Economic Strain and Remarried Couples:

Actor-Partner Interdependence Modeling of the Indirect Effects of Financial Conflict on

Economic Strain and Marital Outcomes

Domenica H. Carrese

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Jeffrey B. Jackson, Chair

Ashley L. Landers

Elnora Cunanan-Petty

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ABSTRACT

Remarriages account for about one third of all marriages in the United States, however the research on remarried couple outcomes is limited, particularly with regard to finances and financial conflict. The family economic stress model theorizes that economic hardship promotes economic strain, which in turn promotes emotional distress and conflict patterns that have negative impacts on relationship satisfaction and relationship stability. This study used secondary cross-sectional dyadic data to conduct an actor-partner interdependence path analysis of 158 remarried couples to examine the direct and indirect effects of each spouse's perception of economic strain on their own marital satisfaction and stability, as well as on their spouse's marital satisfaction and stability, with financial conflict as an intermediary variable. Tests for indirect effects indicated that financial conflict strongly influences the relationship between economic strain and the marital outcomes (i.e., satisfaction and stability); none of the direct paths between economic strain and the marital outcomes were significant when accounting for financial conflict as a mechanism. Results indicated that, in the context of a remarriage, a person's perception of how much they have conflict about finances is a key mechanism that explains the association between that person's perception of economic strain and their marital satisfaction and stability, regardless of household income and marriage length. Clinicians who lack specific training in financial management but work with remarried couples experiencing

economic strain and financial conflict may still be able to intervene effectively to improve

relationship quality by helping spouses reduce interpersonal conflict.

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GENERAL AUDIENCE ABSTRACT

Remarriages account for about one third of all marriages in the United States, however the research on the satisfaction (overall relationship quality) and stability (propensity for divorce) of remarried couples is limited, particularly with regard to disagreements about their finances (financial conflict). This study analyzed data from 158 remarried couples to examine the possible effects of each spouse's views of their perceived inability to meet their financial demands (economic strain) on their own, as well as their spouse's, marital satisfaction and stability (marital outcomes), with their perceived financial conflict acting as a mediating variable between economic strain and marital outcomes. Results indicated that, in the context of a remarriage, financial conflict strongly influenced the relationship between economic strain and marital outcomes, regardless of household income and marriage length, such that even though there is still a relationship between economic strain and marital outcomes apart from financial conflict, it is weaker than when financial conflict is included. In other words, risk of dissatisfaction and divorce are less about how financially strained a remarried couple perceives they are, and more about how frequently the couple perceives they have conflict about finances. Therefore, the results of this study indicated financial conflict frequency is an important mechanism for understanding how economic strain can influence remarital outcomes for both spouses. Clinicians working with remarried couples to improve their relationships, but lack specific

training in financial management, may still be able to intervene effectively around the financial

conflict.

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ATTRIBUTION

The research and writing in this thesis were aided by a co-author. Included here is a brief description of his background and contributions.

Prof. Jeffrey B. Jackson, Ph.D. (Department of Human Development and Family Science, Virginia Tech) is the primary Advisor and Committee Chair. Dr. Jackson provided the data used in this study. Additionally, Dr. Jackson offered extensive training and assistance in performing the statistical analyses, contributed to the writing of the manuscript, and provided substantial edits.

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CHAPTER I: INTRODUCTION

Remarriages (i.e., marriages in which one or both spouses have previously been married) are an often overlooked, yet important population for family science practitioners to better understand given their increasing prevalence in the United States (U.S.) and higher propensity for financial challenges and divorce. To date, there appears to be limited research on the impact of finances on remarital relationships (Schram & Adler-Baeder, 2012), and no such research that only uses data from paired couples to explore actor and partner effects. Furthermore, the literature consistently supports a moderate positive association between financial stress and negative couple interactions (e.g., conflict, arguments, blaming), as well as moderate negative associations between financial stress and couple relationship satisfaction, and financial stress and couple relationship stability; however, little is known about the intermediary variables that may act as mechanisms on these associations (Falconier & Jackson, 2020). Thus, the purpose of this study was to use actor-partner interdependence modeling (APIM) of dyadic data to explore if financial conflict (i.e., how frequently financial matters are a perceived problem in the relationship) serves as a mechanism that explains the association between economic strain (i.e., people's perception of having adequate financial resources for their circumstances) and marital outcomes (i.e., marital satisfaction and marital stability) for both spouses in a remarried couple.

CHAPTER II: LITERATURE REVIEW

Remarried Couples

The body of research specifically on remarried couples is disproportionately limited, which corresponds with a more general limited body of research on predictors of remarital satisfaction (Jackson, Miller, Oka, & Henry et al., 2014) and stability (Sweeney, 2010). Even though current divorce rates have declined from their peak in the 1980s, the lifetime probability of divorce still lies between 40% and 50% (Cherlin, 2010). High levels of marital instability are reflected in trends of marriage, followed by divorce, followed by remarriage, a phenomenon referred to as the *marriage-go-round* (Cherlin, 2009). The total number of remarried adults in the U.S. has tripled since 1960 from roughly 14 million to roughly 42 million (Livingston, 2014), and now constitutes between 27% (Payne, 2018) and 40% (Livingston, 2014) of all marriages in the U.S.; of those remarriages, 21% involve both spouses marrying for at least the second time (Lewis & Kreider, 2015).

Not only do remarried couples constitute a significant portion of society, they also face increased risk of divorce compared to first marriage couples (Dupuis, 2010; Lewis & Kreider, 2015). Based on U.S. Census Bureau data, second marriages have been reported to have a 60% to 67% likelihood of ending in divorce, and third marriages have an even greater likelihood of 73% (Campbell, 2012). For example, one study found that after 3 years, 15% of second marriages had dissolved, and after 5 years, nearly a quarter had dissolved (Bramlett & Mosher, 2002). Additionally, compared to first marriages that end in divorce, remarriages that end in divorce do so more quickly (Coleman, Ganong, & Fine, 2000). Conversely, average levels of marital satisfaction among remarried couples appear to be comparable to couples in first marriages (DeLongis & Zwicker, 2017; Whitton, Stanley, Markman, & Johnson, 2013). It

should be noted, however, that limited demographic analyses were published in the 2000s on remarriage trends (Cherlin, 2010), thus the remarital dissolution rates might not be representative of all remarriages.

Family Economic Stress Model

The family economic stress model (FESM) proposed by Conger and Elder (1994) is the primary model used and supported by many studies since the early 2000s that have examined the relationship between economic strain and couple functioning, and has shown socioeconomic status to be related to marital quality and stability outcomes (Conger et al., 2010; Falconier & Jackson, 2020). The FESM posits that economic problems place partners at increased risk of emotional distress and increased conflict, leading to deterioration in couple relationships and increased risk of instability (Conger & Elder, 1994; Conger et al., 2010). Compared to nonmoney issues, money issues have been identified as more pervasive, problematic, recurrent, and unresolved sources of stress impacting marital quality (Papp, Cummings, & Goeke-Morey, 2009). According to FESM and associated research around divorce and remarriage, the presence of a spouse or partner may lower economic stress by potentially acting as a buffer (i.e., either directly through providing financial resources or indirectly through providing social support); however, the presence of a spouse or partner also inherently creates a possibility for financial conflict between both partners (Barnett, 2008; Shafer & Jensen, 2013). Since remarried couples face increased vulnerability through their elevated risk of divorce and potentially distinct financial obligations from ex-spouses or children from previous marriages, FESM is particularly applicable to studying the role of external financial stressors on emotional and behavioral couple responses that affect remarital outcomes (Laxman, Higginbotham, MacArthur, & Lee, 2019).

Economic Strain

Voydanoff and Donnelly's (1988) typology of *economic distress* is a multidimensional construct that includes both objective dimensions of employment and income (i.e., lack of regular work, declining real or relative income) and subjective dimensions of employment and income (i.e., perceived security of current employment or prospects of future employment and perceived adequacy of financial resources; Price, Price, & McKenry, 2010). *Employment instability* consists of the objective assessment of dimensions such as unemployment, underemployment, and forced early retirement; whereas *employment uncertainty* consists of the subjective assessment of the probability of unemployment. *Economic deprivation* consists of the objective assessment of income dimensions such as debt-to-asset ratio and income loss; whereas *economic strain* consists of the subjective assessment of income dimensions such as financial concerns and perceived inability to meet current or future economic needs or expectations.

Economic distress has been found to have serious effects on family functioning and stability, as well as on individual mental and physical health (Frone, 2018; Voydanoff, 1984). Research since the early 2000s has shown an array of child and adult developmental outcomes, parent-child relationship quality, and adult couple relationship satisfaction and stability to be associated with socioeconomic status (SES) and social class (i.e., social markers comprised of economic, occupational, and educational dimensions; Conger, Conger, & Martin, 2010). Specifically, higher SES has consistently been tied to a decreased risk of separation and divorce and to increased levels of satisfaction and happiness in couples (Conger et al., 2010). Similarly, positive and negative communication patterns have been associated positively and negatively with financial wellness (i.e., specific subjective and objective measures of economic distress), respectively (Wilmarth, Nielsen, & Futris, 2014). Over the past decade, money has consistently

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topped the list of stressors in the annual Stress in America Survey conducted by the American Psychological Association (2017) and was identified as a major source of conflict or tension in the relationship by 31% of spouses and partners (American Psychological Association, 2015).

Research on marital outcomes has traditionally focused primarily on spouses' individual character traits and couple interactions as predictors; however, environmental stressors outside of the martial context such as downturns in economies also seem to be important predictors (Neff & Karney, 2017). Downturns in economies, affect families in two main ways: they constrain the choices regarding family lives that individuals and couples can make, and they add stress to the family system, which may activate the role of family as an emergency support system (Cherlin, Cumberworth, Morgan, & Wimer, 2013). For instance, in the decade following the Great Depression, there were noticeable declines in marital satisfaction among families in the middle and working classes due to economic strain (Liker & Elder, 1983). Since the Great Depression, the longest and worst economic collapse in the U.S. was the period between December 2007 and June 2009, commonly referred to as the Great Recession (Center on Budget and Policy Priorities, 2019). The effects of the Great Recession on family life included trends such as decreased fertility rates and increased intergenerational coresidence (Cherlin et al., 2013). Economic downturns impose external financial stressors on all members of a society, including the increased potential for economic strain and financial conflict among couples, which in turn are likely to have negative impacts on marital outcomes that may put remarried couples, who already face higher rates of divorce, at even greater risk.

The extant literature on economics and remarried couples tends to focus primarily on the objective dimension of economic deprivation such as income to needs ratios, savings, education, and poverty levels and, to a lesser extent, the objective dimension of employment instability such

as stable employment and unemployment (Bramlett & Mosher, 2002; Higginbotham & Felix, 2009; Sayer, England, Allison, & Kangas, 2011; Schram & Adler-Baeder, 2012; Shafer & Jensen, 2013; Van Eeden-Moorefield, Pasley, Dolan, & Engel, 2007). These studies suggest that economic deprivation and employment instability are negatively associated with remarital satisfaction and stability. Similarly, the limited studies on remarried couples and economic strain have found remarital satisfaction and stability to be negatively associated with economic strain for both wives and husbands (Higginbotham & Felix, 2009; Schramm & Adler-Baeder, 2012). Additionally, stepfamily-specific stress (e.g., co-parenting relationships with ex-partners, disciplining stepchildren, establishing stepfamily roles and rules) fully mediated the relationship between economic strain and remarital satisfaction, whereas this was not the case for common stressors (e.g., finding time together, intimacy problems, employment- and work-stress spillover; Schramm & Adler-Baeder, 2012). However, the role of financial conflict within remarried couples on the associations between economic strain and remarital relationship satisfaction and remarital relationship stability remains unexplored. Furthermore, a recent meta-analysis on the association between economic strain and couple relationship outcomes identified a need for more research using dyadic data to examine actor and partner effects (Falconier & Jackson, 2020). Actor-partner interdependence modeling (APIM) offers a way for researchers to analyze dyadic data consistent with a systemic conceptualization like FESM that recognizes the mutual influence partners of a couple have on one another and provides information on interpersonal processes (Oka & Whiting, 2013; Wittenborn, Dolbin-MacNab, & Keiley, 2013).

Financial Conflict

Financial conflict has been found to be negatively associated with marital satisfaction (Archuleta, Britt, Tonn, & Grable, 2011) and to be a predictor of divorce (Dew, Britt, & Huston,

2012), with some findings suggesting that financial conflict may be a stronger predictor of divorce than other sources of conflict in marriages (Dew et al., 2012). However, research on the impacts of financial conflict on remarried couples remains largely unexplored. Though limited, research on spouses in remarriages suggests they may face unique financial challenges compared to spouses in first marriages, such as alimony, child support, competing interests between former and current spouses, methods for structuring finances, lacking sufficient financial resources to meet family members' needs, and difficulties in deciding how to distribute financial resources, which may lead to financial conflict between partners (Ganong & Coleman, 2017). The unique financial challenges faced by remarried couples raises questions about the interplay of potential mediating factors like financial conflict that may influence the associations between economic strain and marital satisfaction and stability.

Current Study

The purpose of this study was to use APIM of dyadic data to determine whether financial conflict between spouses arbitrates the relationship between economic strain and remarital satisfaction and stability (Figure 1). The theoretical framework guiding this study was the FESM, which posits that economic strain can foster negative interactions between spouses like couple conflict that may deteriorate marital satisfaction and marital stability (Conger & Elder, 1994). The research question guiding the present study was as follows: *What are the actor and partner effects among economic strain, financial conflict and remarital relationship quality?* The hypotheses were that financial conflict would influence both the association between economic strain and marital satisfaction, and the association between economic strain and marital stability.

CHAPTER III: METHOD

Design

This study utilized path analysis of secondary cross-sectional dyadic data from the RELATionship Evaluation (RELATE) questionnaire (Holman, Busby, Doxey, Klein, & Loyer-Carlson, 1997) to test an APIM of financial conflict for the relationships between economic strain, marital satisfaction, and marital stability. Both the original data collection and the secondary data analysis for the current study were approved by institutional review boards. The de-identified data were paired by couple.

Participants

Participants consisted of remarried adults who completed the RELATE questionnaire online (Holman et al., 1997). The RELATE questionnaire was designed to assess and provide feedback to couples about their relationship readiness, strengths, and areas to improve; participants may find the instrument through searching on the internet, or by being referred by a professor in a university class, a relationship educator, or a therapist (Busby, Holman, Taniguchi, 2001). To be included in this study, both spouses of a couple had to complete the evaluation and at least one of the spouses had to indicate their marital status as remarried. This study only included mixed-gender remarried couples in order to analyze actor-partner effects based on gender through the use of distinguishable dyads (i.e., dyads that have a relevant characteristic with which to consistently distinguish the individuals; Ledermann, Macho, & Kenny, 2011; Little & Card, 2005), as partners were easily differentiated from one another based on their gender.

Remarried couples who met the inclusion criteria and completed RELATE after the economic strain item was added to the questionnaire were extracted ($N = 204$). Although there

were no missing data for the single-item measure of financial conflict, 47 couples in which the wife ($n = 35$), the husband ($n = 8$), or both spouses ($n = 4$) did not respond to the single-item measure of economic strain were excluded. Analyses of between-group differences for main variables (i.e., financial conflict, marital satisfaction, and marital stability) and demographic characteristics indicated no differences with two exceptions: wives in the excluded couples ($n = 47$) on average reported one ordinal category lower in annual income and education than that reported by wives in the included couples ($n = 158$), with no such differences for husbands. In terms of missing data for the final study sample ($N = 158$), there were a total of 5 missing responses across both spouses' items for the remarital relationship outcome scales (0.02%) that were managed by calculating the average for each scale (Sloan et al., 2007).

There were three types of remarriages within the sample: couples in which the marriage was a first marriage for the wife and a remarriage for the husband (34.8%); couples in which the marriage was a first marriage for the husband and a remarriage for the wife (29.1%); and couples in which it was a remarriage for both spouses (36.1%). The maximum number of divorces reported by both husbands and wives was three, with the majority of responses for husbands (58.9%) and wives (55.1%) being one. Data on whether previous marriages were ended through annulment, divorce, or spousal death were not available. There was a wide range in the length of participants' marriages, with 27.8% of the sample married for less than a year, 27.8% married between 1 and 5 years, 27.3% married between 6 and 15 years, and 17.1% married between 16 and 40 years. Among pairs of spouses, 79.7% reported having children, and 64.6% reported the presence of children living in the home or visiting regularly within the last year.

The average age of the wives was 41.22 years ($SD = 10.60$; range: 22 – 70 years) and the average age of the husbands was 45.45 years ($SD = 11.30$; range: 24 - 73 years). The sample

was somewhat short of being nationally representative in racial/ethnic diversity. In terms of national averages in 2018, 60.4% of the population identified as White, not Hispanic or Latino, 18.3% identified as Hispanic or Latino, 13.4% identified as Black or African American, 5.9% identified as Asian, 2.7% identified as two or more races, and 1.3% identified as Native American/American Indian (U.S. Census Bureau, 2018). In our sample, 77.2% of the husbands and 78.5% of the wives identified as White, 11.4% of the husbands and 8.9% of the wives identified as Black/African American, 6.3% of the husbands and 3.2% of the wives identified as Hispanic/Latino, 0% of the husbands and 3.8% of the wives identified as Asian, 3.8% of the husbands and 2.5% of the wives identified as Mixed/Biracial, 1.3% of the husbands and 2.5% of the wives identified as "other", and 0% of the husbands and 0.6% of the wives identified as Native American. In terms of nationality, 82.9% of the husbands and 85.4% of the wives were from the U.S. and Canada, 5% of the husbands and 4.3% of the wives were from European countries, Australia, and New Zealand, 3.8% of the husbands and 3.2% of the wives were from Latin American countries, 2.4% of the husbands were from African countries and African Caribbean nations, 1.2% of the wives were from Asian countries, and the other 5.7% of husbands and wives did not report their nationality. In terms of religious affiliation, 63.3% of the husbands and 58.8% of the wives in our sample endorsed Christian religions, 15.2% of the husbands and 22.1% of the wives endorsed other religions, and 21.5% of the husbands and 19% of the wives did not endorse a religious affiliation.

Our sample also had significant range regarding education and income levels. In terms of education, 38.7% of husbands and 41.8% of wives did not have a bachelor's degree, 28.5% of husbands and 30.4% had a bachelor's degree, and 32.9% of husbands and 27.8% of wives had a graduate degree. In terms of annual personal income, 19.2% of husbands and 44.6% of wives

made under 40,000, 34.6% of husbands and 29.3% of wives made between 40,000 and 80,000, 25% of husbands and 17.9% of wives made between 80,000 and 140,000, and 21.2% of husbands and 8.2% of wives made 140,000 or more.   See Appendix A for additional sample information.

Measures

All measures used in this study were taken from RELATE. RELATE is a 271-item multiscale questionnaire that has demonstrated sound psychometric properties (i.e., test-retest and internal consistency reliability; and content, construct, and concurrent validity; Busby et al., 2001). See Appendix B for all measure items.

Economic strain. This variable was measured using a single five-point Likert-scaled item (Dew & Stewart, 2012). Responses to the item (i.e., *The total income of my household is sufficient to meet the needs of those who live in my home*) ranged from 1 (*strongly disagree*) to 5 (*strongly agree*). The scores were reverse coded such that higher scores indicated higher levels of economic strain.

Financial conflict. This variable was measured using a single five-point Likert-scaled item from the problem areas scale that includes items for common sources of couple conflict such as communication, family of origin, media consumption, rearing children, roles, sexual intimacy, substance use, and time spent together. Responses to the item (i.e., *How often have financial matters been a problem in your relationship?*) ranged from 1 (*never*) to 5 (*very often*), such that higher scores indicated greater frequency of financial matters being a problem in the relationship.

Relationship satisfaction. This variable was measured using the Relationship Satisfaction Scale, which consisted of 7 five-point Likert-scaled items on how satisfied each partner was with various aspects of the relationship (e.g., relationship equality, communication quality, how

conflicts are resolved, physical intimacy). Responses to these items ranged from 1 (*very dissatisfied*) to 5 (*very satisfied*), such that higher scores indicated higher levels of satisfaction. The established internal consistency score for this scale is 0.88; the internal consistency for the sample was 0.91 for both husbands and wives.

Relationship stability. This variable was measured using the Relationship Stability Scale, which consisted of 3 five-point Likert-scaled items at the following three levels: contemplation (i.e., frequency marriage has been considered in trouble,) conversation (i.e., frequency of ending marriage discussed,) and implementation (i.e., frequency of breaking up or separating and getting back together). Responses to these items ranged from 1 (*never*) to 5 (*very often*) and were reverse coded such that higher scores indicated higher stability. The established internal consistency score for this scale is 0.81; the internal consistency for the sample was 0.78 for husbands and 0.77 for wives.

Analysis

Established modeling conventions for indirect effects were implemented to analyze the data (Kenny, 2018). Significant variable-level skewness and kurtosis (Table 1), as well as significant APIM multivariate-level skewness (Mardia multivariate skewness: $b = 8.96$, $p < .001$; $b = 0$ indicates a normal distribution) and kurtosis (Mardia multivariate kurtosis: $b = 87.01$, $p < .001$; b > 80 indicates multivariate leptokurtism; Cain, Zhang, & Yuan, 2017) were addressed by using the maximum likelihood robust estimation to analyze the APIM. Prior to testing the APIM, correlational analyses were conducted between the main variables (i.e., economic strain, financial conflict, marital satisfaction, and marital stability) for both male and female partners. The control variables used in the APIM were informed by a meta-analysis that indicated that marriage length and household income were the two relevant sociodemographic variables that

should be controlled for in the relationship between economic strain and marital outcomes (Falconier & Jackson, 2020). Marriage length and annual personal income of each spouse were measured using single items with 11 ordinal response options; divergent marriage length responses between spouses were managed by averaging responses from both spouses, and annual household income was calculated by combining the personal annual income responses from both spouses.

Mplus version 8.0 (Muthén & Muthén, 2017) was used to analyze the APIM. The results of a priori Monte Carlo simulations for power analysis of the APIM indicated that power for the study sample ($N = 158$) would range between .99 and 1.00 ($M = 1.00$) for large effect sizes ($\beta = .5$), .92 and .98 ($M = .94$) for moderate effect sizes ($\beta = .3$), and .21 and .26 ($M = .24$) for small effect sizes ($\beta = .1$); power levels of .80 and higher are considered sufficient (Newsom, 2018). Additional a priori Monte Carlo simulations for the APIM indicated average power levels of .29 with a sample of 200, .60 with a sample of 500, and .88 with a sample of 1,000. The significance levels of the indirect effects were tested using bootstrapping (5,000 draws) for the bias-corrected confidence intervals.

CHAPTER IV: RESULTS

Table 1 summarizes the descriptive statistics and bivariate correlations of the main variables (i.e., economic strain, financial conflict, marital satisfaction, and marital stability). Bivariate correlation analyses indicated that all main variables were significantly correlated with the exception of economic strain and marital stability. In terms of gender differences for the main variables, husbands reported significantly higher levels of economic strain ($MD = 0.17$, $SDD = 1.09$, $t = 1.97$, $p = .050$), marital satisfaction ($MD = 0.14$, $SDD = 0.67$, $t = 2.27$, $p = .011$), and marital stability ($MD = 0.09$, $SDD = 0.57$, $t = 2.03$, $p = .044$) than wives, with no significant gender differences for financial conflict ($MD = -0.08$, $SDD = 0.97$, $t = -1.07$, $p = .288$).

The model fit indices for the saturated estimated distinguishable model were all within acceptable limits (Schreiber, Nora, Stage, Barlow, & King, 2006): ($\chi^2(11) = 11.502$, $p = .402$; CFI = .999; RMSEA = .017 [90% confidence interval: .000, .086]; SRMR = .034). The results of pairwise gender difference APIM tests for each direct effect indicated no statistical differences. Furthermore, the results of a Wald test of parameter constraints in which each corresponding direct effect was simultaneously constrained to be equal for husbands and wives (i.e., complete indistinguishability) indicated no differences between the distinguishable dyads APIM and the indistinguishable dyads APIM ($\chi^2(10) = 15.59$, $p = .111$). Consequently, the APIM was simplified to increase statistical power by treating the dyads as indistinguishable (i.e., corresponding parameters for husbands and wives were constrained to be equal; Ledermann et al., 2011), approximately doubling the a priori statistical power for small direct effects ($\beta = .1$) from between .21 and .26 ($M = .24$) to between .41 and .45 ($M = .43$). Model fit indices for the indistinguishable dyads APIM were also within acceptable limits ($\chi^2(21) = 23.331$, $p = .327$; CFI = .996; RMSEA = .027 [90% confidence interval: .000, .074]; SRMR = .047).

Initial tests for the relationship between economic strain and marital satisfaction (c_1 effects: $X \rightarrow Y_1$) indicated that the actor direct effects (c_{A1}: $\beta = -.16$, $SE = .05$, $p = .002$) and the partner direct effects (c_{p1}: $\beta = -.11$, $SE = .05$, $p = .025$) for both spouses were non-zero and significant. Similar initial tests for the direct relationship between economic strain and marital stability (c_2 effects: $X \rightarrow Y_2$) indicated that the actor direct effects for both spouses (c_{A2}: $\beta = -.13$, $SE = .05$, $p = .019$) were non-zero and significant (in contrast to the bivariate correlations which were non-significant), but the partner direct effects for both spouses (c_{p2}: $\beta = -.05$, $SE = .05$, $p = .367$) were close to zero and non-significant (as were the bivariate correlations). The results of these tests established that there were associations between the predictor variable and outcome variables that could be further analyzed for indirect effects. Next, initial tests for the relationship between economic strain and financial conflict (a effects: $X \rightarrow M$) indicated that the actor direct effects (a_A: $\beta = .41$, $SE = .04$, $p < .001$) and the partner direct effects (a_P: $\beta = .16$, $SE = .04$, $p < .001$) for both spouses were non-zero and significant. Then, initial tests for the relationship between financial conflict and marital satisfaction (b_1 effects: $M \rightarrow Y_1$) controlling for economic strain indicated that the actor direct effects for both spouses (b_{1A}: $\beta = -.21$, $SE = .05$, $p < .001$) were non-zero and significant, but the partner direct effects for both spouses (b_{1P}: $\beta = -.10$, $SE = .05$, $p = .054$) were non-zero yet non-significant. Finally, initial tests for the relationship between financial conflict and marital stability (b_2 effects: $M \rightarrow Y_2$) controlling for economic strain indicated that the actor direct effects (b_{2A}: $\beta = -.27$, $SE = .07$, $p < .001$) and the partner direct effects (b_{2P}: $\beta = -.17$, $SE = .06$, $p = .003$) for both spouses were non-zero and significant. Combined, these results showed that the criteria for testing for actor indirect effects and partner indirect effects were met (Kenny, 2018).

The results of the APIM are presented in Table 2 (effect estimates), Table 3 (total effects, total indirect effects, simple indirect effects, and direct effects), and Figure 2. A significant actor indirect effect of economic strain on marital satisfaction through financial conflict, controlling for the effects of household income and marriage length, was found ($\beta = -.10$, $p < 0.001$), and the actor association between economic strain with marital satisfaction (c_{A1} path) was noticeably reduced from $\beta = -.16$ ($p < 0.01$) to $\beta = -.06$ ($p > 0.05$); the actor-actor indirect effect of actor economic strain on actor marital satisfaction through actor financial conflict ($\beta = -.09$, $p < 0.001$) essentially accounted for the total indirect effect, whereas the partner-partner indirect effect of actor economic strain on actor marital satisfaction through partner financial conflict was not significant ($\beta = -.01$, $p > 0.05$). Similarly, a significant partner indirect effect of economic strain on marital satisfaction through financial conflict, controlling for the effects of household income and marriage length, was also found ($\beta = -.08$, $p < 0.05$), and the partner association between economic strain with marital satisfaction (c_{P1} path) was noticeably reduced from $\beta = -.11$ ($p < 0.05$) to $\beta = -.04$ ($p > 0.05$); the partner-actor indirect effect of partner economic strain on actor marital satisfaction through actor financial conflict was significant ($\beta = -.03$, $p < 0.01$), whereas the actor-partner indirect effect of partner economic strain on actor marital satisfaction through partner financial conflict was not significant ($\beta = -.04$, $p > 0.05$).

A significant actor indirect effect of economic strain on marital stability through financial conflict, controlling for the effects of household income and marriage length, was found ($\beta = -.14$, $p < 0.001$), and the actor association between economic strain with marital stability (c_{A2} path) was noticeably reduced from $\beta = -.13$ ($p < 0.05$) to $\beta = .01$ ($p > 0.05$); the actor-actor indirect effect of actor economic strain on actor marital stability through actor financial conflict ($\beta = -.11$, $p < 0.001$) accounted for almost all of the total indirect effect, whereas the partner-partner

indirect effect of actor economic strain on actor marital stability through partner financial conflict ($\beta = -.03$, $p < 0.05$) accounted for only a small portion of the total indirect effect. Similarly, a significant partner indirect effect of economic strain on marital stability through financial conflict, controlling for the effects of household income and marriage length, was also found ($\beta = -.12$, $p \leq 0.001$), and the partner association between economic strain with marital stability (c_{P2} path) was non-significant ($\beta = .05$, $p > 0.05$); both the actor-partner indirect effect of partner economic strain on actor marital stability through partner financial conflict ($\beta = -.07$, $p > 0.01$) and the partner-actor indirect effect of partner economic strain on actor marital stability through actor financial conflict ($\beta = -.05$, $p < 0.01$) were significant.

CHAPTER V: DISCUSSION

Summary of Findings

This study is in line with the growing emphasis in social sciences research of explaining the mechanisms by which certain variables impact one another through actor-partner interdependence modeling in that it examined the intermediary role of financial conflict on the association between economic strain and marital outcomes (i.e., satisfaction and stability) among remarried couples. Results indicated that if one spouse perceived insufficient financial means to support their needs, the perception of their conflict around this issue mattered more in predicting remarital outcomes than the perception of their economic strain, regardless of household income and marriage length. As such, the results maintained the notion that financial conflict plays an important role in marital satisfaction and stability, such that the toll that economic strain can take on a remarriage in terms of decreased satisfaction and stability is better explained by the degree to which spouses have conflict around finances, as opposed to the direct effects of economic strain. Therefore, financial conflict was identified as an important mechanism that explains how economic strain affects remarital outcomes. Furthermore, the results suggest that remarried couples who have conflict about economic strain may be at greater risk of marital dissatisfaction and instability, compared to couples who experience economic strain but are not in conflict over it, supporting extensive findings in couples research on how conflict behaviors predict divorce (Birditt, Brown, Orbuch, & McIlvane, 2010; Johnson et al., 2002; Scott, Rhoades, Stanley, Allen, & Markman, 2013).

In terms of the actor direct effects, Spouse A's perception of financial conflict is the mechanism that explains the association between Spouse A's economic strain and Spouse A's marital outcomes. Therefore, for example, if we are trying to predict a wife's remarital outcomes

based on her sense of economic strain, how often she thinks they have conflict about finances matters, whereas how often her husband thinks they have conflict about finances does not. With regard to the partner direct effects, Spouse A's perception of financial conflict explains the association between Spouse A's economic strain and Spouse B's remarital outcomes just as well as Spouse B's perception of financial conflict. Consequently, for instance, if we are trying to predict a wife's remarital outcomes based on her husbands' sense of economic strain, how often both spouses think they have conflict about finances matters.

However, though this model would be considered couple-oriented, due to the lack of significant differences between the actor and partner effects (Kenny, Kashy, & Cook, 2006) compared to paths that tracked the perceptions of economic strain, financial conflict, and marital outcomes within the same person (i.e., actor-actor) paths that involve the partner's perception (i.e., partner-partner, actor-partner, partner-actor) were not as strong. This finding that the connections between a person's own perceptions were generally stronger than the connections between a person's perceptions and the associated perceptions of that person's partner is in line with other APIM findings (Furman & Simon, 2006). When both spouse's perceptions of financial conflict are factored into understanding the association between each spouse's economic strain and their own marital outcomes, the influence of their own perceptions of financial conflict is a stronger predictor than the influence of the other spouse's perception of financial conflict; therefore, the way the actor sees the situation is a better predictor of how the actor sees something else, as opposed to how the partner sees it. Thus, Spouse A's perception of how much they have conflict about finances is a better predictor of how satisfied Spouse A is, compared to how much Spouse B perceives they fight as a predictor of how satisfied Spouse A is.

Limitations and Research Implications

One of the main limitations of the current study was the use of cross-sectional data that increased the potential of interpretation bias in either direction of assumed causal processes (Shrout, 2011) and prevented mediational analysis. Research using longitudinal data is necessary to determine if financial conflict mediates the relationship between economic strain and the marital outcomes. A further limitation of the current study was the use of secondary data, which restricted variable construction. For example, economic strain and financial conflict were assessed with single-item measures as opposed to validated multi-item scales, and relevant information such as how couples chose to their manage household finances (e.g., assigned roles and responsibilities) was not assessed. Additionally, due to constraints related to sample size, the marriage satisfaction and marriage stabilities scales were aggregated instead of using a measurement model to address measurement error within the marital outcome scales.

The other major limitation in the current study was participant sociocultural characteristics, restricting generalizability of findings. Similar to the disproportionate representation of White participants across most of the limited research on economic strain among remarried couples, a further limitation of the current study was participant racial and ethnic diversity. Although our sample was heterogeneous across many demographic factors such as age, income, and education level, and although there was racial and ethnic diversity in the sample, those levels fell short of being nationally representative in the U.S.; this is crucial to note given the widespread disproportionality across race and ethnic representation in social science research (Flores, 2019). Similarly, despite increases in same-gender households and marriages (McHale, King, Hook, & Booth, 2016), our sample was comprised only of mixed-gender couples due to underrepresentation of same-gender couples in the data. Studying same-gender marriages

is not only important for inclusivity and representation, but also affords an opportunity to examine remarital relationship dynamics through the lenses of sex and gender as separate constructs, rather than using sex as a proxy for gender, further clarifying relevant gender effects (Lincoln, 2016).

Given the rising rates of cohabitation in which one or both partners have been previously married, as well as the rising rates of couples *who live apart together* (i.e., partners in a committed relationship who live in separate households; McHale et al., 2016), another related limitation of our sample was that couples were required to be legally remarried. There could be considerable differences in terms of economic strain and financial conflict among couples who cohabit or *live apart together,* because the latter are often more financially independent from one another and have less risk of asset depletion in the event the relationship ends, while the former may face declines in their economic standings upon dissolution of the relationship (Avellar & Smoc, 2005; Upton-Davis, 2012). Relatedly, because the current study focused on remarried couples, additional research is also necessary to investigate if the role of financial conflict on economic strain and marital outcomes is similar in first marriages. Therefore, research is needed to determine if financial conflict arbitrates the relationship between economic strain and relationship outcomes across people of color, same-gender couples, cohabiting couples, couples who *live apart together*, and first marriages.

Clinical Implications

Finances have consistently topped lists of stressors for individuals and couples (American Psychological Association, 2017; Risch, Riley, & Lawler, 2003) and have been endorsed as a major source of conflict or tension in couple relationships (American Psychological Association, 2015); furthermore, financial satisfaction has been positively associated with marital satisfaction

(Archuleta et al., 2011) and negatively associated with contemplating divorce (Grable, Britt, & Cantrell, 2007). As such, although couple therapists may frequently encounter couples who struggle with finances, they may lack cross-professional training with regard to financial planning (Archuleta et al., 2011). Due to the nature of economic strain, intervening on financial levels (e.g., securing employment, increasing income) is typically outside the scope of traditional couples therapy.

Following the Great Recession and its profound economic impacts on family life (Center on Budget and Policy Priorities, 2019; Cherlin et al., 2013), the field of financial therapy emerged, along with the *Financial Therapy Association* and the *Journal of Financial Therapy*, providing platforms for the development of this new field (Archuleta et al., 2012). Financial therapy is "a process informed by both therapeutic and financial competencies that helps people think, feel, and behave differently with money to improve overall well-being through evidence-based practices and interventions" (Financial Therapy Association, 2020b). The Financial Therapy Association has established a Certified Financial Therapist credential for clinicians who have met education and experience requirements in the following areas: financial therapy, financial planning and financial counseling, and clinical competencies (Financial Therapy Association, 2020a). Alongside this professional organization, journal, and certification, specific interdisciplinary intervention approaches have been developed to improve family relationships and finances through skill acquisition in areas like communication, coping, and financial management (e.g., Falconier, 2015; Kim, Gale, Goetz, & Bermúdez, 2011; Klontz, Britt, & Archuleta, 2015).

Although couple therapists seeking to better serve remarried couples struggling with the effects of economic strain and financial conflict on their marriage may obtain additional training

in financial therapy to become more skilled in helping clients work through conflict specifically related to finances, findings from this study suggest that stressful financial situations (e.g., being unemployed, underemployed, not being able to meet financial obligations) are not what predict how satisfied remarried couples are in their marriages or how stable their marriages are; what seems to predict those outcomes is how much couples have conflict about those stressful financial situations. Therefore, couple therapists can employ conflict resolution skills to help remarried couples reduce financial conflict. Numerous clinical approaches have been found to be successful in improving couple conflict resolution style and marital satisfaction, including emotionally focused couple therapy, traditional behavioral couple therapy, integrative behavioral couple therapy, Gottman couple therapy, and the PREPARE-ENRICH program (Askari, Noah, Hassan, & Baba, 2012; Havaasi, Kaar, Mohsen, & Zadeh, 2018; Lebow, Chambers, Christensen, & Johnson, 2012). As such, clinicians who work with remarried couples can strengthen remarital satisfaction and reduce the likelihood of divorce by enhancing couples' conflict resolution skills related to financial conflict.

Because our findings suggest that the degree to which couples have conflict about finances is a mechanism that explains the toll that economic strain can have on their marriage rather than only the economic strain itself, clinicians who work with remarried couples to improve their relationships but lack specific training in financial management for reducing economic strain may still be able to intervene effectively through skills training in validation, communication, conflict resolution, and problem solving to reduce the financial conflict. The notion that most couple therapists would be competent to help remarried couples ease the effects of economic strain on their marriage by reducing conflict related to finances is important since these couples are at increased risk of divorce (Dupuis, 2010; Lewis & Kreider, 2015) and may

have more complex financial situations that increase the risk of economic strain and financial

conflict (Ganong & Coleman, 2017; Laxman et al., 2019).

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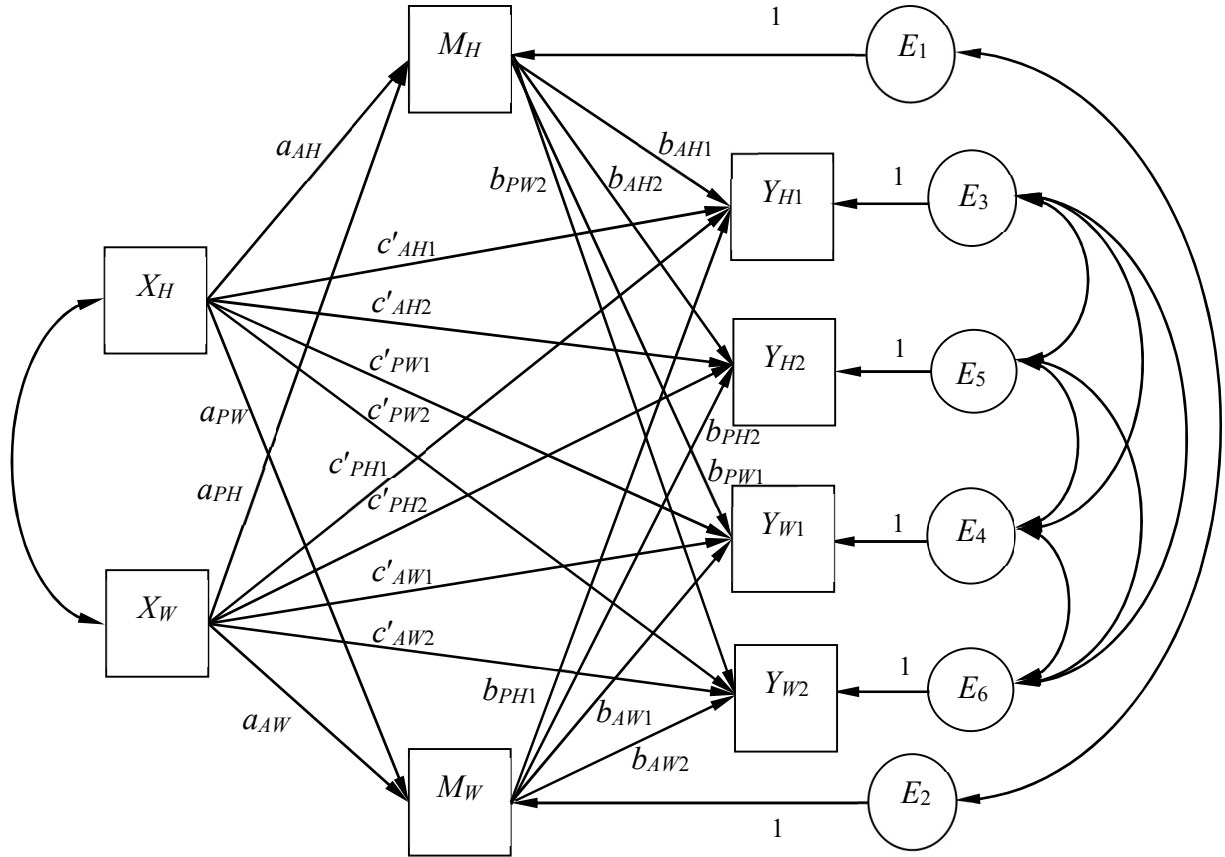   *Therapy, 39*(1), 5-16. doi:10.1111/j.1752-0606.2012.00306.x

Figure 1. Actor-partner Interdependence Model (APIM).

Effect	Marital Satisfaction Coefficient	Marital Stability Coefficient
Husband actor effect		
Husband actor total effect	$a_{AH}b_{AH1} + a_{PW}b_{PH1} + c'_{AH1}$	$a_{AH}b_{AH2} + a_{PW}b_{PH2} + c'_{AH2}$
Husband actor total indirect effect	$a_{AH}b_{AH1} + a_{PW}b_{PH1}$	$a_{AH}b_{AH2} + a_{PW}b_{PH2}$
Husband actor-actor indirect effect	$a_{AH}b_{AH1}$	$a_{AH}b_{AH2}$
Husband partner-partner indirect effect	$a_{PW}b_{PH1}$	$a_{PW}b_{PH2}$
Husband actor direct effect	c'_{AH1}	c'_{AH2}
Wife actor effect		
Wife actor total effect	$a_{AW}b_{AW1} + a_{PH}b_{PW1} + c'_{AW1}$	$a_{AW}b_{AW2} + a_{PH}b_{PW2} + c'_{AW2}$
Wife actor total indirect effect	$a_{AW}b_{AW1} + a_{PH}b_{PW1}$	$a_{AW}b_{AW2} + a_{PH}b_{PW2}$
Wife actor-actor indirect effect	$a_{AW}b_{AW1}$	$a_{AW}b_{AW2}$
Wife partner-partner indirect effect	$a_{PH}b_{PW1}$	$a_{PH}b_{PW2}$
Wife actor direct effect	c'_{AW1}	c'_{AW2}
Husband partner effect		
Husband partner total effect	$a_{AW}b_{PH1} + a_{PH}b_{AH1} + c'_{PH1}$	$a_{AW}b_{PH2} + a_{PH}b_{AH2} + c'_{PH2}$
Husband partner total indirect effect	$a_{AW}b_{PH1} + a_{PH}b_{AH1}$	$a_{AW}b_{PH2} + a_{PH}b_{AH2}$
Husband actor-partner indirect effect	$a_{AW}b_{PH1}$	$a_{AW}b_{PH2}$
Husband partner-actor indirect effect	$a_{PH}b_{AH1}$	$a_{PH}b_{AH2}$
Husband partner direct effect	c'_{PH1}	c'_{PH2}
Wife partner effect		
Wife partner total effect	$a_{AH}b_{PW1} + a_{PW}b_{AW1} + c'_{PW1}$	$a_{AH}b_{PW2} + a_{PW}b_{AW2} + c'_{PW2}$
Wife partner total indirect effect	$a_{AH}b_{PW1} + a_{PW}b_{AW1}$	$a_{AH}b_{PW2} + a_{PW}b_{AW2}$
Wife actor-partner indirect effect	$a_{AH}b_{PW1}$	$a_{AH}b_{PW2}$
Wife partner-actor indirect effect	$a_{PW}b_{AW1}$	$a_{PW}b_{AW2}$
Wife partner direct effect	c'_{PW1}	c'_{PW2}

Note. A = actor effect, P = partner effect, H = husband, W = wife, X = economic strain, M = financial conflict, 1= Marital Satisfaction, 2= Marital Stability.
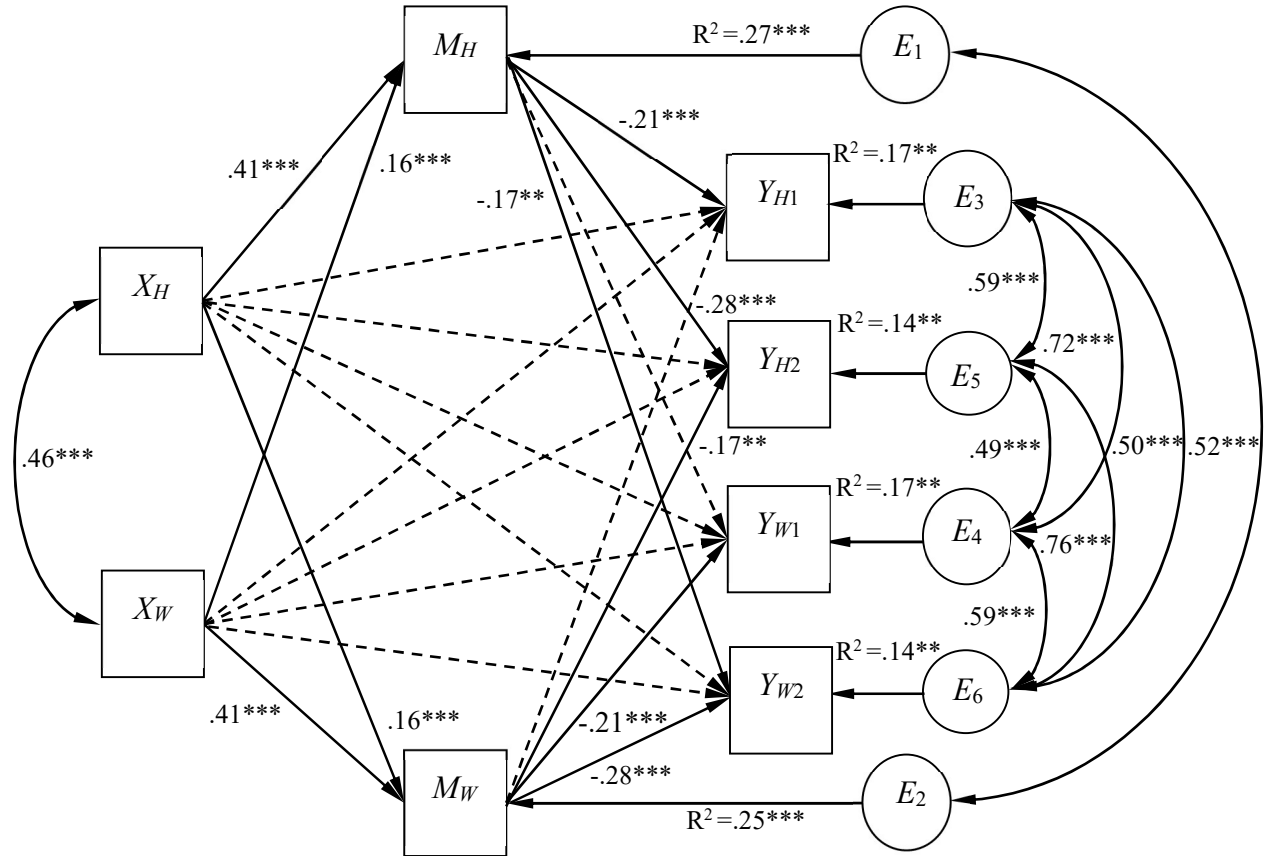
Figure 2. Actor-partner interdependence model (APIM) for financial conflict as a mediator of economic strain, marital satisfaction, and marital stability. X = economic strain, M = financial conflict, Y_1 = marital satisfaction, Y_2 = marital stability. Significant paths depicted by solid lines (*p < .05, **p < .01, *** p < .001) and insignificant paths depicted by dashed lines. Path and covariance estimates are standardized (β).

TABLE 1

Variable Correlations and Descriptive Statistics

Variables	1	2	3	4	5	6	7	8
1. Economic Strain (*H*)	—							
2. Economic Strain (*W*)	.46**	—						
3. Financial Conflict (*H*)	.52**	.31**	—					
4. Financial Conflict (*W*)	.39**	.45**	.61**	—				
5. Marital Satisfaction (*H*)	-.25**	-.17*	-.33**	-.26**	—			
6. Marital Satisfaction (*W*)	-.23**	-.21**	-.34**	-.36**	.76**	—		
7. Marital Stability (*H*)	-.16	-.11	-.31**	-.27**	.62**	.54**	—	
8. Marital Stability (*W*)	-.11	-.16	-.35**	-.40**	.56**	.65**	.79**	—
Mean (*SD*)	2.18 (1.08)	2.01 (1.02)	2.81 (1.09)	2.89 (1.11)	3.47 (0.89)	3.33 (1.02)	3.89 (0.84)	3.80 (0.90)
Skewness (*SE*)	0.91 (0.19)	1.19 (0.19)	0.21 (0.19)	0.24 (0.19)	-0.44 (0.19)	-0.26 (0.19)	-0.72 (0.19)	-0.73 (0.19)
Skewness Z-value	**4.79**	**6.26**	1.11	1.26	**-2.32**	-1.37	**-3.79**	**-3.84**
Kurtosis (*SE*)	0.06 (0.38)	0.95 (0.38)	-0.62 (0.38)	-0.65 (0.38)	-0.35 (0.38)	-0.82 (0.38)	0.07 (0.38)	0.07 (0.38)
Kurtosis Z-value	0.16	**2.50**	-1.63	-1.71	-0.92	**-2.16**	0.18	0.18

Note. *N* = 158 mixed-gender remarried couples (158 wives and 158 husbands). *H* = husband, *W* = wife, significance level indicated by asterisk(s). Skewness and kurtosis are normality measures that indicate the extent to which the data, and subsequent inferences made, are affected by nonnormality, with skewness representing the symmetry or asymmetry of a distribution, with a normal symmetrical distribution indicated by a value of zero, a nonnormal distribution skewed toward the left indicated by a positive value, and a nonnormal distribution skewed toward the right indicated by a negative value indicating a (Cain, Zhang, & Yuan, 2017). Kurtosis represents the normality of tail mass and shoulder in the peak of distribution, with a normal distribution indicated by a value of zero, a leptokurtic distribution (higher peak) indicated by a positive value, and a platykurtic distribution (flatter peak) indicated by a negative value (Cain et al., 2017). Bolded Z-values indicate nonnormal distributions (i.e., significant deviation from normality).

*p < .05; **p < .01; ***p < .001

TABLE 2

Actor-partner Interdependence Model (APIM) Effect Estimates

Effect	Estimate (β)	SE_β	95% CI	p
a effects ($X \rightarrow M$)				
Husband actor effect (a_{AH})	.41***	.04	[.33, .50]	<.001
Wife actor effect (a_{AW})	.41***	.04	[.33, .50]	<.001
Husband partner effect (a_{PH})	.16***	.04	[.08, .25]	<.001
Wife partner effect (a_{PW})	.16***	.04	[.08, .25]	<.001
b_1 effects ($M \rightarrow Y_1$)				
Husband actor effect (b_{AH1})	-.21***	.05	[-.32, -.11]	<.001
Wife actor effect (b_{AW1})	-.21***	.05	[-.32, -.11]	<.001
Husband partner effect (b_{PH1})	-.10	.05	[-.20, .04]	.055
Wife partner effect (b_{PW1})	-.10	.05	[-.20, .04]	.055
b_2 effects ($M \rightarrow Y_2$)				
Husband actor effect (b_{AH2})	-.28***	.07	[-.41, -.15]	<.001
Wife actor effect (b_{AW2})	-.28***	.07	[-.41, -.15]	<.001
Husband partner effect (b_{PH2})	-.17**	.06	[-.28, -.06]	.003
Wife partner effect (b_{PW2})	-.17**	.06	[-.41, -.06]	.003
c'_1 effects ($X \rightarrow Y_1$)				
Husband actor effect (c'_{AH1})	-.06	.06	[-.18, .06]	.325
Wife actor effect (c'_{AW1})	-.06	.06	[-.18, .06]	.325
Husband partner effect (c'_{PH1})	-.04	.05	[-.14, .07]	.485
Wife partner effect (c'_{PW1})	-.04	.05	[-.14, .07]	.485
c$'_2$ effects ($X \rightarrow Y_2$)				
Husband actor effect (c'_{AH2})	.01	.07	[-.12, .14]	.853
Wife actor effect (c$'_{AW2}$)	.01	.07	[-.12, .14]	.853
Husband partner effect (c'_{PH2})	.07	.06	[-.05, .19]	.250
Wife partner effect (c'_{PW2})	.07	.06	[-.05, .19]	.250
Covariance				
E.S. (*H*) with E.S. (*W*)	.46***	.07	[.32, .60]	<.001
F.C. (*H*) with F.C. (*W*)	.52***	.05	[.41, .62]	<.001
M. Sat. (*H*) with M. Sat. (*W*)	.71***	.04	[.63, .79]	<.001
M. Sat. (*H*) with M. Stab. (*H*)	.59***	.06	[.47, .71]	<.001
M. Sat. (*H*) with M. Stab. (*W*)	.50***	.07	[.36, .64]	<.001
M. Sat. (*W*) with M. Stab. (*H*)	.49***	.06	[.38, .60]	<.001
M. Sat. (*W*) with M. Stab. (*W*)	.59***	.05	[.49, .70]	<.001
M. Stab. (*H*) with M. Stab. (*W*)	.76***	.04	[.68, .83]	<.001

Effect	Estimate (β)	SE_β	95% CI	p
R^2				
Financial Conflict (*H*)	.27***	.05	[.17, .37]	<.001
Financial Conflict (*W*)	.25***	.05	[.15, .34]	<.001
Marital Satisfaction (*H*)	.17**	.06	[.05, .28]	.004
Marital Satisfaction (*W*)	.17**	.05	[.06, .27]	.001
Marital Stability (*H*)	.14**	.05	[.04, .24]	.006
Marital Stability (*W*)	.14**	.05	[.04, .24]	.006

Note. Estimate (β) = standardized effect, SE_β = standard error of the standardized effect, CI = confidence interval, p = significance level. X = economic strain, M = financial conflict, Y_1 = marital satisfaction, Y_2 = marital stability, *a* effects = $X \rightarrow M$, *b* effects = $M \rightarrow Y$, *c′* effects = direct effects $X \rightarrow Y$, H = husband, W = wife, $_A$ = actor effect, $_P$ = partner effect, H = husband, W = wife , E.S.= economic strain, F.C.= financial conflict, M. Sat.= marital satisfaction, M. Stab. = marital stability, $\chi^2(21)$ = 23.331, p = .327; CFI = .996; RMSEA = .027 [90% confidence interval: .000, .074]; SRMR = .047; AIC=4580; BIC= 4714. Confidence intervals may vary by a margin of .01 due to rounding error.
*p < .05, **p < .01, ***p < .001.

TABLE 3

APIM Total Effects, Total Indirect Effects, Simple Indirect Effects, and Direct Effects

Effect	Marital Satisfaction			Marital Stability		
	Estimate (β)	95% CI	*p*	Estimate (β)	95% CI	*p*
Actor effect						
Total effect	-.16*	[-.265, -.060]	.002	-.13*	[-.244, -.022]	.022
Total indirect effect	-.10***	[-.164, -.050]	<.001	-.14***	[-.212, -.075]	<.001
Actor-actor indirect effect	-.09***	[-.139, -.044]	<.001	-.11***	[-.178, -.060]	<.001
Partner-partner indirect effect	-.01	[-.041, -.001]	.111	-.03*	[-.058, -.009]	.024
Direct effect *c'*	-.06	[-.181, .059]	.338	.01	[-.124, .140]	.857
Partner effect						
Total effect	-.11*	[-.204, -.007]	.026	-.05	[-.147, .052]	.353
Total indirect effect	-.07*	[-.136, -.022]	.010	-.12**	[-.181, -.054]	.001
Actor-partner indirect effect	-.04	[-.085, .002]	.070	-.07**	[-.120, -.024]	.004
Partner-actor indirect effect	-.03**	[-.068, -.015]	.009	-.05**	[-.088, -.018]	.009
Direct effect *c'*	-.04	[-.140, .074]	.497	.07	[-.051, .185]	.254

Note. Analyses based on 5,000 bootstrapped draws. β = standardized estimate, CI= confidence interval, *p* = significance level.

*p < .05. **p < .01. ***p < .001.

Participant Demographic Characteristics (N = 158 dyads)

Demographic Characteristic	*n*	%	*M* (*SD*)	Range
Age				
Husbands	158		45.45 (11.30)	24 – 73 years
Wives	158		41.22 (10.60)	22 – 70 years
Marriage length				
0 to 3 months	20	12.6		
4 to 6 months	16	10.1		
7 to 12 months	8	5		
1 to 2 years	23	14.5		
3 to 5 years	21	13.3		
6 to 10 years	19	12		
11 to 15 years	24	15.2		
16 to 20 years	14	8.9		
21 to 30 years	12	7.6		
31 to 40 years	1	0.6		
Number of times divorced				
Husbands			0.85 (0.67)	
0	46	29.1		
1	93	58.9		
2	16	10.1		
3	3	1.9		
Wives			0.72 (0.64)	
0	59	37.3		
1	87	55.1		
2	10	6.3		
3	2	1.3		
Annual personal gross income				

Demographic Characteristic	n	%	M (SD)	Range
Husbands				
None	2	1.3		
Under 20,000	8	5.1		
20,000 – 39,999	20	12.8		
40,000 – 59,999	31	19.9		
60,000 – 79,999	23	14.7		
80,000 – 99,999	20	12.8		
100,000 – 119,999	8	5.1		
120,000 – 139,999	11	7.1		
140,000 – 159,999	9	5.8		
160,000 – 199,999	7	4.5		
200,000 – 299,999	11	7.1		
300,000 or above	6	3.8		
Wives				
None	15	9.6		
Under 20,000	23	14.6		
20,000 – 39,999	32	20.4		
40,000 – 59,999	29	18.5		
60,000 – 79,999	17	10.8		
80,000 – 99,999	13	8.3		
100,000 – 119,999	10	6.4		
120,000 – 139,999	5	3.2		
140,000 – 159,999	3	1.9		
160,000 – 199,999	3	1.9		
200,000 – 299,999	6	3.8		
300,000 or above	1	0.6		

Demographic Characteristic	n	%	$M\ (SD)$	Range
Race/Ethnicity				
Husbands				
White	122	77.2		
Black/African American	18	11.4		
Hispanic/Latino	10	6.3		
Mixed/Biracial	6	3.8		
Other	2	1.3		
Wives				
White	124	78.5		
Black/African American	14	8.9		
Asian	6	3.8		
Hispanic/Latino	5	3.2		
Mixed/Biracial	4	2.5		
Other	4	2.5		
Native American	1	0.6		
Nationality				
Husbands				
Antigua and Barbuda	1	0.6		
Australia	2	1.3		
Brazil	3	1.9		
Canada	1	0.6		
Germany	1	0.6		
Denmark	1	0.6		
Greece	1	0.6		
Haiti	1	0.6		
Italy	1	0.6		
Mexico	2	1.3		
Peru	1	0.6		

Demographic Characteristic	n	%	M (SD)	Range
Trinidad and Tobago	1	0.6		
Not Reported	9	5.7		
United Kingdom	2	1.3		
United States of America	130	82.3		
Zambia	1	0.6		
Wives				
Australia	1	0.6		
Brazil	3	1.9		
Canada	4	2.5		
Greece	1	0.6		
Italy	2	1.3		
Korea (South)	1	0.6		
Mexico	2	1.3		
New Zealand	1	0.6		
Not Reported	9	5.7		
Spain	1	0.6		
United Kingdom	1	0.6		
United States of America	131	82.9		
Viet Nam	1	0.6		
Degree of education completed				
Husbands				
Less than high school	2	1.3		
High school equivalency (GED)	3	1.9		
High school diploma	8	5.1		
Some college, not currently enrolled	28	17.7		
Some college, currently enrolled	8	5.1		
Associate's degree	12	7.6		
Bachelor's degree	35	22.2		

Demographic Characteristic	*n*	%	*M* (*SD*)	Range
Graduate or professional degree, not completed	10	6.3		
Graduate or professional degree, completed	52	32.9		
Wives				
High school equivalency (GED)	1	0.6		
High school diploma	5	3.2		
Some college, not currently enrolled	20	12.7		
Some college, currently enrolled	24	15.2		
Associate's degree	16	10.1		
Bachelor's degree	29	18.4		
Graduate or professional degree, not completed	19	12.0		
Graduate or professional degree, completed	44	27.8		
Religious Affiliation				
Husbands				
Catholic	27	17.1		
Protestant	46	29.1		
Jewish	9	5.7		
Latter-day Saint (Mormon)	27	17.1		
Other	14	8.9		
None	34	21.5		
Taoism	1	0.6		
Wives				
Catholic	16	10.1		
Protestant	52	32.9		
Jewish	10	6.3		
Latter-day Saint (Mormon)	25	15.8		

Demographic Characteristic	*n*	%	*M* (*SD*)	Range
Buddhist	5	3.2		
Other	19	12.0		
None	30	19.0		
Taoism	1	0.6		
Presence of children				
Yes	126	79.7		
No	32	20.3		
Presence of children living in the home or visiting regularly in the last year				
Yes	102	64.6		
No	56	35.4		

APPENDIX B

Scales and Items Used to Measure the Main Variables

Economic Strain

1. The total income of my household is sufficient to meet the needs of those who live in my home.

Financial Conflict

1. How often have financial matters been a problem in your relationship?

Relationship Satisfaction

1. They physical intimacy you experience.

2. The love you experience.

3. How conflicts are resolved.

4. The amount of relationship equality you experience.

5. The amount of time you have together.

6. The quality of your communication.

7. Your overall relationship with your partner.

Relationship Stability

1. How often have you thought your relationship (or marriage) might be in trouble?

2. How often have you and your partner discussed ending your relationship (or marriage)?

3. How often have you broken up or separated and then gotten back together?