

Summary

Examining the Link Between Economic Hardship and Marital Quality in the Framework of the Family Stress Model

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Economic disadvantage is associated with multiple risks to marital relations. Especially, increase in number of countries striving with economic crises and unemployment highlight the importance of models that explain how financial problems influence the lives of married couples. According to Family Stress Model (FSM), developed by Conger and his colleagues (1990), economic hardships lead to deterioration in marital relations and increase risk for marital instability indirectly through emotional distress (Conger, Conger & Martin, 2010). Family Stress Model posits that economic pressure gives psychological meaning to economic hardship and emotional stress is a key mediator in the relationship between economic pressure and marital relations.

During the past decade researches test FSM in different ethnic groups (African American) and in different countries have produced results consistent with the model (Conger et al., 2002; Falconier, 2005; Hraba, Lorenz & Pechacova, 2000; Kinnunen & Feldt, 2004; Kwon et al., 2003; Robila & Krishnakumar, 2005). Studies in the America, Finland, Czech Republic, Argentina, Korea and Romania found that when economic pressure is high, married couples are at increased risk for emotional distress and emotional distress increases couple conflict and it lead to disruptions in marital interactions and decreases in marital relationship quality and stability.

However, in the literature there were limited studies, especially in Turkey. In Turkey one study conducted by Aytaç & Rankin (2009) applied the Family Stress Model to the urban married couples. They found a positive relationship between economic strain and marital problems, mediated through emotional stress. Furthermore, there are multiple ways to conceptualize economic disadvantage and in the literature a large body of research concerning family stress model investigate objective experience of economic disadvantage (Conger et al., 2002; Falconier, 2005; Hraba et al., 2000 vb). Another approach to studying economic disadvantage is subjective experience of economic disadvantage namely mea-

sure of financial strain. Only a few study operationalized economic condition by using subjective measures (Dew, 2007; Gudmunson, Beutler, Israelsen, McCoy & Hill, 2007) and therefore influences of subjective experience of economic hardship on marital relations are not clear.

As a consequence, there is a great need to examine the impact of Turkish economic hardship on couple relations. Considering these issues the main aim of this research is to investigate the relations between economic hardship, emotional distress and marital quality within the framework of Family Stress Model based on the women's report. Consistent with the literature, following hypothesis were proposed in the present study: (1) Economic pressure, negative economic events and financial concerns would be positively related to perceived emotional stress (2) Perceived emotional stress would be negatively related to negotiation but positively to psychological aggression and physical assault-injury (3) Economic hardship (economic pressure, negative economic events and financial concerns) would be associated with marital quality via mediating role of perceived emotional stress.

Method

Participants

The sample consisted of 431 married women living in Ankara between 28-61 years ($M = 40.22$, $SD = 5.75$). Educational level was assessed with a eight-point scale ($1 = illiterate$, $8 = postgraduate$). Accordingly majority of women completed primary and high school. The level of income was assessed using a seven-point scale ($1 = 500$ and under, $7 = 5000$ and higher) and it seems that the majority of women came from middle income families.

Materials

Economic Hardship Index

Conger and his colleagues (1990) measured the level of economic hardship that was experienced in

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family life using four separate construct (per capita income, economic pressure, negative economic events and financial concerns) with 70 items. *Per capita income* consists of all sources of income reported by respondent (hourly wages, government assistance etc.). The *economic pressure* construct has three indicator: “can’t make ends meet”, “unmet material needs” and “financial cutbacks”. For the “can’t make ends meet” indicator respondents reported a) difficulty paying bills and b) household’s financial circumstances at the end of the month ($\alpha = .70$). For “unmet material needs” indicator respondents reported whether they could afford adequate housing, clothing, food and medical care ($\alpha = .93$). The “financial cutbacks” indicator measures behavioral adjustment representing different ways of coping with the financial difficulties ($\alpha = .88$). For the *financial concerns* construct respondents were asked to report their concerns about financial difficulties ($\alpha = .89$). “*Negative economic events*” indicator measures negative economic changes in the life of respondents (dismissal etc.) ($\alpha = .80$). The adaptation of the scale was carried out by Ergül and Güre (2021) and for the adaptation scale the internal consistency was .68 for can’t make ends meet, .91 for unmet material needs, .92 for financial cutbacks, .78 for negative economic events and .89 for financial concerns. In this study the internal consistency was .68 for can’t make ends meet; .91 for unmet material needs; .92 for financial cutbacks; .93 for negative economic events and .89 for financial concerns.

Perceived Emotional Stress

The questionnaire was designed by Cohen, Kamarck and Mermelstein (1983) to tap the degree to which respondents found their lives unpredictable, uncontrollable and overloaded. It consist of 14 items. The internal consistency was .85 for the original scale and in the current study internal consistency was .80.

Conflict Tactics Scale

The questionnaire was developed by Straus (1979) and revised by Straus, Hamby, Boney-McCoy & Sugarman (1996) to measure psychological and physical attacks in a marital relation and it consists of 32 items. It has 5 indicator (negotiation, psychological aggression, physical assault, sexual coercion and injury). In the current study sexual coercion was not used. Negotiation subscale measures action taken to settle a disagreement through discussion ($\alpha = .86$). Psychological aggression was designed to assess verbal and nonverbal aggressive acts ($\alpha = .79$). Physical assault assesses physical violence by a partner ($\alpha = .86$). Injury measures partner-influcted physical injury as indicated by bone or tissue damage, a need for medical attention ($\alpha = .95$). In the current study

internal consistency was .79 for negotiation, .86 for psychological aggression, .97 for physical assault-injury.

Procedure

This study is a part of comprehensive project (Project number: BAP 11B5358001) concerning adolescence and which was supported by Ankara University Scientific Research Projects Coordination Unit. Information consent form and scales were sent to homes in a closed envelop by students at the relevant schools and voluntary participation was obtained. Completion of the questionnaires required 60-90 minutes.

Results

In SEM analyses the parceling technique was used for negotiation, psychological aggression and physical assault-injury. Two parcel for negative economic events, financial concerns, negotiation, perceived emotional distress and psychological aggression and three parcel for physical assault-injury were used as indicators.

Testing Measurement Model. The measurement model analysis showed that the relationship between negative economic events and dimensions of marital quality namely negotiation, psychological aggression and physical assault-injury was not significant. So negative economic events was taken out from analysis and the measurement model analyzed again. The results of the analysis revealed that the measurement model demonstrated good fit to the data: [$\chi^2 (89, N = 431) = 142.77, p < .001, RMSEA = .04, NFI = .97, CFI = .99$]. The relationship between economic pressure and negotiation was not significant.

Mediation Effects For Economic Pressure. Estimation of the full mediation model showed a reasonably good fit with the data [$\chi^2 (126, N = 431) = 211.29, p < .001, RMSEA = .04, NFI = .96, CFI = .98$]. The results indicated that economic pressure predicted perceived emotional stress positively ($\beta = .26, p < .05$); perceived emotional stress predicted psychological aggression positively ($\beta = .41, p < .001$) and physical assault-injury positively ($\beta = .24, p < .001$).

For mediation effects, when the path between economic pressure and psychological aggression was added to the model, it did not reduce χ^2 significantly ($\Delta SBS_{\chi^2 (1) = 1.31, p > .05$) and the path was not statistically significant ($\beta = .07, p > .05$). Finally, it was found that perceived emotional stress fully mediated the association between economic pressure and psychological aggression. When the path between economic pressure and physical assault-injury was added to the model, it did not

reduce χ^2 significantly ($\Delta\text{SBS}_x^2(1) = 0.06, p > .05$) and the path was not statistically significant ($\beta = .02, p > .05$). Finally, it was found that perceived emotional stress fully mediated the association between economic pressure and physical assault-injury.

Mediation Effects For Financial Concerns. Estimation of the full mediation model showed a reasonably good fit with the data [$\chi^2(126, N = 431) = 211.29, p < .001, \text{RMSEA} = .04, \text{NFI} = .96, \text{CFI} = .98$]. The results indicated that financial concerns predicted perceived emotional stress positively ($\beta = .31, p < .01$); perceived emotional stress predicted psychological aggression positively ($\beta = .41, p < .001$), and physical assault-injury positively ($\beta = .24, p < .001$).

For mediation effects, when the path between financial concerns and psychological aggression was added to the model, it did not reduce χ^2 significantly ($\Delta\text{SBS}_x^2(1) = 2.28, p > .05$) and the path was not statistically significant ($\beta = .07, p > .05$). Finally, it was found that perceived emotional stress fully mediated the association between financial concerns and psychological aggression. When the path between financial concerns and physical assault-injury was added to the model, it did not reduce χ^2 significantly ($\Delta\text{SBS}_x^2(1) = 0.36, p > .05$) and the path was not statistically significant ($\beta = .03, p > .05$). Finally, it was found that perceived emotional stress fully mediated the association between financial concerns and physical assault-injury. When the path between financial concerns and negotiation was added to the model, it did not reduce χ^2 significantly ($\Delta\text{SBS}_x^2(1) = 0.12, p > .05$) and the path was not statistically significant ($\beta = .02, p > .05$). Finally, it was found that perceived emotional stress fully mediated the association between financial concerns and negotiation.

Discussion

In general, our results showed that the family stress model is applicable to Turkey. Consistent with previous studies (Aytaç & Rankin, 2009; Benner ve Kim, 2010; Conger et al., 1990; Conger ve ark., 1992; 1993; Conger ve ark., 2002; Dew, 2007; Falconier, 2005; Hraba et al., 2000; Kinnunen & Feldt, 2004; Kwon et al., 2003; Landers-Potts ve ark., 2015) findings of mediation analysis for economic pressure revealed that perceived emotional distress fully mediated the relationship between objectively measured economic pressure and two dimensions of marital quality; namely, psychological aggression and physical assault-injury.

Consistent with previous studies (Gudmunson et al., 2007; Kinnunen ve Feldt, 2004), mediation analysis for financial concerns showed that perceived emotion-

al distress fully mediated the relation between financial concern and all dimensions of marital quality; namely, psychological aggression, negotiation and physical assault-injury. In the literature we couldn't find any study that investigate influences of financial concerns on negotiation.

As seen on the screen for economic pressure, hypothesis about negotiation was not supported. However for financial concerns, hypothesis about negotiation was supported. So the mediational role of perceived emotional distress didn't reveal similar pattern for economic pressure and financial concerns. These findings can be interpreted in the light of evolution theory. Female responses to stress are characterized by nurturing and calming baby (tending) and affiliation with social groups (befriending).

These conclusions must be interpreted in the light of the limitations regarding the sample, cross-sectional nature of data and the reliance on woman report only. Despite these limitations, it can be argued that the findings of the study support the view that inadequate economic conditions and concerns about financial issues seem to be main factor regarding of the disruption in marital quality. Recovery in economic status of couples and psychological consultation will undermine the negative affect of the economic crises.