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# Can Stress Build Relationships? Predictors of Increased Marital Commitment Resulting from the 2007–2009 Recession

Jeffrey Dew<sup>1</sup> · Ashley LeBaron<sup>1</sup> · David Allsop<sup>1</sup>

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## Abstract

Although some studies have examined factors that can help married couples maintain their relationship quality during financial stress, few have examined factors that might actually help marriages flourish during financial stress. This study examined participants' reports of their commitment increasing because of the 2007–2009 Recession using dyadic data from a national sample of married couples. We found that religious marital sanctification, relationship maintenance behaviors, and social and financial support from family and friends were all related to both wives' and husbands' reports that their commitment had increased during the Recession. Wives who faced employment- or housing-related problems reported increased commitment. Finally, the more economic pressure participants felt during the Recession, the more their relationship commitment increased.

**Keywords** Marital commitment · Recession · Religiosity · Relationship maintenance behaviors · Social support

The 2007–2009 Recession hurt families' finances and marriages. For example, over four million individuals lost their jobs (Fligstein and Goldstein 2009). Furthermore, home foreclosures spiked during the period between 2007 and 2011, and many families lost their homes (Blomquist 2012). Scholars have not investigated the relationship toll that the Recession exacted as much as they have investigated the financial toll, though some exceptions exist. Examining couples' reports of marital quality at the end of the 2007–2009 Recession showed that recession-related stressors, and the feelings of economic pressure that accompanied them, proved problematic for marriages (Dew and Xiao 2013; Stewart et al. 2017).

Although many studies have shown that stressors (financial and otherwise) can harm marital relationships, variance exists in how couples' marital quality changes as they face stressors. For example, in one of the first longitudinal studies on the association between the transition to parenthood and

marital quality, Belsky and Rovine (1990) found that one group of new parents experienced increased marital quality. Furthermore, some stress models, such as the family adjustment and adaptation response (FAAR) model (Patterson 2002), suggest that as couples adapt to stressors, their marriages strengthen. Thus, it is possible that some married couples who experienced the 2007–2009 Recession emerged with stronger marital quality.

Unfortunately, not many studies of the association between financial difficulties and marital quality have focused on conditions that related to couples' marital thriving. Some scholars have identified moderators that help couples maintain stable marital quality during financial difficulties (e.g., Archuleta et al. 2011; Conger et al. 1999; Ellison et al. 2011). These studies are important, but we could not locate any studies that have examined whether and how it was possible for couples' marriages to thrive *because of*, rather than *in spite of*, financial stressors.

We fill this research gap by examining predictors of couples' reports that their commitment increased because of the 2007–2009 Recession. Such an undertaking is important because it would help scholars begin to understand aspects of marital life that might help couples thrive during financial difficulties. These aspects might also generalize across stressor types. We utilize dyadic data from a national sample of couples ( $N = 1368$ ) collected about 1 year after the end of the Recession to conduct our analyses.

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## Stressors and Marital Relationship Thriving

### The Family Adjustment and Adaptation Response Model and Financial Stressors

Scholars have been developing family stress models for decades. Family stress studies burgeoned following the publication of Hill's (1949) ABC-X model of family stress. Hill's integration of stressors, resources, and perceptions as interconnected predictors of crisis was revolutionary. Almost 40 years later, Patterson (1988) used some of Hill's concepts to create the family adjustment and adaptation response (FAAR) model.

The FAAR model accounts for sources, moderators, and outcomes of stress that are biological, psychological, and social in nature (Patterson 1988). The model operates under the assumptions that families seek to maintain a balance between demands (both normative and nonnormative) and capabilities, and that they are usually able to do so. There are two phases in the FAAR model. In the first phase, "adjustment," predictable, minor change in response to demands is expected and therefore not too disrupting. However, when demands pile up and outweigh capabilities, crisis or disequilibrium occurs. In the second phase, "adaptation," the family seeks to restore homeostasis by changing their demands, capabilities, and/or meanings. The resulting adaptation can either be positive (bonadaptation) or negative (maladaptation). In both the adjustment and adaptation phases, the interaction between demands, capabilities, and meaning is critical in maintaining and re-establishing equilibrium positively.

The idea that stressors can enable bonadaptation is a refreshing perspective for family stress research. According to the FAAR model, maladaptation occurs when either the family fails to reach equilibrium, or the family does reach equilibrium but in so doing sacrifices the strength, health, and independence of the family or its members. On the other hand, bonadaptation occurs as the family is strengthened, is independent, and has control over outside influences, and as the family and its members are healthy and continue to develop. When met with sufficient capabilities and meanings, stressors can act as a catalyst toward increased family relationship quality.

Numerous studies have found that capabilities and meanings can facilitate bonadaptation. For example, White et al. (2004) explored coping and resiliency of families with a member on hemodialysis for end-stage renal disease (ESRD). They found that as families counterbalanced the overwhelming demands related to chronic illness with robust capabilities (e.g., social support) and meanings (e.g., having a positive life view), they were able to achieve bonadaptation and create a sense of normalcy.

In another study, Sandler and Mistretta (1998) examined the adaptation of parents of adult children with developmental disabilities. They found that not only did 94% of parents report experiencing personal growth, but 80% of parents also reported that their families grew closer as they adapted. Thus, families can become stronger and closer because of the catalytic nature of demands.

### Marital Commitment

Stanley and Markman (1992) proposed that marital commitment has two component parts. Dedication commitment reflects "a desire [to] not only continue in the relationship, but also to improve it. . . to seek the partner's welfare, not simply one's own" (Stanley and Markman 1992, p. 595). Sources of constraint commitment are those things that may force individuals to remain in a marital relationship in spite of how they feel about that relationship (e.g., children in the home, financial interdependence, etc.).

An improvement in dedication commitment because of the 2007–2009 Recession would qualify as bonadaptation. To experience increased desire to enhance one's relationship because of the financial difficulties would represent increased family functioning resulting from a demand. Furthermore, dedication commitment is positively associated with marital outcomes (Stanley et al. 2002).

### Financial Demands and Meanings

Many studies have demonstrated a negative association between financial stress and marital quality. The first of such studies suggested that the 1980s Midwest Farm Crisis harmed couples' marital quality by creating feelings of economic pressure, which then increased husbands' negative affect and eventually caused marital distress (Conger et al. 1990). Researchers have verified this process, later termed the family stress model of economic pressure and marital distress (Conger et al. 1999), in both national (e.g., Dew and Xiao 2013) and international research (e.g., Falconier and Epstein 2010).

Concepts from Conger's family stress model fit within the FAAR model. In terms of the FAAR model, the objective stressors of the 2007–2009 Recession were the demands. But meanings are also important in the FAAR model. As individuals and families change their perspectives regarding the demands they face or the capabilities they possess, they will be more or less likely to achieve bonadaptation (Patterson 2002). We focus on two meanings that may influence the likelihood of participants' commitment increasing during the Recession.

The first meaning is whether both spouses perceived/experienced the stressor. Just because a demand (e.g., a job loss) occurs does not necessarily mean both spouses will

treat it as such. The spouse who experiences the job loss, for example, might experience it as an extreme demand while his or her spouse does not. Experiencing the stressor together is more likely to lead to increased commitment than experiencing it alone. Couples have mentioned that working through difficult times together is something that strengthens their relationships (e.g., Marks et al. 2008; Skogrand et al. 2011).

Economic pressure is another meaning of negative financial events. As noted above, Conger's family stress model defines economic pressure as subjective stress that individuals feel when they experience financial problems. This is a meaning because individuals or couples might experience the same economic stressor (e.g., a job loss) but feel different levels of economic pressure.

The direction of the association between economic pressure and marital bonadaptation is unclear, however. For example, previous studies have shown that economic pressure is negatively associated to spouses' marital quality (Conger et al. 1990; Dew and Xiao 2013). Indeed, Conger et al.'s (1990) family stress model is predicated on feeling of subjective stress from one's finances leading first to individual negative affect such as anxiety and hostility, then from negative individual affect to marital conflict and distress. On the other hand, the studies of families dealing with serious health issues and disabilities that we cited before (i.e., Sandler and Mistretta 1998; White et al. 2004), suggest that stress may lead to increased family closeness. Thus, feelings of economic pressure might actually lead spouses to become more committed to their marriage as they work through these feelings.

### Capabilities that Promote Thriving

In the FAAR model, couples also achieve bonadaptation by successfully using capabilities to address their demands. It is probable that couples used various capabilities to adapt to the 2007–2009 Recession's demands. The FAAR model is a broad conceptual framework that originated by studying families who were coping with major health issues. As such, it does not necessarily delineate all of the possible capabilities that help families adjust to difficult situations. Consequently, we identified four main categories of capabilities that may be associated with increased commitment and thriving in response to the Recession: financial, relational, religious, and external support capabilities.

#### Financial Capabilities

Financial capabilities could be associated with increased commitment during the recession. By being able to draw on financial resources, spouses and couples may be able to mitigate some of the problems that a financial stressor might

cause. For example, liquid assets such as savings might be a powerful capability if one spouse loses a job. Liquid assets might enable families to keep their standard of living for a few months while the unemployed spouse finds a new source of employment. Having a higher income, in general, might also allow families to address their financial difficulties with greater ease.

Studies have shown an association between financial capabilities and relationship quality. Dew (2007) found that assets were indirectly associated with lower marital conflict through decreased economic pressure, while consumer debt was both indirectly and directly associated with higher levels of marital conflict. In a qualitative study, Skogrand et al. (2011) found that couples who self-identified as having a "great marriage" tended to avoid and quickly get out of debt. Greater marital satisfaction and lower marital conflict could then promote greater dedication commitment (Stanley and Markman 1992; Stanley et al. 2002).

#### Relational Capabilities

Relationship maintenance behaviors are another type of capability that might enable couples' thriving. Spouses engage in relationship maintenance behaviors because they enrich the relationship, stabilize it, and signal that they are still interested in the relationship (Stafford and Canary 1991). Examples of relationship maintenance behaviors might include a spouse doing something nice for the other spouse (e.g., making coffee) or trying to reconnect with the other spouse after work (e.g., by asking about their day) (Stafford 2011).

Within the FAAR model, relationship maintenance behaviors are capabilities that likely maintain the integrity of the couple relationship during a crisis or period of disequilibrium. By engaging in small but positive relationship behaviors, spouses likely show their support for each other. These demonstrations of affection, support, and connection may alleviate some of the emotional distress that comes with economic difficulties.

Past studies have linked relationship maintenance behaviors with feelings of commitment. One cross-sectional study found a positive association between commitment and relationship maintenance behaviors (Wilcox and Dew 2016). Furthermore, this connection may be self-reinforcing. Voluntary relationship maintenance behaviors both engender commitment and act as demonstrations of that commitment (Stanley et al. 2010).

#### Religious Capabilities

Religion might also provide some couples capabilities to help them cope with their financial difficulties. For example, some couples may receive financial help from the religious

congregation with which they are affiliated (Marks et al. 2010). Furthermore, one study that we have already cited showed that religious marital sanctification, the extent to which individuals view their marriage as having a sacred character, protected marital quality during financial strain (Ellison et al. 2011).

Religious capabilities have important implications for the level of commitment in a couple's relationship. Prayer and religious marital sanctification are both positively associated with relationship commitment (Ellison et al. 2011; Fincham et al. 2008). Furthermore, religiosity helps couples draw closer to one another in spite of conflict in marriage (Lambert and Dollahite 2006), which can strengthen commitment.

### Social and Financial Support from Family and Friends

Our last potential capability is social and financial support from family and friends. Family members and friends provide important social and psychological benefits (Taylor et al. 2015; Voss et al. 1999). Furthermore, financial assistance extended by family or friends might also have helped couples during the 2007–2009 Recession. For example, assisting with home-ownership (Descartes 2006), helping people maintain their standard of living (Semyonov and Lewin-Epstein 2001), or helping with education/child expenses (Descartes 2006) might have helped married couples during the recession. These types of external supports easily fit within the FAAR model's conceptions of capabilities.

The link between receiving social/financial support and enhanced dedication commitment is less clear, however. If such a link exists, it may stem from the notion of marriage being a social/public contract in addition to being a private contract (Waite and Gallagher 2000). For example, most marriages (i.e., marriage vows) occur in the presence of friends and family members. Some religious ceremonies even have those attending vow to support the marrying couple. Thus, marriage carries public, as well as private, implications. It may be that when couples do receive support from personally important external sources, such as extended family or friends, it enhances their dedication to their unions.

### Literature Summary and Present Study

In summary, although the family stress model of economic pressure and marital distress (Conger et al. 1999) offers reasons that economic problems can cause marriages difficulty, the FAAR model (Patterson 2002) suggests that some families might experience growth because of their stressors—a process known as bonadaptation. Meanings of both the stressors and the capabilities are crucial to bonadaptation.

The present study contributes to the literature by testing different meanings and potential capabilities that may

contribute to marital bonadaptation during financial stressors. To our knowledge, it is one of the first studies to specifically examine marital bonadaptation during financial stress. Additionally, our data are strong. The data we used are nationally-representative of married couples between the ages of 18–45 (in 2010), and we have dyadic data. Based on the above literature review, we make the following hypotheses:

**Hypothesis 1** Spouses who jointly report stressors are more likely to report increased commitment resulting from the recession compared to those couples in which only one spouse (or neither spouse) reports the stressor.

**Hypothesis 2** Reports that the recession stressed one's marriage will be associated with participants' reports of increased commitment resulting from the recession.

**Hypothesis 3** Income and liquid savings will be positively associated with participants' reports of increased commitment resulting from the recession. Consumer debt will be negatively associated with these reports.

**Hypothesis 4** Relationship maintenance behaviors will be positively associated with participants' reports of increased commitment resulting from the recession.

**Hypothesis 5** The domains of marital sanctification, joint in-home worship, and joint religious worship service attendance will be positively associated with participants' reports of increased commitment resulting from the recession.

**Hypothesis 6** Participants' reports of receiving social and financial support during the recession will be positively associated with their reports of increased commitment resulting from the recession.

## Method

### Data and Sample

We used data from the Survey of Marital Generosity (SMG) to complete the analysis. The SMG is a nationally-representative sample of married couples between the ages of 18–45 in the United States. The data collection for the SMG took place during 3 months in late 2010 and early 2011. A survey research firm, Knowledge Networks, collected the data from their preexisting panel of participants—the Knowledge Panel. This original panel of participants was created using stratified random sampling and both random digit dialing and random address-based sampling.

To be included in the SMG, participants in the Knowledge Panel had to be married, between the ages of 18 and 45, and have a spouse between the ages of 18 and 55. Nearly two-thirds of those invited to participate completed the SMG. The SMG also invited the spouses of participants to complete the survey, even if they were not part of the Knowledge Panel. Eighty-nine percent of the participants in the SMG had a participating spouse (the final sample size was 1754 wives and 1705 husbands).

We had two inclusion criteria for the purposes of this particular study. First, we only used data from those whose spouses participated. Because we used a dyadic model, we had to have data from both spouses. Second, participants had to have valid post-stratification weights. Using these weights allowed the data to be nationally representative of married couples whose ages range between 18 and 45. The resulting sample size was 1362 heterosexual married couples.

## Measures

### Dependent Variable

The dependent variable was a single item. The SMG asked participants to rate their disagreement or agreement with the statement, “The recession has deepened my commitment to my marriage.” The response set ranged from 1 (*Strongly Disagree*) to 5 (*Strongly Agree*).

We could not be sure whether respondents answered this question in line with dedication or constraint commitment. We turned to our data to see if we could glean some clues that might tell us whether respondents were thinking about dedication or constraint commitment. Our data contained four questions from Stanley and Markman’s (1992) dedication commitment subscale and some proxies of constraint commitment (e.g., number of children in the home, age, etc.). Our dependent variable that asked about commitment increasing because of the recession was positively correlated with the dedication commitment subscale for both wives ( $r = .32, p < .001$ ) and husbands ( $r = .31, p < .001$ ). We also correlated the dependent variable with proxies of constraint commitment. This included number of children in the home, age, percent of household income earned by wives (and percent of income squared), marital duration, and dual-earner status. Only one of these proxies was associated with the dependent variable. Dual-earner status had a slightly negative correlation ( $r = -.05, p < .05$ ) with the husbands’ commitment variable. Furthermore, we had a variable in a different part of the survey that asked participants whether the recession had “brought [their] family closer together.” This variable and the dependent variable were positively correlated ( $r = .49$  for wives,  $r = .48$  for husbands, both  $p < .001$ ). Based on these correlations, we assert that individuals

were more likely to be interpreting the question in terms of dedication rather than constraint commitment.

Some might further question the use of this variable because it is a single item measure. (Some of our independent variables were single-item measures as well.) We acknowledge that multi-item scales are typically more desirable than single-item measures because they have better reliability. However, a study with real family data (i.e., it was not just a simulation) showed that single-item measures perform as well as multi-item scales given large enough sample sizes (Johnson 1995). Given that we have over 1300 couples, this should be sufficiently large to obviate issues regarding single-item measures.

### Independent Variables

We measured the objective recession stressors using two dichotomous variables. The SMG asked participants, “Have you been unemployed, had your pay cut, or had your work hours reduced since the recession began?” and “Have you been through a foreclosure or had problems making mortgage payments since the recession began?” Participants could respond either “yes” or “no” to these questions. We had hypothesized, though, that what mattered most was whether the spouses both reported experiencing those stressors. Using these two variables, then, we created a series of dummy variables that indicated who reported the stressors. If only the wife reported an employment or housing stressor, then the “Wife Recession Stressor” variable was set to 1. If only the husband reported an employment or housing stressor, then the “Husband Recession Stressor” variable was set to 1. If both the wife and the husband in a couple reported an employment and/or a housing stressor then the “Both Recession Stressor” variable was set to 1. The omitted category was neither participant reporting an employment or a housing stressor.

We measured the meaning of the recession using a single-item variable. Participants were asked to disagree or agree with the statement, “The recession has brought financial stress to my marriage.” Participants could reply from 1 (*Strongly Disagree*) to 5 (*Strongly Agree*). We should note that this question was not in the same area of the survey as the dependent variable.

We assessed participants’ financial capabilities by using measures of their total household income, consumer debt, and savings. We measured total annual household income using a 19-point scale. The scale ranged from 1 (*Less than \$5,000*) to 19 (*\$175,000 or More*). This variable was not part of the SMG survey itself but was part of the Knowledge Panel demographic series. The Knowledge Panel participants reported their demographic characteristics beginning in June 2010. Thus, the responses on the income variable

could be between 5 and 8 months old. We asked participants to share their level of liquid assets (savings, CD's, etc.) and consumer debt (credit card accounts, installment loans, etc., but excluding auto loans) using the same 12-point scale. Participants could report that they had 1 (None) to 12 (\$250,000 or More).<sup>1</sup>

We measured relationship maintenance behaviors using four SMG items. These items asked participants how often they showed affection for their spouse, forgave their spouse, showed respect for their spouse, and performed small acts of kindness for their spouse like make them coffee. The response set for each of these variables ranged from 1 (*Always*) to 5 (*Never*). We reverse coded the scale so that greater scores meant more frequent relationship maintenance behaviors. Cronbach's alpha for the scale was 0.84 for both wives and husbands.

We used three items to measure religiosity. Rather than scale the measures together, however, we kept them separate because they each focus on a different facet of religiosity. We measured religious marital sanctification using a variable that asked participants to agree or disagree with the statement, "God is at the center of our marriage." Participants could respond between 1 (*Strongly Disagree*) and 6 (*Strongly Agree*). The SMG also measured participants' reports of joint in-home religious activities. The SMG item asked participants "How often do you pray or do religious activities with your spouse besides grace at meals?" Participants could respond between 1 (*Never*) and 6 (*Several Times a Day*). We averaged wives' and husbands' responses because they were reporting on the same behavior. Finally, we measured how frequently participants attended religious worship services with their spouse. We used two dummy variables to indicate whether they jointly did not attend worship services frequently or had mixed attendance (e.g., one spouse frequently attended, and one infrequently attended). The omitted category was joint frequent attendance. If participants were not congruent in their reported joint-attendance levels, we put them into the mixed attendance category.

We measured social support for participants' marriage using two items. Participants were asked to rate how often it was true that their friends were supportive of their marriage and how often it was true that their family was supportive of their marriage. Participants could respond from 1 (*Never True*) to 5 (*Always True*). We took an average of these two variables to create the variable that we used in the analysis. Cronbach's alpha for this measure was 0.81 for wives and 0.71 for husbands.

We measured financial transfers and support that participants received during the recession using a single item. The SMG asked participants to disagree or agree with the

statement "Since the recession began, we have received financial help from my spouses' parents or family—for example, money, a lead on a job, tuition, help around the house, etc." Participants could reply from 1 (*Strongly Disagree*) to 5 (*Strongly Agree*). This item did not tell us whether participants were receiving financial transfers prior to the recession.

We also included a number of control covariates in the models. The SMG had participants self-report their own race and ethnicity. From this information we created three race/ethnicity dummy-coded variables. The variables were non-Hispanic Black, Hispanic, and Other race/ethnicity. The comparison category was non-Hispanic White. We also had three dummy variables that assessed the highest level of education each participant completed. The dummy variables were "less than high school," "a high school degree," and "a 4-year college degree or higher." The omitted category was "some college or an associate's degree." Finally, we included the couples' marital duration in the models.

## Analysis

We used a series of path models to examine the association between the predictors and the dependent variable. Path models allowed us to have many regressions in the same model while also modeling the correlated error structure that likely existed between the wives' and husbands' dependent variables. We had five different models that each contained separate blocks of independent variables (e.g., recession stressors, religiosity) and the control covariates. The sixth model contained all of the variables. Path models have been used in many studies of the association between financial difficulties and marital quality (e.g., Conger et al. 1990).

For variables measured at the individual level, we tested a model with both actor and partner effects (Kenny et al. 2006) and a model with just actor effects. None of the partner effects were significant, however. Thus, we only report the more parsimonious actor-effects model. As noted above, we weighted the models using post-stratification weights so that our estimates would be nationally-representative.

We had to deal with missing data. While some of the variables had no missing data, some of them had up to 2.6% missing (i.e., the savings variable). Across variables, 6.73% of the households were missing at least one variable. We used full information maximum likelihood methods (FIML) to obviate this issue. FIML is a strong method for handling missing data and yields estimates that are similar to multiple imputation (Johnson and Young 2011).

<sup>1</sup> In this study, dollars or the \$ symbol indicate US dollars/currency.

**Table 1** Descriptive statistics

	Wives			Husbands		
	<i>M</i> or %	<i>s</i>	Min–Max	<i>M</i> or %	<i>s</i>	Min–Max
Recession increased commitment	3.26	0.94	1–5	3.20	0.95	1–5
Neither reported recession stressor <sup>a,b</sup>	47.6%		0–1			
Wife only reported recession stressors <sup>b</sup>	13.2%		0–1			
Husband only reported recession stressors <sup>b</sup>	19.6%		0–1			
Both report recession stressors <sup>b</sup>	19.6%		0–1			
Recession stressed marriage	2.64	1.20	1–5	2.58	1.20	1–5
Household income <sup>b,c</sup>	13 (\$60,000–\$74,999)		1–19			
Consumer debt <sup>c</sup>	1 (None)		1–12	1 (None)		1–12
Liquid savings <sup>c</sup>	2 (\$1–\$1499)		1–12	2 (\$1–\$1499)		1–12
Relationship maintenance behaviors	3.96	0.74	1–5	3.89	0.77	1–5
Marital sanctification	3.61	1.79	1–6	3.56	1.80	1–6
Joint home religious activities <sup>b</sup>	2.54	1.56	1–6			
Joint high religious worship service attendance <sup>a,b</sup>	30.2%		0–1			
Mixed religious worship service attendance <sup>b</sup>	19.3%		0–1			
Joint low religious worship service attendance <sup>b</sup>	50.5%		0–1			
Social support of marriage	4.41	0.85	1–5	4.43	0.76	1–5
Financial support during the recession	1.99	1.26	1–5	2.00	1.41	1–5
White, Non-Hispanic <sup>a</sup>	68.9%		0–1	60.2%		0–1
Black, Non-Hispanic	6.4%		0–1	7.8%		0–1
Hispanic	15.6%		0–1	16.5%		0–1
Other	9.1%		0–1	7.6%		0–1
Less than high school	6.4%		0–1	7.9%		0–1
High school degree	22.3%		0–1	24.2%		0–1
Associate's degree or "some college" <sup>a</sup>	29.6%		0–1	29.4%		0–1
4-year degree or more	41.7%		0–1	38.5%		0–1
Marital duration <sup>b</sup>	9.87	6.16	0–26			

<sup>a</sup>Comparison category in analyses

<sup>b</sup>Variable measured at the couple level

<sup>c</sup>Modal category values

## Results

### Descriptive Statistics

Table 1 shows the descriptive statistics. The mean of the dependent variable was 3.26 for wives and 3.20 for husbands. Because this is near the midpoint of the scale, this suggested that, on average, most participants felt that the 2007–2009 Recession neither increased nor decreased their commitment. In 13.2% of couples, only the wife reported a recession-related stressor, whereas in 19.6% of couples only the husband reported a recession-related stressor, and in 19.6% of the couples both spouses reported recession related stressors. Thus, 47.6% of couples did not report any recession-related stressors. The mean for the item about the recession stressing participants' marriage was 2.64 out of 5 for wives and 2.58 for husbands; this was also near the mid-point of the scale.

The descriptive statistics for participants' capabilities and demographic characteristics are also shown in Table 1. We highlight only a few of these statistics. The modal household income category was 13. This corresponds to a level between \$60,000–\$75,000. Participants' mean levels of relationship maintenance behaviors were 3.96 for wives and 3.89 for husbands (out of 5). The mean for marital sanctification was 3.96 for wives and 3.89 for husbands. The joint home religious activities had a mean of 2.54. Fifty percent (50.5%) of couples were in the joint low religious worship service attendance group, 19.3% were in the mixed religious worship service attendance group, and 30.2% were in the joint high religious worship service attendance group. For social support, wives reported a mean of 4.41 and husbands reported a mean of 4.43. Mean levels of financial support during the recession were 1.99 and 2.00 for wives and husbands respectively. The average length of marriage was 9.87 years.



**Table 2** Hierarchical path models of the predictors of reports of commitment increases resulting from the recession

	Model 1 Stressors and Meanings			Model 2 Financial Capabilities			Model 3 Maintenance Behaviors					
	W increased Commitment		H increased Commitment	W increased Commitment		H Commitment	W increased Commitment		H increased Commitment			
	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>		
Intercept	2.95***	0.12	2.94***	0.12	3.44***	0.17	3.44***	0.15	2.01***	0.20	2.07***	0.20
Wife only reported recession stressors <sup>a,b</sup>	0.34***	0.10	0.13	0.11	-	-	-	-	-	-	-	-
Husband only reported Recession stressors <sup>a,b</sup>	0.16	0.09	0.14	0.09	-	-	-	-	-	-	-	-
Both report recession stressors <sup>a,b</sup>	0.03	0.11	0.10	0.10	-	-	-	-	-	-	-	-
Recession stressed marriage <sup>c</sup>	0.08*	0.03	0.09**	0.03	-	-	-	-	-	-	-	-
Household income <sup>a</sup>	-	-	-	-	-0.02	0.02	-0.02	0.02	-	-	-	-
Consumer debt <sup>c</sup>	-	-	-	-	0.01	0.01	0.01	0.01	-	-	-	-
Liquid savings <sup>c</sup>	-	-	-	-	0.01	0.01	-0.01	0.01	-	-	-	-
Relationship maintenance behaviors <sup>c</sup>	-	-	-	-	-	-	-	-	0.30***	0.05	0.28***	0.05
Marital sanctification <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-
Joint home religious activities <sup>a</sup>	-	-	-	-	-	-	-	-	-	-	-	-
Mixed religious worship service attendance <sup>a,d</sup>	-	-	-	-	-	-	-	-	-	-	-	-
Joint low religious worship service attendance <sup>a,d</sup>	-	-	-	-	-	-	-	-	-	-	-	-
Social support of marriage <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-

Table 2 (continued)

	Model 1 Stressors and Meanings			Model 2 Financial Capabilities			Model 3 Maintenance Behaviors			
	W increased Commitment		H increased Commitment	W increased Commitment		H Commitment	W increased Commitment		H increased Commitment	
	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>
Financial support during the recession <sup>c</sup>	–	–	–	–	–	–	–	–	–	–
Black <sup>e</sup>	0.36	0.20	0.09	0.17	0.35	0.19	0.08	0.33	0.18	0.14
Hispanic <sup>e</sup>	0.06	0.10	–0.07	0.10	0.06	0.11	–0.08	0.10	0.11	0.11
Other <sup>e</sup>	–0.05	0.11	0.38**	0.15	–0.02	0.12	0.40**	–0.01	0.12	0.45**
Less than high school <sup>f</sup>	0.16	0.16	0.31*	0.14	0.14	0.16	0.27	0.19	0.14	0.39**
High school degree <sup>f</sup>	0.04	0.10	–0.16	0.09	0.02	0.11	–0.16	0.01	0.10	–0.14
4-year degree or more <sup>f</sup>	0.08	0.12	–0.18*	0.08	–0.11	0.08	–0.16*	–0.14	0.08	–0.20**
Marital duration <sup>a</sup>	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
R <sup>2</sup>	0.05		0.06		0.03		0.05	0.08		0.09
χ <sup>2</sup> (df)	3.82 (14)				17.86 (16)			10.39 (14)		
CFI/RMSEA/SRMR	0.99/0.01/0.01				0.98/0.01/0.01			0.99/0.01/0.01		
	Model 4 Religiosity			Model 5 Social Support/Transfers			Model 6 Full Model			
	W increased Commitment		H increased Commitment	W increased Commitment		H Commitment	W increased Commitment		H increased Commitment	
	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>
Intercept	2.57***	0.18	2.67***	0.12	2.16***	0.21	1.81***	0.22	0.56	0.34
Wife only reported recession stressors <sup>a,b</sup>	–	–	–	–	–	–	–	–	0.32***	0.09
Husband only reported recession stressors <sup>a,b</sup>	–	–	–	–	–	–	–	–	0.14	0.09
Both report recession stressors <sup>a,b</sup>	–	–	–	–	–	–	–	–	0.01	0.10
									0.06	0.09

Table 2 (continued)

	Model 4 Religiosity			Model 5 Social Support/Transfers			Model 6 Full Model			
	W increased Commitment			W increased Commitment			W increased Commitment			
	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>
Recession stressed marriage <sup>c</sup>	–	–	–	–	–	–	0.09**	0.03	0.13***	0.03
Household income <sup>a</sup>	–	–	–	–	–	–	–0.01	0.01	–0.01	0.01
Consumer debt <sup>c</sup>	–	–	–	–	–	–	0.01	0.01	0.01	0.01
Liquid savings <sup>c</sup>	–	–	–	–	–	–	0.01	0.01	0.01	0.01
Relationship maintenance behaviors <sup>c</sup>	–	–	–	–	–	–	0.27***	0.05	0.23***	0.05
Marital sanctification <sup>c</sup>	0.10***	0.03	0.12***	0.03	–	–	0.08**	0.03	0.11***	0.03
Joint home religious activities <sup>a</sup>	0.08**	0.03	0.05	0.03	–	–	0.04	0.03	0.02	0.03
Mixed religious worship service attendance <sup>a,d</sup>	0.13	0.10	–0.03	0.12	–	–	0.15	0.10	0.02	0.11
Joint low religious worship service attendance <sup>a,d</sup>	0.24*	0.10	0.09	0.10	–	–	0.17	0.10	0.09	0.10
Social support of marriage <sup>c</sup>	–	–	–	–	0.19***	0.04	0.11*	0.05	0.18***	0.05
Financial support during the recession <sup>c</sup>	–	–	–	–	0.10***	0.03	0.07*	0.03	0.08**	0.03
Black <sup>e</sup>	0.18	0.19	–0.08	0.15	0.39	0.20	0.20	0.19	–0.06	0.13
Hispanic <sup>e</sup>	0.02	0.10	–0.11	0.10	0.13	0.11	0.08	0.11	–0.02	0.10
Other <sup>e</sup>	–0.06	0.12	0.38*	0.16	0.05	0.12	–0.05	0.11	0.39***	0.15
Less than high school <sup>f</sup>	0.17	0.16	0.33*	0.14	0.24	0.16	0.17	0.16	0.29*	0.15
High school degree <sup>f</sup>	0.03	0.10	–0.13	0.09	0.06	0.10	–0.01	0.10	–0.16	0.09

Table 2 (continued)

	Model 4 Religiosity			Model 5 Social Support/Transfers			Model 6 Full Model			
	W increased Commitment		H increased Commitment	W increased Commitment		H Commitment	W increased Commitment		H increased Commitment	
	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	<i>b</i>	SE <sub><i>b</i></sub>	<i>b</i>	SE <sub><i>b</i></sub>
4-year degree or more <sup>f</sup>	-0.13	0.08	-0.20**	0.08	0.07	-0.15*	0.08	0.07	-0.11	0.08
Marital duration <sup>a</sup>	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
R <sup>2</sup>	0.08		0.10			0.06			0.17	
χ <sup>2</sup> (df)	7.34	(14)				18.52	(16)		30.90	(26)
CFI/RMSEA/ SRMR	0.99/0.01/0.01					0.98/0.01/0.01			0.98/0.01/0.01	

The error terms of wives' and husbands' dependent variables were correlated in the path models

\**p* < .05., \*\* *p* < .01., \*\*\* *p* < .001

<sup>a</sup>Variable measured at the couple level

<sup>b</sup>Comparison category is neither reported regression stressor

<sup>c</sup>Variable measured at the individual level

<sup>d</sup>Comparison category is joint high religious worship service attendance

<sup>e</sup>Comparison category is non-Hispanic White

<sup>f</sup>Comparison category is some college/associates degree

## Path Model Statistics

Table 2 shows the results from the path models. As noted above, we performed the path models in a hierarchical fashion. We used each block of independent variables separately and finally ran a full model by including all of the independent variables. The demographic control covariates were included in every model, although we only report the significant values of these variables in the text for the full model for the sake of brevity. As a reminder, the dependent variable was participants' agreement with the statement that the 2007–2009 Recession increased their marital commitment. Further, we correlated the error terms of the dependent variable between wives and husbands.

Model 1 contained the recession stressor dummy variables as well as the variable that asked participants whether the recession brought stress to their marriage. Relative to couples in which neither spouse reported objective recession stressors, wives who reported that they were the only one who faced objective recession financial stress were more likely to agree with the increased commitment statement ( $b=0.34, p<.001$ ). None of the objective recession stressors were associated with husbands' reports of commitment change. Interestingly, the subjective feeling that the 2007–2009 Recession brought stress to the marriage was positively associated with agreement to the increased commitment statement for both wives ( $b=0.08, p<.05$ ) and husbands ( $b=0.09, p<.01$ ). The predictor variables explained 5% of the variance in the dependent variable for wives and 6% of the variance in the dependent variable for husbands. Model fit was strong with a non-significant  $\chi^2$  value (14,  $N=1386$ ) = 3.82. The CFI, RMSEA, and SRMR values also suggested a good fit (0.99, 0.01, and 0.01 respectively).

In Model 2, we tested financial capabilities. We removed the stressor and meaning variables and added income, debt, and savings. None of the financial capabilities variables were associated with participants' reports that the recession increased their commitment. The percent of variance explained dropped to 3% for wives and 5% for husbands.

Model 3 measured the association between relationship maintenance behaviors and participants' agreement with the increased commitment statement. Relationship maintenance behaviors were positively associated with reports of recession-enhanced commitment for wives ( $b=0.30, p<.001$ ) and husbands ( $b=0.28, p<.001$ ). The percent of variance explained by the independent variables was 8% for wives and 9% for husbands. Model fit was strong with a non-significant  $\chi^2$  value (14,  $N=1386$ ) = 10.39. The CFI, RMSEA, and SRMR values also suggested a good fit (0.99, 0.01, and 0.01 respectively).

We tested the religiosity measures in Model 4. Marital sanctification was positively associated with reports of recession-related increased commitment for both wives

( $b=0.10, p<.001$ ) and husbands ( $b=0.12, p<.001$ ). Joint religious in-home activities were positively associated with the commitment statement for wives ( $b=0.08, p<.01$ ) but not husbands. Finally, wives in couples with joint-low worship service attendance were more likely to agree that the recession increased their commitment ( $b=0.24, p<.05$ ) relative to couples with joint-high religious worship service attendance. The percent of variance explained was 8% for wives and 10% for husbands. Model fit was strong with a non-significant  $\chi^2$  value (14,  $N=1386$ ) = 7.34. The CFI, RMSEA, and SRMR values also suggested a good fit (0.99, 0.01, and 0.01 respectively).

Model 5 utilized the social support and financial transfer variables. The more that participants felt that their families and friends supported their marriage, the more likely they were to agree with the idea that the recession increased their commitment ( $b=0.19, p<.001$  for wives and  $b=0.24, p<.001$  for husbands). Furthermore, the more financial transfers participants received from family and friends during the recession, the more likely they were to agree with the commitment statement ( $b=0.10, p<.001$  for wives,  $b=0.14, p<.001$  for husbands). In this model, the independent variables explained 6% of the variance for wives and 10% of variance for husbands. Model fit was strong with a non-significant  $\chi^2$  value (16,  $N=1386$ ) = 18.52. The CFI, RMSEA, and SRMR values also suggested a good fit (0.98, 0.01, and 0.01 respectively).

Model 6, the full model, contained all of the independent variables and control covariates. Some of the coefficients were similar to those of the reduced models, though some of the coefficients that were significant in the reduced models were not statistically significant in the full model. Similar to the reduced model, when wives were the only ones who reported objective recession-related stressors, they were more likely to agree with the statement on increased commitment ( $b=0.32, p<.001$ ). Furthermore, the more participants reported the subjective feeling that the 2007–2009 Recession brought stress to their marriage, the more agreement they reported with the commitment statement ( $b=0.09, p<.01$  for wives,  $b=0.12, p<.001$  for husbands). Financial capabilities were not associated with the dependent variable. Relationship maintenance behaviors were also positively associated with reports of increased commitment for both wives ( $b=0.27, p<.001$ ) and husbands ( $b=0.23, p<.001$ ). Unlike the reduced model, the only religiosity variable that was associated with the dependent variable was marital sanctification ( $b=0.08, p<.01$  for wives and  $b=0.18, p<.001$  for husbands). Finally, social support and financial support were both positively associated with participants' agreement with the recession-related commitment statement. For wives the social support coefficient was  $b=0.11$  ( $p<.05$ ), and for husbands the coefficient was  $b=0.18$  ( $p<.001$ ). The

corresponding financial transfer coefficients were  $b = 0.08$  ( $p < .05$ ) and  $b = 0.07$  ( $p < .01$ ) respectively.

We also report the statistically significant control covariate coefficients from Model 6. Husbands who self-identified in the “other” race/ethnic category reported more agreement with the commitment statement ( $b = 0.39$ ,  $p < .01$ ) than husbands who self-identified as non-Hispanic White. Husbands who reported having less than a high school degree reported more agreement that the recession increased their commitment ( $b = 0.29$ ,  $p < .05$ ) than husbands with some college or an associate’s degree. Together, the independent variables explained 17% of the variance in the dependent variables for wives and 20% of the variance for husbands. Model fit was strong with a non-significant  $\chi^2$  value ( $26$ ,  $N = 1386$ ) = 30.90. The CFI, RMSEA, and SRMR values also suggested a good fit (0.98, 0.01, and 0.01 respectively).

## Discussion

The purpose of this study was to examine whether and how marital commitment deepened not only *in spite of* but *because of* financial stressors related to the 2007–2009 Recession. Using dyadic data from the Survey of Marital Generosity (SMG), we tested six path models hierarchically to examine the association between various types of predictors and increased marital commitment. Models 1–5 contained separate blocks of independent variables, and Model 6 contained all study variables.

The full model had different levels of support and refutation of the hypotheses. The full model refuted Hypothesis 1; couples who jointly reported objective stressors did not report greater increases in commitment from the recession. Indeed, it was wives in wife-only-reported stressor couples who reported increased commitment resulting from the recession. The model supported Hypothesis 2. Reports of marital stress from the recession were positively associated with reported commitment increases from the recession. The full model refuted Hypothesis 3. None of the financial variables we tested was associated with reports of increased commitment resulting from the recession. The findings supported Hypothesis 4. Relationship maintenance behaviors were positively associated with reports of increased commitment from the recession for wives and husbands. The findings were mixed regarding Hypothesis 5. Only marital sanctification was positively associated with wives’ and husbands’ reports of increased commitment. The other variables measuring religiosity were not related to the dependent variable. Finally, the full model also fully supported Hypothesis 6 in that social support and financial transfers were related to increased reports of commitment due to the recession.

While some of our findings support the FAAR model, other findings present interesting theoretical discrepancies.

We found that, contrary to our expectations, both spouses reporting objective financial stressors (as compared to neither spouse reporting stressors) was not related to increased commitment for either spouse. On the other hand, having only the wife report financial stressors was associated with increased commitment for the wife. While we felt that our dependent variable seemed to be measuring dedication commitment and not constraint commitment, this finding might suggest that the measure might have measured constraint commitment somewhat. Perhaps as wives experienced financial stressors they were more likely to feel dependent on the financial support of their husbands and thus committed to the marriage. But this also cannot fully explain the coefficient because men were more likely to suffer from job- and housing-related issues during the recession than women. In any case, it was surprising that couples going through financial stressors together was not related to increased commitment, while wives going through the stressor alone was related to increased commitment. We thought that jointly going through a stressor would be a powerful meaning, but findings did not support this idea.

The second meaning we measured was the reported stress that the recession put on couples’ marriage. We found that the more subjective stress the recession put on the marriage, the greater recession-related increase in commitment both husbands and wives reported. Theoretical considerations and previous studies were mixed as to the potential direction of this relationship. For example, the family stress model might suggest that economic pressure would be associated with maladaptation, while the FAAR model might suggest that couples facing and working through economic pressure together might lead to bonadaptation.

This positive link between recession-related marital stress and recession-enhanced commitment is, perhaps, one of the most interesting findings of this study. The positive association between recession-related marital stress and increased commitment suggests that perceived financial stress (but not objective stressors) might have been a vehicle whereby couples were able to unite as a team and face the stressors jointly. This supports the FAAR model in that as families work through demands together, this process may enhance their relationship quality. Thus, as couples work together to get through perceived financial stressors, they might strengthen their relationship. Perceived financial stress may be a “common enemy” that couples work together to defeat. In the process of working together to get through these demands (and the meanings of the demands), they may find themselves feeling closer to each other. We should also note, however, that this finding only works for couples in which the financial stress did not cause them to divorce (see the limitation section below).

Because very little research has examined whether financial stressors can bring about married couples’

bonadaptation, this finding merits additional research. First, the fact that the subjective aspect of finances (i.e., economic pressure) was more predictive of bonadaptation than the objective stressors themselves (e.g., job loss), is interesting. Again, this finding highlights the meaning of the demand in contrast to the actual demand itself. Designing a study to check whether meanings are stronger predictors would be important. Further, replicating this finding outside the context of a macro-economic context would also show whether this phenomenon is consistent across different financial issues or whether it only relates to large-scale crises.

In accordance with the FAAR model, we expected financial capabilities to increase the likelihood of financial demands leading to greater commitment; however, our results did not support this idea. That is, income, consumer debt, and liquid savings were unrelated to increased commitment. This suggests that while these financial characteristics might help couples cope with financial demands (Baek and DeVaney 2010), they might not help couples cope with relationship demands.

Relational, religious, and external capabilities (specifically relationship maintenance behaviors, marital sanctification, social support of marriage, and financial support during the recession) were predictive of increased commitment for both husbands and wives. This supports the proposition of the FAAR model that capabilities may increase the likelihood of demands leading to bonadaptation. It is noteworthy that joint home religious activities and joint low religious worship service attendance were significant in Model 4 but were no longer significant in Model 6. It is not surprising that relationship maintenance behaviors were associated with increased commitment from the recession. These behaviors are likely a powerful signal that a spouse wants the relationship to continue. When spouses engage in high levels of relationship maintenance behaviors, in spite of financial stressors/economic pressure, that shows that they are willing to invest in the relationship. The interpretation of the findings for social support and financial support seem straightforward. As spouses received different types of support for their marriage from families and friends, they likely felt like they had more resources with which to meet the demands of recessionary pressures. As a couple they were likely more easily able to work through the problems from the recession and their commitment grew as a result. Finally, when spouses felt that their marriage had a sacred character, it might have helped them to focus keeping their marriage stable and happy. That is, it might have helped spouses focus on the long-term aspects of their relationships, not just the near-term aspects of their financial stress or the conflict it created (Ellison et al. 2011; Lambert and Dolahite 2006).

Our findings are related to the small pool of previous studies that have found moderators between financial stressors and relational outcomes. Conger et al. (1999) found that although economic pressure predicted marital conflict and distress, resilience was achieved via high mutual support and effective couple problem solving. In another study, Ellison et al. (2011) found that the negative relationship between financial stress and marital quality was moderated by marital sanctification. These studies certainly have already shown that certain factors can keep financial stressors from harming marriages.

Our findings go beyond these studies, though, by showing that the meanings and capabilities are associated with thriving (i.e., bonadaptation) because of the demands. The use of the term “demands” by the FAAR model to denote the difficulties and problems that families face is interesting. Demands can cause people to grow as they strive to meet those demands. This study suggests that some of the couples in the data did grow stronger in their commitment—especially when they had capabilities and when they felt that the recession brought their marriages financial stress.

Our findings also offer a contrasting view to other research related to the 2007–2009 Recession’s relational impact. Stewart et al. (2017) found that housing-related problems during the recession were negatively associated with marital happiness and positively related to marital instability. Similarly, Dew and Xiao (2013) found that financial decline during the recession was negatively associated with relationship happiness. While these two studies represent the maladaptation that can result from crisis, the current study sheds light on how crisis can lead to bonadaptation (i.e., increased marital commitment). Together, these studies on the relational impacts of the recession support these fundamental ideas of the FAAR model: that demands, capabilities, and meanings affect marriages, and that depending on the interaction of these variables both maladaptation and bonadaptation are possible outcomes of financial crisis.

## Implications

This study has implications for family stress research, particularly within the field of couple finance. This study is among the first to provide support for bonadaptation because of financial crisis and the first to explore this in the context of the 2007–2009 Recession. Our study found that when met with sufficient capabilities, financial demands led couples to greater commitment; this increase in commitment may not have been possible without the demands as a catalyst for positive adaptation. While the negative outcomes of financial crisis are important to explore, an increased research emphasis on the positive aspect of financial stressors would be valuable. This study offers potential mechanisms through which relational bonadaptation following financial crisis

may be achieved. Future research should explore these and other potential mechanisms in research on other financial and relational contexts.

Our study also has implications for financial counselors and therapists, marriage and family therapists, social workers, and other clinicians. Finances are often a source of stress for couples. As clients seek to strengthen relationships, they should help couples improve their financial situation. However, our findings suggest that if clinicians can help their clients increase certain capabilities and positive meanings (e.g., relationship maintenance behaviors, marital sanctification, social and financial support of marriage, etc.), their financial demands may actually be the catalyst for bonadaptation. Although these ideas may seem alien to some couples who feel relational strain from their financial demands, clinicians who emphasize and help facilitate the potential positive relationship outcomes resulting from financial demands—even as they seek to alleviate them—may find success.

Practitioners who work with couples are in a unique position to watch the process of couples working through stressors to create relationship bonadaptation. Indeed, that is often one of the purposes of those engaged in the helping professions. Thus, another implication of our finding might be that family scholars and family practitioners could collaborate in the study of this phenomenon whether in clinical settings, or broader educational contexts.

## Limitations

Our study is one of the few explorations of how the 2007–2009 Recession affected relationships and the first, to our knowledge, to examine whether and how it was possible for couples' marriages to thrive *because of*, rather than in spite of, financial stressors. Additionally, we employed a large sample with dyadic data.

While the study had these notable strengths, it also had limitations. First, the study was cross-sectional, and the findings should be interpreted accordingly. That is, we cannot necessarily determine directionality between the variables. Second, our dependent variable (“The recession has deepened my commitment to my marriage”) was retrospective, as were the main independent variables (“Have you been unemployed, had your pay cut, or had your work hours reduced since the recession began?” and “Have you been through a foreclosure or had problems making mortgage payments since the recession began?”). Retrospective measures may contain more measurement error than current reports. Third, many of our study variables, including the dependent variable, were single-item measures. It is possible that single items might not have fully captured the meanings of these constructs, though our large sample size likely compensated in this particular area (Johnson 1995). Finally, we

acknowledge the role that selection bias might have played in our findings. Those who were most distressed by the 2007–2009 Recession might have divorced. Thus, only the most resilient couples might have been left to be part of the SMG. Measuring couples both before and after the recession (and examining the role of recession in divorce) would have given us a better handle on this important limitation.

## Conclusion

According to the FAAR model (Patterson 1988), financial demands may contribute to marital thriving (or bonadaptation) when met with sufficient capabilities and meanings. Using a nationally representative sample, we tested whether and how marital commitment deepened not only *in spite of* but *because of* financial stressors related to the 2007–2009 Recession. We found that financial demands were more likely to lead to increased marital commitment when only wives reported experiencing objective financial stressors, and when couples reported greater subjective economic pressure, relationship maintenance behaviors, marital sanctification, and social and financial support of marriage. Our study is one of the few to explore the relational impact of the 2007–2009 Recession and the first to examine this in the context of bonadaptation. Our findings provide support for, but also present questions regarding, the FAAR model as applied to financial demands within marriage. For example, future research could explore how and why only wives experiencing financial stressors increases wives' marital commitment. Additionally, the majority of marital finance research examines the negative impact of financial stressors on marriage. While this theoretical lens is valid, it is important that future research focus more on how financial stressors can promote relational thriving. The same is true of clinicians. Although it is important that clinicians help alleviate couples' financial demands, it may be helpful for clinicians to also emphasize and facilitate the mechanisms through which financial crisis can actually make couples stronger. Couples will continue to face financial demands. Perhaps as researchers and clinicians peer through a lens of bonadaptation, we will be better able to strengthen marriages not only *in spite of* but *because of* financial stressors.

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## Compliance with Ethical Standards

**Ethical approval** All procedures performed in studies involving human participants were in accordance with the ethical standards of the insti-



tutional and/or national research committee and with the 1964 Helsinki declaration and its later amendments or comparable ethical standards.

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