



# Couple Perceptions as Mediators Between Family Economic Strain and Marital Quality: Evidence From Longitudinal Dyadic Data

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*The deleterious nature of U.S. economic recessions over the last several decades highlight a need to investigate the role of family economic strain on families. The current study explored the impact of family economic strain on marital quality and marital stability through dyadic associations of marital support and work–family conflict of 370 married couples over a 12-year period (1989–2001) through an actor–partner interdependence model, encompassing two major U.S. recessions. Guided by family stress and coping theory, findings are consistent with past research indicating the negative impact of family economic strain on marital quality and marital stability; however, this impact may be mitigated through the mediation of positive perceptions of marital support and work–family conflict. Implications suggest financial counselors should consider the lasting influence of economic strain on families, and how the psychosocial resources of marital support and managing work–family conflict may promote relationship quality and stability.*

*Keywords:* family economic strain, marital stability, marital support, marital quality, work–family conflict

The last several decades have shown an increasing interest in examining the family experiences of how economic strain and demands effect the marital relationship. A significant body of research indicates how chronic economic strain is associated with negative family interactions, marital conflict, and deleterious outcomes between married partners through the past several decades (Bryant et al., 2008; Conger & Conger, 2002; Conger et al., 1992; Conger et al., 2010; Dew & Dakin, 2011). Additionally, stressors relating to the workplace may also exacerbate existing relationship problems, thereby increasing the frequency and severity of withdrawn or hostile behaviors between spouses (Crouter et al., 1989; Sears et al., 2016). The influence of economic recessions can exacerbate these negative processes through reductions in employment, earnings, and family income (Bitler & Hoynes, 2015). Thus, it is important to explore

how the stressor of economic strain impacts the well-being of couples through relational and work-related factors. Although there has been much research of the effects of socioeconomic factors on family processes, there are few studies which explore the relationship between economic strain, marital quality, and marital stability longitudinally with a sufficient follow-up period. In addition, although husbands and wives have interdependent linked lives (Elder & Giele, 2009), most previous studies have rarely investigated socioeconomic factors and marital outcomes in dyadic context. The purpose of the current study is to explore these longitudinal effects of family economic strain on marital quality and marital stability. This analysis will be in a dyadic context examined through the psychosocial resources of marital support and work–family conflict across a 12-year period between two major economic recessions.

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The period between 1989 and 2001 encompassed two major economic recessions and, as such, was marked by economic instability. The middle-aged “baby boomer” cohort, who represents one of the largest demographic groups in America, experienced this economic instability and the significant cycle of economic downturns and recoveries during this period (Wickrama et al., 2012). Research exploring the Great Recession furthers this instability in showing the older “baby boomer” generation to be the least prepared in terms of savings and retirement planning following the recession (Zick et al., 2012). The early 1990s recession took place from July 1990 to March 1991 and is considered the worst economic recession since World War II (Ekerdt, 2010). The resulting economic decline from the recession placed significant financial distress on families due to reduced employment opportunities, increased pricing of consumer goods, and a lack of trust in the strength of the economy, especially after a quick increase of inflation in the late 1980s (Conger et al., 1990; Conger et al., 1992). After the mid-to-late 1990s period of strong economic growth, the recession of 2001 transpired, occurring in March to November of 2001 (Hall et al., 2001). Yet again, a period of economic distress, decreased industrial production, and increased unemployment occurred in the United States (Bureau of Labor Statistics, 2003; Hall et al., 2001).

Due to experiences of great economic instability during the period between 1989 and 2001, investigating the middle-aged cohort enables researchers to understand how families are affected by and respond to economic hardship. Previous studies undertaken during the early 1990s identified how increased economic strain associated with this period resulted in increased hostility, decreased warmth and support, and consequently a negatively affected perception of the marriage (Conger et al., 1990). Further, specific financial conditions, such as work instability and per capita family income, as well the overuse of credit cards (Ammerman & Stueve, 2019; Hunter & Heath, 2017), were found to be associated with the emotional well-being (e.g., depression) and behavior (e.g., conflict) of the parents as well as negative life events (Conger et al., 1992). Research suggests this trend continues during the later Great Recession as well, in that, even when financial difficulties are not the most pertinent issue for a couple, conflicts relating to money are nonetheless found to be more problematic, pervasive, and recurrent, than other issues such as communication, leisure, and chores (Papp et al., 2009).

Many persons do not have accurate impressions of their own financial situation, which can make financial counseling and planning practices more difficult. The economic instability of the early 1990s may have increased this financial confusion (Porter & Garman, 1993). It is nonetheless imperative to note the importance of adequate financial management on health and relational outcomes (O’Neill et al., 2005). Financial counseling practitioners promote the financial well-being of couples and families, and therefore need to consider how the behavioral processes and patterns of interaction within the couple or family affect their reaction and adaptation to economic strain, (Archuleta & Ross, 2015). Additionally, how those patterns of interaction are affected by the typical differences between spouses in financial beliefs and behaviors (Gilliam et al., 2008; Goetz et al., 2011). Although financial counseling may typically be concerned with financial management, as well as preventative and remedial financial advice (Horwitz et al., 2019; Kerkmann, 1998), research indicates the incorporation of relational aspects (such as communication or conflict management skills) is important in helping couples manage financial hardship (Archuleta et al., 2013; Falconier, 2015; Koochel et al., 2020), as well as maintain positive relationship quality through those hardships (Zimmerman & Roberts, 2012).

The sample utilized in the current study were in their midlife period, and part of the “baby boomer” cohort, which represents the largest demographic group in the United States. Couples in this cohort are undertaking numerous responsibilities such as parenthood, employment, and preparing for retirement. Further, prior to Great Recession in 2007, 64% of the baby boomer cohort was not financially healthy, with few assets and little savings (Baek & DeVaney, 2004) possibly as a result of experiencing the early 1990s recession and the recession of 2001. Financial practitioners should consider the lasting influence of economic strain when establishing financial plans for all couples, particularly for those from this cohort, as they currently make up the largest group entering or already in the retirement stage.

## Literature Review

Past literature provides a significant amount of evidence for the relationship between economic strain and family processes (Conger et al., 2010; Masarik & Conger, 2017). Of particular note, existing literature provides models of the direct and indirect relationships between

economic strain and marital outcomes, namely marital quality and stability (Wheeler et al., 2019). Additionally, support has been found for psychosocial resources that may mitigate these relationships associated with economic strain, such as the management of stress in work environments and marital support (Wickrama et al., 2019). In order to better understand these relationships, the following review discusses past literature detailing the links between the current study's variables of economic strain, marital quality, and marital stability, as well as the psychosocial resources of work–family conflict, and marital support.

### ***Economic Strain, Marital Quality, and Marital Stability***

Marital quality describes the level of happiness and satisfaction in a marriage. Marital stability, in turn, pertains to the probability that a marriage will stay intact, often measured through a reverse-coded questionnaire examining the frequency with which a married couple considers or discusses divorce or separation (Matthews et al., 1996). A low marital quality, however, may not necessarily imply a low marital stability (Booth et al., 1984), although longitudinal research during the 1990s has indicated that the two constructs tend to correlate (Karney & Bradbury, 1995), just as it does today (Margelisch et al., 2015). Thus, marital quality is often predictive of the stability within a marital relationship.

Research also provides evidence of the significant impact of finances on relationship well-being. Britt et al. (2008) found that a partner's level of financial stress has a direct impact on their relationship satisfaction. In more recent research, links to the negative impact of financial stress to marital quality through spousal demand and withdraw patterns have been found, (Barton et al., 2015). In fact, economic and financial factors, such as financial management quality and financial problems, have been found to predict approximately 15% of reported marital satisfaction (Kerkmann et al., 2000; Spuhler & Dew, 2019). Furthermore, individuals reporting increased financial satisfaction are associated with lower probabilities of divorce (Grable et al., 2007), and consequently may have higher levels of marital stability. Research suggests these findings are consistent with present-day relationships as well, as findings indicate the presence of economic hardship is associated with declines in marital commitment and an increase of relationship distress (Williams et al., 2015).

### ***Economic Strain and Work–Family Conflict***

Chronic economic strain; such as acquiring basic necessities or paying bills, contributes to a sense of family insecurity, and results in an increased pressure for the management of family and work responsibilities (Pearlin & Skaff, 1996). The struggle to balance and manage time given the respective constraints of work and family life, is referred to as work–family conflict (Matthews et al., 1996). As many as 83% of working mothers and 73% of working fathers experienced work–family conflict during the 1990s (Galinsky et al., 1993). Today, the prevalence remains high, with over 50% of American adults experiencing this conflict between work and family life (Matthews et al., 2014). Although economic strain was found to be associated with increased work–family conflict for both husbands and wives, a stronger association has been identified for husbands' work–family conflict (Schieman & Young, 2011). This differing association possibly due to societal pressures of male responsibility to financially care for the home and family combined with the work intensification and job insecurity that results from economic downturns (Gregory et al., 2013).

### ***Economic Strain and Marital Support***

Marital support and couple problem solving have been shown to be important psychosocial resources that mitigate the association between economic pressure and emotional distress (Mattson et al., 2010), thereby reducing the impact on marital conflict and increasing marital satisfaction (Conger & Conger, 2002). However, more recent research indicates they may be less prevalent during times of financial strain (Rusu et al., 2018), suggesting economic strain may reduce positive marital behaviors. Additionally, research indicates economic pressure and marital functioning are mediated by marital conflict (Conger et al., 1999), and that one psychosocial resource increasing families' resilience to economic strain was marital support (Conger & Conger, 2002). As such, an increased level of perceived marital support from a partner may directly counteract the adverse influence of work–family conflict, particularly for wives (Erdwins et al., 2001). Research also indicated that, for wives, spousal support was one of the principal contributing factors that lessen the influence of work–family conflict (Erdwins et al., 2001). This finding suggests that marital support is an important psychosocial resource in light of work–family conflict, and that families may be able to maintain marital quality and marital stability if spouses

are able to offer support for each other, in spite of the economic strain and work–family conflict.

### Theoretical Framework and Hypotheses

The theoretical lens of family stress and coping theory is utilized in the current study to guide the understanding of reciprocal processes associated with family economic strain, marital quality, and marital stability, through husbands’ and wives’ perceptions of work–family conflict and marital support between the two major economic recessions of the early 1990s and 2001. Stress and coping theory was originally developed as a model of family stress in the late 1960s and early 1970s as a framework to address how individuals and families managed threats (Lazarus, 1993). The late 1970s and early 1980s, however, saw a shift in exploring how families were able to endure or overcome stressful experiences, establishing an examination of coping mechanisms within families (McCubbin et al., 1980). The term coping refers to the personality characteristics and adaptive factors (e.g., psychosocial resources) that defend against these threats. Family stress and coping theory explains how internal or external life stressors may be mediated by family psychosocial resources that may, in turn, lessen the negative impact on functional status of the individual and family. Figure 1 illustrates the model of family stress and coping theory, where the family economic hardship, a stressor, appraises their control over the situation (subjective stress experience), and utilizes a coping factor in order to achieve successful, functional outcomes.

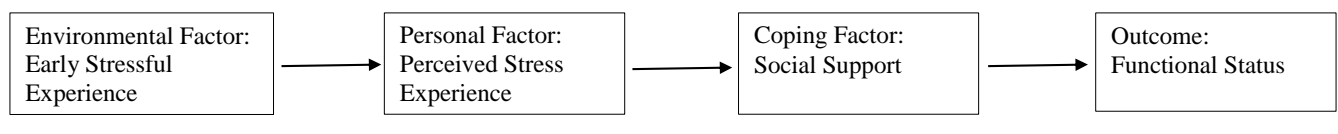
Family stress and coping theory describes how individuals within a family strive to maintain a state of homeostasis despite experiencing adversity and stress (Lazarus, 1993). However, the theory has been enhanced by moving beyond an individualistic perspective to addressing the context of the family as a social system (McKenry & Price, 2000). This perspective expanded the lens of examining stress from an individual level to a dyadic level (Lazarus, 1999). Accordingly, dyadic stress involves common concerns, intimacy, and maintenance of both partners within a close, family

relationship. Couples are interdependent and influence each other in reciprocal patterns, where one partner influences the other and vice versa (Lyons et al., 1998). Thus, the theory was advanced by Bodenmann (1997) to account for these transactional and dyadic interactions. Bodenmann (1997, 2005) posits that a stressor event impacted both members of a couple leading to individual and joint appraisals, coping behaviors, and outcomes. Consequently, the concept of dyadic coping involves both partners being involved in a joint and reciprocal effort to manage the stressor that concerns both partners. Many theorists agree that stress within a couple relationship is always a dyadic phenomenon and so should be studied at the dyadic level (Bodenmann, 2005).

In relation to the current study, family economic strain is the life stressor, whereas the functional status of the dyad is represented by marital quality and marital stability. The appraisal of the situation is represented by work–family conflict which may operate as spouses’ subjective stress experience, and the coping factor is marital support. Marital support lessens the adverse influence of work–family conflict on marital quality. This stress-resource process of work–family conflict and marital support help explain the functional status within the relationship despite the negative strain felt by the economy.

In consideration of these transactional and dyadic interactions, the current study utilized an actor–partner interdependence model (APIM) as one of the best ways to specifically account for and test the interdependence that may exist between partners. The APIM allows the study to explore actor and partner effects, gender differences on actor and partner effects, and differences on conditional variables (Kenny et al., 2006). Furthermore, the current study utilized an APIM specifically because it most accurately reflects the concepts of dyadic experiences of stress and coping by examining the ways in which spouses may have a relationship with their partner’s perceptions and behaviors, as well as with their own perceptions and behaviors. Consequently, the utilization of an APIM in the current study

**Figure 1. Model of family stress and coping theory.**



allows researchers and practitioners to better understand the specific psychosocial resources employed by husbands and wives that mediate the negative impact of economic strain both on themselves and each other. The study extends the existing literature by investigating how marital support and work–family conflict may mediate the relationship dyadically, for husbands and wives, over the course of a 12-year period during the middle years.

The current study is guided by the theoretical framework of family stress and coping theory (Conger & Conger, 2002) and utilizes secondary data from the Iowa Youth and Families Project (IYFP) and the follow-up Midlife Transitions Project (MTP) in order to explore the association between and impact of economic strain on marital stability and marital quality for families over a 12-year period. Guided by stress and coping theory, the main objectives of the current study propose five main hypotheses associated with the APIM framework.

- H1:** Family economic strain will be directly and negatively associated with marital stability over a 12-year period.
- H2:** Family economic strain will be indirectly associated with marital stability through positive relationships with work–family conflict, as well as negative relationships with marital support and marital quality across a 12-year period.
- H3:** Husbands' and wives' perceptions of work–family conflict are expected to have negative actor and partner relationships with perceptions of marital support.
- H4:** Husbands and wives are predicted to have a positive relationship between marital support and marital quality.
- H5:** Marital quality, in turn, is predicted to have a positive relationship with marital stability.

## Methodology

### Data

The current study utilized secondary data from the IYFP and the follow-up MTP. The final sample comprised 370 White, primarily lower- and middle-income, heterosexual, married couples living in north-central Iowa. Each family had two married, biological parents, a 7th grade child, as well as a sibling within 4 years of age of the 7th grade child. The parents were interviewed in 1989 (Time 1), 1991 (Time 2), 1992 (Time 3), 1994 (Time 4), and 2001 (Time 5), where

the first four-time points pertained to the IYFP and the last time point pertained to the follow-up MTP.

At Time 1, all husbands and wives were middle-aged, at 40 years of age for men and 38 years of age for women on average, respectively. On average, husbands and wives had been married for 17.63 years and had three children. The median age of the youngest child was 10. Further, on average, husbands and wives had been in education for 13.68 and 13.54 years, respectively, and had a median annual income of \$33,240, with a reported range from \$0 to \$259,000. Ninety-six percent of husbands and 78% of wives were employed across a range of occupations, such as foremen, craftsmen, farmers, managers, clerical workers, service workers, sales workers, private household workers, military service workers, and homemakers. Detailed information about the MTP and IYFP can be found in Conger and Conger (2002) and Conger and Elder (1994).

### Measures

**Family Economic Strain.** The measure for family economic strain comprised of three subscales presented by Matthews et al. (1996). The scales were the “material needs,” “financial cutbacks,” and “making ends meet” scales. The material needs scale was a 7-item questionnaire that asked participants about their family’s economic situation with regards to whether they had enough financial resources for clothing, household items, a car, food, home in general, medical care, and leisure activities. Participants rated answers on a 5-point scale from (1) “strongly agree” to (5) “strongly disagree.”

The financial cutbacks scale asked individuals to report any changes they made as a result of financial difficulties experienced within the last year. The scale included 23 examples of cutbacks in assets or expenditures, such as “Cut back on social activities and entertainment expenses.” Each response was either yes (1) or no (0), and the responses were summed so that a higher score reflected more financial cutbacks.

Finally, the “making ends meet” scale was a 3-item scale that asked participants questions such as whether they had experienced difficulty paying their bills in the last year, where responses ranged from “A great deal of difficulty” (1) to “No difficulty at all” (5). The scores were summed so that a higher score corresponded with higher difficulty making ends meet. The results of the three subscales for

husbands and wives separately were standardized and summed together to create an overall measure for family economic strain. The internal reliability of the final measure was high (Time 1 and 2:  $\alpha = .94$  and Time 5:  $\alpha = .86$ ).

**Work–Family Conflict.** Work–family conflict provides a means to assess the extent to which work interferes with family life, and family life with work life. Work–family conflict was measured at Time 3, and the measure comprised a 2-item scale (Matthews et al., 1996). Each participant was asked how often the demands of work interfered with family life and vice versa. Responses ranged from “Often” (1) to “Never” (4). The items were highly correlated with each other ( $r = .396^{***}$  and  $r = .443^{***}$ ; for husbands and wives, respectively).

**Marital Support.** The perception of received spousal marital support was measured utilizing a 13-item scale. Participants were asked how often they experienced certain supportive or coercive behaviors. The responses ranged from “Always” (1) to “Never” (7). Supportive behavior items included behaviors such as “Act loving and affectionate toward you.” The items were reverse coded so that high scores corresponded with higher perceived marital support. The measure for support behaviors had high internal reliability (supportive spousal behaviors at Time 4:  $\alpha = .95$  and  $\alpha = .93$  for husbands and wives, respectively). Coercive behavior items included behaviors such as “Criticize you or your ideas.” These scores were also reverse coded so that higher scores corresponded with higher coercive/hostile behaviors. The measure for coercive behaviors had a high internal reliability (coercive spousal behaviors at Time 4:  $\alpha = .87$  and  $\alpha = .85$  for husbands and wives, respectively). The scores for coercive behaviors was subtracted from the scores for supportive behaviors in order to acquire a balanced measure of marital support (Simons et al., 1993).

**Marital Quality.** A measure of marital quality provides a means to assess the levels of satisfaction and happiness in a marriage (Matthews et al., 1996). The measure comprised a 2-item scale where each spouse was asked “All in all, how satisfied are you with your relationship,” where responses ranged from “Completely satisfied” (1) to “Not at all satisfied” (5); and “How happy are you, all things considered, with your relationship?,” where responses ranged from “Extremely unhappy” (0) to “Extremely

happy” (5). The responses to the question concerning satisfaction were reverse coded so that high scores corresponded with high satisfaction. The items were standardized and the scores from husbands and wives were combined in order to provide a measure of marital quality for the couple. The measure for marital quality had high internal reliability (average Marital Quality across Times 4 and 5:  $\alpha = .84$ ).

**Marital Stability.** The measure for marital stability provides an assessment of the extent to which the couple is not considering divorce or separation. It was assessed using a 5-item, short form version of the Marital Stability Index (Booth et al., 1983), and participants were asked how recently they had thought about, suggested, or discussed the possibility of separation, thought the marriage might be in trouble, or considered consulting an attorney regarding a separation. Responses ranged from “Not in the last year” (1) to “Within the last 3 months” (4). The responses from husbands and wives were reverse coded and summed to create a measure of marital stability where higher scores indicated higher marital stability for the couple. The measure for marital stability had acceptable internal reliability (Marital Stability at Time 5:  $\alpha = .74$  and at Time 2:  $\alpha = .89$ ).

### **Analytical Strategy**

Path analysis was used to test the hypotheses and analyze the APIM exploring the impact of economic strain on marital quality and marital stability, as mediated by the psychosocial resources of marital support and work–family conflict, for both husbands and wives. Path analyses were run at both the individual and dyadic levels over time. Gonzalez and Griffin (1999) argue that estimating actor–partner effects is best used through path analysis modeling to test the linear effects between the constructs tested with the married couple. In all analyses, participant sex, age, educational attainment, and number of children in the family were accounted for as control variables. The analyses were conducted using SPSS 21 and AMOS 24.0 (Arbuckle, 2011). Missing data was accounted for using Full Information Maximum Likelihood (Enders, 2001). Research has indicated that standardized coefficients for dyadic analyses incorporating actor and partner effects may have biased variances (Kenny et al., 2006). The biased variances associated with standardized coefficients may affect the standard errors of test statistics, which in turn may bias the degrees of freedom and tests of statistical significance. Therefore, only

unstandardized coefficients are reported in the analyses to minimize this bias. Goodness-of-fit indices were assessed through a chi-square statistic/degrees of freedom ratio, Tucker-Lewis index (TLI), Comparative Fit index (CFI), and root mean square error approximation (RMSEA). Finally, a Sobel test was employed in order to assess the statistical significance of indirect effects (MacKinnon et al., 2002).  $\chi^2/df$  ratios less than 3.0 (Carmines & McIver, 1981) TLI values greater than .90 (Cheung & Rensvold, 2002), CFI values greater than .95 fit (Hu & Bentler, 1999), and RMSEA values less than .08 fit (Hu & Bentler, 1999) indicate acceptable model fit.

## Results

### *Preliminary Analyses*

A preliminary analysis was undertaken in order to verify that the statistical assumptions of univariate and multivariate normalities were achieved (Behrens, 1997). Marital stability in 2001 was found to have a negative skew of  $-4.93$ , while the skews of all other variables were found to lie between  $-1$  and  $1$ . Marital stability had a mean score of  $3.89$  and a standard deviation of  $.28$ , where the original scale ranged from  $1.0$  to  $4.0$  and higher scores indicate higher levels of perceived marital stability. The distribution of scores for marital stability indicated that a large proportion of participants perceived having high marital stability. A bivariate, or zero-order, correlation matrix for all variables utilized in the study is presented in Table 1.

### *Path Analysis Model*

Path analysis modeling through an APIM was used in order to test the associations between perceived family economic strain, marital quality, and marital stability through the mediation of work-family conflict and marital support. The model is presented in Figure 2. The measures for goodness of fit indicate that the model fit the data reasonably well ( $\chi^2(41,370) = 72.36, p < .01$ ; RMSEA =  $.05$ ; 95% CI [ $.028, .062$ ]; CFI =  $.98$ , TLI =  $.94$ ), where  $\chi^2/df = 1.77$ . The control variables were marital stability at Time 2, economic strain at Time 5, and the demographics of age, number of children, and educational attainment.

As average family economic strain across Time 1 and 2 decreased, both husbands' and wives' reported greater marital support in Time 5 ( $\beta = -0.274, p < .05$  and  $\beta = -0.234, p < .05$  for husbands and wives, respectively), and wives' work-family conflict in Time 3 decreased ( $\beta = 0.140, p <$

$.01$ ). Average family economic strain across Times 1 and 2 was not found to be associated with husbands' work-family conflict in Time 3, but was found to be negatively associated with average marital quality across Times 4 and 5 ( $\beta = -0.064, p < .05$ ). Increased levels of both husbands' and wives' perceptions of work-family conflict were associated with a decrease in their own perception of marital support from their partner ( $\beta = -0.335, p < .05$  and  $\beta = -0.334, p < .05$ , for husbands and wives, respectively). Although increased levels of husbands' work-family conflict at Time 3 was associated with a decrease in wives' perceptions of marital support in Time 4 ( $\beta = -0.462, p < .01$ ), wives' work-family conflict at Time 3 was not linked with husbands' perception of marital support at Time 4. For both husbands and wives, increased perceptions of marital support at Time 4 was associated with an increase in the average perception of marital quality across Time 4 and 5 ( $\beta = 0.140, p < .001$  and  $\beta = 0.187, p < .001$ , for husbands and wives, respectively). Finally, as average levels of husbands' and wives' perceptions of marital quality across Time 4 and 5 increased, so did average marital stability at Time 5 ( $\beta = 0.117, p < .001$ ). For the control variables, only marital stability at Time 2 was found to be negatively associated with marital stability at Time 5 ( $\beta = 0.185, p < .001$ ).

A Sobel test was employed to test the significance of the four indirect pathways that were identified. Average family economic strain across Time 1 and 2 was found to be indirectly associated with marital stability at Time 5 through average marital quality across Times 4 and 5 ( $z = -1.89, p < .05$ ); average family economic strain across Times 1 and 2 was found to be indirectly associated with husbands' and wives' marital support at Time 4 ( $z = -2.17, p < .05$  and  $z = -1.96, p < .05$  for husbands and wives, respectively); average family economic strain across Times 1 and 2 was found to be indirectly associated with wives' marital support at Time 4 via wives' work-family conflict at Time 3 ( $z = -1.84, p < .05$ ); wives' work-family conflict at Time 3 was found to be indirectly linked with average marital quality across Time 4 and 5 via wives' perceived marital support at Time 4 ( $z = -2.42, p < .01$ ); and finally, both husbands' and wives' marital support at Time 4 was found to be indirectly associated with marital stability at Time 5 via average marital quality across Times 4 and 5 ( $z = 2.49, p < .01$  and  $z = 5.23, p < .001$  for husbands and wives, respectively). These Sobel test results support the notion that the four indirect links identified in the model provide evidence for the association between average

**TABLE 1. Correlations Among the Study Variables**

	1	2	3	4	5	6	7
1. Family Economic Strain Time 1–2	–						
2. H. Work Family Conflict Time 3	.013	–					
3. W. Work Family Conflict Time 3	.154**	.139*	–				
4. H. Marital Support Time 4	–.145**	–.115*	–.043	–			
5. W. Marital Support Time 4	–.131*	–.176**	–.178**	.534***	–		
6. Marital Quality Time 4,5	–.174**	–.120*	–.105	.624***	.678***	–	
7. Marital Stability Time 5	–.152**	–.059	–.026	.204***	.079	.325***	–
<i>Mean</i>	.01	2.60	2.44	2.81	3.04	–.024	3.89
<i>SD</i>	.76	.60	.71	1.74	1.74	.68	.28
<i>Skewness</i>	.36	–.33	–.05	–.52	–.55	–.29	–4.93
<i>Range</i>	–1.65–2.10	1.00–4.00	1.00–4.00	–2.74–6.00	–3.00–6.00	–2.63–1.25	1.00–4.00

**Note.** H = Husband; W = Wife.

\* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

family economic strain across Times 1 and 2, and marital stability at Time 5.

## Discussion

The current study explored the relationship between family economic strain, marital quality, and marital stability through the mediating factors of work–family conflict and marital support across a 12-year period. The results of the model are generally consistent with previous literature and with family stress and coping theory, suggesting that the model may provide a good framework for understanding how families respond to the hardship associated with economic strain, longitudinally across a 12-year period. Specifically, findings demonstrated lower perceptions of work–family conflict and higher perceptions of marital support were identified to be possible mediating psychosocial resources between family economic strain and marital quality/stability. A review of the findings in relation to the five hypotheses of the current study and within the context of family stress theory follows.

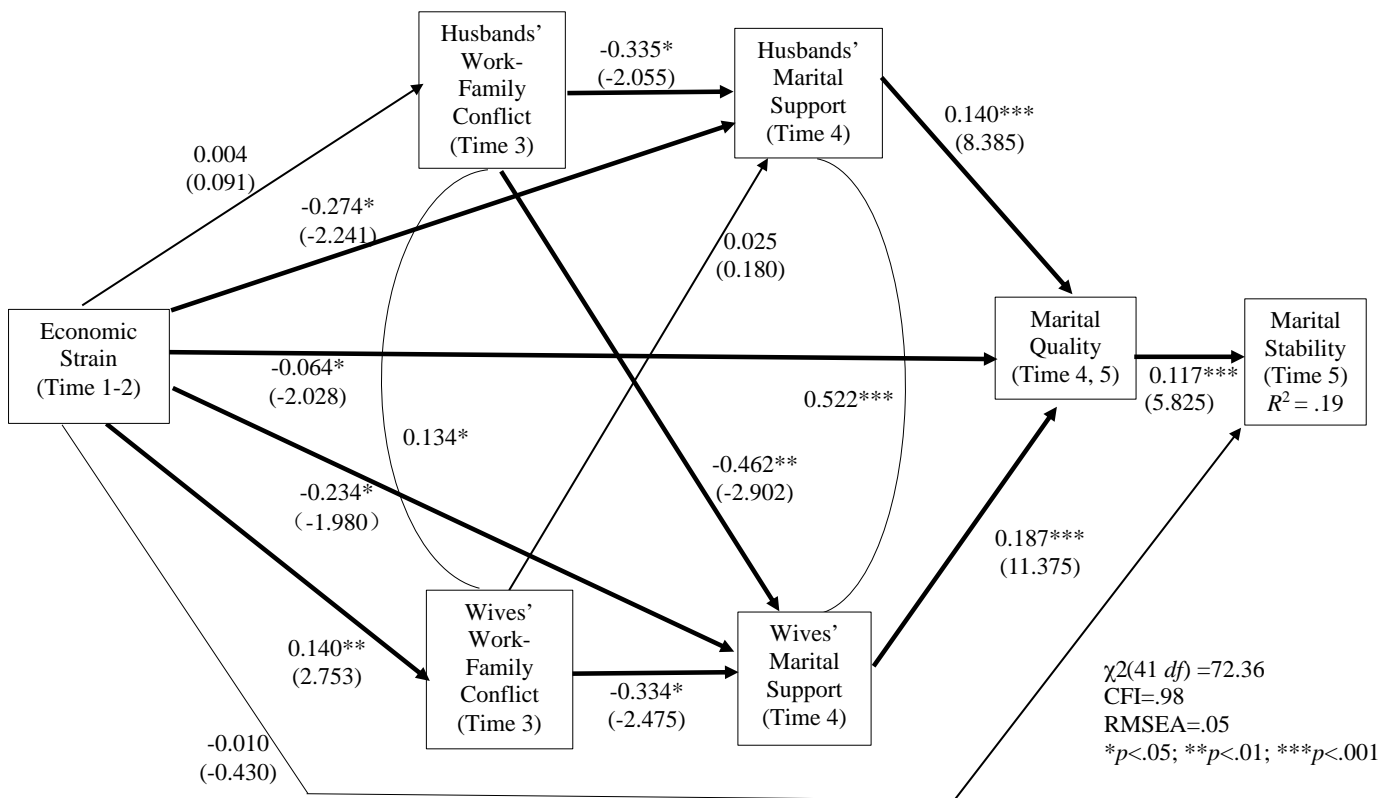
Surprisingly, the findings did not support Hypothesis 1 in that there was no direct relationship across the 12-year period between family economic strain and marital stability. This result may be attributed to the unique characteristic that these couples in enduring marriages reported very high levels of marital stability throughout the 12-year period, which enabled them to counter some of the negative

effects associated with family economic strain. Moreover, according to the enduring dynamics perspective (Caughlin & Huston, 2006), relationship problems may emerge and get resolved, for better or worse, in early stages of marriage, producing relatively stable marital trajectories in subsequent periods. Additionally, some evidence indicates couples that have strong, shared religious practices have a buffer against economic strain in terms of the quality of their marriage (Lichter & Carmalt, 2009). The vast majority of the study sample reported being at least “very religious” for both husbands (87.7%) and wives (77.2%), which due to this religious buffer, may be why a direct relationship was not found between family economic strain and marital stability.

As anticipated by family stress and coping theory, the findings of this study did provide support for Hypotheses 2–5. Family economic strain was significantly and indirectly associated with marital stability through predicted relationships among work–family conflict, marital support, and marital quality across the 12-year period (Hypothesis 2). Overall, four paths were identified that indirectly link average economic strain with marital stability between the two economic recessions, consequently providing strong evidence for transactional and dyadic processes as predicted. As expected during this period, as perceptions of family economic strain increased for husbands and wives, marital support was negatively impacted (Conger et al., 1990). However, family economic strain was only significantly



**Figure 2. Impact of family economic strain on work–family conflict, marital support, marital quality, and marital stability.**



Note. Results include unstandardized coefficients with corresponding *t* ratios.

related to wives' perceptions of work–family conflict, which may be explained by couple dynamics during this period. Research suggests that an increase in the participation of husbands in housework reduces husbands' marital quality but increases wives' marital quality (Amato et al., 2003). As such, a gender effect may exist in that wives take on more family and work responsibilities than their husbands do in response to work–family conflict. Traditionally, wives may take on more family responsibilities anyway, contributing to a higher perception of work–family conflict, and possibly earlier, than husbands (Arendell, 2000).

Consistent with Hypothesis 3, in terms of actor effects, a partner's own perception of work–family conflict is found to negatively influence his/her own perception of marital support. Historically, this finding is also consistent with previous literature (Burley, 1995; Matthews et al., 1996). However, in terms of partner effects, only husbands' work–

family conflict was found to be related to wives' perception of marital support. The negative link between husbands' work–family conflict and wives' marital support may be due to husbands having more difficulty managing work and family responsibilities, and therefore failing to provide sufficient spousal support (Greenhaus & Beutell, 1985). This finding suggests a possible gendered difference in managing responsibilities at home and at work during this era (Eby et al., 2005) and thus more attention should be paid to how husbands' balance of work and family life affect his relationship behaviors with his wife.

The indirect pathways found in the current study also highlight how marital support serves as a principle mechanism associating family economic strain with marital quality (Hypothesis 4), and subsequently marital stability (Hypothesis 5), for both husbands and wives. Gottman (1994) suggests that in order to achieve a stable

relationship and high marital quality, an emphasis on the expression of positive and supportive behaviors should be made. Couples should experience a 5:1 ratio for supportive-to-negative behaviors in order to maintain a stable, healthy relationship (Gottman & Levenson, 1999). Given the high levels of marital support and marital quality reported within the sample, this significant relationship is not unexpected. Additionally, the relationship between marital quality and stability is consistent with an abundance of previous research, which indicates a positive association between marital quality and marital stability (Hypothesis 5; Bulanda & Brown, 2007; Carrere et al., 2000; Gager & Sanchez, 2003). These findings provide strong evidence that promoting positive marital support behaviors will lead to greater perceptions of marital quality and marital stability, despite the presence of family economic strain, even over long periods of time.

### **Limitations**

In regard to the current study, some limitations should be noted. The sample comprised only middle-aged, low-to-middle income, White, married parents from the rural Midwest with at least two children. The sample, therefore, may limit the generalizability of the data. However, previous research has indicated that Latino and African Americans also respond in similar ways to the negative effects of economic strain (Conger et al., 2002; Jackson et al., 2017). Future research should incorporate more diverse demographics, such as ethnicity, race, age, geographic location, and cohort, in order to test for differences across groups. The use of a secondary dataset also limited the selection of measures for each construct, as well as the availability of data for all time points. It is therefore possible that alternate measures to those included in the current study would represent the constructs of interest more effectively. Additionally, although the study comprised a sample of middle-aged participants, data was collected between 1989 and 2001, and therefore differences may exist for later cohorts. Lastly, as data was collected in the year 2001, it is possible that many households had not felt the full effect of the Recession of 2001 due to lagged effects.

### **Implications for Practitioners**

The findings illustrate how successful management of work-family conflict and high levels of marital support may enable couples to be more resilient in the face of the hardships of economic strain, and maintain marital

quality and stability. The model indicates that the associations between these factors may be longitudinal, inter-individual, and dyadic/transactional. These results may be important for financial counselors, who may not traditionally account for the contextual, interdependent, and relational aspects of family financial difficulties (Archuleta & Grable, 2011). Previous research has identified that an increase in economic well-being is associated with a reduction in adverse family behaviors such as delay tactics and arguing (Lawrence et al., 1993) and that successful debt management is associated with improved health (O'Neill et al., 2005). As such, financial education and management may be important in aiding financially distressed families.

Too frequently, financial counseling focuses on individual behavior while advising and motivating clients to effectively manage and utilize their resources (Britt et al., 2015; Kerkmann, 1998; Rea et al., 2020). The literature provides strong support that financial practitioners would achieve better success if services attend to the couple and family system, as well as addressing how the processes and patterns of interaction can mitigate the impact of economic strain (Archuleta & Ross, 2015). This is not to say, however, that practitioners are or should be addressing these issues alone. Ethical, legal, and professional standards of practice must be maintained. Financial counseling practitioners, as with all professionals, should remain cognizant of staying within their scope of practice, taking caution to avoid issues and/or services they are not adequately trained or credentialed to provide (Ross et al., 2016). The emerging discipline of financial therapy is developing approaches, such as collaborative services, for working with couples seeking help for a combination of financial and marital issues (Gale et al., 2012; Kim et al., 2011). Financial therapy is “the integration of cognitive, emotional, behavioral, relational, and economic aspects that influence financial well-being, and ultimately, quality of life” (Financial Therapy Association, 2016). The practice of financial therapy integrates aspects of financial counseling and mental health counseling to address the needs of clients seeking help in response to the impact of economic strain (Ross et al., 2016).

The current study’s findings suggest financial therapy services would be able to attend to the relational, behavioral, and cognitive changes for clients to promote their clients’ sense of agency to develop healthy perspectives and promote resilience factors within the family relationships

(McCoy et al., 2013; McCoy et al., 2015). For instance, mental health and financial practitioners collaboratively helping couples achieve a work–family balance can help each partner manage and achieve success both at work and with his/her family, thereby facilitating reciprocally positive behaviors and perceptions from his/her partner. Financial practitioners need to not only attend to financial management and financial literacy skills, but also incorporate relationship skills through collaborative mental health services, such as increasing the positive patterns of behavior between partners, while reducing coercive, negative behaviors.

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