FINANCIAL SATISFACTION AND FINANCIAL STRESSORS IN MARITAL SATISFACTION[1]

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Summary.—Using a sample of 310 married respondents from one U.S. Midwestern state, a test was conducted to examine the association of financial satisfaction and financial stressors in a spouse's decision to stay married to the same person or leave the relationship. The role of demographic and socioeconomic variables, religiosity, psychological constructs, financial satisfaction, and financial stressors as factors influencing marital satisfaction was tested. Financial stressors were measured using a list of financial stressors adapted from the literature. Financial satisfaction was measured with a one-item scale. The Kansas Marital Satisfaction Scale was used as a validation tool to assess whether individuals would marry or not marry again. Religiosity and financial satisfaction were positively associated with marital satisfaction. A negative interaction between financial satisfaction and financial stressors was also noted. Findings suggest that respondents who are financially satisfied tend to be more stable in their marriages.

The study of marital quality and satisfaction has been of interest in the academic community for decades. Prior research has shown that financial problems reported by couples often contribute to relationship dissatisfaction and dissolution (Conger, Rueter, & Elder, 1999; Dean, Carroll, & Yang, 2007). In the 1990s and early 2000s, Conger and his associates conducted research on the mediating effects of economic pressure and strain on marital quality and instability (Conger, Elder, Lorenz, Conger, Simons, Whitbeck, *et al.*, 1990; Conger, Ge, Elder, Lorenz, & Simons, 1994; Conger, *et al*., 1999; Conger & Conger, 2002). This research helped lay an empirical foundation showing the ways in which financial hardship affects marital quality. For example, Conger, *et al*. (1990) conducted an investigation of intervening marital interaction variables that influence spousal perceptions of marital quality and marital instability. They found that economic strain was directly associated with husbands' increased hostility and decreased warmth/supportiveness, each of which was associated with wives' perceptions of lower marital quality. This investigative approach complemented a robust line of inquiry by psychologists, financial counselors, and family studies professionals in the wider domain of marital satisfaction (e.g., Eysenck, 1980; Hansen, 1983; Morinaga, Sakata, & Koshi, 1992; Rowan, Compton, & Rust, 1995; Kosek, 1996; Schumm, Bollman,

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& Jurich, 1997; Schumm, Webb, & Bollman, 1998; Besharat, 2003; Chung, 2004; Oggins, 2004).

The term marital satisfaction is an encompassing expression which includes elements of marital stability and general relationship satisfaction. In a review of the literature, Bradbury, Fincham, and Beach (2000) noted that marital stability can be defined as marital satisfaction, containing both positive and negative characteristics of a marriage. Relationship satisfaction is defined similarly, however, the term is usually applied more broadly than to those currently married. Domains of satisfaction tend to be related to household financial attitudes and decisions. Although it is generally recognized as factual that money issues are often at the root of marital problems (Previti & Amato, 2003; Dean, *et al.*, 2007; Dew, 2009), very little empirical testing has been conducted to evaluate the role financial satisfaction and stressors play in influencing marital satisfaction (Kerkmann, Lee, Lown, & Allgood, 2000).

This study was based on the assumption that an association is likely between positive financial behaviors (i.e., behaviors that lead to reduced financial stress) and relationship satisfaction (Geiss & O'Leary, 1981; Bradbury, *et al.*, 2000; Kerkmann, *et al.*, 2000; Cano, Christian-Herman, O'Leary, & Avery-Leaf, 2002; Previti & Amato, 2003; Grable, Britt, & Cantrell, 2007). Some evidence suggests the way people manage their financial situation influences the likelihood of seeking marital separation or divorce (Poduska & Allred, 1990; Lawrence, Thomasson, Wozniak, & Prawitz, 1993). There is less evidence that there are interrelations among financial satisfaction and stressors (after controlling for moderating factors) and the quality of a person's relationship. The purpose of this study was to expand on Britt, Grable, Nelson Goff, and White's (2008) and Grable, *et al.*'s (2007) studies of the influence of individuals' spending behaviors and financial satisfaction on marital satisfaction. More specifically, the goal was to examine the association of financial satisfaction and financial stressors in spouses' decisions to stay married to the same person or leave the relationship, a choice indicating a level of marital satisfaction.

Factors Thought to be Associated with Marital Satisfaction

Researchers often use personal factors, such as age, number of children, income, education, employment status, housing status, and sex as controlling factors in studies designed to assess marital relationships. The existing body of literature is split on the direction of associations between and among these factors and marital satisfaction, and as such, it is difficult to generalize the predicted links between these factors and satisfaction. There is evidence, however, to suggest that certain demographic factors play a role in shaping husbands' and wives' outlooks on marital roles and outcomes (Amato, Johnson, Booth, & Rogers, 2003; Zimmerman,

Haddock, Current, & Ziemba, 2003; Britt, *et al.*, 2008). For example, Amato, *et al.* (2003) reported that wives' extended work hours and higher levels of education attainment appeared to be associated with less marital interaction and greater divorce proneness, indicating lower marital quality. Britt and her colleagues (2008) arrived at a different conclusion in terms of education. They studied spending behaviors' influence on relationship satisfaction, observing that a higher level of education and a larger difference between partners' ages played a role in increased relationship satisfaction. Whereas Britt, *et al.* studied spending behaviors and relationship satisfaction, Grable and his colleagues (2007) studied financial satisfaction and thoughts about divorce. They found that partners' age and age of the spouse were likely predictors of thinking about divorce.

Religiosity is another factor thought to influence perceptions of satisfaction (Booth, Johnson, Branaman, & Sica, 1995; Sullivan, 2001; Previti & Amato, 2003), with those reporting greater religiosity being more satisfied. Previti and Amato (2003) indicated religious beliefs were likely to be a "barrier" for couples to considering divorce because unhappy couples may be more likely to stay together when they hold strong religious beliefs. Not all religiosity research indicates such a strong association with satisfaction. Booth, *et al.* (1995) found that religiosity has very little effect on marital satisfaction because increased religious activity slightly decreased couples' probability of thoughts of divorce. Sullivan (2001) found that increased marital happiness was positively associated with couples' church attendance. However, Sullivan also reported that religious belief was not associated with marital satisfaction. Instead, religious belief was positively associated with spouses' attitudes toward divorce. Financial satisfaction is generally defined as a person's contentment with his personal financial situation (Zimmerman, 1995). Britt, *et al.* (2008) showed a positive relation of financial satisfaction and relationship satisfaction, whereas Grable, *et al.* (2007) concluded that there was a link between financial satisfaction and thoughts of divorce. They noted that married people who were financially satisfied were significantly less likely to have thought about divorce over a three-year period.

Financial stressors have been cited as playing an important role in shaping both financial and relationship satisfaction (Pittman & Lloyd, 1988; Conger, *et al.*, 1990; Johnson & Booth, 1990; Bradbury, *et al.*, 2000). Pittman and Lloyd illustrated that stressors, including financial stress, explained over 20% of marital quality ratings. Johnson and Booth studied farm couples experiencing economic hardship during the 1980s, noting that farmers who experienced financial stress increasingly entertained thoughts of divorce over a five-year period. Conger, *et al.* (1990) reported that economic strain decreased husbands' abilities to interact positive-

ly with their wives. Wives were indirectly affected by economic strain through husbands' negative behaviors. However, couples and families often exhibit resiliency when under stress (Bradbury, *et al.*, 2000).

Based on a review of the literature, the following research hypotheses were developed.

Hypothesis 1: women will be more satisfied with their marriages (H_{1a}); full-time employees will be more satisfied with their marriages (H_{1b}); marital satisfaction will be positively associated with a respondent's spouse working full time (H_{1c}); level of education will be positively associated with marital satisfaction (H_{1d}); homeowners will be more satisfied with their marriages (H_{1e}); age will be positively associated with marital satisfaction (H_{1f}); age difference between spouses will be negatively associated with marital satisfaction (H_{1g}); number of children in the household will be negatively associated with marital satisfaction (H_{1h}); and household income will be positively associated with marital satisfaction (H_{1i}). In addition, religiosity (*Hypothesis 2*) and financial satisfaction (*Hypothesis 3*) will be positively associated with marital satisfaction, while financial stressors (*Hypothesis 4*) and the interaction between financial satisfaction and financial stressors (*Hypothesis 5*) will be negatively associated with marital satisfaction.

Method

Data used in this study were obtained from a survey administered to a convenience sample of individuals living in one U.S. Midwestern state. The survey was conducted as a method of collecting data for thesis completion requirements for one of the authors (see Britt, *et al.*, 2008). Funding for the survey was obtained from the Institute of Personal Financial Planning. Participants were selected randomly from a college staff roster, a parent-school association mailing list, and other mailing lists owned by the researchers, as well as being randomly selected from staff at a community hospital. A total of 1,318 surveys were mailed and 500 were returned with complete data. The final sample included only married respondents, which resulted in a final sample of 310 (i.e., 23.5% of the sample frame). The survey assessed a number of individual characteristics including financial behaviors thought to be associated with financial stress, religiosity, financial attitudes, relationship satisfaction, demographic and socioeconomic factors, and psychological constructs. The survey has been used in other studies to examine spending behaviors and relationship satisfaction (Britt, *et al.*, 2008) and the role of financial satisfaction in the thought of subsequent divorce (Grable, *et al.*, 2007). However, no studies have been conducted using these data to investigate the influence of financial stressors and financial satisfaction on marital satisfaction.

Sample Characteristics

Respondents were relatively homogeneous. For example, nearly 95% of the sample indicated a non-Hispanic Euro-American racial background; however, those included in the study appeared representative of the communities from which data were collected, with three primary exceptions. First, more women ($n = 210$) than men ($n = 100$) responded to the survey. Second, attained education of the respondents (i.e., 179 respondents held a bachelor's degree) was higher than the state or national average. Finally, the median income range for respondents (i.e., $50,001 to $60,000) was relatively high. As such, the sample can best be described as being comparatively affluent.

In other respects, respondents were similar to the state in which data were collected. Respondents' mean age was 45.2 yr. The mean age of respondents' partners was 45.8 yr. Ninety percent ($n = 279$) were employed full-time, with 63% of respondents' spouses ($n = 195$) being employed full-time. On the average, respondents reported having one child in the household. Those included in the study had mean Religiosity ratings of 3.7 on a 5-point scale. Nearly 89% owned their own homes at the time of the survey ($n = 276$). Finally, household incomes ranged from a low of less than $20,000 annually to more than $100,000 annually. Respondents' characteristics are summarized in Table 1.

Outcome Variable: Marital Satisfaction

Marital satisfaction was the outcome variable, measured by asking respondents "If you had to do it all over again, would you (a) marry the

TABLE 1
Sample Characteristics

Demographic Characteristic	M	SD
Gender		
Male	.32*	.47
Age	45.23	11.47
Partner's age	45.84	11.66
Number of children in household	1.03	1.19
Household income	5.00†	2.21
Employment status		
Employed full-time	.89*	.31
Partner's employment status (1 = Employed full-time)		
Employed full-time	.63*	.48
Educational status (1 = Bachelor's degree or higher)	.58	.49
Home ownership (1 = Own house)	.89	.32
Religiosity (1 = None; 5 = Very much)	3.74	1.19
Financial satisfaction	5.89	1.94
Financial stressors	2.20	1.50

*The values represent means of dichotomous variables. †The value represents a median.

same person, (b) marry someone else, or (c) not marry at all?" The majority of respondents (84.3%) indicated that they would marry the same person; however, 8.4% noted that they would marry someone else, while 7.3% said they would not marry again. One may infer 15.7% of respondents showed signs of being dissatisfied with their marriages.

Coding.—Analysis of variance (ANOVA) was conducted to assess whether respondents differed in terms of overall relationship satisfaction based on the outcome variable. This test was necessary to evaluate whether the outcome variable could be coded dichotomously. Participants in the three response categories were compared on mean scores from the Kansas Marital Satisfaction Scale (Schumm, Paff-Bergen, Hatch, Obiorah, Copeland, Meens, *et al.*, 1986). This scale was developed in 1977 and has been widely used since to assess three discrete factors of marital quality: (a) satisfaction with person's marriage as an institution (b) satisfaction with the relationship, i.e., intimacy and quality of communication, and (c) satisfaction with husband or wife as a spouse (Mitchell, Newell, & Schumm, 1983). Schumm, *et al.* (1986) reported internal consistency reliability at .93. Other studies have shown that the reliability of the scale has often exceeded .90 and rarely fallen below .75 (e.g., Grover, Paff-Bergen, Russell, & Schumm, 1984; Eggeman, Moxley, & Schumm, 1985; Schumm, *et al.*, 1986). In the current sample, reliability of the scale was high ($\alpha = .96$). In general, spouses in unstable marriages have been reported to have lower scores than spouses in well-adjusted marriages (Moxley, Eggeman, & Schumm, 1986). The ANOVA, using scores on the Kansas Marital Satisfaction Scale as the outcome variable, showed that differences in satisfaction between those reporting they would choose the same spouse, different spouse, or no spouse, were significant ($F_{2,347} = 151.44$, $p < .001$; $\eta^2 = 0.68$) with those indicating that they would marry the same person scoring highest ($M = 13.3$, $SD = 1.9$, $n = 296$), followed by those who would marry someone else ($M = 8.0$, $SD = 2.6$, $n = 28$), and those who would not marry again ($M = 7.5$, $SD = 3.3$, $n = 26$). *Post hoc* Tukey, Bonferroni, and Games-Howell procedures were performed in SPSS to ensure that there were no significant differences in satisfaction between those who would marry someone else and those who would not marry again. The Bonferroni procedure was used to estimate a conservative Type I error rate. However, there were significant differences between these two groups and those who would marry the same person again. Mean differences were significant at the .001 level.

Based on these findings, respondents who would marry someone else or would not marry again were deemed to have similar dissatisfaction compared to those who would marry the same person again, so these categories were combined for further analyses. The outcome variable was di-

chotomously coded so that those who would marry the same person again were coded 1, others 0.

Independent Variables

Demographics.—A total of 12 independent variables was included in the data analysis. Men, those employed full-time, those with partners employed full-time, those with a bachelor's degree or above, and homeowners were coded 1, others 0. Respondents' age, the difference between respondents' and their partners' ages, and numbers of children in the household were continuous variables. Household income was measured using 10 categories where 1 = Less than $20,000; 2 = $20,001–$30,000; 3 = $30,001–$40,000; 4 = $40,001–$50,000; 5 = $50,001–$60,000; 6 = $60,001–$70,000; 7 = $70,001–$80,000; 8 = $80,001–$90,000; 9 = $90,000–$100,000; 10 = More than $100,000.

Religiosity was rated by asking, "In general, how would you say your religious beliefs influence your daily life?" with possible responses of 1: None, 2: Little, 3: Some, 4: Quite a bit, and 5: Very much.

Financial satisfaction was rated on a 10-point self-assessment scale similar to one used by Prawitz, Garman, Sorhaindo, O'Neill, Kim, and Drentea (2006). The item asked respondents, "On a scale of 1–10, please circle the number which best represents how satisfied you are with your present financial situation" using anchors of 1: Extremely unsatisfied and 10: Extremely satisfied. Respondents reported mean Satisfaction of 5.9 (SD = 1.9), meaning that they were slightly more satisfied than not satisfied.

Financial stressors were measured by asking respondents to indicate financial events which had occurred for them over the past year. This summated variable was used to predict the respondents who had experienced an extreme amount of financial stress. A list of 24 financial stressors was adapted from Joo (1998) and Joo and Grable (2004). Examples include becoming seriously ill, having a major house repair, and paying serious medical bills. The range of number of stressors reported by respondents was 0 to 8 (M = 3.0, SD = 1.5), referring to the past year. Reliability was fairly low for the financial stressors measure (α = .59), however the item response scale was Yes/No, resulting in low variability among responses and thus a relatively low reliability.

Data Analysis Method

A binominal hierarchical logistic regression model was used to test whether financial satisfaction and financial stressors play a role in determining if a married person is likely to stay in a marriage (i.e., marital satisfaction), holding other factors constant. The dichotomously coded outcome variable—"Would you marry the same person again"—was the outcome variable. Data were coded and analyzed in SPSS Version 15.0.

Multicollinearity among the independent variables was assessed by calculating bivariate correlations and using collinearity diagnostics within SPSS. Only one modest significant correlation was noted: a negative correlation between financial satisfaction and financial stressors ($r = -.33$, $p < .01$). An interaction between financial satisfaction and stressors was created by multiplying financial satisfaction by the moderator financial stressors to account for the possibility that satisfaction might be influenced by a respondent's financial stress. The interaction term was created by centering financial satisfaction and financial stressors as predictors before computing the variable. Specifically, the mean scores on financial satisfaction and stressors were subtracted from each respondent's actual satisfaction and stressor score on the variable, respectively. This deviation score was used to center the interaction term.

Results

Prior to conducting the regression analysis, point-biserial correlations between the outcome variable and the independent variables were calculated. The coefficients are shown in the second column of Table 2. Three independent variables were significantly correlated with marital satisfaction. Religiosity and financial satisfaction showed positive associations; financial stressors were negatively related to marital satisfaction.

The binominal hierarchical logistic regression was used to account for observations resulting from the addition of variables into the model predicting marital satisfaction. The block entry procedure was made in the following sequence: Block 1: demographic and socioeconomic factors, Block 2: religiosity, Block 3: financial satisfaction, Block 4: financial stressors, and Block 5: centered interaction of financial satisfaction and financial stressor. Table 2 shows the Nagelkerke R^2 for the final model. The following discussion reviews the results of the block tests.

Block 1 of demographic and socioeconomic variables accounted for approximately 3% of explained variance in marital satisfaction. None of the variables was statistically significantly related to the outcome variable. Therefore, Hypotheses (1a) to (1i) were not supported.

Block 2 added religiosity to the model. Religiosity accounted for approximately 4% of explained variance in reported marital satisfaction. The variable was positive and significant at the $p < .05$ in all models (final $\beta = .34$). Those who reported higher religiosity were more likely to be satisfied with their marriages. In this case, Hypothesis 2, "religiosity will be positively associated with marital satisfaction," was supported.

Block 3 was used to account for the financial satisfaction variable. Financial satisfaction accounted for 5% of explained variance in marital satisfaction. The relationship between financial satisfaction and marital satisfaction was positive in each of the models (final $\beta = .27$, $p < .01$). Hypothesis

TABLE 2
Logistic Regression Results of the Determinants of Marital Satisfaction

Independent Variable	Point-biserial Correlations	Nagelkerke R^2 Change	β Est.	β Est.	β Est.	β Est.	β Est.	Standard Error	Odds Ratio
Block 1									
Gender	.04	.03	−.11	−.01	.13	.09	.10	.41	1.11
Age	−.01		−.00	−.01	−.02	−.02	−.02	.02	.98
Difference in partner's age	−.07		.06	.05	.06	.05	.06	.04	1.06
Number of children in household	.03		.14	.06	.07	.08	.04	.17	1.04
Household income	.01		−.01	−.02	−.09	−.11	−.10	.09	.91
Employment status	−.04		−.26	−.10	−.09	−.02	.02	.60	1.02
Partner's employment status	−.01		.00	−.12	.11	.04	.08	.36	1.08
Educational level	.04		−.01	.00	−.24	−.26	−.31	.38	.73
Home ownership status	.03		.33	.32	.22	.24	.30	.58	1.35
Block 2									
Religiosity	0.17†	.04		.36†	.29*	.31*	.34*	.14	1.41
Block 3									
Financial satisfaction	.19†	.05			.29*	.23*	.27†	.17	1.31
Block 4									
Financial stressors	−.16†	.03				−.28*	−.37†	.25	.69
Block 5									
Financial satisfaction × stressors interaction	.01	.03					−.11*	.05	.90

Note.—r_{pb} = point-beserial correlations; ΔR^2 = Nagelkirke R^2 change. Nagelkirke R^2 = .18. *$p < .05$. †$p < .01$.

3, "Financial satisfaction will be positively associated with marital satisfaction," was supported.

Block 4 included financial stressors, which accounted for slightly more than 3% of variance in the outcome variable. The association between stressors and marital satisfaction was negative (final $\beta = -.37$, $p < .01$). Hypothesis 4, "Financial stressors are negatively associated with marital satisfaction," was supported.

The final entry into the model (Block 5) was used to account for the possible interaction between financial satisfaction and financial stress. The interaction effect accounted for nearly 3% of variance in marital satisfaction. The relation was negative (final $\beta = -.11$, $p < .05$), suggesting that as the number of stressors increases, the correlation between financial satisfaction and marital satisfaction decreases. Therefore, Hypothesis 5, "The interaction of financial satisfaction and financial stressors is not associated with marital satisfaction," was supported.

When all of the variables were entered together in Block 5, the model was significant [$\chi^2_{13} = 34.09$ ($n = 310$), $p < .01$]. The explained variance was modest (Nagelkerke $R^2 = .18$). Overall, the model predicted group membership fairly well. The accuracy of group membership prediction was 85.2%. The last column of Table 2 presents the odds ratio for each variable. In the final model, four variables were significant predictors of marital satisfaction. The results indicated that religiosity was positively associated with marriage satisfaction: holding all other factors constant, a one-point increase in mean religiosity improved prediction by approximately 40%. Financial satisfaction was positively associated with marital satisfaction. Those with increased financial satisfaction were more likely to say they would marry the same person again. The relationship between financial stressors and marital satisfaction was negative. The more financial stressors respondents reported, the less likely respondents were to say they would marry the same person again. Interpreting the odds ratios for these two variables was difficult given the statistically significant negative interaction between financial satisfaction and financial stressors. However, the data do indicate that as the number of financial stressors increased, holding financial satisfaction constant, the likelihood of reporting marital satisfaction (marrying the same person again) decreased.

DISCUSSION

The results can be used to understand better how financial satisfaction and financial stressors affect martial satisfaction. Financial satisfaction was a significant determinant of the rough measure of marital satisfaction. It is notable that financial stressors were a significant negative predictor of marital satisfaction directly and also through an interaction with financial satisfaction. The magnitude of the relation of financial sat-

isfaction with marital satisfaction did not hold across all levels of financial stressors; instead, as the number of stressors increased, the correlation between financial satisfaction and marital satisfaction decreased.

When respondents reported a higher number of financial stressors, they also reported lower financial satisfaction and a lower likelihood that they would stay with their partner. This conclusion can partially be explained through Bradbury, *et al.*'s findings (2000) showing that how couples handle financial stressors affects their relationship. That is, it may be that the ways couples cope with financial stressors impact financial satisfaction more than the actual stressors, meaning if couples are willing to work together and continue to communicate about the financial stressor(s), then it may lower anxiety in couple relationships and have a positive impact on their perception of financial satisfaction.

Religiosity was significant in explaining marital satisfaction, which confirms Booth, *et al.*'s findings (1995) of decreased thoughts of divorce with increased religiosity. These findings imply that religiosity may act as a barrier to thoughts of leaving one's partner as indicated in Previti and Amato's study (2003).

Implications

Financial satisfaction is a popular topic among researchers and practitioners in the fields of financial planning and financial counseling. Financial stressors have been an important topic of study in these fields as well as in the field of family studies and marriage and family therapy. Currently, there is no theory addressing financial satisfaction or financial stressors. The findings from this study can help to develop a theory of financial satisfaction to help researchers and practitioners further understand the role of financial satisfaction in couple relationships. These findings also add to the literature addressing how couples and their finances are interrelated. Financial planners, financial counselors, relationship therapists, and family life educators can utilize this information in practical ways by informing their clients of the link between their financial situation and their relationship and to further promote the need for financial therapy. Financial therapy is defined by the Financial Therapy Association (2011)[2] as the integration of cognitive, emotional, behavioral, relational, and economic aspects that promote financial health (see Britt, *et al.*, 2008, for the proposed purpose of financial therapy).

Limitations

The study has several limitations, which may have influenced the outcomes. First, the generalizability of this study should be considered. The

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[2]Financial Therapy Association. (2011) http://www.financialtherapyassociation.org.

sample was limited to one U.S. Midwestern state and was comprised of primarily non-Hispanic Euro-American females, who were self-selected to respond to the survey, and had above-average education and median household incomes. Findings may be dependent on geographical location, socioeconomic status, race, educational attainment, and self-selection of respondents.

Religion also played some part in the respondents' lives. If religiosity had not been as important in the lives of respondents, then they may have been more likely to report that they "would marry someone else" or "not marry at all." Had this been true, influence of financial stressors and financial satisfaction on marital satisfaction may have differed given the interaction between these two predictor variables.

Responses from partners would allow comparison of differences in couples' financial satisfaction and perceptions of financial stressors as related to their marital satisfaction. Finally, further multidisciplinary research should be conducted to evaluate the relations among financial satisfaction, financial stressors, and marital satisfaction. Additional research would help psychologists, financial counselors, financial planners, marriage educators, financial literacy educators, and relationship therapists to provide more comprehensive services to their clients.

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