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## Financial Strain, Trajectories of Marital Processes, and African American Newlyweds' Marital Instability

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### Abstract

The present study examined the longitudinal associations among financial strain, trajectories of marital processes, and increases in marital instability concerns among a sample of 280 African American newlywed couples followed over the first three years of marriage. Results from dyadic structural equation modeling revealed that financial strain experienced during the early years of marriage was associated with increased marital instability concerns for both husbands and wives. Latent growth curves of marital processes revealed mean declines in appraisals of spousal warmth and increases in appraisals of spousal hostility, with variability between individuals in rates of decline in warmth; further, wives' appraisals of spousal warmth covaried with levels of financial strain, such that high levels of financial strain were associated with steeper declines in spousal warmth appraisals. For both husbands and wives, rates of change in spousal warmth appraisals had a greater influence on increases in marital instability concerns than either starting levels of spousal warmth appraisals or financial strain. Findings highlight the long-term associations between external stress and trajectories of marital appraisals as well as their relative effects on marital distress.

### Keywords

marriage; instability; financial strain; trajectories; African American

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At the onset of marriage, nearly all newlyweds report strong optimism for the future of their relationship (Lavner, Karney, & Bradbury, 2013). Despite these positive sentiments, the actualization of lasting marital stability fails to be realized for many couples, with over 40% of marriages in the United States ending in divorce (Schoen & Canudas-Romo, 2006). To account for this discrepancy, marital scholars have emphasized the need to devote greater attention to how contextual stressors surrounding a couple affect the internal dynamics and stability of marital unions (Johnson & Bradbury, 2015). Understanding how contextual stressors such as financial strain impinge on marital quality appears particularly germane for African American couples who, in comparison to other racial and ethnic groups, report lower average levels of household income (DeNavas-Walt, Proctor, & Smith, 2013) and marital quality and stability (Broman, 2005). Supporting prospective studies examining the

effect of contextual stressors on African Americans' marital processes and stability, however, remain rare (Cutrona, Russell, Burzette, Wesner, & Bryant, 2011). In response, the present study investigates the prospective associations among long-term financial strain, trajectories of marital processes, and increases in marital instability concerns among a sample of African American newlyweds. In doing so, the current research aims to provide additional insights into external and internal factors that shape the developmental course of African American newlyweds' marital stability.

Numerous studies have documented the adverse effect that external stress can have on marital functioning and outcomes, a phenomenon commonly referred to as stress spillover (see Randall & Bodenmann, 2009). Consistent with these findings, multiple conceptual models of relationship development (e.g., Conger & Elder, 1994; Karney & Bradbury, 1995) draw attention to the influence of external stress on marital outcomes; these models uniformly suggest such stressors indirectly affect marital outcomes through changes in spouses' marital processes. Results from daily diary studies indicate that high levels of acute stress can affect marital quality by promoting less accepting views of one's partner, greater withdrawal, and increasing levels of poor communication (Bodenmann & Shantinath, 2004; Crouter, Bumpus, Head, & McHale, 2001; Neff & Karney, 2004; Story & Repetti, 2006). Although illuminating the effect of acute stress on marriages, such studies leave unaddressed how more chronic levels of stress are associated with long-term rates of change in marital processes and the subsequent effects of these changes on marital instability.

To date, growth curve analyses examining the association between chronic stress and marital quality have focused almost exclusively on how stress alters rates of change in marital satisfaction (e.g., Brock & Lawrence, 2008; Karney, Story, & Bradbury, 2005). Previous studies examining the association between chronic stress and changes in marital processes, rather than marital satisfaction, have primarily used group-based mean differences over time (e.g., Conger & Elder, 1994), and the few studies using growth curve analyses have yielded mixed results. For instance, aspects of stressful life experiences have been found to predict increases in psychological intimate partner violence (Shortt, Capaldi, Kim, & Tiberio, 2013) and declines in positive marital experiences (Umberson, Williams, Powers, Liu, & Needham, 2005), but have not predicted changes in negative marital experiences (Umberson et al., 2005) or spouses' overprovision or underprovision of support (Brock & Lawrence, 2014). Additionally, none of these studies considered the implications of stress-related changes in marital processes on indicators of marital stability.

## Present Study

The current study investigates the associations among contextual stress, trajectories of marital processes, and increases in risk for marital instability among a sample of African American newlyweds followed over the first 3 years of marriage. Of the various external stressors experienced by married couples, we focus on financial strain given its well-documented spillover effects on marital relationships and instability (Falconier & Epstein, 2011) as well as higher prevalence among African Americans (DeNavas-Walt et al., 2013). In previous cross-sectional studies involving African American couples, financial strain has been linked to lower marital satisfaction (Bryant, Taylor, Lincoln, Chatters, & Jackson,

2008), lower general assessments of marital quality (Cutrona et al., 2003), and greater partner hostility and less partner warmth (Conger et al., 2002). Prospective research with midlife African American couples similarly found higher levels of financial strain were associated concurrently with lower relationship quality which, in turn, predicted greater relationship instability five years later (Cutrona et al., 2011). In the current study, marital processes receiving attention include aspects of couples' daily interactions (i.e., conversations together) as well as perceptions about one's spouse (i.e., expressions of warmth and hostility)-two general domains of marital functioning affected by external stress (Randall & Bodenmann, 2009; Repetti, Wang, & Saxbe, 2009) and implicated as factors contributing to relationship instability among African American couples (Orbuch, Veroff, Hassan, & Horrocks, 2002).

Four primary aims guided the study. First, we sought to replicate previous findings with non-newlywed Caucasian samples (e.g., Conger, Rueter, & Elder, 1999) by demonstrating that high levels financial strain during the early years of marriage would predict increases in marital instability concerns for African American newlyweds (Aim 1). Second, trajectories of three marital processes were examined to identify mean rates of change over time and between- individual variability in rates of change (Aim 2). We hypothesized a general mean decline in positive aspects of marital quality and an increase in negative aspects, similar to previous research (Umberson et al., 2005); no *a priori* hypotheses were proposed regarding between- individual heterogeneity in rates of change of marital processes given limited previous research on this area. Third, for marital processes with significant between-individual variability in rates of change over time, we examined the covariance between financial strain and rates of change in marital processes over time (Aim 3). Given the aforementioned findings regarding the effects of acute stress on spouses' marital perceptions and interactions together, we hypothesized that longterm financial strain would be associated with faster deterioration in those marital processes with significant between-individual differences in rates of change over time. Fourth, we examined the degree to which financial strain, initial levels of marital processes, and rates of change in marital processes would uniquely predict increases in marital instability concerns (Aim 4).

## Method

### Participants and Procedures

Data for the present study come from a larger study examining health and marital relationships of African Americans residing in a southeastern state in the United States. Study participants were identified and recruited through public marriage license records. Letters were mailed to couples inviting them to participate in the study. In order to be included in the study, both spouses needed to be African American and at least 20 years old. Upon enrollment, two African American interviewers went to participants' homes during their first year of marriage, obtained participant consent, and administered surveys to participants. Questions assessing individual and relationship characteristics were read to each partner. Interviews generally lasted between one to two hours. Subsequent visits of similar format were conducted on an approximately annual basis over the next two years.<sup>1</sup> The Institutional Review Board at the sponsoring university approved all procedures. For

that larger study, data were collected from 701 African American households (with 697 households providing data from both husbands and wives) during participants' first year of marriage (Wave 1). Wave 2 consisted of 504 households (485 households with data from both spouses) and Wave 3 consisted of 389 households (306 households with data from both spouses).

The sample for the present study consisted of a subset of the larger sample. Specifically, only those couples who completed all three waves and remained married over the course of the study ( $N = 280$  couples) were included. Participant attrition was attributable to refusal (e.g., reporting not having time to participate), inability to locate (e.g., changing residence), relationship termination, or participant death.<sup>2</sup> Attrition analyses using independent sample *t*-tests were conducted comparing couples who were included in the present analyses with couples who were not included in the present analyses. On average, couples included in the final sample reported better marital quality, including fewer concerns about marital instability, lower appraisals of spousal hostility, higher appraisals of spousal warmth (husbands only), and more conversations together (wives only). Participants included in the sample for the present study were also older and had higher levels of education. There were no differences between groups in their desire for their relationship to succeed.

For the present sample, the median age of husbands was 34 (range 21–79) and the median age of wives was 31 (range 20–71). Educational attainment ranged from grade school to master's degree, with 57% of husbands and 75% of wives having completed some schooling past high school. In Year 1, 47% of husbands and 63% of wives reported annual personal incomes of less than \$30,000 and 19% of husbands and 10% of wives reported personal incomes greater than \$50,000. Slightly under half of all marriages (46%) reflected remarriages of one or both partners and 62% of couples reported having children in the home at the first assessment.

## Measures

**Marital instability concerns**—Individuals' concern regarding the stability of their marriage was assessed using a one-item measure that asked “How likely is it that your marriage will last at least another five years” (1 = *very likely*; 5 = *very unlikely*). Similar single-item measures have been used in other studies (e.g., Johnson & Anderson, 2013). Scores were transformed using a square root transformation given non-normal distribution in participants' original responses.

**Marital processes**—Three types of marital processes were examined in the study. *Conversations together* was assessed using 8 items that asked individuals about the frequency (1 = *never*; 4 = *often*) of conversations with their spouse related to issues such as work or school, family members, personal problems, and their relationship (see Huston & Vangelisti, 1991 for similar questions). *Partner warmth* and *partner hostility* were measured

<sup>1</sup>The second and third assessments were an average of 423 days and 974 days, respectively, after the first interview.

<sup>2</sup>No information is available to calculate specific percentages of each potential sources of participant attrition. Widows and divorcees were still invited to participate and, among retained participants, 5 spouses (all women) became widowed and 21 couples reported divorcing or legally separating during the course of the study. Interviews continued until funds were depleted.

using items from the Behavioral Affect Ratings scale (Conger, 1989). The 5-item assessment of warmth asked spouses how often (1 = *never*, 4 = *always*) their partners did things such as “tell you he/she loves you” and “listen carefully to your point of view”. The 6-item assessment of hostility asked spouses how often (1 = *never*, 4 = *always*) their partners did things such as “insults you” and “gets angry at you”. Across all measures and waves, Cronbach's alpha ranged from .66 to .89 for husbands' reports and from .75 to .89 for wives' reports. For each marital process, mean scores at each wave were computed; higher values reflected greater levels of each construct.

**Financial strain**—Financial strain was assessed using six items that captured the degree to which spouses reported concern regarding their ability to pay for items such as utilities, food, and medical care (adapted from Conger & Elder, 1994). Individuals reported their degree of agreement (1 = *very strong agree*; 5 = *very strongly disagree*) with statements such as “my spouse and I have enough money to pay our bills” and “we have enough money to afford the kind of food we need” ( $\alpha = .76, .80, .85$  for husbands;  $\alpha = .80, .81, .83$  for wives). Correlations between financial strain and income were moderate in size across the three years ( $-.35 < r_{\text{wives}} < -.32$  and  $-.50 < r_{\text{husbands}} < -.43$ ; all  $p < .01$ ). Mean scores at each wave were computed; higher scores reflected greater financial strain. To represent chronic level of financial strain experienced by the dyad, a second-order latent variable of long-term couple financial strain was created. This latent measure was comprised of first-order latent variable indicators of husband and wife reports of financial strain, which were computed from observed measures of spouse-reported financial strain at waves 1, 2, and 3.<sup>3</sup>

## Plan of Analysis

We conducted structural equation modelling using Mplus 6.0 statistical software (Muthen & Muthen, 2010). Given the dyadic nature of the data, husbands' and wives' pathways were estimated in the same model, with corresponding variables allowed to correlate. Analyses were conducted in four phases, corresponding to the aims of the study. First, long-term financial strain was examined as a predictor of increases in marital instability concerns; we controlled for individuals' and their spouses' initial levels of instability concerns, consistent with an Actor- Partner Interdependence Model. Second, unconditional latent growth curves (LGC) were run to identify mean trajectories—and inter-individual variability therein—of newlyweds' marital processes. Factor loadings for the slope term were fixed to 0, 1, 2.3 to represent initial status as the first year of marriage and linear change equal to the average number of days for couples between assessments (i.e., Waves 2 and 3 occurring slightly one year after baseline assessment and two and a half years after baseline, respectively). Third, we examined the covariance between financial strain and slopes of marital processes.<sup>4</sup> Fourth, the independent effects of financial strain and trajectory parameters on increased marital instability were examined. Missing data were handled using full information maximum likelihood techniques.

<sup>3</sup>Univariate LGC of financial strain revealed a mean linear increase for husbands and wives. As there was no significant between-subjects variability in rate of change, we analyzed financial strain as a sum across three years.

<sup>4</sup>We did not regress slopes of marital processes on financial strain due to temporal ordering concerns (i.e., having one variable with an indicator at a later time point predicting a variable with indicators at earlier time points); this precluded mediation testing as well.

## Results

As expected with a newlywed sample, mean levels of marital instability concerns and appraisals of partner hostility were low and frequency of conversations together and appraisals of partner warmth were high. Mean levels of financial strain, based on scale ranges, were moderate (for full descriptive statistics and correlations among study variables, see online supplement S1).

### Aim 1

Results examining the effect of financial strain during the newlywed years on increases in marital instability concerns are summarized in Figure 1.<sup>5</sup> Consistent with our expectations, high levels of financial strain predicted increases in marital instability concerns for wives ( $\beta = .20, p < .01$ ) and marginally for husbands ( $\beta = .16, p = .06$ ). Model fit was not significantly worsened when constraining the effect of financial strain on marital instability concerns to be equivalent between husbands and wives ( $\chi^2(1) = 1.05, p = ns$ ), indicating financial strain during the newlywed years exerted a similar magnitude of effect on husbands' and wives' increases in marital instability. Actor effects were observed for wives ( $\beta = .26, p < .01$ ) and husbands, marginally ( $\beta = .11, p = .08$ ); partner effects were marginally significant from wives to husbands ( $\beta = .11, p = .09$ ). In sum, controlling for the effects of individuals' and their spouses' beginning levels of marital instability concerns, couples' report of financial strain over the early years of marriage were significantly associated with greater levels of marital instability concerns approximately three years later in marriage.

### Aim 2

We next ran unconditional latent growth curves to examine the nature of trajectories for the marital processes under investigation. As shown in Table 1, husbands' and wives' appraisals of partner warmth and hostility demonstrated good fit; wives' report of conversations together also demonstrated good fit. Focusing first on results for partner warmth and hostility, mean slope ( $\mu_{CH}$ ) was significant for both processes, with appraisals of partner warmth decreasing over time (unstandardized  $B = -.12, p < .01$  and  $B = -.13, p < .01$  for husbands and wives, respectively) and appraisals of hostility increasing over time (unstandardized  $B = .07, p < .01$  and  $B = .07, p < .01$  for husbands and wives, respectively). Variance in initial status ( $\sigma^2_{IS}$ ) was significant in all models, indicating first-year appraisals of spousal warmth and hostility varied between husbands (warmth:  $\sigma^2_{IS} = .17, p < .01$ ; hostility:  $\sigma^2_{IS} = .18, p < .01$ ) and wives (warmth:  $\sigma^2_{IS} = .20, p < .01$ ; hostility:  $\sigma^2_{IS} = .10, p < .01$ ). Variance in rate of change ( $\sigma^2_{CH}$ ) for reports of partner warmth were significant for husbands ( $\sigma^2_{CH} = .05, p < .01$ ) and for wives ( $\sigma^2_{CH} = .03, p < .05$ ), suggesting that appraisals of spousal warmth declined at a faster rate for some spouses than others. Variances in slope estimates for hostility were not significant for husbands ( $\sigma^2_{CH} = .00, p = ns$ ) or wives ( $\sigma^2_{CH} = .01, p = ns$ ), suggesting a similar rate of increase across all husbands and all wives. Husbands' and wives' rate of change was not associated with individuals'

<sup>5</sup>Two control variables, age and educational attainment, were also included in the initial model. Neither variable significantly predicted marital instability concerns for husbands or wives. These control variables were not included in any of the models presented in the results for purposes of model parsimony.

initial levels, indicating that lower initial level of reported spousal warmth or hostility was not significantly associated with steeper decline (for warmth) or increase (for hostility) over time. The LGC for husbands' reports of conversations together demonstrated poor fit, indicating change in this area did not follow a linear or stable pattern over time; among wives, a general decline was reported (unstandardized  $B = -.07$ ,  $p < .01$ ), with significant variability in initial level ( $\sigma^2_{IS} = .08$ ;  $p < .01$ ) and rates of change ( $\sigma^2_{CH} = .02$ ,  $p < .05$ ).

### Aim 3

Given the significant between-individual variability in rates of change in husbands' and wives' spousal warmth appraisals, analyses proceeded to explore whether financial strain covaried with rates of change. Figure 2 summarizes the results for the full model used to examine this and the fourth aim of the study. The covariance (cov) between financial strain and rates of change in spousal warmth was significant for wives (cov =  $-.02$  [correlation =  $-.34$ ],  $p < .01$ ), but not for husbands (cov =  $-.04$  [correlation =  $-.12$ ],  $p = ns$ ). As the mean rate of change in partner warmth appraisals declined over time (Table 1), the negative covariance indicates that high financial strain during the newlywed years was associated with greater declines in wives' appraisals of spouse warmth. Although not a specific focus of the current study, initial status of spousal warmth appraisals also significantly covaried with couple-level financial strain for husbands (cov =  $-.06$  [correlation =  $-.42$ ],  $p < .01$ ) and wives (cov =  $-.05$  [correlation =  $-.29$ ],  $p < .01$ ), indicating that couples who began marriage with lower spousal warmth appraisals experienced higher levels of financial strain over the duration of the study.

### Aim 4

Figure 2 also depicts parameter estimates for the unique effects of financial strain and marital warmth trajectory parameters on increases in marital instability concerns. Results indicated that changes in spousal warmth appraisals, but not initial levels of partner warmth or financial strain, had a significant effect on increases in marital instability. Specifically, greater declines in spousal warmth appraisals predicted increases in marital instability concerns for both husbands ( $\beta = -.51$ ,  $p < .01$ ) and wives ( $\beta = -.67$ ,  $p < .01$ ), even after accounting for initial levels of spousal warmth appraisals as well as long-term financial strain. Conversely, after accounting for rates of change in spousal warmth appraisals, neither starting levels of spousal warmth appraisals or long-term financial strain significantly predicted increases in financial strain. This pattern held for husbands and wives. After including partner warmth trajectory parameters, 36% of the variance in husbands' Wave 3 marital instability concerns was accounted for by the model as was 58% of the variance in wives' Wave 3 marital instability concerns; these amounts represent an increase of 28% (for husbands) and 41% (for wives) in the amount of explained variance in Wave 3 marital instability concerns compared to the model depicted in Figure 1, in which only financial strain and baseline marital instability concerns were included.

To determine if parameters depicted in Figure 2 varied significantly by gender, a series of models were run with husband and wife corresponding pathways constrained to be equivalent (e.g., initial status of spousal warmth predicting Wave 3 marital instability concerned); the resulting model fit was then compared to the model fit of the baseline

model. No significant gender differences were observed for the effect of each predictor variable (i.e., initial level, rate of change, and financial strain) on marital instability concerns as well as covariances among financial strain, spousal warmth intercept, and spousal warmth slope. In particular, the constrained covariance between financial strain and rates of change in spousal warmth appraisals was significant,  $cov = -.02$  [correlation =  $-.23$ ];  $p < 0.05$ ), indicating that the lack of significant association between financial strain and husbands' rate of changes in spousal warmth appraisals may be partially attributable to the amount of standard error in this parameter.

## Discussion

Understanding why some marriages, despite starting with spouses' high expectations and optimism, deteriorate and dissolve remains a central question for marital research endeavors. In an effort to account for this discrepancy between newlyweds' aspirations and subsequent deterioration in marital quality for some couples, the role of financial strain and other stressors has emerged as an area of growing interest (Randall & Bodenmann, 2009). Using data from 280 African American newlywed couples followed over the first three years of marriage, results from the current study provide insights into the association among financial strain, marital processes, and increases in marital instability concerns during the newlywed years. Building on existing theory (Conger & Elder, 1994; Karney & Bradbury, 1995) and empirical findings (Cutrona et al., 2011), this is one of the first studies to document in a multi-year prospective research design (a) the effect of high financial strain during the newlywed years on increases in marital instability concerns among African American newlyweds; (b) the association between high financial strain assessed over multiple years and steeper declines in spouses' marital processes; and (c) the prominence of rates of change in spousal warmth perceptions, above and beyond the effect of starting levels of marital appraisals and average levels of financial strain, to account for variability in increases in marital instability.

Marital instability is a major concern for the wellbeing of adults as well as for children (Amato, 2010), and these results provide additional information about longitudinal factors implicated in the increase in marital instability concerns among African American newlyweds. Results indicated increases in marital instability concerns were positively associated with couples' long-term financial hardship. However, relationship processes, particularly rates of change in perceptions of spousal warmth, were more explanatory in accounting for increases in marital instability concerns. Among wives, rates of change in this marital process were found to covary with chronic financial hardship, highlighting how efforts to fortify marital stability necessitate attention to both relationship and environmental factors. In other words, reducing levels of financial strain as well as helping couples proactively cope with such stress, particularly related to appraisals of spousal behavior, provide two relevant areas for strengthening marriages within the African American community.

Average levels of financial strain over three years were associated with more precipitous declines in wives' appraisals of husband warmth, thereby expanding on earlier studies that focused on acute stress and associations with individuals' perception of their partner (Neff &



Karney, 2004). These findings are also consistent with studies that suggest stressors induce a negative bias in family members' perceptions towards others (Neff & Karney, 2004; Repetti et al., 2009). Thus, to slightly adapt a colloquial relationship phrase, higher external stress seems to lead a spouse to view his or her partner and their relationship with gray- (rather than rose-) tinted lenses. Results also indicated that financial strain no longer exhibited a significant effect on husbands' or wives' increases in marital hostility after accounting for trajectory parameters for spousal warmth appraisals. We were, however, unable to test if changes in partner warmth mediated the association between financial strain and increases in marital instability concerns given temporal ordering of variables. To the degree that changes in spousal warmth appraisals were caused by average levels of financial distress, results indicate that changes in spousal warmth appraisals may operate as a mechanism through which financial strain during the newlywed years leads to increases in wives' marital instability concerns.

Current findings also inform recent discussions regarding whether marital deterioration is more consistent with an initial differences model or an incremental change model. In other words, are poor marital outcomes attributable to differences in couple functioning at the onset of marriages or to changes that occur within the dyad over time (see Lavner, Bradbury, & Karney, 2012)? Results from this study lend support to the incremental change model of relationship deterioration, with increases in marital instability concerns predicted by rates of change, but not initial levels, of spousal warmth appraisals. Thus, among this sample of African American newlyweds, increases in marital instability concerns were more a function of changes in marital processes and not differences that characterized couples from the outset of the marriage.

The use of an exclusive African American sample also merits specific attention. The within-group analyses highlight the heterogeneity within African American marriages while still documenting the consistent effect of financial strain on African Americans' relationship wellbeing. Consistent with previous longitudinal research on African American's marital quality (e.g., Cutrona et al., 2011), higher financial strain was associated with lower levels of relationship quality, which in turn, predicted greater marital instability; however, in contrast to the study conducted by Cutrona and colleagues (2011), in the current study, men's relationship processes (but not educational attainment) were also associated with aspects of marital instability. Although previous cross-sectional work involving African American couples (Cutrona et al., 2003) did not find financial strain to predict either warmth or hostility using observational methods, the current study suggests financial strain possesses a negative effect on marital functioning by influencing trajectories of perceived spousal warmth over time, at least among wives. Accordingly, adverse contextual circumstances appear to hinder not only the dating relationships and views of marriage among African American young adults (Simons, Simons, Lei, & Landor, 2011), but continue to exert a negative effect among couples who get married.

Lastly, this collection of findings also offers potential insights into how relationships deteriorate. Marital researchers have previously suggested that a key shift in relationship deterioration occurs when "the presence of the partner becomes increasingly associated with pain and frustration, not pleasure or support" (Stanley, Blumberg, & Markman, 1999, p.

282). Unarguably, a host of factors are involved in producing this cognitive shift, but the negative bias associated with external stress may be partially explanatory. As individuals marry in part for the comfort, solace, and support they receive from their partner (Bradbury & Karney, 2004), when under conditions of high financial strain—times when individuals are perhaps more likely to be seeking spousal support and to a greater degree—spouses may find their partners insufficiently meeting these expectations. If these expectations are consistently unmet, spouses under stress may come to perceive partner's actions in an exceedingly negative light that, in turn, leads to decreased confidence about the long-term stability of their union.

Limitations should be considered when interpreting findings of the study. First, levels of financial strain were obtained only on an annual basis; assessment of chronic financial strain would preferably entail more frequent evaluations with both subjective and objective assessments. Second, marital instability concerns were assessed using a single-item measure, offering less conceptual coverage than multi-item measures; such measurement is warranted in future research on this topic. Third, having assessments at only 3 time points precluded investigations into non-linear trajectories, which may better characterize the nature of variability in change for some marital processes during newlywed years. Fourth, data were collected exclusively from self-report measures, without observational or behavioral indicators. Fifth, the current study only considered stress with respect to financial strain; stress can arise from multiple sources and additional longitudinal research could explore the effect of stress on marital quality using a composite stress index (see Rauer, Karney, Garvan, & Hou, 2008). Sixth, although a notable number of couples were recruited and completed their first interview, retention rates were low. Attrition occurred despite implementing protocols such as meeting with community members, appointing community liaisons, collecting data in-home (or a place chosen by study participants), and maintaining contact with study participants in between data collection periods (e.g., Brody, Kogan, & Grange, 2012; Yancey, Ortega, & Kumanyika, 2006). Although much literature addresses barriers for recruiting and retaining individuals (e.g., Burns, Soward, Skelly, Leeman, Carlson, 2008; Yancey, Ortega, & Kumanyika, 2006), fewer studies address explicit strategies for retaining couples; thus, more creative ways of retaining couples may be needed. We suggest offering an additional (or bonus) incentive if both partners participate or providing childcare services during interview times. Lastly, the final sample retained a greater percentage of couples with baseline indicators of positive marital quality, limiting the generalizability of findings to more at-risk newlyweds. At the same time, however, the smaller amount of variance in marital instability concerns among the analyzed sample yields more conservative estimates of our analytic model results. These more conservative estimates lend greater credence to the significant results for marital instability concerns that were documented and suggests that future research using a sample with greater variability in indicators of marital instability concerns could have even stronger predictive effects. These limitations notwithstanding, results suggest that the longitudinal interplay between contextual factors and spouses' perceptions of their partners is a promising area of research that can improve our understanding of the maintenance and deterioration of marital relationships.

## Supplementary Material

Refer to Web version on PubMed Central for supplementary material.

## Acknowledgments

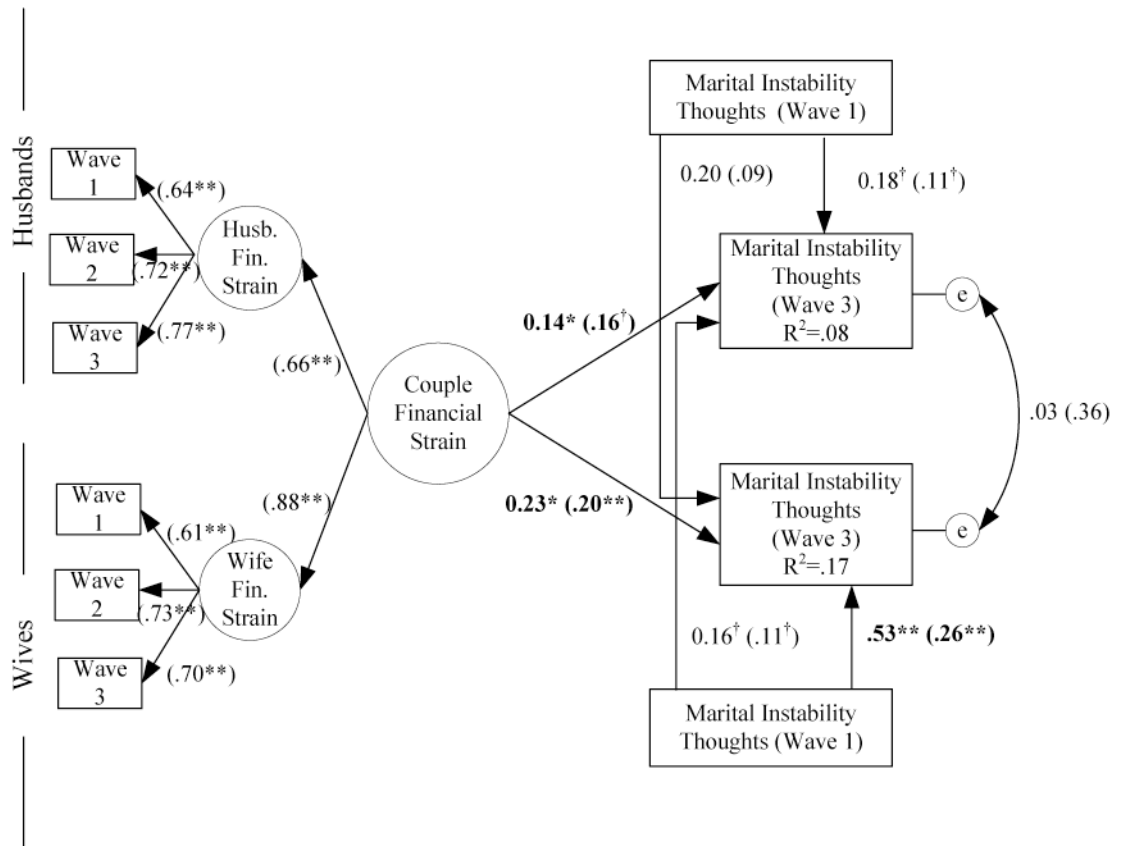
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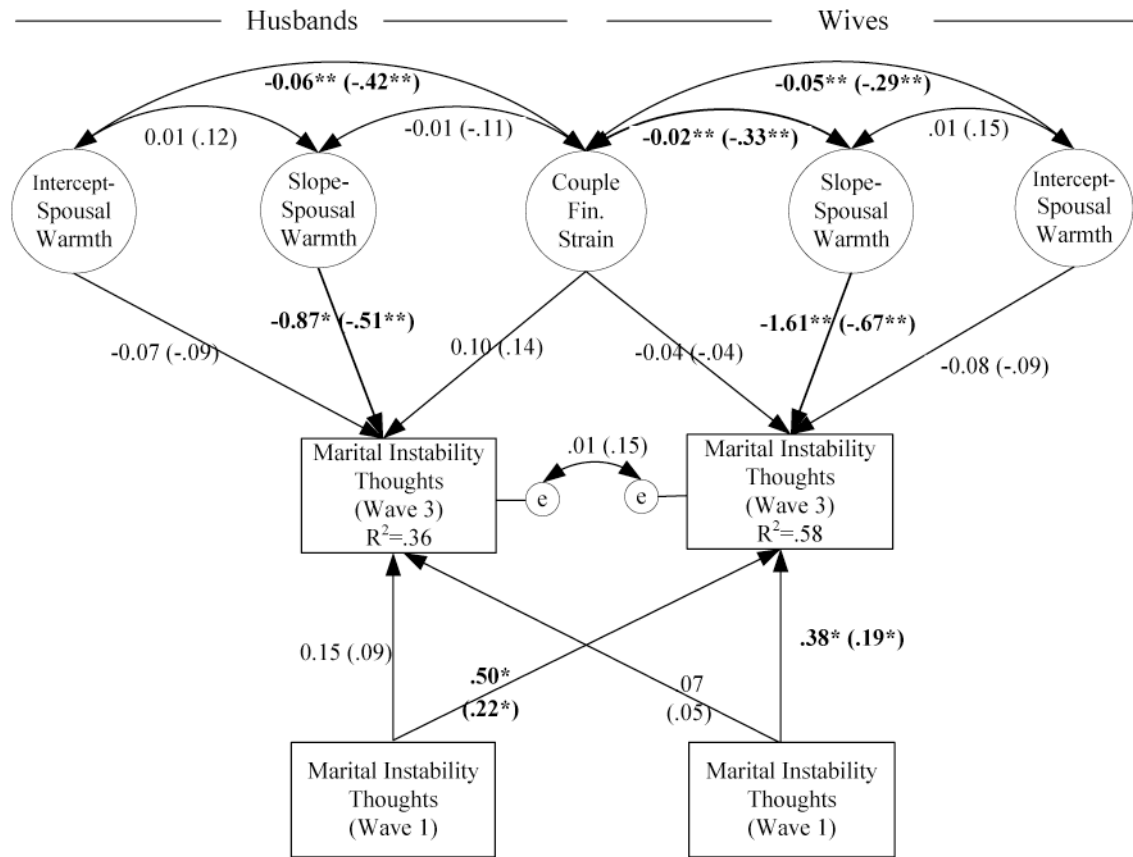
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**Figure 1.** Couple-level financial strain predicting increases in marital instability thoughts. Note. Model fit:  $\chi^2(26)=42.05, p < .05$ . CFI = 0.97; TLI = 0.95. RMSEA = 0.05. Values in parentheses are standardized parameter estimates. Boldface type representing structural associations significant at  $p < .05$  level or below. † $p < .10$ . \* $p < .05$ . \*\* $p < .01$ .



**Figure 2.** Financial Strain, Trajectories of Spousal Warmth, and Marital Instability Note. Model fit:  $\chi^2(79) = 141.80$  ( $p = ns$ ), CFI = 0.96, TLI = 0.93. RMSEA = 0.05. Values in parentheses are standardized parameter estimates. Additional correlations among corresponding trajectory parameters for husband and wife growth curves not shown in figure for clarity purposes. Boldface type representing associations significant at  $p < .05$  level or below. † $p < .10$ . \* $p < .05$ . \*\* $p < .01$ .

**Table 1**

**Unconditional Growth Curves (N = 280 married dyads)**

Model	Initial Status (IS)		Rate of Change(CH)		Covariance		Model Fit			
	Mean( $\mu_{IS}$ )	Variance( $\sigma^2_{IS}$ )	Mean ( $\mu_{CH}$ )	Variance ( $\sigma^2_{CH}$ )	IS-CH ( $\sigma_{IS-CH}$ )	$\chi^2$	df	SRMR	CFI	TLI
<u>Husband Report</u>										
Spousal Warmth	3.398**	0.173**	-0.122**	0.054**	-0.018	3.82(ns)	1	.022	.988	.964
Spousal Hostility	1.685**	0.175**	0.069**	0.004	-0.008	0.00(ns)	1	.000	1.00	1.01
<u>Wife Report</u>										
Spousal Warmth	3.328**	0.196**	-0.127**	0.028*	0.004	4.29*	1	.023	.988	.965
Spousal Hostility	1.409**	0.098**	0.068**	0.011	0.013	0.34(ns)	1	.007	1.00	1.01
Conversations Together	3.549**	0.077**	-0.069**	0.019*	-0.003	1.23(ns)	1	.015	1.00	0.99

Note: Model fit statistics for husband report of conversations together were poor and thus parameter estimates are not presented in table. ns = not statistically significant ( $p > .10$ ).

\*  $p < .10$ .

\*\*  $p < .05$ .

\*\*\*  $p < .01$ .