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The Impact of Family Economic Strain On Work-Family Conflict, Marital Support, Marital Quality, and Marital Stability During the Middle Years

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Abstract

Over the past few decades, US families have been faced with several economic recessions. The regularity and severity of these economic crises lends to the importance of having an understanding of how these events affect families. The present study investigates the effects of family economic strain on marital quality and marital stability through individual and dyadic models, incorporating work-family conflict and marital support as mediators. The study analyzed secondary data from the Iowa Youth and Families Project (IYFP) and Midlife Transition Project (MTP) collected from 370 middle-aged married couples across a 12-year time period that encompassed the US early 1990s recession and the recession of 2001, which occurred between the years 1989 and 2001. The results support the hypotheses that the impact of economic strain upon marital quality and marital stability is mitigated through a positive perception of work-family conflict and marital support. Implications for future research and for financial practice are discussed.

Keywords

family economic strain; family stress and coping theory; finances; financial counseling; financial management; marital stability; marital support; marital quality; work-family conflict

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Many researchers have identified how financial stress may cause marital conflict, as well as significantly and negatively impact couples (Bryant, Taylor, Lincoln, Chatters, & Jackson, 2008; Dew & Dakin, 2011). Approximately one-third of couples in relationship counseling have reported financial stress as one of their most salient issues (Aniol & Synder, 1997). Furthermore, approximately fifteen percent of marital satisfaction is predicted by financial factors, such as financial management quality and financial problems (Kerkmann, Lee,

Lown, & Allgood, 2000), and a partner's spending behaviors and level of financial stress has a direct impact on their relationship satisfaction (Britt, Grable, Goff, & White, 2008). Conversely, individuals reporting higher financial satisfaction have a significantly lower probability of considering divorce (Grable, Britt, & Cantrell, 2007).

Previous literature investigating the relationships between economic strain, marital quality, and marital stability is often cross-sectional and concerns individuals. As a result, the existing research generally does not consider the possibility of the protracted and chronic nature of the effects of economic strain that has been experienced by families in the US. One exception is the Iowa Youth and Families Project (IYFP) and the follow-up Midlife Transition Project (MTP), which is an ongoing longitudinal study investigating the long-term effects of socioeconomic influence on family processes (Conger, et al., 1990, Conger, Conger, & Martin, 2010). It comprises data from 451 rural, Midwestern, two-parent families with a 7th grade adolescent and a near-age sibling in the home. The families in this sample lived through the agricultural crisis of the late 1980s, and thus likely experienced a reduction in wages and working hours, as well as farm foreclosures and increased unemployment (Rosenblatt, 1989). The longitudinal nature of the data collected by the IYFP and MTP allows for the exploration of causality in relation to the effects of economic strain on the relationships and mediating cumulative processes of these families. The IYFP and MTP data have been utilized to explore the Family Stress Model (FSM) (Conger, Wallace, Sun, Simons, McLoyd, & Brody, 2002; Conger, Rueter, & Conger, 2000; Conger, Conger, Elder, Lorenz, Simons, & Whitbeck, 1992), the negative impact of economic hardship and strain on family processes (Conger & Elder, 1994; Conger, et al., 1990; Wickrama, Surjadi, Lorenz, Conger, & O'Neal, 2012), couple and family resilience factors to economic pressure (Conger & Conger, 2002; Conger, Rueter, & Elder, 1999), marital quality and stability (Yeh, Lorenz, Wickrama, Conger, & Elder, 2006), and divorce and marital instability (Lorenz, Wickrama, Conger, & Elder, 2006; Wickrama, Lorenz, Conger, Elder, Abraham, & Fang, 2006). Additionally, Conger, Conger, and Martin (2010) provide a review of the potential mechanisms and theoretical frameworks that account for the associations between socioeconomic status, marital satisfaction and marital stability within romantic relationships. Altogether, the longitudinal data from the IYFP and MTP provides researchers with substantial evidence for the association between economic hardship, resilience, and risk factors for lower- and middle-income populations in rural locations.

LITERATURE REVIEW

The Recessions of the 1990s and 2000s

The current study investigated data collected in Midwestern U.S. between 1989 and 2001, a period which encompassed two major recessions and was marked with economic instability. Indeed, it is valuable to study the middle-aged cohort in this period, since that they experienced a number of economic down turns, including the rural farm crisis (late 1980s), the early 1990s recession and the recession of 2001, as well as their subsequent recoveries (Wickrama, Surjadi, Lorenz, Conger, & O'Neal, 2012). The early 1990s recession lasted from July 1990 until March 1991 and was the worst economic recession since World War II (Ekerdt, 2010). Although each family may experience different economic pressures, the

economic decline from the recession placed significant economic stress on many families due to reduced employment opportunities, increased pricing of consumer goods, and a lack of trust in the strength of the economy following such a quick increase of inflation in the late 1980s. After the period of strong economic growth during mid-to-late 1990ss, the recession of 2001 occurred, which lasted from March to November of 2001 and was attributed to the collapse of the "dot-com bubble" and the sudden impact of the September 11th terrorist attacks (Hall, Feldstein, Bernanke, Frankel, Gordon, & Zarnowitz, 2001). This again, created a period of economic distress, decreased industrial production, and increased unemployment in the US (Bureau of Labor Statistics, 2003; Hall et al., 2001).

Several studies concerning the association between family processes and economic hardship were published in the early 1990s (Conger et al., 1990; Conger et al., 1992; Conger, Ge, Elder, Lorenz, & Simons, 1994). One 1990 study found that economic strain or hardship increased hostility and decreased warmth and support between married partners, thereby indirectly negatively affecting the perception of the marriage (Conger, et al., 1990). The hostility was more associated with economic strain for husbands than for wives, revealing possible gender differences.

Subsequent assessment of the same Midwestern cohort suggested that specific financial conditions, such as per capita family income and work instability, were linked to the parents' behaviors (e.g. conflict) and emotional well-being (e.g. demoralization and depression) via the perception of increased financial strain (Conger et al., 1992). In this later study, and in contrast with the previous study, Conger et al. (1992) found that financial difficulties affected emotions (e.g., depressed mood) and behaviors (hostility) equally for husbands and wives. Conger theorized that this gender shift, from husbands primarily associated with irritability and hostility due to financial difficulties to both genders, can be explained in part by more contemporary wives assuming a greater role in family economic life. As to the number of dual career families increase, often brought about by pressure of economic strain due to the recession, both spouses feel the increased burden and responsibility of financial difficulties. Additionally, the authors suggest that historically wives are largely responsible for the emotional work in the family relationships, and as they withdraw from this role to take on other tasks (e.g., earning money for the family), this may result in more marital friction, producing more irritability and hostility in the family and for both spouses in the relationship. They also noted how the disruption in family interaction, resulting from the economic hardship, impacted adolescent development. Later investigation also found that economic strain was positively linked with marital conflict and parental dysphoria, which, in turn, influenced parental practice (Conger et al., 1994).

The results from one of the most generalizable studies of the 1990s, by Porter and Garman (1993), highlighted significant variability in each individual's perception of their financial well-being. As such, it may be that individuals do not have accurate or reasonable impressions of their financial situations. The economic uncertainty and instability of the early 1990s may have contributed to this confusion.

Research that emerged after the recession of 2001 began to investigate aspects of resilience and financial management behaviors in relation to finances. One study noted how, in

general, individuals who sought advice from financial professionals showed higher financial satisfaction, increased likelihood of homeownership, greater financial risk tolerance, and exhibited positive financial behaviors (Grable & Joo, 2001). Similarly, Conger and Conger (2002) found that parents who successfully managed financial difficulties were more likely to have increased problem solving skills, a greater sense of emotional control, higher marital support, less hostile parenting, and better parental nurturing practices. The children of these parents also showed resilience to economic strain, through support from siblings, parents, and other adults outside of the family.

Further research highlights the importance of financial knowledge in exhibiting financial management abilities. For example, one study demonstrated how individuals with financial knowledge are more competent at managing savings, investments, and credit (Hilgert, Hogarth, & Beverly, 2003). Participants in a similar study exhibited positive financial behaviors and improved health after participating in a debt management program (O'Neill, Sorhaindo, Xiao, & Garman, 2005).

Economic Strain, Marital Quality, and Marital Stability

Marital quality may be defined as a global measure of satisfaction and happiness in a marriage, whereas marital stability is the probability that the marriage will stay intact, without dissolution or divorce, which is typically measured as a reverse-coded questionnaire on the frequency a married couple discusses or considers separation (Matthews, Conger, & Wickrama, 1996). Although low marital quality does not necessarily imply low marital stability (Booth, Johnson, White, & Edwards, 1984), longitudinal research indicates that the two constructs tend to both respond negatively or positively together (Karney & Bradbury, 1995).

Research has suggested that financial concerns explained approximately fifteen percent of variance of marital satisfaction (Kerkmann, Lee, Lown, & Allgood, 2000), and a partner's spending behaviors and level of financial stress has a direct impact on their relationship satisfaction (Britt, Grable, Goff, & White, 2008). Conversely, individuals reporting higher financial satisfaction have a significantly lower probability of considering divorce (Grable, Britt, & Cantrell, 2007) and as such, would have higher levels of marital stability.

Economic Strain and Work-Family Conflict

Due to the increase in the number of dual-earner couples in the workforce (Bond, Galinsky, & Swanberg, 1998), it becomes increasingly important to consider the balance of work-family conflict. Wickrama, Florensia, Surjadi, Lorenz, and Elder (2008) presented results that suggest that the physical and mental health problems of men may be associated with changes in levels of perceived work control. Having to fulfill both the financial responsibilities of the family (e.g. paying for food, paying the bills) and work responsibilities can contribute to the pressures of general economic hardship and may foster insecurity about the future of the family (Mirowsky & Ross, 2003). Economic strain has been found to be associated with increased work-family conflict for both husbands and wives, but slightly more so for husbands (Schieman & Young, 2011).

Economic Strain and Marital Support

Stress and coping theory is a framework for describing how individuals manage difficulties in order to maintain a state of homeostasis in the face of adversity and stress (Lazarus, 1993), and was adjusted by Bodenmann (1997) in order to account for dyadic and family interactions. The dyadic version of the theory may be applied, with the use of an actor-partner interdependence model (APIM), in the context of family economics in order to understand the strategies adopted by husbands and wives to mitigate the impact of economic strain on themselves and each other. Marital support is one psychosocial resource that research has identified for couples as a direct resilient factor with economic strain (Conger, Rueter, & Elder, 1999). Conversely, economic strain may erode or decrease the amount of spousal support as well (Lorenz, Conger, Montague, & Wickrama, 1993). Marital support, however, may also reduce the perceived level of work-family conflict, particularly for wives (Erwins, Buffardi, Casper, & O'Brien, 2001).

Although research has suggested that marital support alone is not sufficient to decrease the negative link between economic strain and marital distress (Conger & Conger, 2002), a positive perception of work-family conflict, in addition to marital support, may together be enough to increase the resilience to the point where the negative impact of economic strain is mitigated. A family's overall marital support, marital stability, and work family conflict may also be the result of a transactional association between each individual partner's measures of these criteria. Dyadic research is becoming more frequent and suggests that a partner's own behaviors and perceptions influence, and are influenced by, their partner's behaviors and perceptions (Kenny, Kashy, & Cook, 2006; O'Brien, 2005).

The Current Study

The current study draws on family stress and coping theory (Conger & Conger, 2002) in assessing the impact of economic strain on husbands' and wives' marital quality and marital stability over a twelve-year, five-wave longitudinal study. Family stress and coping theory account for the ways in which internal or external life stressors are mediated by family psychosocial resources to mitigate their impact on functional status. In relation to the present study, family economic strain due to the early 1990s recession is the life stressor, the functional status is represented by marital quality and marital stability, and the psychosocial resources are represented by measures of marital support and work-family conflict.

The current study explores the influence of family economic strain on marital quality and marital stability through the perceptions of marital support and work-family conflict. Marital support and work-family conflict have been shown to be important psychosocial resources for positive couple outcomes. In order to fully examine the relationships these two psychosocial resources have as mediators between family economic strain and marital outcomes, two individual models and two dyadic models were utilized. These four models are structured to test similarities and differences at the individual level (husband vs. wife) for work-family conflict, and at the dyadic level (husbands and wives), where work-family conflict marital support are analyzed separately. Through the use of these four models, a more comprehensive examination of the mediation of work-family conflict and marital support is conducted. In considering relationships, it is important to consider that couples

have both individual needs and challenges, as well as shared dyadic needs and challenges. These four models consider the confluence of work-family conflict and marital support of the couple at multiple levels to examine how they contribute to couples staying together or separating.

Two hypotheses are proposed: 1) family economic strain in 1989–1991 (averaged across both time points) will directly predict marital stability in 2001; and 2) the relationship described in the first hypothesis will be partially mediated by various indirect paths via marital support, work-family conflict, and by marital quality.

DESIGN AND METHODOLOGY

The current study made use of data for husbands and wives from the Iowa Youth and Families Project (IYFP) and the follow up Iowa Midlife Transition Project (MTP). The final sample used in study comprised 370 primarily lower-middle and middle class, Caucasian, married couples, living in north-central Iowa. Families were chosen that included two biological, married parents, a 7th grade child, and a sibling within four years of age of the other child. They were interviewed in 1989, 1991, 1992, and 1994 as part of the IYFP, and then followed up in 2001 by the MTP, which interviewed the same families with the same questions. The attrition rate for the IYFP and MTP combined sample was 11% over the 12-year period, which was the result of divorce or separation, moving, or dropping out of the study. Detailed information about the MTP and IYFP can be found in Conger and Conger (2002) and Conger and Elder (1994).

At the start of the study, in 1989, all husbands and wives were in early middle-age, with average ages of 40 and 38 respectively, and had been married for an average of 17.63 years. They had three children, on average, and the median age of the youngest child was ten. The husbands and wives had been an average of 13.68 and 13.54 years of education, respectively, a median annual income of $33,240, and reported incomes ranging between $0 to $259,000. Ninety-six percent of husbands and seventy-eight percent of wives were employed in a variety of occupations. Husbands were employed as farmers, foremen, and craftsmen (38.4%); managers, professionals, officials, and owners (23.8%); kindred workers and operatives (16.6%); service workers, sales workers, clerical workers, military service workers, and private household workers (14.4%); laborers (3.3%); or other (3.5%). Wives, on the other hand, were employed as homemakers (19%); clerical workers, private household workers, sales workers, and military service works (46.1%); owners, managers, officials, and professionals (23.7%); kindred workers and operatives (4.3%); laborers (0.7%); or other (3.4%).

Study Measures

Family economic strain was measured by standardizing total scores from males and females for three separate subscales: the “material needs” scale; the “financial cutbacks” scale; and the “making ends meet” scale (Matthews, Conger, and Wickrama, 1996; Conger, Rueter, & Elder, 1999; Schieman & Young, 2011). The combination of the scores provided a measure of economic strain for the couple. Example questions from the subscales include asking participants whether they “Strongly Agree” (1) to “Strongly Disagree” (5) about

whether the family has enough money for clothing, home, a car, food, household items, medical care, and recreational and leisure activities; whether or not they had taken certain measures (such as “Cut back on social activities and entertainment expenses”) in the last year as a response to financial difficulties; and asking respondents whether their family had experienced difficulties paying their bills within the last year where (1) corresponded with “A great deal of difficulty” and the maximum (5) corresponded with “No difficulty at all”. The final measure for economic strain had a high internal consistency, where α = .94 in 1989–1991, and α = .86 for 2001.

Work-family conflict was measured using a two-item scale (Matthews et al., 1996) in which each participant was asked how often the demands of work interfere with their family life and vice versa. The answers were rated between “Often” (1), and “Never” (4). Work-family conflict was reported for husbands and wives for 1992 and 1994.

Marital support describes the perceived amount of warm and positive interactions a partner receives from their partner (Simons, Lorenz, & Conger, 1993). It was measured using the behavioral affect rating scale (BARS) by subtracting results from the coercive behaviors scales from the supportive behaviors scale. The respondents were asked 13 questions in 1992 and 1994, such as how often did your partner “Get angry at you” or “Act loving and affectionate toward you”. The answers coded so that higher scores corresponded with higher levels of support. The scale had a Cronbach’s alpha values of .95 and .94 in 1992 and .94 and .93 in 1994 for husbands and wives, respectively.

Marital quality was measured in 1994 and 2001 using a two item scale (Matthews et al., 1996) which asked husbands and wives to rate: “How happy are you, all things considered, with your relationship?” where (1) corresponded with “Extremely unhappy” and (6) corresponded with “Extremely happy”; and “All in all, how satisfied are you with your relationship?’ where (1) corresponded with “Completely satisfied” and (5) corresponded with “Not at all satisfied.” The answers from the two questions were combined for each participant and coded and standardized so that high scores indicated high marital quality. Time-invariance analyses using the confirmatory factor analysis approach indicated that the factor structure was the same for the measure of Marital Quality in 1994 and 2001. This scale had a Cronbach’s alpha of .84.

Marital stability was measured in 1991 and 2001 using a 5-item version of the Marital Instability Index (Booth, Johnson, & Edwards, 1983) that asked participants questions such as how often “Have you or your spouse/partner serious suggested the idea of ending your relationship” where (1) corresponded with “Not in the last year” and (4) corresponded with “Within the last three months”. All the items were reversed coded and summed to create the marital stability measure. The scale had Cronbach’s alpha values of .74 in 2001 and .89 in 1991.

Analysis

Structural equation modeling (SEM) was used to test the hypotheses and analyze the impact of economic strain on marital quality and marital stability, as mediated by the psychosocial resources of marital support and work-family conflict, for both husbands and wives. SEM

analyses were run at both the individual and dyadic levels over time. Participant sex, age, educational attainment, and number of children in the family were accounted for in all analyses as control variables. The analyses were conducted using SPSS 21 and AMOS 24.0 (Arbuckle, 2011). Missing data was accounted for using Full Information Maximum Likelihood.

Research has indicated that standardized coefficients for dyadic analyses incorporating actor and partner effects may have biased variances (Kenny et al., 2006). The biased variances associated with standardized coefficients may affect the standard errors of test statistics, which in turn may bias the degrees of freedom and tests of statistical significance. Therefore, only unstandardized coefficients are reported. A chi-square statistic/degrees of freedom ratio, Tucker-Lewis index (TLI), Comparative Fit index (CFI), and root mean square error approximation (RMSEA) were used in order to assess goodness-of-fit. Finally, a Sobel test was employed in order to assess the statistical significance of indirect effects (MacKinnon, Lockwood, Hoffman, West, & Sheets, 2002). x^2/df ratios less than 3.0 (Carmines & McIver, 1981) TLI values greater than .90 (Cheung & Rensvold, 2002), CFI values greater than .95 fit (Hu & Bentler, 1999), and RMSEA values less than .08 fit (Hu & Bentler, 1999) indicate acceptable model fit.

RESULTS

Preliminary Analyses

All variables were tested to make sure assumptions of uni- and multivariate normality were achieved (Behrens, 1997). The skew of all variables, except for marital stability, lay between −1 and 1. Marital stability had a negative skew of −4.93. It was rated between 1.0 and 4.0, had a standard deviation of .28, and a mean of 3.89, where high scores correspond with higher perceived marital stability. This indicates that a large number of participants reported a high marital stability in their enduring marriage. A zero-order, or bivariate, correlational matrix for the variables utilized in the four models is presented in Table 1.

The Individual Model - Husbands

The individual model for husbands is shown in Figure 1a. The model fit indices indicate that the model fits the data well ($x^2(41, 370) = 93.80$, $p < .01$; RMSEA = .06; 95% CI [.043, .075]; CFI = .96; TLI = .90) where $x^2/df = 2.29$. As average family economic strain across 1989–1991 increased, husbands' marital support in 1992 decreased ($b = -0.419$, $p < .001$), and work-family conflict in 1994 increased ($b = 0.079$, $p < .05$). Furthermore, for increased average perceived economic strain across 1989–1991, average perceived marital quality across 1994 and 2001 decreased ($b = -0.080$, $p < .05$). As husbands' marital support in 1994 increased, so did the couple's average marital quality across 1994 and 2001 ($b = 0.235$, $p < .001$). As the couples' perceptions of average marital quality across 1994 and 2001 increased, their perceptions of marital stability in 2001 also increased ($b = 0.117$, $p < .001$). Among control variables, marital stability was significantly and positively associated with marital stability in 2001 ($b = 0.185$, $p < .001$).

The following actor effects were identified: as husbands' perception of work-family conflict in 1992 increased, their own perception of work-family conflict in 1994 increased in turn ($b = 0.488$, $p < .001$); as husbands' perceptions of marital support in 1992 increased, their perceptions of marital support in 1994 also increased ($b = 0.673$, $p < .001$).

A Sobel test was undertaken in order to test the significance of indirect effects (MacKinnon, Lockwood, Hoffman, West, & Sheets, 2002). Average family economic strain across 1989–1991 was found to indirectly affect marital stability in 2001 via average marital quality across 1994 and 2001 ($z = -1.98$, $p < .05$); average family economic strain across 1989–1991 was indirectly linked to husbands' marital support in 1994 via husbands' marital support in 1992 ($z = -3.24$, $p < .001$); husband's marital support in 1992 was indirectly linked to average marital quality across 1994 and 2001 via husbands' marital support in 1994 ($z = 10.79$, $p < .001$); and finally, husbands' marital support in 1994 was indirectly linked to marital stability in 2001 via average marital quality across 1994 and 2001 ($z = 5.39$, $p < .001$).

The Individual Model—Wives

The individual model for wives is shown in Figure 1b. The model fit indices indicate that the model fits the data well ($x^2(41, 370) = 83.90$, $p < .001$; RMSEA = .05; 95% CI [.037, .069]; CFI = .97; TLI = .92), where $x^2/df = 2.05$. As average family economic strain across 1989–1991 increased, wives' perceptions of work-family conflict in 1992 increased ($b = 0.143$, $p < .01$), wives' perceptions of marital support in 1992 decreased ($b = -0.262$, $p < .05$), and their perceptions of work-family conflict in 1994 increased ($b = 0.107$, $p < .01$). As average family economic strain across 1989–1991 increased, average marital quality across 1994 and 2001 decreased ($b = -0.082$, $p < .05$). Increased expression of marital support from wives in 1994 increased the couples' perceptions of average marital quality across 1994 and 2001 ($b = 0.261$, $p < .001$). Finally, as couples' perceptions of average marital quality across 1994 and 2001 increased, their perceptions of marital stability in 2001 also increased ($b = 0.117$, $p < .001$). Among control variables, marital stability in 1992 was significantly and positively associated with marital stability in 2001 ($b = 0.185$, $p < .001$).

The following actor effects were identified: as wives' perceptions of work-family conflict in 1992 increased, their perceptions of work-family conflict in 1994 also increased ($b = 0.474$, $p < .001$); and, as wives' perceptions of marital support in 1992 increased, their perceptions of marital support in 1994 also increased ($b = 0.719$, $p < .001$).

A Sobel test used to check the significance of indirect effects showed average family economic strain across 1989–1991 was found to be indirectly linked to marital stability in 2001 via average marital quality across 1994 and 2001 ($z = -2.17$, $p < .05$); average family economic strain across 1989–1991 was found to be indirectly linked to wives' marital support in 1994 via wives' marital support in 1992 ($z = -2.20$, $p < .05$); wives' marital support in 1992 was found to be indirectly linked to average marital quality across 1994 and 2001 via wives' marital support in 1994 ($z = 12.35$, $p < .001$); and finally, wives' marital support in 1994 was found to be indirectly linked to marital stability in 2001 via average marital quality across 1994 and 2001 ($z = 5.54$, $p < .001$).

The Work-Family Conflict, Dyadic Model

The dyadic work-family conflict model is shown in Figure 1c. The model fit indices indicate that the model fits the data well ($x^2(41, 370) = 87.25$, $p < .001$; RMSEA = .06; 95% CI [.039, .071]; CFI = .96; TLI = .89). The x^2/df ratio was 2.13. As average family economic strain across 1989–1991 increased, wives' work-family conflict in 1992 increased ($b = 0.149$, $p < .01$), and husbands and wives both expressed increased work-family conflict in 1994 ($b = 0.091$, $p < .05$ and $b = 0.114$, $p < .01$, respectively). As average family economic strain across 1989–1991 increased, average marital quality across 1994 and 2001 decreased ($b = -0.123$, $p < .01$). As both husbands' and wives' work-family conflict in 1994 increased, their average marital quality across 1994 and 2001 decreased ($b = -0.127$, $p < .05$ and $b = -0.117$, $p < .05$, for husbands and wives respectively). As the average marital quality for the couple across 1994 and 2001 increased, their marital stability in 2001 also increased ($b = 0.117$, $p < .001$). Among control variables, marital stability in 1992 was positively associated with marital stability in 2001 ($b = 0.185$, $p < .001$).

The following actor effect was identified: for both husbands and wives, as each of husbands' or wives' perception of work-family conflict in 1992 increased, so did their respective perceptions of work-family conflict in 1994 ($b = 0.497$, $p < .001$ and $b = 0.478$, $p < .001$, for husbands and wives respectively).A Sobel test was undertaken in order to test the significance of indirect effects: average family economic strain across 1989–1991 was found to be indirectly associated with marital stability in 2001 via average marital quality across 1994 and 2001 ($z = -2.39$, $p < .01$); average family economic strain across 1989–1991 was found to be indirectly linked to wives' work-family conflict in 1994 via wives' work-family conflict in 1992 ($z = -2.86$, $p < .01$); wives' work-family conflict in 1992 was found to be indirectly associated with average marital quality across 1994 and 2001 via wives' work-family conflict in 1994 ($z = -2.08$, $p < .05$); average family economic strain across 1989–1991 was found to be indirectly linked to average marital quality across 1994 and 2001 via wives' work-family conflict in 1994 ($z = -1.69$, $p < .05$); wives' work-family conflict in 1994 was found to indirectly associated with marital stability in 2001 via average marital quality across 1994 and 2001 ($z = -2.00$, $p < .05$); average family economic strain across 1989–1991 was found to be indirectly associated with average marital quality across 1994 and 2001 via husbands' work-family conflict in 1994 ($z = -1.56$, $p < .05$); and finally, husbands' work-family conflict in 1994 was found to be indirectly associated with marital stability in 2001 via average marital quality across 1994 and 2001 ($z = -1.93$, $p < .05$).

The Marital Support, Dyadic Model

The dyadic marital support model is shown in Figure 1d. The model fit indices indicate that the model fit the data well ($x^2(41, 370) = 80.13$, $p < .001$; RMSEA = .05; 95% CI [.034, .067]; CFI = .98; TLI = .95), where the x^2/df ratio was 1.95. As average family economic strain across 1989–1991 decreased, husbands' and wives' reported marital support in 1992 ($b = -0.417$, $p < .001$ and $b = -0.308$, $p < .01$, for husbands and wives respectively). As both husbands' and wives' perceptions of their own marital support in 1992 increased, so did their perceptions of marital support in 1994 ($b = 0.590$, $p < .001$ and $b = 0.874$, $p < .001$, for husbands and wives respectively). As both husbands' and wives' marital support in 1994 increased, average marital quality across 1994 and 2001 increased ($b = 0.136$, $p < .001$ and

$b = 0.190$, $p < .001$, for husbands and wives respectively). As average marital quality across 1994 and 2001 increased, so did marital stability in 2001 ($b = 0.117$, $p < .001$). As average family economic strain across 1989–1991 increased, average marital quality across 1994 and 2001 decreased ($b = -0.061$, p =.054). Among control variables, marital stability in 1991 was positively associated with marital stability in 2001 ($b = 0.185$, $p < .001$).

The following partner effects were identified: as wives' marital support in 1992 increased, so did husbands' marital support in 1994 ($b = 0.114$, p =.062); husbands' marital support in 1992 was negatively associated with wives' marital support in 1994 ($b = -0.226$, $p < .001$), however, in contrast, there was no significant association between wives' marital support in 1992 and husbands' marital support in 1994.

A Sobel test was undertaken in order to test the significance of indirect effects: Average family economic strain across 1989–1991 was found to be indirectly associated with husbands' and wives' marital support in 1994 via husbands' and wives' marital support in 1992 ($z = -3.13$, $p < .001$ and $z = -2.55$, $p < .01$ for husbands and wives respectively); husbands' and wives' marital support in 1992 was found to be indirectly associated with average marital quality across 1994 and 2001 via husbands' and wives' marital support in 1994 ($z = 6.33$, $p < .001$ and $z = 9.20$, $p < .001$ for husbands and wives, respectively); average family economic strain across 1989–1991 was found to be indirectly associated with wives' marital support in 1994 via husbands' marital support in 1992 ($z = 2.53$, $p < .01$); and finally, husbands' and wives' marital support in 1994 was found to be indirectly associated with marital stability in 2001 via average marital quality across 1994 and 2001 ($z = 4.72$, $p < .001$ and $z = 5.25$, $p < .001$ for husbands and wives, respectively).

DISCUSSION

In relation to the first hypothesis, the models failed to indicate a direct link between average economic strain across 1989–1991 and marital stability in 2001. This result may be due to the nature of the sample—only married couples were included, so those that were impacted the most by family economic strain may have divorced or separated. However, it would be pertinent to further explore the underlying reasons behind the absence of a direct link between family economic strain and marital stability.

As predicted in the second hypothesis, various indirect links were identified. The results indicate that higher marital quality was a result of successful management of work-family conflict through marital support, in spite of the negative impact of family economic strain. Indeed, all four models identified marital quality as a mediating factor between family economic strain and marital stability. The fact that, for the individual models, a link was identified between economic strain and marital quality and marital stability via marital support but not via work family conflict suggests that marital support may be a more influential factor than work-family conflict.

In contrast, several indirect paths were identified in the first dyadic model indicating that work-family conflict and marital support are both important in mediating the link between family economic strain and marital quality and marital stability. There were generally more

actor than partner effects, in that a partner's perception of their marital support or work-family conflict in 1992 was more likely to predict their own subsequent perception of their marital support or work-family conflict in 1994 than to predict their partner's perceptions. Four indirect paths were identified showing that family economic strain negatively impacted marital quality and marital stability through the mediators of work-family conflict for husbands and wives.

The second dyadic model identified three indirect paths linking family economic strain with marital stability via intermediate marital support, thereby further supporting the second hypothesis as well as family stress and coping theory. The first two indirect paths link average family economic strain with marital quality and marital stability via husbands' and wives' perceptions of marital support. The third path shows that an increase in average family economic strain resulted in a decrease in husbands' marital support in 1992, which, interestingly, resulted in an increase in wives' marital support in 1994, and a resulting subsequent increase in marital quality and marital support. The negative association between husbands' marital support in 1992 and wives' marital support in 1994 may be due to the high multi-collinearity of the measures for marital support, and general model instability. Further, it may be argued that, due to a significant influence of wives' marital support in in 1992 on their marital support in 1994, wives' marital support in 1994 may not be able to increase any further due to influence from husbands' marital support in 1992, resulting in a ceiling effect.

The results from the second dyadic model also indicate that work-family conflict may have an earlier and more significant impact on wives than on husbands. Previous research has suggested that lower levels of marital quality were partly due to wives' extended hours of work and wives' work responsibilities (Amato, Johnson, Booth, & Rogers, 2003). The researchers also discovered that an increase in husbands' apportionment of housework decreased husbands' marital quality, but increased wives' marital quality. Furthermore, wives traditionally take on more family responsibilities (Arendell, 2000). As such, a gendered effect may exist insofar as wives take on more work and family responsibilities, and they may do so earlier, than husbands.

Family economic strain was found to be positively associated with husbands' work-family conflict and wives' work-family conflict. This link does not come as a surprise in light of previous research which has repeatedly identified a negative association between work-to-family/family-to-work conflict and marital quality (Bellavia & Frone, 2005). Furthermore, work-family conflict is positively related between 1992 and 1994 for both husbands and wives, which means that, for both husbands and wives, as perceptions of work-family conflict increased in 1992, it also increased in 1994. The differences between the significance of indirect links via marital support versus those via work-family conflict may be due to marital support being of greater importance in relation to marital quality, as compared with work-family conflict for marital quality. Marital support functioned as the primary mechanism associated family economic strain with marital quality and marital stability.

The results of the models used in the current study are consistent with existing research in suggesting that family stress and coping theory provide a compelling framework for investigating how families manage stressful economic hardships. The findings indicate that high perceptions of marital support, and low perceptions of work-family conflict may act as psychosocial for those experiencing economic strain, and, as such, provide evidence for the resilience of middle-aged married couples in the face of the organizational restructuring, competition for jobs, and corporate downsizing concomitant with economic recessions (Elder & O'Rand, 1994; Lorenz, Elder, Bao, Wickrama, & Conger, 2000).

Cohort Perspectives and Future Directions

In reviewing the results of the current study, it is worth noting the temporal context of the sample. Research has suggested that as many as 64% of the baby boomer cohort is not financially healthy, and have few assets and little savings (Baek & DeVaney, 2004). As such, the economic recessions in the early 1990's and 2001 may have been particularly problematic for this cohort. In contrast, the results actually indicate that the couples in the present study maintained fairly consistent levels of work-family conflict and marital support in spite of the economic strain. This may be due to the fact that, between the recessions of 1989 and 2001, the mid- to late-1990s represent a decade of significant economic growth (Mankiw, 2001). The effects of the economic strain may, therefore, have been mitigated by the improving economic conditions.

Research has shown that, in contrast with other cohorts, people from the same birth cohort as that used in the current study have significant divorce rates (Stevenson & Wolfers, 2007). In spite of this, a large majority of the sample stayed together. This may in part be due to the fact that in the current sample, each family consisted of at least two children. Previous research has indicated that having children increases marital stability (Twenge, Campbell, & Foster, 2003). This positive effect may, however, be somewhat reduced, given that marital quality often declines throughout the middle-age years as a result of increased parental and family responsibilities (Adelmann, Chadwick, & Baerger, 1996). It is worth noting that over the course of the 12-year study, the children may have transitioned to adulthood themselves, thus relieving the parents of the burden of care and thus increasing marital quality and stability. Additionally, age may play a role in that more mature individuals, with more life experience, may be more able to strike a more effective balance between family and work responsibilities, as well as being able to provide spousal support. However, this aspect is not explored in the current study and presents itself as an opportunity for further research.

Limitations

Some limitations of the current study should be highlighted. The sample may be limited in terms of generalizability in that it comprised only rural, Caucasian, low-to-middle income, married, middle-aged couples from the Midwest U.S. who had at least two children. However, previous research has indicated that the negative impact of economic strain has similar effects across demographics, including low-to-middle income Latino, African American, and Caucasian families (Conger, Wallace, Sun, Simons, McLoyd, & Brody, 2002; Jackson, Krull, Bradbury, & Karney, 2017). Nonetheless, future research should aim to incorporate more diverse demographics, and investigate differences between ethnicity, race,

cohort, age, and location. Additionally, the current study utilized a secondary dataset and, as such, limited the selection of measures to those previously decided for each construct. Further, some of the individual items in each measure were not used across all time points. It may be that other measures could more effectively represent the constructs than those used in the present study.

Practice Implications

For many adults, the midlife developmental period is a sensitive time, particularly for families, requiring a balancing of parenting practice, employment and job responsibilities, and preparation for retirement. Individuals in their middle years represent an important demographic group, being the largest U.S. cohort, and also one which takes the brunt of economic recessions. The results of the present study indicate that family economic strain may be a chronic source of stress for families, and, therefore, financial practitioners should account for current and lasting effects of economic strain when establishing financial plans.

The findings indicate that lower perceived levels of work-family conflict can act as a mediator between family economic strain and marital stability. As such, the balancing of work and family responsibilities need not be negative in itself. For example, an individual may derive satisfaction from their work, and as a result, this positive experience may facilitate more positive interactions with their family. Financial practitioners should therefore be mindful before assuming that work demands necessarily impact families negatively, and instead, focus on establishing a healthy balance between work and family.

In addition to work-family conflict, the results of the current study indicate that the perception of marital support may also be an effective psychosocial resource. Previous research has supported this finding, and highlighted how economic strain and marital quality is mediated via a combination of positive and hostile marital interactions, where the positive interactions explain more of the variation in marital quality than those that were hostile (Ross, O'Neal, Arnold, & Mancini, 2017). As such, financial practitioners should also focus on both reducing the number of hostile interactions and increasing the positive interactions with couple relationships when seeking to address family economic strain.

CONCLUSION

The current study investigated direct and indirect associations between family economic strain and marital stability via the mechanisms of work-family conflict, marital support, and marital quality for a sample of 370 married couples over the course of 12 years. Individual and dyadic structural equation models were used to explore these associations for husbands and wives. The results are consistent with family stress and coping theory, as well as previous research highlighting how resilience/support mechanisms, such as marital support, predict relationship outcomes (Conger & Conger, 2002; Newton & Kiecolt-Glaser, 1995). Specifically, work-family conflict and marital support may act as positive, psychosocial resources, helping couples maintain marital quality and marital stability in the face of family economic strain.

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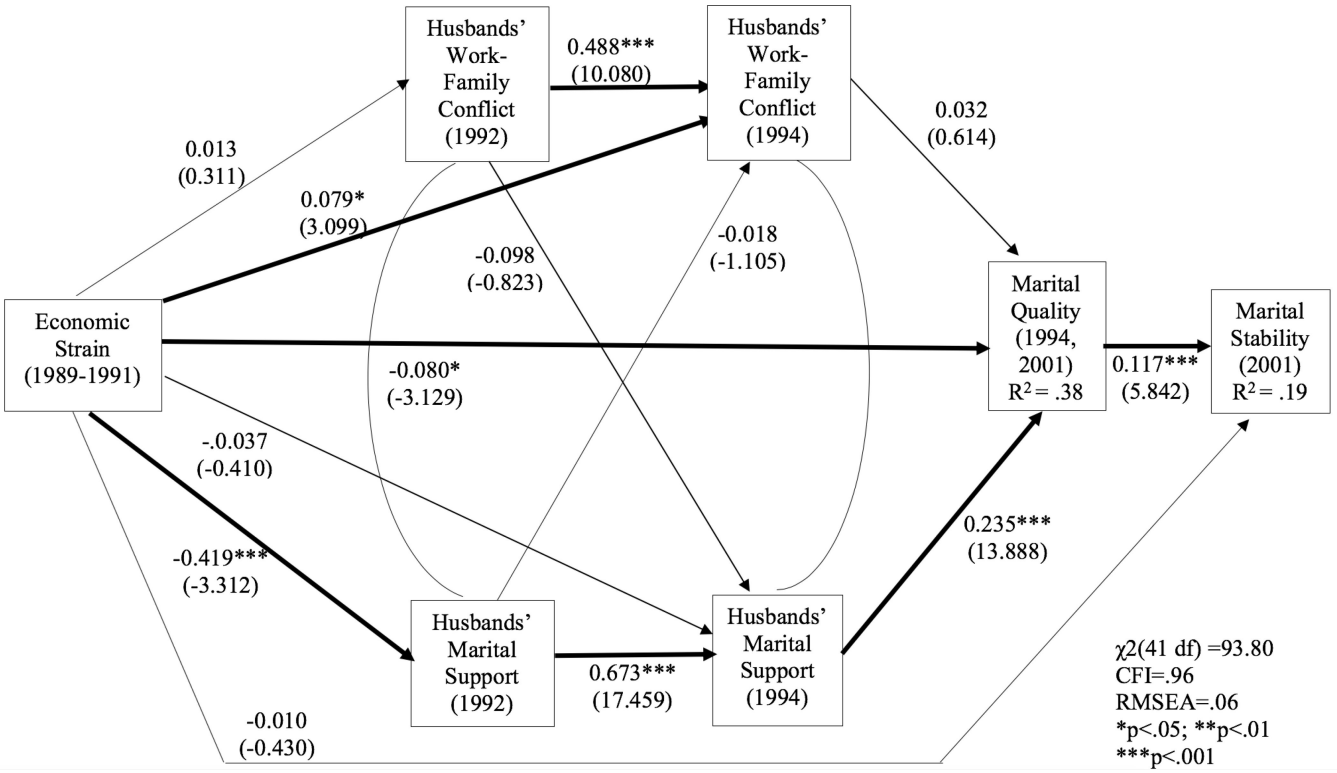

Figure 1. Husbands' Individual Model: Impact of Family Economic Strain on Husbands' Work-Family Conflict, Husbands' Marital Support, Marital Quality, and Marital Stability.

Note: Results are unstandardized coefficients with corresponding t ratios.

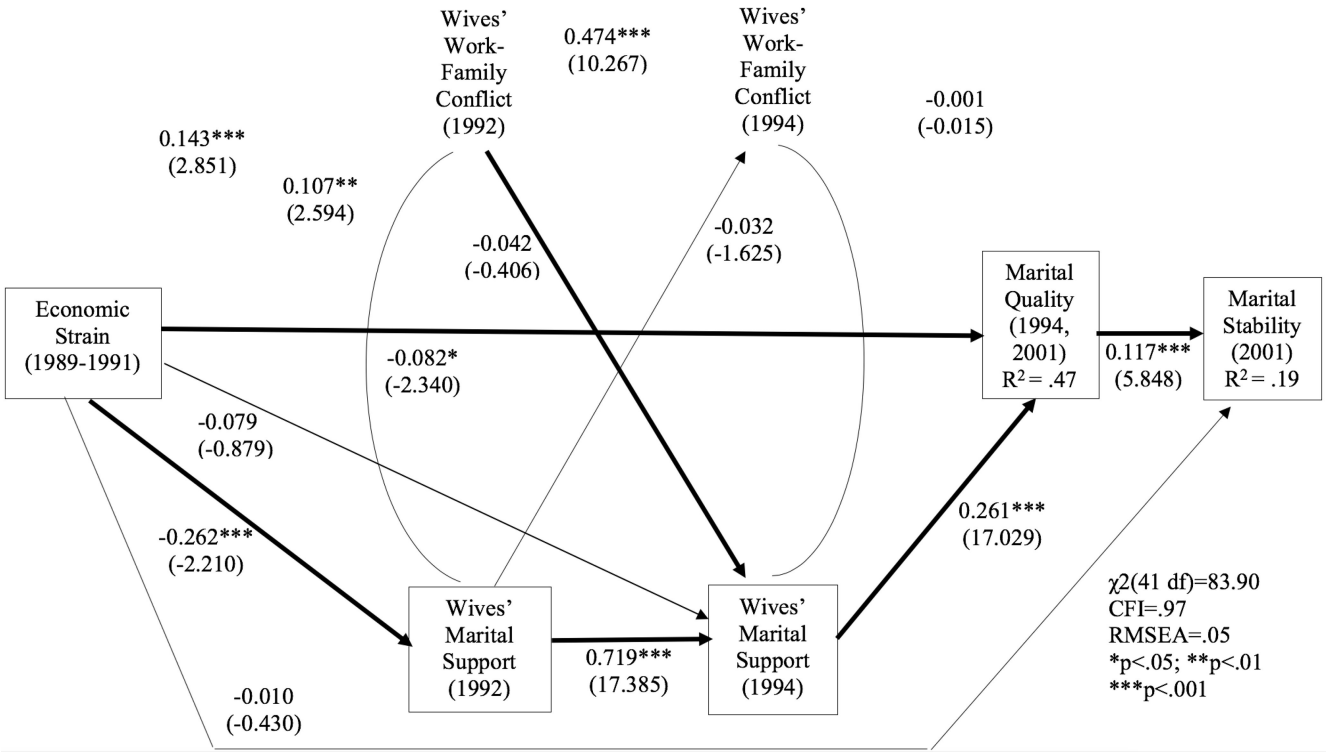

Figure 2. Wives' Individual Model: Impact of Family Economic Strain on Wives' Work-Family Conflict, Wives' Marital Support, Marital Quality, and Marital Stability.

Note: Results are unstandardized coefficients with corresponding t ratios.

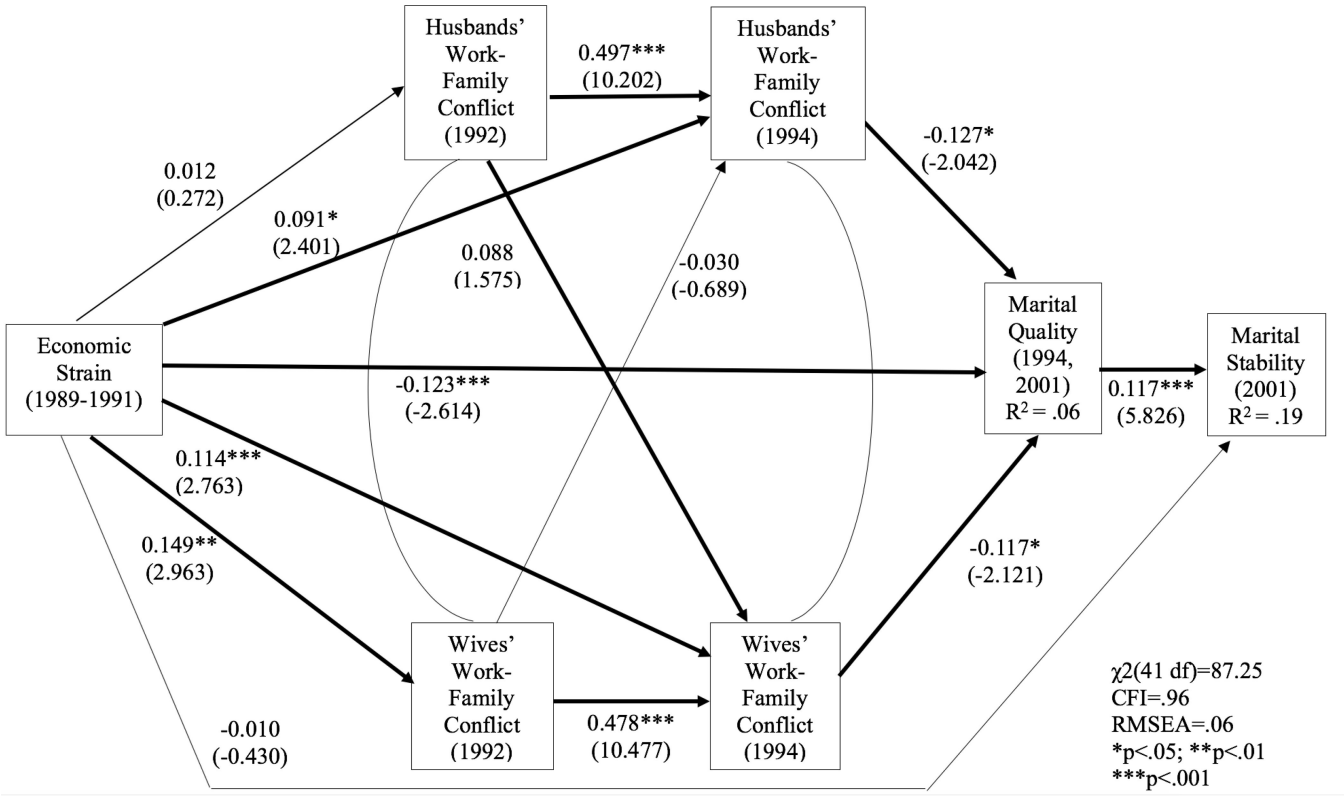

Figure 3. Dyadic Model for Work-Family Conflict: Impact of Family Economic Strain on both Husbands' and Wives' Work-Family Conflict, Marital Quality, and Marital Stability.

Note: Results are unstandardized coefficients with corresponding t ratios.

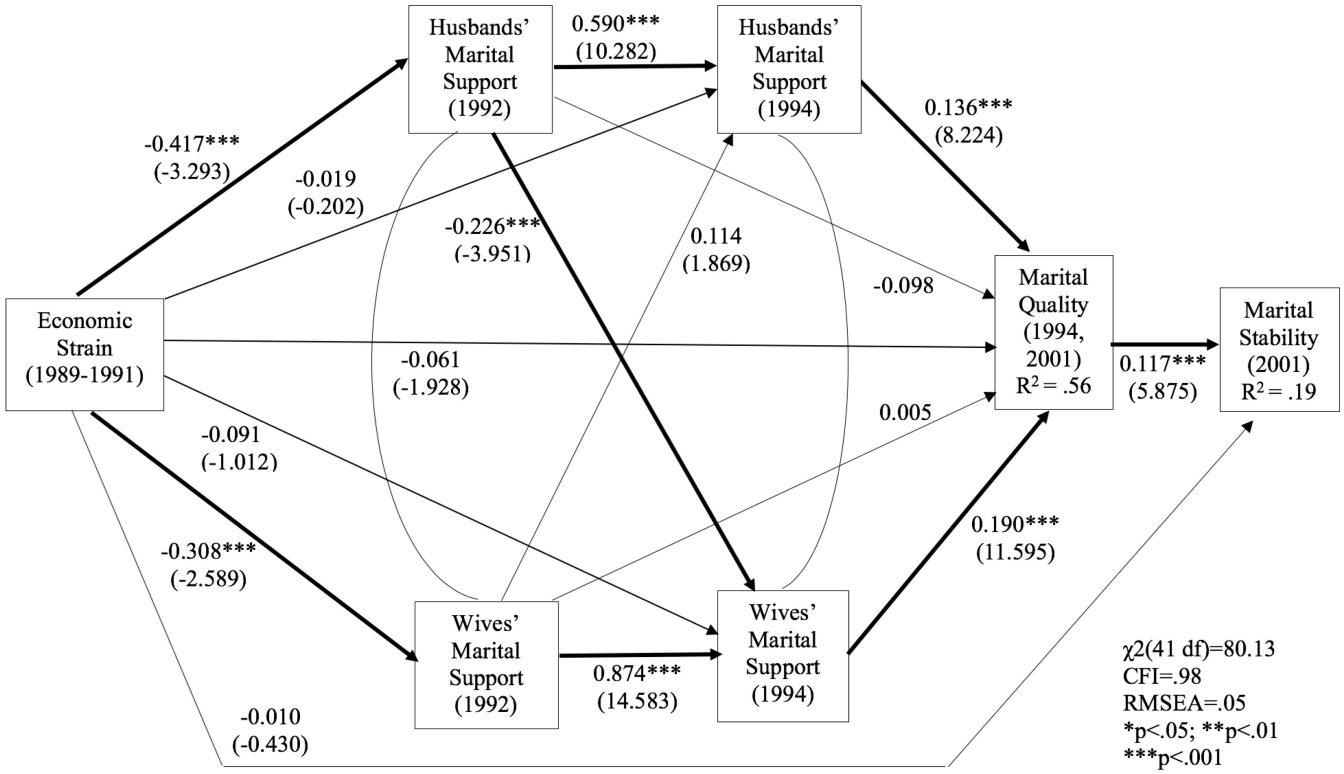

Figure 4. Dyadic Model on Marital Support: Impact of Family Economic Strain on both Husbands' and Wives' Marital Support, Marital Quality, and Marital Stability.

Note: Results are unstandardized coefficients with corresponding t ratios.

Table 1

Correlations among the Study Variables

	1	2	3	4	5	6	7	8	9	10	11
1. Fam Economic Strain 1989–1991	--										
2. H. Work Family Conflict 1992	.013	--									
3. W. Work Family Conflict 1992	.154**	.139*	--								
4. H. Work Family Conflict 1994	.122*	.498***	.037	--							
5. W. Work Family Conflict 1994	.212***	.157**	.536***	.104	--						
6. H. Marital Support 1992	−.181**	−.094	−.060	−.124*	−.106	--					
7. W. Marital Support 1992	−.139*	−.176**	−.233***	−.112	−.192**	.740***	--				
8. H. Marital Support 1994	−.145**	−.115*	−.043	−.246***	−.073	.699***	.594***	--			
9. W. Marital Support 1994	−.131*	−.176**	−.178**	−.114*	−.194***	.395***	.699***	.534***	--		
10. Marital Quality 1994–2001	−.174**	−.120*	−.105	−.137*	−.133*	.444***	.516***	.624***	.678***	--	
11. Marital Stability 2001	−.152**	−.059	−.026	−.147**	−.069	.161***	.079	.204***	.079	.325***	--
Mean	.01	2.60	2.44	2.61	2.41	3.00	3.10	2.81	3.04	−.024	3.89
SD	.76	.60	.71	.59	.67	1.82	1.70	1.74	1.74	.68	.28
Skewness	.36	−.33	−.05	−.30	.031	−.83	−.67	−.52	−.55	−.29	−4.93
Range	−1.65–2.10	1.00–4.00	1.00–4.00	1.00–4.00	1.00–4.00	−3.36–6.00	−3.02–5.86	−2.74–6.00	−3.00–6.00	−2.63–1.25	1.00–4.00

Note: H = Husband; W = Wife

* p < .05

** p < .01

*** p < .001

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