



2018

## Financial Stress and Marital Quality: The Moderating Influence of Couple Communication

Heather H. Kelley  
*Brigham Young University*

Ashley B. LeBaron  
*University of Arizona*

E. Jeffrey Hill  
*Brigham Young University*

Follow this and additional works at: <https://newprairiepress.org/jft>



Part of the [Family, Life Course, and Society Commons](#)



This work is licensed under a [Creative Commons Attribution-Noncommercial 4.0 License](#)

### Recommended Citation

Kelley, H. H., LeBaron, A. B., & Hill, E. (2018). Financial Stress and Marital Quality: The Moderating Influence of Couple Communication. *Journal of Financial Therapy*, 9 (2) 3. <https://doi.org/10.4148/1944-9771.1176>

This Article is brought to you for free and open access by New Prairie Press. It has been accepted for inclusion in *Journal of Financial Therapy* by an authorized administrator of New Prairie Press. For more information, please contact [cads@k-state.edu](mailto:cads@k-state.edu).

# Financial Stress and Marital Quality: The Moderating Influence of Couple Communication

**Heather H. Kelley, M.S.**

*Brigham Young University*

**Ashley B. LeBaron, M.S.**

*University of Arizona*

**E. Jeffrey Hill, Ph.D.**

*Brigham Young University*

*This study explores the negative relationship between financial stress and marital quality and examines couple communication as a moderator in this relationship. Using a sample of 373 married U.S. couples from the Flourishing Families Project, an Actor-Partner Interdependence Model (APIM) was run to determine the influence of husbands' and wives' financial stress on both their own and their partner's reports of marital quality. Results found negative associations between both actor and partner reports of financial stress and marital quality. Couple communication did not moderate the associations between husbands' and wives' financial stress and wives' marital quality. However, it did moderate the negative associations between both husbands' and wives' financial stress and husbands' marital quality. Specifically, the deleterious relationship of financial stress to marital quality for husbands was significantly less severe when coupled with positive couple communication. Implications for financial therapists and avenues for future research are discussed.*

*Keywords: family finance; financial stress; marital quality; couple communication; financial stress; marital quality*

## INTRODUCTION

Financial difficulties play an important role in both the duration and quality of marriages. Dew, Britt, and Huston (2012) found that financial conflict was a better predictor of divorce than any other source of conflict. Similarly, Gudmunson, Beutler, Israelsen, McCoy, and Hill (2007) found that financial strain was associated with increased disagreements and decreased time together as a couple. Almost every marriage will experience some form of financial conflict, strain, or stress, much of which is unavoidable (e.g., the sudden loss of a job, serious illnesses, or economic declines). Therefore, it is important to understand

mechanisms by which couples can effectively cope with financial stress. This study explores whether healthy couple communication might function as one of these mechanisms, and thus alleviate some of the negative influence of financial stress on marital quality.

## LITERATURE REVIEW

### Empirical Foundations

**Financial stress and marital outcomes.** There appears to be a strong association between finances and relationship quality. While financial satisfaction seems to be positively associated with marital satisfaction (Archuleta, Grable, & Britt, 2013), research suggests that financial stress can negatively influence marital outcomes (cf., Dew, LeBaron, and Allsop, 2018). For example, various financial stressors have been found to predict lower levels of marital satisfaction (Archuleta, Britt, Tonn, & Grable, 2011; Dew, 2011; Dew & Xiao, 2013; Gudmunson et al., 2007; Stewart, Dew, & Lee, 2017), higher levels of marital distress (Conger, Rueter, & Elder, 1999), decreased marital quality (Conger et al., 1990), and higher rates of divorce (Conger et al., 1990; Dew, 2009; Dew, 2011; Dew et al., 2012).

While financial strain may directly contribute to problematic marital outcomes (Kinnunen & Feldt, 2004; Robila & Krishnakumar, 2005), research appears to suggest that the indirect effects of financial strain on marital outcomes may be just as detrimental as the direct effects. Indirect effects include changes in individuals' attitude, mood, and behavior towards their partner caused by the financial strain (Conger, Ge, & Lorenz, 1994; Vinokur, Price, & Caplan, 1996). Such changes in mood and behavior may lead to increased conflict, verbal and physical hostility, and aggression (Aytaç & Rankin, 2009; Falconier & Epstein, 2011; Kwon, Rueter, Lee, Koh & Ok, 2003).

**Couple communication and marital outcomes.** Like financial stress, couple communication appears to be strongly tied to marital outcomes. Research has found links between healthy couple communication and increased marital satisfaction (Caughlin & Huston, 2002; Huston, Caughlin, Houts, Smith, & George, 2001), increased intimacy (Laurenceau, Barrett, & Rovine, 2005) and lower rates of divorce (Gottman, Coan, Carrere, & Swanson, 1998; Huston et al., 2001). Communication appears to be associated with better marital outcomes across various cultures (Chen & Lim, 2012; Wayas, 2008) and even across generations (Amato & DeBoer, 2001).

**Couple communication and financial stress.** Although distressed couples tend to have less healthy and more unhealthy communication (Feeney, Noller, & Callan, 1994), some research suggests that healthy couple communication may moderate the negative association between financial stress and marital quality. Albeit decades ago, Conger and colleagues (1990; 1999) found that healthy couple interactions can alleviate the negative influence of financial stress on marital well-being. Recently, the mediating role of communication has been explored in studying marital instability and relationship satisfaction. Hill, Allsop, LeBaron, and Bean (2017) found that healthy couple communication fully mediated the association between financial dissatisfaction and marital instability. Similarly, Gudmunson and colleagues (2007) found that couple interaction

mediated the association between financial strain and marital instability. Wilmarth, Nielsen, and Futris (2014) found that negative couple communication mediated the association between financial wellness and relationship satisfaction. Finally, Carroll, Hill, Yorgason, Larson, and Sandberg (2013) found that couple communication fully mediated the relationships between work-family conflict and marital satisfaction.

Each of these studies suggests that there is a relationship between couple finances and couple communication. However, our review of the literature yielded no results regarding whether couple communication moderated the relationship between financial stress and marital quality. While understanding the mediating role of couple communication is valuable, exploring couple communication as a potential moderator between financial stress and relational outcomes may help financial therapists to know how to use couple communication as a mechanism to help couples cope with financial stress.

## **Theoretical Foundations**

This paper uses ideas from the family adjustment and adaptation response (FAAR) model (Patterson, 1988). This model, which can be applied to couples, suggests that couples constantly strive to maintain equilibrium or balance between their demands and capabilities. In the “adjustment” phase of the model, small demands are balanced by capabilities, and no serious disruption occurs. However, if demands outweigh capabilities, a crisis occurs, and couples enter the “adaptation” phase. In order to again reach a state of homeostasis, couples must alleviate their demands, acquire more capabilities, and/or change the way they perceive their demands and capabilities (i.e., change their meanings). While meanings are not measured in this paper, they are a key element in the FAAR model. Possible meanings to explore in future couple financial stress research will be presented in the discussion. Financial stress is used to measure demands, healthy couple communication to measure capabilities, and marital quality to measure crisis. Perhaps healthy communication (capabilities) can help alleviate the negative relational effects of financial stress (demands).

## **Current Study**

While research suggests a mediating role between couple communication and various marital outcomes, our literature review did not produce any studies that examined the moderating role of couple communication in alleviating the negative influences of financial stress on marital quality. Exploring couple communication as a potential moderator between financial stress and marital quality may help couples and financial therapists to do something about the negative influences of financial stress on relationships. If healthy couple communication can act as a mechanism to alleviate the negative relational influence of financial stress, then decreased marital quality may be avoided or reduced. Additionally, this study further adds to the literature by using dyadic data to examine actor-partner effects. This is important as it addresses how financial stress and communication are associated with both the individuals’ outcomes (actor effect) and their partners’ outcomes (partner effect).

Based on previous literature and the FAAR model, we propose the following hypotheses:

*Hypothesis 1.* Husbands' and wives' financial stress will be negatively associated with husbands' and wives' marital quality.

*Hypothesis 2.* Husbands' and wives' healthy couple communication will be positively associated with husbands' and wives' marital quality.

*Hypothesis 3.* Financial stress and couple communication will interact such that couple communication will moderate the associations between financial stress and marital quality. Specifically, healthy couple communication will alleviate the negative effects of financial stress on marital quality, while unhealthy couple communication will exacerbate those effects.

## **METHODS**

### **Participants**

The participants for this study were taken from Wave V of the *Flourishing Families Project (FFP)*, a longitudinal study of family life involving families with a child between the ages of 13 and 18 (see Day and Padilla-Walker, 2009, for further details). We selected this wave as it was the most recent wave which contained all of the variables of interest. The data consists of 463 families (92.6% retention from Wave 1), of which 373 families were two-parent married couples, including couples who were married but separated, which comprised the sample for this study. Mothers averaged 47.2 years and fathers averaged 49.3 years in age. Regarding ethnicity, 88% were of European American ethnicity, 5% were African American, 2% Asian Americans, 1% were Hispanic, and 4% families were categorized as multi-ethnic, based on a combination of two or more ethnicities among family members. In terms of parental education, 63% of mothers and approximately 65% of fathers had a bachelor's degree or higher. Related to yearly family income, 16% of families reported making less than \$60,000; 29.9% reported income in the \$60,000-99,000 range; 32.8% reported income in the \$100,000-149,000 range, with another 21.3% making \$150,000 or more per year.

### **Procedure**

Participant families for the FFP were selected from a large northwestern city and were interviewed during the first eight months of 2007 for the Wave I data sample. Subsequently, families were interviewed at yearly intervals for a second (2008), third (2009), fourth (2010), and fifth time (2011). Families were primarily recruited using a purchased national telephone survey database (Polk Directories/InfoUSA). This database claimed to contain detailed information on millions of households across the United States, including the presence and age of children. Families identified using the Polk Directory were randomly selected from targeted census tracts that mirrored the socio-economic and racial stratification of local school district reports. All families with a child between the ages of 10

and 14 living within target census tracts were considered eligible to participate in the FFP. Of the 692 families contacted, 423 agreed to participate, resulting in a 61% response rate. However, the Polk Directory national database was generated using telephone, magazine, and internet subscription reports, so, families of lower socio-economic status were under-represented. Therefore, in an attempt to more closely mirror the demographics of the local area, a limited number of families were recruited into the study by other means (e.g., referrals, fliers;  $n = 77$ , 15%). By broadening the approach, the social economic and ethnic diversity of the sample was increased.

All families were contacted directly using a multi-stage recruitment protocol. First, a letter of introduction was sent to potentially eligible families (this step was skipped for the 15 families who responded to fliers). Second, interviewers made home visits and phone calls to confirm eligibility and willingness to participate in the study. Once eligibility and consent were established, interviewers made an appointment to come to the family's home to conduct an assessment interview that included videotaped interactions, as well as questionnaires that were completed in the home. To reduce the amount of missing data and to protect the integrity of the data, as interviewers collected each segment of the in-home interview, questionnaires were screened for missing answers and double marking.

## Measures

**Demographics.** Respondents reported their age, race, income, and education (see means and standard deviations in Table 1). Income categories were selected by respondents, ranging from under \$10,000 per year to \$200,000 or more per year. Education was also reported in categories including less than high school, high school, some college, associate's degree, bachelor's degree, master's degree, and advanced degrees.

**Financial Stress.** Family financial concerns were assessed using five self-report items adapted from the Family Transitions Project (Spilman & Burzette, 2006). Likert-scale responses ranged from 1 (*strongly disagree*) to 5 (*strongly agree*), with higher scores reflecting greater financial concerns. Sample questions included, "I have trouble sleeping because of my financial problems," and "My financial situation is much worse this year than it was a year ago." Cronbach's Alpha reliability coefficient was found to be .85 in past studies (e.g., Spilman and Burzette, 2006). Similarly, in this sample reliability coefficients were found to be .86 for both husbands and wives at Wave V.

**Couple communication.** Couple communication patterns were measured using 9 items from the RELATE assessment (Busby, Holman, and Taniguchi, 2001). Respondents answered questions including, "My partner uses tactless choice of words when he or she complains" and "When my partner gets upset, my partner acts like there are glaring faults in my personality." Responses were based on a 5-point Likert scale ranging from 1 (*never*) to 5 (*very often*). We reversed coded all items so that higher scores indicate more positive couple communication. The Cronbach's Alpha reliability coefficient for this sample at Wave V was found to be .91 for wives and .90 for husbands for the overall couple communication scale.

## Financial Stress and Marital Quality: The Moderating Influence of Couple Communication

Table 1.  
Bivariate Correlations, Means, and Standard Deviations for Variables.

Variable	1	2	3	4	5	6	7	8	9	10	11	12
1. W Communication	--											
2. H Communication	.467**	--										
3. W Financial Stress	-.286**	-.256**	--									
4. H Financial Stress	-.259**	-.230**	.693**	--								
5. W Marital Quality	.533**	.433**	-.193**	-.192**	--							
6. H Marital Quality	.489**	.610**	-.210**	-.299**	.662**	--						
7. W Age	.080	.141*	-.206**	-.223**	-.007	.042	--	--				
8. H Age	.105	.193**	-.222**	-.231**	-.024	.057	.930**	--				
9. W Education	.117*	.212**	-.320**	-.376**	.114*	.088	.305**	.317**	--			
10. H Education	.189**	.093	-.267**	-.326**	.102	.092	.178**	.189**	.469**	--		
11. W Income	-.022	.063	-.236**	-.184**	-.025	.040	.187**	.151**	.251**	.157**	--	
12. H Income	.218**	.095	-.423**	-.457**	.077	.108	.151**	.125*	.232**	.426**	.064	--
Means	2.22	2.37	1.98	1.93	4.84	4.92	47.2	49.3	4.59	4.84	5.30	8.50
Standard Deviation	.82	.79	.89	.82	1.10	1.01	7.85	7.85	1.40	1.45	3.47	2.71

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

**Marital quality.** Marital quality was assessed using a 5-item modified version of the Quality Marriage Index (Norton, 1983). The responses were based on a 6-point Likert scale ranging from 1 (*very strongly disagree*) to 6 (*very strongly agree*). Items included, “My relationship with my partner makes me happy” and “My relationship with my partner is very stable.” Higher scores indicate higher perceived marital quality. Berg, Trost, Schneider, and Allison (2001) found reliability to be .95 (Cronbach’s Alpha coefficient), while reliability tests for this sample indicated a Cronbach’s Alpha of .97 for both husbands and wives.

## **Data Analysis Plan**

First, we estimated bivariate correlations with all of our variables of interest (see Table 1). We then proceeded to test several models using structural equation modeling (SEM) in Mplus 7.4 (Muthén & Muthén, 1998). We first tested a measurement model to assess model fit and measure factor loadings for our latent variables (marital quality, communication, and financial stress). We did this by first modeling a confirmatory factor analysis (CFA) to create a measurement model to assess model fit. We requested modification indices and subsequently correlated residuals that substantially improved model fit. Additional models were run for each of the three latent variables to assess measurement invariance.

We then continued to use SEM in Mplus to create a structural model measuring main effects with financial stress and communication predicting marital quality. Because we are using dyadic data, which are interdependent in nature, we accounted for both actor and partner effects (Kenny, 1996) by using an Actor-Partner Interdependence Model (APIM; Cook & Kenny, 2005). An APIM addresses the interdependent nature of dyadic data by placing both partners together in the same model and assuming that the predictor variables are associated with both the individuals’ outcomes (actor effect) and the partners’ outcomes (partner effect). Race, age, education level, and income were used as control variables in each of our main models. Our final models included interaction terms to assess moderation (see Figure 1). Because of the complexity of running latent variable interactions, we ran two separate models to test for moderation. The first model included the interaction between the wives’ financial stress and communication, and the second included the interaction between the husband’s financial stress and communication. These moderation models also measured both actor and partner effects. Although it is possible that marital quality could influence how the couple perceives financial stress, our theoretical framework suggests that it is financial stress that influences marital quality, and thus we did not test alternative models (Dew, 2007; Patterson, 1988).

## **RESULTS**

### **Bivariate Correlations**

Bivariate correlations showed significant negative associations ( $p < .001$ ) between wives’ financial stress and their own report of marital quality ( $r = -.193$ ) as well as between husbands’ financial stress and their own report of marital quality ( $r = -.299$ ), supporting



Hypothesis 1. Hypothesis 2 was also supported as there were significant partner effects ( $p < .001$ ). Wives' financial stress was negatively associated with husbands' marital quality ( $r = -.210$ ), and husbands' financial stress was likewise negatively related to wives' marital quality ( $r = -.192$ ). All bivariate correlations, as well as means and standard deviations, can be found in Table 1.

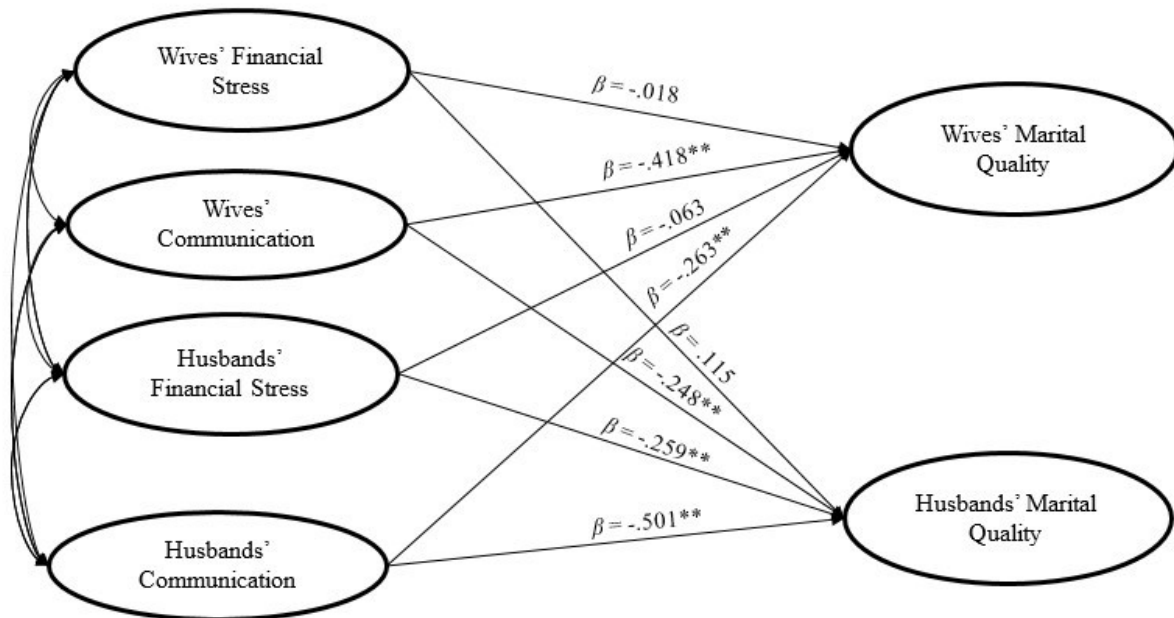


Figure 1. Structural Model with Main Effects. Note: \* $p < .05$ , \*\* $p < .01$ .

## Measurement Model

Findings from the measurement model indicated that factor loadings were all above .40 (see Table 2). Model fit suggested that the model fit the data well,  $\chi^2(875) = 1391.095$ ,  $p < .001$ , CFI = .960, TFI = .953, RMSEA = .039, SRMR = .056. Model fit was considered acceptable with a CFI > .90 and a RMSEA < .08 (Little, 2013).

Additionally, we assessed measurement invariance between the wives' and husbands' responses. We identified weak invariance for marital quality ( $\chi^2(4) = 3.98$ ,  $p = .41$ ) in that only factor loadings could be constrained without the model fit getting significantly worse. Although the same measures were used for both husbands' and wives' reports of financial stress ( $\chi^2(4) = 12.71$ ,  $p = .01$ ) and communication ( $\chi^2(8) = 18.53$ ,  $p = .02$ ), we could not constrain factor loadings without the model fit becoming significantly worse; thus, measurement invariance could not be established for financial stress or communication.

## Structural Models

A structural model was estimated with financial stress and communication predicting marital quality. Main effects results between actor and partner predictors and outcomes are reported below and in Figure 1. The model had adequate fit to the data ( $\chi^2 = 1391.10$ ,  $df = 875$ ,  $p < .001$ , CFI = 0.959, TLI = 0.952, RMSEA = 0.039, SRMR = 0.056). The model explained approximately 37% of the variance in wives' marital quality ( $r^2 = .366$ ) and approximately 47% of the variance in the husbands' marital quality ( $r^2 = .465$ ).

**Actor paths.** Results indicated that both wives' ( $\beta = .418$ ,  $p < .001$ ) and husbands' ( $\beta = .501$ ,  $p < .001$ ) perceptions of their couple communication were significantly related to their own perceptions of their marital quality. Husbands' financial stress was significantly and negatively related to their own reported marital quality ( $\beta = -.259$ ,  $p < .001$ ), but wives' financial stress did not predict their marital quality in this model.

**Partner paths.** Husbands' report of couple communication was significantly related to wives' marital quality ( $\beta = .263$ ,  $p < .001$ ). Similarly, the wives' report of couple communication was significantly related to the husbands' report of marital quality ( $\beta = .248$ ,  $p < .001$ ). There were no significant partner associations found for husbands' or wives' financial stress predicting their partner's marital quality.

## Couple Communication as a Moderator

In testing for moderation (Hypothesis 3), we examined both actor and partner interaction effects between financial stress and couple communication predicting marital quality. Due to the complexity of examining latent variable interactions, we tested for moderation separately for husbands and wives. We utilized Muthén and Asparouhov's (2012) approach to testing simple slopes and plotting the interactions. The simple slopes test allowed us to examine the specific effects of communication as a moderator.

**Actor paths.** For husbands, a significant interaction ( $\beta = -.316$ ,  $p = .001$ ) was found between financial stress and couple communication in predicting their own marital quality. As seen in Figure 2, when husbands reported high levels of financial stress, they reported lower levels of marital quality. Couple communication moderated this relationship in that the detrimental effect of financial stress on marital quality for husbands was more severe when coupled with poor couple communication, and less severe with positive communication. There was no significant interaction between wives' reports of financial stress and couple communication in predicting wives' marital quality.

Table 2.

*Factor Loadings for Latent Variables.*

Items	Wife	Husband
<b>Marital Quality</b>		
We have a good relationship.	.970	.943
My relationship with my partner is very stable.	.930	.947
Our relationship is strong.	.956	.959
My relationship with my partner makes me happy.	.949	.936
I really feel like part of a team with my partner.	.875	.899
<b>Communication</b>		
My partner doesn't censor his or her complaints. She or he lets me have it full force. My partner uses tactless choice of words when he or she complains.	.779	.704
There's no stopping my partner once he/she gets started complaining.	.863	.836
When my partner is upset, he/she acts like there are glaring faults in my personality.	.874	.905
When I complain my partner acts like he or she has to "ward off" my attacks.	.708	.690
My partner acts like he/she is being unfairly attacked when I am being negative.	.545	.611
When we have conflict, my partner acts physically tense can't seem to think clearly. My partner feels physically tired or drained after he/she has an argument with me.	.460	.428
Whenever we have a conflict, my partner seems overwhelmed.	.440	.496
<b>Financial Stress</b>		
I have trouble sleeping because of my financial problems.	.812	.743
I am concerned because I cannot afford adequate health insurance.	.613	.712
I often worry about my financial situation.	.843	.794
My financial situation is much worse this year than it was a year ago.	.699	.748
I do not know how I will be able to support myself in the next year.	.735	.755

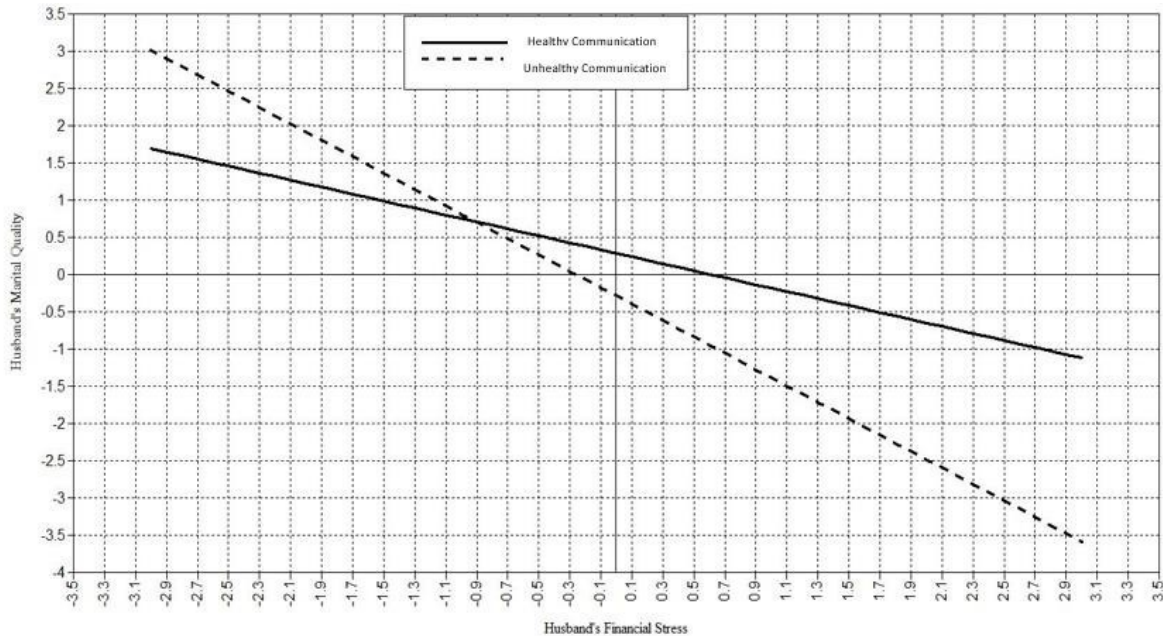
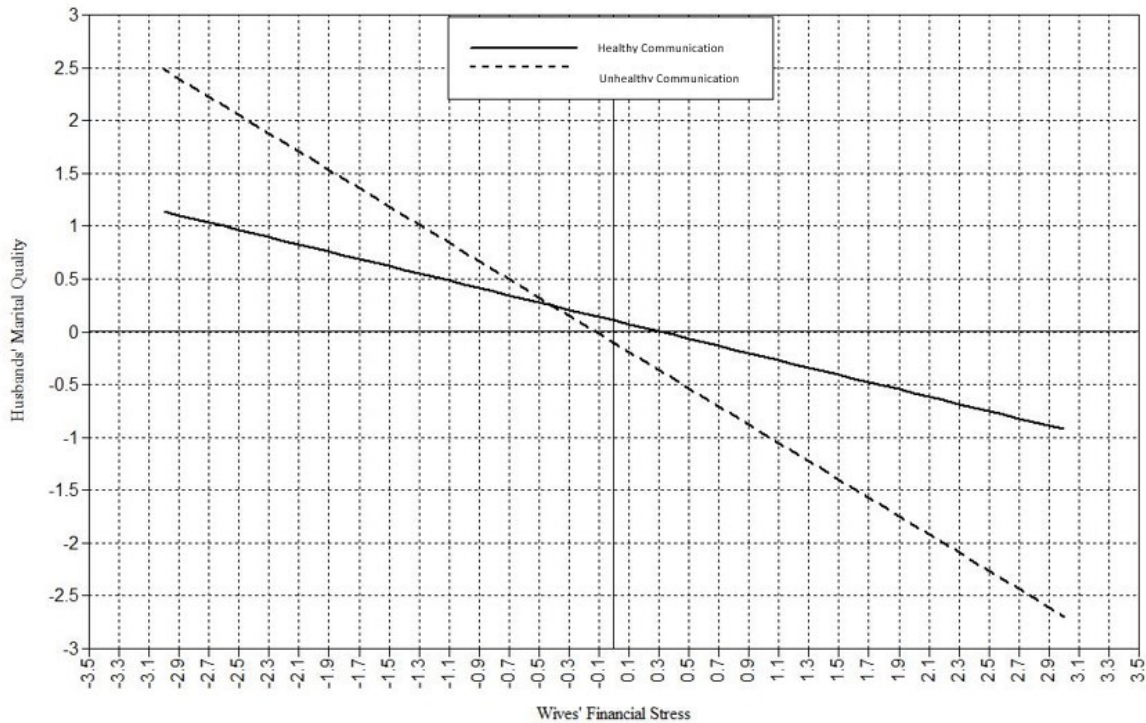


Figure 2. Husbands’ Actor Effects. Couple communication moderated the negative relationship between financial stress and marital quality in that the detrimental effect of financial stress on marital quality for husbands was more severe when coupled with poor couple communication, and less severe with positive communication.

**Partner paths.** Our data revealed a significant interaction ( $\beta = -.260, p = .001$ ) between wives’ financial stress and couple communication in predicting husband’s marital quality. As seen in Figure 3, when wives reported high levels of financial stress, husbands reported lower levels of marital quality. Couple communication moderated this relationship in that the detrimental effect of financial stress on marital quality for husbands was more pronounced when coupled with poor couple communication, and less severe with positive communication. There was no significant interaction between husbands’ reports of financial stress and couple communication in predicting wives’ marital quality, and thus, Hypothesis 3 was only partially supported.



*Figure 3.* Partner Effects. Couple communication moderated the negative relationship between wives' financial stress and husbands' marital quality in that the detrimental effects of financial stress on marital quality for husbands was more severe when coupled with poor couple communication, and less severe with positive communication.

## DISCUSSION

This study examined actor and partner effects in the association between financial stress and marital quality, and whether couple communication moderated these effects. As hypothesized (H1), husbands' and wives' financial stress were negatively associated with husbands' and wives' marital quality. Although this was the association generally suggested by the literature (Conger et al., 1990; Dew, 2009; Dew, 2011; Dew, Britt, and Huston, 2012), it was important to test both the actor and partner effects because recent studies suggest that these associations may be more nuanced than previously thought (Dew et al., 2018) and because there has been very little research on partner effects. It was also hypothesized (H2) that the data would support the findings previously established by the literature regarding the positive association between healthy couple communication and marital quality. This hypothesis was again true for both actor and partner effects, as both spouses' reports of healthy communication were positively associated with both spouses' reports of marital quality.

Finally, the last hypothesis (H3) was that financial stress and couple communication would interact such that couple communication would moderate the associations between

financial stress and marital quality. Specifically, this hypothesis stated that healthy couple communication would help alleviate the negative effects of financial stress on marital quality, while unhealthy couple communication would exacerbate those effects. This hypothesis was only partially confirmed, as communication was only a significant moderator between husbands' and wives' reports of financial stress and husbands' marital quality, but not wives' marital quality.

This study contributes to the growing body of literature on the influence of financial stress on family relationships. The findings suggest that individuals' financial stress had a negative influence not only on their own marital quality but also on their spouses' as well. Additionally, this study offers a potential mechanism to help couples, particularly husbands, cope with financial stress. While other studies have explored the impact of financial communication on financial stress (Afifi, Davis, Merrill, Coveleski, Denes, & Afifi, 2015; Romo, 2015), our review of the literature did not produce many studies that looked at how general couple communication can influence the negative effect of financial stress on marital quality. Given that talking about finances is often difficult and even taboo for many individuals and couples (Romo, 2015; Trachtman, 1999), and that talking about certain financial issues has been linked to higher levels of stress (Afifi et al., 2015), improving general communication may prove to be more effective at reducing the negative effects of financial stress than working on finance-specific communication. Similarly, establishing healthy overall communication may be an important and necessary precursor to establishing healthy financial communication. Future research should investigate this.

The results of the study both offer support to and are informed by the FAAR model (Patterson, 1988). Using the FAAR model as a theoretical lens, healthy couple communication may be seen as a capability that can uniquely counterbalance the demand of financial stress. In this way, even when financial stress is high, relational crisis (decreased marital quality) might be avoided if couples practice healthy couple communication. If relational crisis has already been reached, a healthy relational equilibrium might again be established if couples can balance their financial stress by implementing healthy couple communication patterns (possibly with clinical help). The finding that couple communication was a significant moderator for predicting only husbands' crisis (decreased marital quality) and not wives' crisis expands the FAAR model's application in couple research. When the FAAR model is applied to couples, this finding suggests that it may be important to consider crisis both for the couple as a unit but also for the individual (i.e., dyadic reports). It appears that even when measuring relational crisis, partners' reports and experiences of demands, capabilities, meanings, and crisis may differ.

### **Implications for Financial Therapists**

The results of this study also provide important implications for financial therapists and other clinicians (e.g., marriage and family therapists, financial counselors, and financial planners). First, improving couple communication can help relieve some of the negative relational effects of financial stress. Financial therapists should consider helping couples

develop healthy general communication skills rather than focusing only on finance-specific communication. Alternatively, financial therapists may consider referring couples to various Marriage and Relationship Education (MRE) programs which have been found to improve couple communication (Hawkins, Blanchard, Baldwin, & Fawcett, 2008). Perhaps working on communication skills separate from and in addition to working through financial issues may prove to be more effective at protecting relationships from the deleterious effects of financial stress. Future research should examine this.

Despite the alleviating role healthy couple communication appears to play, it is by no means a panacea. The interaction between financial stress and couple communication was significantly associated with husbands' marital quality but was not significantly associated with wives' marital quality; this finding is surprising and suggests that husbands and wives may need to develop and use different capabilities to effectively deal with financial stress as they seek to restore and maintain relational equilibrium. As counselors and financial therapists strive to tailor solutions and coping mechanisms to the individual rather than to the couple as a single unit, they may achieve better results. Future research should examine this in a clinical setting.

Additionally, the results of this study provide support for the importance of policies which support family life education programs that promote healthy communication. We recommend that clinicians, financial therapists, and policymakers can continue to support such programs. A recent example of such policy can be seen in Utah Senate Bill 54 (2018); a bill that reduces the cost of a marriage license when a couple has completed a premarital education course.

### **Limitations and Future Research**

There were several notable limitations to this study. First, the study was cross-sectional, and future research should examine these research questions longitudinally to explore the associations over time. Second, our sample was primarily White, middle class, married couples from a single northwestern U.S. city. Future research should examine this relationship among a more diverse population. Considering the growing frequency of couples who choose cohabitation over marriage, future research should also investigate communication as a moderator between financial stress and relationship quality among cohabiting couples. Further, this study only explored communication as a means to cope with financial stress and reduce its negative influence on marital quality. Future studies should also explore healthy communication as a means to reduce financial stress itself.

An additional limitation of this study is that it only partially applied the FAAR Model, as it did not investigate the role of meanings. The meanings couples hold regarding commitment, marital and financial satisfaction, and the importance of marriage and materialism (LeBaron, Allsop, Hill, Willoughby, & Britt-Lutter, 2017; LeBaron, Kelley, and Carroll, 2017) can either exacerbate or alleviate their crisis. Future research should investigate how these meanings influence the effects of financial stress on marital quality.

This study found that communication, a capability, was not a significant moderator in alleviating the negative influence of financial stress on marital quality for wives. While other capabilities, such as learning to budget effectively and save may be influential, it could also be that meanings have a more powerful influence than capabilities in helping wives cope with financial stress. Future research should investigate this. Additionally, there are also other measures of crisis, such as divorce, which should also be investigated in future research.

### **CONCLUSION**

Life happens. Financial stress is inevitable for most couples. Research has found that financial stress can have detrimental relational effects. According to the FAAR model (Patterson, 1988), couples have three options if they are to restore and maintain relational equilibrium: they can reduce the stressors, change their meanings of the situation, or increase their capabilities. This study focused on the third option: we explored healthy couple communication as a potential mechanism couples (and those that work with couples) can use to alleviate the relational impact of financial stress. We found evidence of this with both actor and partner effects. Specifically, the negative impact of husbands' financial stress on their own marital quality is less severe when couples have positive communication patterns. Additionally, the negative impact of wives' financial stress on husbands' marital quality is less severe with healthy couple communication. Although financial stress may be inevitable for many, low marital quality does not have to be.



## REFERENCES

- Afifi, T., Davis, S., Merrill, A. F., Coveleski, S., Denes, A., & Afifi, W. (2015). In the wake of the great recession: Economic uncertainty, communication, and biological stress responses in families. *Human Communication Research, 41*(2), 268-302. doi:10.1111/hcre.12048
- Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family, 63*(4), 1038-1051. doi:10.1111/j.1741-3737.2001.01038.x
- Archuleta, K. L., Britt, S. L., Tonn, T. J., & Grable, J. E. (2011). Financial satisfaction and financial stressors in marital satisfaction. *Psychological Reports, 108*(2), 563-576. doi:10.2466/07.21.PR0.108.2.563-576
- Archuleta, K. L., Grable, J. E., & Britt, S. L. (2013). Financial and relationship satisfaction as a function of harsh start-up and shared goals and values. *Journal of Financial Counseling and Planning, 24*(1), 3-14. doi:10.2466/07.21.PR0.108.2.563-576
- Aytaç, I. A., & Rankin, B. H. (2009). Economic crisis and marital problems in Turkey: Testing the family stress model. *Journal of Marriage and Family, 71*(3), 756-767. doi:10.1111/j.1741-3737.2009.00631.x
- Berg, E. C., Trost, M., Schneider, I. E., & Allison, M. T. (2001). Dyadic exploration of the relationship of leisure satisfaction, leisure time, and gender to relationship satisfaction. *Leisure Sciences, 23*, 35-46. doi:10.1080/01490400150502234
- Busby, D. M., Holman, T. B., & Taniguchi, N. (2001). RELATE: Relationship evaluation of the individual, cultural, and couple contexts. *Family Relations, 50*, 308-316. doi:10.1111/j.1741-3729.2001.00308.x
- Carroll, S. J., Hill, E. J., Yorgason, J. B., Larson, J. H., & Sandberg, J. G. (2013). Couple communication as a mediator between work-family conflict and marital satisfaction. *Contemporary Family Therapy, 35*(3), 530-545.
- Caughlin, J. P., & Huston, T. L. (2002). A contextual analysis of the association between demand/withdraw and marital satisfaction. *Personal Relationships, 9*(1), 95-119. doi:10.1111/1475-6811.00007
- Chen, J. Y., & Lim, S. (2012). Factors impacting marital satisfaction among urban mainland Chinese women: A qualitative study. *Asia Pacific Journal of Counselling and Psychotherapy, 3*(2), 149-160. doi:10.1080/21507686.2012.705306
- Conger, R. D., Elder, G. J., Lorenz, F. O., Conger, K. J., Simons, R. L., Whitbeck, L. B., & ... Melby, J. N. (1990). Linking economic hardship to marital quality and instability. *Journal of Marriage and the Family, 52*(3), 643-656. doi:10.2307/352931
- Conger, R. D., Ge, X., & Lorenz, F. O. (1994). Economic stress and marital relations. In R. D. Conger & G. H. Elder (Eds.), *Families in troubled times: Adapting to change in rural America* (pp. 187 - 203). New York: Aldine de Gruyter
- Conger, R. D., Rueter, M. A., & Elder, G. J. (1999). Couple resilience to economic pressure. *Journal of Personality and Social Psychology, 76*(1), 54-71. doi:10.1037/0022-3514.76.1.54
- Cook, W. L., & Kenny, D. A. (2005). The actor-partner interdependence model: A model of bidirectional effects in developmental studies. *International Journal of Behavioral*

- Development*, 29(2), 101-109. doi:10.1080/01650250444000405
- Day, R. D., & Padilla-Walker, L. M. (2009). Mother and father connectedness and involvement during early adolescence. *Journal of Family Psychology*, 23(6), 900-904. doi:10.1037/a0016438
- Dew, J. (2007). Two sides of the same coin? The differing roles of assets and consumer debt in marriage. *Journal of Family and Economic Issues*, 28(1), 89-104. doi:10.1007/s10834-006-9051-6
- Dew, J. (2009). The gendered meanings of assets for divorce. *Journal of Family and Economic Issues*, 30(1), 20-31. doi:10.1007/s10834-008-9138-3
- Dew, J. (2011). The association between consumer debt and the likelihood of divorce. *Journal of Family and Economic Issues*, 32(4), 554-565. doi:10.1007/s10834-011-9274-z
- Dew, J., Britt, S., & Huston, S. (2012). Examining the relationship between financial issues and divorce. *Family Relations*, 61(4), 615-628. doi:10.1111/j.1741-3729.2012.00715.x
- Dew, J. P., LeBaron, A. B., & Allsop, D. B. (2018). Can stress build relationships? Predictors of increased marital commitment resulting from the 2007-2009 recession. *Journal of Family and Economic Issues*. doi:10.1007/s10834-018-9566-7
- Dew, J. P., & Xiao, J. J. (2013). Financial declines, financial behaviors, and relationship happiness during the 2007-2009 recession. *Journal of Financial Therapy*, 4(1), 1-20. doi:10.4148/jft.v4i1.1723
- Falconier, M. K., & Epstein, N. B. (2011). Couples experiencing financial strain: What we know and what we can do. *Family Relations*, 60(3), 303-317. doi:10.1111/j.1741-3729.2011.00650.x
- Feeney, J. A., Noller, P., & Callan, V. J. (1994). Attachment style, communication and satisfaction in the early years of marriage. In K. Bartholomew, D. Perlman, K. Bartholomew, D. Perlman (Eds.), *Attachment processes in adulthood* (pp. 269-308). London, England: Jessica Kingsley Publishers.
- Gottman, J. M., Coan, J., Carrere, S., & Swanson, C. (1998). Predicting marital happiness and stability from newlywed interactions. *Journal of Marriage and the Family*, 60(1), 5-22. doi:10.2307/353438
- Gudmunson, C. G., Beutler, I. F., Israelsen, C. L., McCoy, J. K., & Hill, E. J. (2007). Linking financial strain to marital instability: Examining the roles of emotional distress and marital interaction. *Journal of Family and Economic Issues*, 28(3), 357-376. doi:10.1007/s10834-007-9074-7
- Hawkins, A. J., Blanchard, V. L., Baldwin, S. A., & Fawcett, E. B. (2008). Does marriage and relationship education work? A meta-analytic study. *Journal of Consulting and Clinical Psychology*, 76(5), 723.
- Hill, E., Allsop, D. B., LeBaron, A. B., & Bean, R. A. (2017). How do money, sex, and stress influence marital instability? *Journal of Financial Therapy*, 8(1), 21-42. doi:10.4148/1944-9771.1135
- Huston, T. L., Caughlin, J. P., Houts, R. M., Smith, S. E., & George, L. J. (2001). The connubial crucible: Newlywed years as predictors of marital delight, distress, and divorce.

- Journal of Personality and Social Psychology*, 80(2), 237-252. doi:10.1037/0022-3514.80.2.237
- Kenny, D. A. (1996). Models of Non-independence in Dyadic Research. *Journal of Social and Personal Relationships*, 13(2), 279–294. doi:10.1177/0265407596132007
- Kinnunen, U., & Feldt, T. (2004). Economic stress and marital adjustment among couples: Analyses at the dyadic level. *European Journal of Social Psychology*, 34, 519–532. doi:10.1002/ejsp.213
- Kwon, H. K., Rueter, M. A., Lee, M. S., Koh, S., & Ok, S. W. (2003). Marital relationships following the Korean economic crisis: Applying the family stress model. *Journal of Marriage and Family*, 65(2), 316-325.
- Laurenceau, J. P., Barrett, L. F., & Rovine, M. J. (2005). The interpersonal process model of intimacy in marriage: A daily-diary and multilevel modeling approach. *Journal of family psychology*, 19(2), 314. doi:10.1037/0893-3200.19.2.314
- LeBaron, A. B., Allsop, D. B., Hill, E. J., Willoughby, B. J., & Britt-Lutter, S. L. (2017). Marriage and materialism: Actor and partner effects between materialism, importance of marriage, and marital satisfaction. *Journal of Financial Therapy*, 8(2), 2. doi:10.4148/1944-9771.1145
- LeBaron, A. B., Kelley, H. H., & Carroll, J. S. (2017). Money over marriage: Marriage importance as a mediator between materialism and marital satisfaction. *Journal of Family and Economic Issues*, 1-11. doi:10.1007/s10834-017-9563-2
- Little, T. D. (2013). *Longitudinal structural equation modeling*. New York, NY: Guilford Press.
- Marriage and premarital counseling and education amendments, Senate Bill 54, Utah Legislature, (2018). Retrieved from <https://le.utah.gov/~2018/bills/static/SB0054.html>.
- Muthén, L. K., & Muthén, B. O. (1998). Statistical analysis with latent variables. *Mplus User's guide*, 2012.
- Muthén, B., & Asparouhov, T. (2012). Latent variable interactions. *Unpublished manuscript*. Retrieved from [http://statmodel2.com/download/Latent% 20variable% 20interactions.pdf](http://statmodel2.com/download/Latent%20variable%20interactions.pdf).
- Norton, R. (1983). Measuring marital quality: A critical look at the dependent variable. *Journal of Marriage and Family*, 45, 141-151. doi:10.2307/351302
- Patterson, J. M. (1988). Families experiencing stress: I. The Family Adjustment and Adaptation Response Model: II. Applying the FAAR Model to health-related issues for intervention and research. *Family Systems Medicine*, 6(2), 202-237. doi:10.1037/h0089739
- Robila, M., & Krishnakumar, A. (2005). Effects of economic pressure on marital conflict in between economic strain and relationship distress. *Journal of Family Psychology*, 19(2), 246-251. doi:10.1111/j.14756811.2010.01326.x
- Romo, L. K. (2015). An examination of how people in romantic relationships use communication to manage financial uncertainty. *Journal of Applied Communication Research*, 43(3), 315-335. doi:10.1080/00909882.2015.1052831
- Spilman, S. K., & Burzette, R. G. (2006). *Critical Transitions Project Technical Reports, F10 2003*. Ames, IA: Family Transitions Project, Iowa State University.

## Financial Stress and Marital Quality: The Moderating Influence of Couple Communication

- Stewart, R. C., Dew, J. P., & Lee, Y. G. (2017). The association between employment- and housing-related financial stressors and marital outcomes during the 2007–2009 recession. *Journal of Financial Therapy, 8*(1), 43-61. doi:10.4148/1944-9771.1125
- Trachtman, R. (1999). The money taboo: Its effects in everyday life and in the practice of psychotherapy. *Clinical Social Work Journal, 27*(3), 275-288. doi:10.1023/A:1022842303387
- Vinokur, A. D., Price, R. H., & Caplan, R. D. (1996). Hard times and hurtful partners: How financial strain affects depression and relationship satisfaction of unemployed persons and their spouses. *Journal of Personality and Social Psychology, 71*(1), 166. doi:10.1037/0022-3514.71.1.166
- Wayas, S. O. (2008). Communication, suspicion and stability in marriage: Examples from the experiences of married women in two private universities in Ogun State, Nigeria. *Gender & Behaviour, 6*(2), 1765-1784. doi:10.4314/gab.v6i2.23417
- Wilmarth, M. J., Nielsen, R. B., & Futris, T. G. (2014). Financial wellness and relationship satisfaction: Does communication mediate? *Family and Consumer Sciences Research Journal, 43*(2), 131-144. doi:10.1111/fcsr.12092