with benefits,"

"I never could get past the fuck buddy part. Then I never got past the friends with benefits. It was always well, I like you, you like me but here's a haircut or here's a couple of dollars because this is as far as it's going to go and people would always throw that in me. That was almost like the invisible ceiling. Where it was a benefit for me, it was almost like a safeguard for them to where they knew it couldn't get past that because it was either hey, you can use my car tomorrow, hey, what about a relationship? Oh, don't worry about that but you got the keys to the car. 'Do you like me?' I don't even ask that question." (P101, black)

# Risk in Transactional Relationships

Another theme that came out in some of the transcripts was the influence of the financial contributor on HIV risk decisions. Participant 101 talks about people who try to offer more money to negotiate for condom-less sex. *"You, yeah, yeah, I give you 30 more if you fuck, what you need a rubber for?"* (P101, black). According to P101 similar to the imbalance in sexual negotiation in financially dependent relationships in the sense that the financial contributor feels entitled to sway decisions; however it appears to be much more explicit.

At times Participant 101 likens his experience with transaction sex to coercion. "If you're making me have sex because I feel like I have to in order to get money or I have to for you to love me or I have to for a place to stay or anything, then it's almost like nonphysical rape. You're making me do these things and I don't want to do it. I don't feel comfortable." (P101, black). Additionally, he also points out that having sex for money could be perceived by his sexual partners as a risk factor. "But I also realized that if I'm having sex for money or whatever, then that can be, that's just as red flagish. But people, you know, so I have to look at it as my risk *factors may not be yours but they're still all risk factors."(P101, black).* This perception is confirmed by another participant's experienced being offered "dick" for "bus fare," which he describes as "trick mentality."

## Discussion:

The inductive code of *economics* was primarily linked to information about imbalance which was more common among black participants than white participants. There were three broad categories along a continuum with some overlap: sex work, sugar daddy and dependence. Many relationships with some level of economic imbalance were characterized by imbalanced perceptions of control, increased conflict around the topic of finances and impacts on self-esteem for the individuals involved. These issues of control were described frequently as subtly coercive behavior and sometimes described as explicitly intimate partner violence. Concepts of "bargaining power," "lost voice" and extra-relational resources as described by models of intrahousehold economics may be relevant to interpretation of decision making, conflict and dissolution in these examples (Katz, 1997). Additionally, many participants indicated some links between the impacts of financial imbalance and sexual risk within the relationship, particularly in relationship decision making.

Issues of power and control in dependent and sugar daddy relationships seemed consistent with the *social exchange theory* in that dependent or potentially dependent partners frequently described ways in which the access to financial resources as provided by the relationship superseded some expectations they may have in the relationship such as having power over sexual decision making. This tension between essential resources and other needs was most evident in the examples where participants didn't have other career prospects or other sources of financial support. It was also reinforced by examples of financial providers

describing how dependent partners left relationships after gaining a new job, which would broaden the dependent's sources of financial support. Participants described the sense of imbalance in control as being associated with the control of income or assets in that the dependent partner depends on or needs the partner who contributes financially. In the case of sugar daddy relationships many participants spoke about avoiding the development of a dependence including structural changes such as leaving a job to maintain the relationship. The potential development of this dependence was seen as undesirable by participants who had relationships with sugar daddies. This may be consistent with exchange theory in that dependent partners have less "bargaining power" (Bennett & Sung, 2013; Hirschman, 1970; Hobson, 1990; Katz, 1997).

This imbalance in itself sometimes led to conflict such as feeling "used" or feeling "strain." Participants also sometimes described the fear of losing the financial support of a partner due to conflict, which may be an example where a loss of "voice" is consistent with intrahousehold applications of *social exchange theory*. This was described consistently with the concept of "withdrawal" where they succumbed to their partner's desires—sometimes sexual despite the contradiction with their own desires, because other resources within the relationship (i.e. financial) were perceived as more important. In one case a participant described the inability to advocate for his own desire prioritizing financial stability over personal fulfillment. This may be more consistent with the Principle-Agent model of non-cooperative intra-household economics in which traditionally the partner with monopolized rights to the capital and income exercises the resulting power to coerce labor of the other partner (Katz, 1997). Only in this case the imbalance of power is contributing to coercion to provide undesired sexual acts. Imbalanced control was linked to distrust including fidelity. These strains were described to sometimes lead

to the dissolution of these financially imbalanced relationships. This dissolution could be interpreted as a point when opportunities and resources external to the relationship outweighed the context within the relationship. Although, there was not consensus on exact links between this finances and risk, several participants suggested a direct link through this coercive bargaining power created by financial imbalance.

There was no consensus on the link between financial imbalance and risk, but participants drew connections between these concepts. HIV/STI Risk perception seemed to vary by race with the majority of African-American participants rated financially dependent relationships as a moderate to high sexual risk, in contrast the majority of white participants rated financially dependent relationships as a low to moderate sexual risk. This may point to the role of minority stress. Although the vast majority of sugar daddy relationships were rated moderate or high risk, participants didn't draw many direct connections between the financial imbalance in these relationships and risk. This may be connected to the idea that sugar daddy relationships have less of an imbalance in power because the partners who receive gifts have other sources of financial support outside of the sugar daddy, which may mean that they are less dependent. Instead, control was described as a perceived potential consequence of sugar daddy relationships that developed into dependence. This fear of the development of a dependent relationship could be interpreted as an exchange in which the potentially dependent partner does not see the perceived loss of "bargaining power" as worth the potential benefits of becoming a financially dependent partner. Likewise, the described resistance to being a "sugar daddy" in these relatively transient relationships and the examples of "sugar daddies" desiring advancing the relationship to a "provider" role may be interpreted as bargaining on the part of the potential "provider" in which the financial provisions are not met with an adequate level of non-financial contributions.

Transactional sex was described as time-contained encounters where there was direct payment for sexual acts. Although only one participant described sexual transaction other participants described sex from a transactional lens within non-client-based financially imbalanced relationships. Participant 101 linked these experiences to issues of control, self-esteem and sexual risk; however these appear to manifest differently than in the other examples. Although he describes concern of losing control particularly in exaggerated power dynamics, he describes feeling like having some balance in control because he is being paid. In this case he may have more bargaining power because he is providing a resource that for his clients may not be as easily available from other sources, his concern about losing control was frequently linked more to physical safety such as when a partner was much stronger physically. However, the exchange aspect of decision making was much more explicit in that HIV risk decisions were influenced by the financial contributor through offering more money to negotiate for condom-less sex .This perceived entitlement to sway decisions appears to be much more explicit in transactional sex than other types of financial relationships, however exchange theory would predict that the result of this negotiation would also be influenced by Participant 101's access to money outside of the transaction. If Participant 101 has access to other clients or other sources of money he would be less likely to have condomless-sex against his desire. Participant 101 does not describe needing the money or needing shelter which differs from accounts of sex workers in previous literature (Browne & Minichiello, 1996; Stephens et al., 2000).

The primary limitation of this study was that economics was an inductive theme. The primary aim of the study was to examine the role of emotions in relationships and sexual decision making. This analysis was focused on the inductive theme of economics which arose out of the discussion of the primary theme and therefore not taken into consideration in

determining saturation. Discussion of economics was brought up by participants, which may mean that only relationships where participants found economics to be particularly salient were discussed in the financial dimension. The data was not sufficient to draw inferences on different approaches to sharing finances or different levels of household income.

### Conclusion

This analysis suggests that issues of financial imbalance within male-male relationships span a variety of types of relationships beyond transactional sex, which differ in characteristics such as temporality and types of financial contributions. Participants linked conflict, power imbalance and issues of self-esteem to financial imbalance within relationships.

Models of intra-household economics based in social exchange theory do not explicitly address issues of sexual risk, but the data suggests that a sense of bargaining within male-male couples may be linked to sexual sphere through a loss of bargaining power which may contribute to conflict and coercive behavior within relationships. The theoretical framework of *exchange theory* and *marital dependence* seem to be potentially relevant to dependant male-male relationships and the concept of "bargaining power" and lost "voice" may extend into multiples aspects of decision making in male-male relationships that are characterized by financial imbalance (Bennett & Sung, 2013; Hirschman, 1970; Hobson, 1990; Katz, 1997).

Further research is needed to address the nuanced dynamics of finances in male-male relationships, particularly the effects of financial imbalance and their potential contribution to coercive behaviors and IPV.

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# **Chapter 3: Public Health Implications**

This study suggests that intra-relationship or intra-household financial imbalance may be relevant to the study of male-male relationships. The analysis indicates several possible linkages between financial imbalance and indicators relevant to public health such as power, conflict, sexual risk and potentially IPV in some cases. It also speaks to the diversity and range of experiences MSM have in relationships marked by financial imbalance, but only skims the surface of the potential implications of this line of research.

The use of the socio-ecological model has shown the interest of social epidemiologists and behavioral scientists in public health to take external social economic influences into account in public health issues. This examination of economic issues has extended into the study of HIV among MSM in particular targeting black MSM, young MSM and sex workers. It has also led to the examination of stigma and discrimination which may contribute to minority stress among MSM. In some cases it has also overlapped these two issues such as young MSM who have lost familial support due to stigma and discrimination. Exchange Theory has been used to begin to discuss models of intra-household economics and feminist economists have used an understanding of social influences, particularly sexism to explain intra-household dynamics (Bennett & Sung, 2013; Hirschman, 1970; Hobson, 1990; Katz, 1997). This type of analysis with an understanding of micro intra-household dynamics within the context of macro social determinants may provide valuable information about decision making and relationship quality in male-male relationships. There was an underestimate by the U.S. census of 777,000 same-sex couples in 2005 which was prior to all but one state's enactment of same-sex marriage (Gates, 2006). Intra-household analysis may become increasingly relevant to public health research addressing MSM as same-sex marriage gains ground in the U.S. and as potentially more samesex couples cohabitate and make decisions about sharing finances. In response to this study there are the following practical suggestions:

### 1. Further research exploring financial management within same-sex couples

Understanding of gay/bisexual men's finances primarily focuses on individual income. Samples in previous research of cohabiting couples have revealed different styles that couples use to manage "ownership" of money, which could possibly mediate the effects of financially imbalanced unions (Ashby & Burgoyne, 2009). This study explored financial imbalance without consideration to different styles of financial management. If particular styles of money management are more conducive to balanced power within relationships than they could be adapted for financial workshops addressing same-sex couples or disseminated through social marketing.

#### 2. Reduce Structural Inequalities and Stigma among young MSM

Public Health practitioners should consider developing and evaluating programs that seek to reduce the structural inequalities and stigma faced by young MSM, particularly young African American gay men. These programs should seek to address the lack of familial support that some young gay men face when coming out at a young age. Programs could provide shelters and affordable housing to youth who have been thrown out of their homes due to stigma. This will hopefully prevent the motivation to pursue sex work or to have a financially imbalanced relationship with the aim of gaining access to shelter. The shelters can also provide programming beyond basic support including mentorship programs where the youth can be paired with personal and professional mentors who can provide platonic support to the youth which may reduce seeking age disparate relationships in order to fulfill a lack of emotional support. Professional mentorship may also prepare the youth for careers or college and increase their earning potential, which may in turn reduce the likelihood of being reliant on a relationship for financial support. Additionally training on condom negotiation and STI transmission should be provided as well.

## 3. Financial Classes and Social Marketing Targeting Male-Male Couples

Public health professionals should also consider the development and evaluation of financial classes and social marketing that target male-male couples with messaging that seeks to promote egalitarian approaches to financial management. Financial management that emphasizes partially pooled budget approaches where ownership of money is more communal may help mediate the perception of "ownership" of the money. Classes can also provide information for basic non-violent communication and decision making within a couple to improve relationship quality allow for more egalitarian decision making. Social marketing promoting egalitarian ideals for male-male couples can emphasize consent, joint budget ownership, HIV prevention and conflict resolution Social marketing campaigns can advertise at key access points such as soon dating websites, through companies that provide services to same-sex wedding parties, during tax season and on gay-targeted television programming.

### 4. Incorporate financial aspect in condom negotiation classes

When providing basic information safer-sex messaging and classes don't necessarily take into account all the factors that impact safer-sex decisions including power dynamics. Public health professionals should incorporate an understanding of economic status into safer sex and condom negotiation classes. This can include accounting for low-income gay/bisexual men who may need access to affordable condoms, testing and treatment. In addition to defining consent

and introducing coercive behavior as part of the violence continuum, it should include consideration of strategies for safe-sex negotiations and sexual agreements when there is a perceived power imbalance between sexual partners.

Public Health professionals could contribute to the reduction of socio-economic pressures in MSM health by incorporating an understanding of socio-economic influences on existing targeted interventions. Additional messaging and interventions that specifically address finances and power dynamics may also contribute to public health outcomes.

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