

The influence of family of origin economic pressure on relationship distress  
mediated through relationship maintenance behaviors

by

G. Kevin Randall

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Program of Study Committee:  
Chalandra M. Bryant (Major Professor)  
Dianne C. Draper  
Frederick O. Lorenz

Iowa State University

Ames, Iowa

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Graduate College  
Iowa State University

This is to certify that the master's thesis of

George Kevin Randall

has met the thesis requirements of Iowa State University

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## CHAPTER 1.

### PURPOSE AND THEORETICAL MODEL

#### *Purpose*

The families we grow up in continue to shape our lives and relationships throughout life's course. In particular, the consequences of economic stress on life outcomes for children have been the subject of much research (Amato & Booth, 1997; Duncan & Brooks-Gunn, 1997; Elder & Conger, 2000; Thornton, 2001). Numerous studies suggest that parental income or family of origin financial conditions are significantly associated with various outcomes, such as children's school performance, school achievement, educational and occupational aspirations, years of completed schooling, labor market involvement, and early adult earnings (Axinn, Duncan, & Thornton, 1997; Corcoran & Adams, 1997; Hauser & Sweeney, 1997; Peters & Mullis, 1997; Sewell & Hauser, 1975; Speer & Esposito, 2000; Teachman, Paasch, Day, & Carver, 1997).

The development and establishment of satisfactory, intimate relationships, is also another critical life outcome for children. Amato & Booth (1997) state:

A life course perspective suggests that children carry forward into their adult lives a set of attitudes, social skills, and interpersonal orientations learned in the family of origin, and that these traits have implications for the formation and maintenance of intimate ties (p. 85).

However, despite the importance of this particular outcome, relatively little is known about the influence of family of origin socioeconomic resources on young adults' close personal relationships, in particular the quality of their intimate relationships (Amato & Booth, 1997; Bumpass & Sweet, 2001). In addition, few studies specify the necessary

variables needed to investigate such effects longitudinally and prospectively. These difficulties may be overcome by taking a life course perspective.

Numerous investigations taking a life course approach, from studies of the Great Depression (Elder, 1974) to studies of the Iowa farm crisis of the 1980s (Amato & Booth, 1997; Bumpass, Martin, & Sweet, 1991; Conger et al., 1990; Holman, 2001; Lorenz, Conger, Simons, Whitbeck, & Elder, 1991; Tallman, Burke, & Gecas, 1998) demonstrated the significant influence of economic hardship on close relationships. A family stress model developed from a panel study of rural, white families living in the Midwest (Conger & Elder, 1994; Conger, Rueter, & Conger, 2000) postulates a number of mediated links between economic pressure, adolescent outcomes and adult relationship outcomes. This model has been replicated and extended to African American families (Conger, Wallace, Simmons, McLoyd, & Brody, 2002) as well as Finnish marital couples (Kinnunen & Pulkkinen, 1998), underscoring the serious and growing, generalized evidence of the deleterious effects of economic pressure for families and their children.

Recent work concerning the development of romantic relationships proposes a conceptual model outlining the possible effects of economic strain on the course and quality of early adult romantic relationships (Bryant & Conger, 2002). The model, appropriately named DEARR (Development of Early Adult Romantic Relationships), provides direct and indirect links or developmental pathways between the family of origin and subsequent close relationships of study participants during early adulthood. Bryant and Conger conducted a preliminary test of a portion of the DEARR model, and found that relationship promoting experiences in the family of origin did indeed influence the targets' relationship success through attributes of the young adult couples' relationship.

Despite the theoretical and empirical research traditions focusing on the implications of family of origin economic hardship for numerous life outcomes of children, a need exists for the examination of the influence of such strain upon close relationships at a stage in the life course -- the early or young adult stage between 18 and 30 -- when couples tend to be most vulnerable to relationship disruption through separation or divorce (Teachman, Polonko, & Scanzoni, 1987) and when income is likely to be very low (Hernandez, 1997; Parke, 1998). Since 90% of all adults eventually marry, and 50% or more of these marriages fail or are beset with unhappiness, conflict, and isolation, factors that influence the quality of early adult romantic relationships, when such couples tend to be vulnerable to distress from relationships and finances, merit study (Bradbury, 1998).

Therefore, the purpose of this study will be to use a prospective, longitudinal, multi-informant research design to investigate the influence of family of origin economic pressure on the marriages of young adults. Furthermore, mediation of the family of origin economic pressure on the young adult couple's marital distress through relationship maintenance behaviors (an attribute of the young adult couple relationship) will be tested. Finally, the potential moderating effect of the young adults' gender will be examined; in other words, if the proposed mediational model does indeed adequately fit the data, then it will be examined for gender differences.

### *Conceptual Model*

Life course theory has roots in sociology, anthropology, and according to Glen H. Elder Jr. (2000), is very much related to Bronfenbrenner's ecological perspective. Elder makes it clear that theoretical issues concerning development, social patterns, age-graded life cycle achievements, and sensitivity to the impact of continuous social change in the U.S.

comprise key components under-girding his life course perspective. Thus, one expects life course research to emphasize the moderators of change or development - - those conditions outside the individual that are catalysts to individual and sociological change. Life transitions such as educational achievement, relationship development and disruption interacting with age or time of life and concurrent historical/social issues are the “stuff” of life course investigations. Embedded within this perspective is a particular interest in intergenerational influences since the life-course orientation to adolescent research calls for inspection of the varied and unique contexts among which the young person functions, for example, schools, communities, and of importance for the present study, the family of origin (Crockett & Silbereisen, 2000; Rueter, Scaramella, Wallace, & Conger, 1999; Whitbeck, Yoder, Hoyt, & Conger, 1999).

Elder’s life course paradigm emphasizes four essential principles. The historical time and place experienced by individuals is a major influence as Elder’s studies of the Great Depression and the 1980’s farm crisis demonstrate (Conger & Elder, 1994; Elder, 1974). Moreover, the manner in which different cohorts experience such historical occurrences may differ. Timing, when life events or transitions occur in one’s life, is the second principle. For the present investigation, age at time of relationship formation is of particular interest and will be limited to early or young adulthood. Third, lives are linked in social interaction according to Elder. Families, dyadic relationships, work, and intergenerational links are all influences to consider. Lastly, human agency -- the ability individuals have to make choices and take actions -- interacts with the first three principles. Some individuals will be resilient to negative life events while others may succumb (Elder, 1998). Thus, while it is likely that no single cause of failure exists for complex close human relationships (Christensen, 1998),

two particular life course conceptual and empirical research traditions provide the framework for this present study: the family stress model and the DEARR model.

### *The Family Stress Model*

First, much research exists connecting economic strain with romantic relationships among couples beyond the early adult life course stage. Economic difficulties affect family and marital quality as couples attempt to rectify economic strain by instituting cutbacks in expenditures, making budgetary adjustments, and coping with unmet financial needs (Fox & Chancey, 1998; Voydanoff, 1990; White & Rogers, 2000). Also, such economic hardships proved deleterious to adolescent adjustment, operating through pathways of parents' emotional distress, parents' marital conflict, and disrupted parenting, creating a new conceptual paradigm, "The Family Stress Model" (Conger, Rueter, & Conger, 2000). A portion of the present study's model is based upon a modified version of the family stress model. However, drawing upon decades of long standing empirical research demonstrating that family of origin parental income is significantly related to childrens' financial status (Amato & Booth, 1997; Sewell & Hauser, 1975), the present study's conceptual model will extend the literature by prospectively linking family of origin economic pressure to the subsequent economic pressure experienced by the young adult.

A second conceptual model based upon the life course paradigm, the DEARR model, is also a fundamental component of the present investigation. The DEARR model addresses the developmental pathways of young adult romantic relationships.

### *The DEARR Model*

Prospective, multi-informant, longitudinal research has been conducted by Bryant and Conger (2002), who created and tested a portion of a conceptual model which illustrates the association between characteristics of the family of origin and the subsequent relationship quality of young adults. Two distinct pathways or mediators between relationship promoting or inhibiting experiences in the family of origin and the subsequent attributes of the young adult couples' relationship and ultimately, their relationship success, were hypothesized by Bryant and Conger to be (a) social and economic advantage versus disadvantage of the young adult and (b) individual characteristics of the young adult. Numerous proposed relationships and causal pathways were tested based on this model (Conger, Cui, Bryant, & Elder, 2000). However, prospective longitudinal research incorporating multiple informants has yet to examine the influence of family of origin economic pressure on the emerging, second generation, young adult romantic relationships and the mechanism or mechanisms through which such pressure may operate. The present study, therefore, extends empirical testing of the DEARR model by examining this particular chain of pathways from the economic experiences of the participant's family of origin to the young adult couple's marital distress. Mediating mechanisms, consisting of the young adult's own economic pressure and a measure of the couples' relationship -- maladaptive relationship maintenance behaviors -- will be investigated.

#### *The Present Study's Conceptual Model*

Figure 1 (see p. 63) illustrates the hypotheses under investigation in this study.

First, following the life course perspective and empirical research conducted on the consequences of experiencing economic pressure in the family of origin, an intergenerational link or pathway between the young adult's (or target for the present study) experience of economic pressure in the home (when the young adult was an adolescent), as reported by both parents between 1989 and 1992, is proposed. It is expected that targets experiencing higher levels of economic pressure at home will experience similar pressure in their own lives seven years later, while transitioning into early adulthood.

Second, it is also expected that this chronic effect of economic pressure will have a deleterious association with the young adults' marriages and that this pressure will operate through the mechanism of reduced or lowered relationship behaviors and strategies that function to maintain or sustain the romantic relationship's stability. Furthermore, the gender of the target is believed to play an influential role in how this mediated pathway between economic pressure and relationship distress operates.

Thus, this present life course developmental study: (a) extends an aspect of the family stress model research tradition to the second generation of participants (the target youth and their spouses), who are at a vulnerable stage in the life course (Hernandez, 1997; Teachman et al., 1987); (b) extends the conceptual and empirical research of the DEARR model (Bryant & Conger, 2002) by examining prospectively the association between the family of origin economic pressure and the young couple's marital distress; and (c) incorporates multiple informant perspectives on dyadic measures.

### *Summary of Hypotheses and Research Questions*

The following hypotheses are proposed:

Hypothesis 1. Family of origin economic pressure at Time 1 will be positively related to the young adult's economic pressure at Time 2.

Hypothesis 2. The young adult's economic pressure at Time 2 will be positively related to marital distress (as reported by target and spouse), also assessed at Time 2.

Hypothesis 3. The young adult's economic pressure will be negatively associated with the couple's relationship maintenance behaviors.

Hypothesis 4. The young adult couple's relationship maintenance behaviors will be negatively associated with the couples' marital distress.

Hypothesis 5. Relationship maintenance behaviors will mediate the relationship between the targets' economic pressure and the subsequent marital distress reported by the married couple.

Research Question 1. What, if any, association will exist between family of origin economic pressure at Time 1 and the young couples' relationship maintenance behaviors at Time 2?

Research Question 2. What, if any, association will exist the between family of origin economic pressure at Time 1 and the young couples' marital distress at Time 2?

Research Question 3. Will an interaction between gender and relationship maintenance behaviors exist?

## CHAPTER 2.

### REVIEW OF THE LITERATURE

#### *The Influence of Family of Origin Economic Pressure*

Crockett and Silbereisen, in their edited work titled, *Negotiating Adolescence in Time of Social Change*, (2000, p. 1) wrote that

Like other phases of the life span, adolescence is shaped by the sociocultural context in which it occurs. For example, social change can affect the structure and dynamics of social contexts that adolescents experience on a daily basis such as family, school, and youth groups.

However, these authors continue to point out, citing Glen Elder's life course studies on the Great Depression as an example, that the very impact of the previously mentioned social change -- The Great Depression -- affects subgroups of society differentially. These groups will vary according to age, gender, socioeconomic status, or geographical location -- to just name a few of the possible moderators. The essence of life course cohort research, theoretically entwined with the systemic interactions of Bronfenbrenner's bioecological model (Bronfenbrenner, 1995) posits the need for the investigation of such interactions.

The pathway linking *Family of Origin Economic Pressure 1989 – 1992 with Young Adult Economic Pressure 1999* in this study's model is such an interaction. The subgroup under examination in the present study is the target children of the Iowa Youth and Families Project. This pathway links two constructs, the economic pressure reported by the parents of the target children over a four-year time period (1989 – 1992) and the subsequent economic pressure reported by the targets as young adults (average age is 23 years old) in 1999. Time and place (a 1980s economic crisis among Mid-West rural families) is linked with a strategic

developmental period for the study participants. The participants transition from adolescence (age 13 in 1989) to young adulthood (age 23 in 1999) over the course of this study. This pathway provides the initial link in the conceptual model's hypothesized chain of events connecting the family of origin's economic pressure to the young adult's report of marital distress (Elder & Russell, 2000).

Classic empirical evidence, the result of research conducted during the past 40 years, demonstrates that parental income is related to children's socioeconomic success, as indicated by educational and occupational markers, even when controlling for parental education (Amato & Booth, 1997). In 1975, Sewell and Hauser found that the effect of fathers' education on sons' income is primarily an indirect effect, mediated through fathers' income. Thus, fathers' income is significantly linked to the sons' economic success in later life.

Numerous explanations for the mechanisms driving this link exist (Mayer, 1997). For example, according to investment theory, economically advantaged parents contribute to their children's economic success through passive investments of the cultural values they hold and through active investments of what they can buy to enhance their children's economic future. The association between affluence and education results in an indirect "passing on" of the cultural value of education resulting in higher expectations and aspirations for children of affluent parents. Children living and growing up in affluent homes experience the positive results of less economic strain and greater economic advantages, and as a result of this indirect social modeling or passive investment by the financially successful parents, these children desire to achieve such status themselves. Moreover, affluent parents have the resources or purchasing power to directly improve their children's opportunities in

life. Examples of mechanisms that improve life outcomes for children include quality homes and living environments, educational resources like books, computers, tutors, and quality schools, which often have correspondingly high tuition. Thus, given that higher parental income results in greater economic advantage for offspring, low parental income may have a negative impact on the economic lifestyle of the child.

Mayer and other researchers, reporting results in the Duncan & Brooks-Gunn (1997) edited text, *Consequences of Growing Up Poor*, struggle to find strong associations between parental income and outcomes for children. However, it is of value to note that typically, nationally representative samples are used. In particular, Mayer conducts analyses using the Current Population Survey and the Panel Study of Income Dynamics. Her summary statement is succinct but rather inconclusive: “Although children from poor families fare much worse than children from rich families in all years, one cannot conclude that when parents’ income declines over time, children’s life chances also decline” (p. 66). Two difficulties, likely to explain this weak association, are acknowledged and adjusted for in the present study. First, as mentioned previously, this study focuses on families who were studied during the 1980s farm crisis in the Mid-West. The life course paradigm, emphasizing the interaction of individuals in a particular historical time and geographical place, provides possible explanations for the weakened main effect found by some researchers. For example, some researchers (a) failed to take into account the historical timing in the lives of the subjects (in the present study timing is the critical transition period from adolescence to early adulthood) and (b) failed to account for the geographical place (parents and children living in the midst of an economic crisis). In support of this, it is interesting to note that Corcoran

and Adams (1997), also analyzed the Panel Study of Income Dynamics (PSID), tested four unique models of the intergenerational transmission of poverty, and found that

. . . for white men, black men, and black women, having grown up poor was associated with dramatically lower income-to-needs ratios and dramatically higher chances of being poor, even when [they] controlled for parents' welfare receipt, a wide range of parental noneconomic resources, neighborhood advantages, and welfare incentives (p. 511).

Thus, it appears that stratifying the sample across potential moderators that influence the effects of economic disadvantage, such as race or gender, in keeping with the contextual interactive emphasis of the life course perspective, might provide insight into the weak associations noted by some researchers.

This particular point is also substantiated through analyses conducted by Robert M. Hauser and Megan M. Sweeney (1997) on the Wisconsin Longitudinal Study (WLS) cohort. The WLS design focuses on a longitudinal study of the development of the life course from adolescence to midlife. While numerous investigations of the WLS measured the influence of family of origin economic indicators on the social and economic outcomes of the cohort, none focused especially on the consequences of adolescent economic difficulties. However, Hauser and Sweeney focused on the particular effects of poverty experienced during adolescence on several later life outcomes including social, economic, and health measures. The WLS begins with graduating high school seniors in 1957, and this particular study again measured the graduates in 1972 and 1975. Economic indicators included the parents' adjusted gross income reported on federal tax forms for the years 1957 – 1960, the years when the subjects were most likely to attend post-secondary school. A series of nested

regression models revealed a strong association between adolescent poverty and later life outcomes such as education, occupational status, and wages. However, the authors point out that

The effects of adolescent poverty appear to be limited to educational and occupational chances and to be exhausted through their influence on late adolescent development and opportunity. That is, there is scant evidence that the direct effects of poverty last beyond entry into adulthood (p. 574).

Thus, the present study accounts for the potential confounds illuminated through the WLS findings of Hauser and Sweeney and the PSID findings of Corcoran and Adams. In this study, family of origin economic pressure is measured during the late adolescent period when the participants are between 7<sup>th</sup> and 10<sup>th</sup> grade, living in their parents' home and likely experiencing the effects of the family's economic disadvantage. Secondly, the influence of this economic pressure is linked to an early adulthood measure of the target's economic pressure at age 23.

A second response to the weak associations found by Mayer (1997) involves economic pressure, a key construct used in the present study. The construct, economic pressure, is designed to tap into the daily difficulties (cognitive and affective) experienced by respondents faced with an inability to meet their economic needs, the inability to pay bills, and the persistent pressure to reduce expenses by cutting previously budgeted items (Conger et al., 1990; Conger & Elder, 1994; Conger, Rueter, & Elder, 1999; Ge, Conger, Lorenz, & Elder, 1992; Lorenz et al., 1991). The manner in which this construct is designed is critical for measurement validity, because the impact of economic pressure on relationship formation and disruption is often influenced by respondents' own subjective assessments of their

financial conditions as well as by researchers' objective measures of income (Bumpass & Sweet, 2001).

The present study's sample and the construct, economic pressure, do indeed fit the life course perspective by adequately assessing the appropriate time and place (the 1980s farm crisis in the Mid-west) and the appropriate transition period for the subjects (the transition from late adolescence into early adulthood). Thus, path H1 (see Figure 1) of the conceptual model indicates that a positive direct effect exists between the family of origin economic pressure, as reported by the parents and experienced by the target adolescent from 1989 to 1992, and the 1999 economic pressure, as reported and experienced by the target in early adulthood. In particular, this path demonstrates the life course principle discussed previously – the linking of lives. The lives of the children and their parents are linked intergenerationally through the influence of family of origin economic pressure on the young adult's economic pressure. The extent of this linkage to relational outcomes is not often addressed in the literature. Thus, Research Questions 1 and 2 ask if there is an association between the family of origin economic pressure and the two relational outcome variables for the targets.

#### *The Influence of Economic Pressure on Close Relationships*

The life course principles of historical time and place and the timing within the life span of the participant are also embedded within this portion of the study's model. First, historical time and place is addressed by the present study's sample -- families experiencing the Mid-west farm economic crisis in the 1980s. Economic distress is negatively related to marital and family relationships (Conger & Elder, 1994; Teachman, 1987; White & Rogers, 2000). Voydanoff's (1990) review of economic distress experienced in the 1980s also

corroborates the inverse relationship between economic difficulty and relationship quality. Fox and Chancey (1998) reviewed literature from sociology, behavioral economics, social psychology, and family studies and then analyzed a randomly selected sample of 221 women and 145 men, between the ages of 18 and 65, residing in a southeastern U.S. county. They reported that both the literature reviewed and the results of their own investigation clearly demonstrated an inverse relationship between economic distress and individual and family well-being. Running a series of hierarchical regression models, the authors find that their measure of perceived economic well-being was the strongest predictor of individual and family well-being outcomes. Economic well-being, predicted strongly for both men and women. These findings continue to hold in recent reviews and empirical investigations (White & Rogers, 2000).

A second life course principle, the timing with the life span of the participant, is also germane to the present study's sample. The target subjects are adolescents at Time 1 and young adults within the first few years of a marriage relationship at Time 2. Noller and Feeney (2002), cite numerous longitudinal studies demonstrating the gradual decrease in marital satisfaction over time. In particular, these authors suggest that empirical support exists for the assumption that the "first two to three years of marriage may be critical for the future satisfaction and stability of couple relationships" (p. 134). Teachman (1987) found that individuals marrying early in the life span and those in the early years of the romantic relationship experience high levels of relationship disruption and instability.

Thus, an empirical investigation of relationship distress must be designed to account for the influence of economic pressure and the timing of the relationship in the lives of the participants. For that reason, in the present study's design, the sample consists of young

adults in the early years of marital relationships and the conceptual model consists of constructs such as *Young Adult Economic Pressure* and *Marital Distress*.

This study's construct, *Young Adult Economic Pressure* in 1999, is designed to tap into the daily hassles and difficulties encountered by the participants as they cope with pressing economic issues, indicated by unmet material needs, the inability to make ends meet, and the need to make economic adjustments or cut-backs (Ge et. al., 1992; Lorenz et al., 1993; Conger et al., 1999). This construct mirrors the family of origin economic pressure reported by the parents at Time1, 1989-1992 (previously discussed). However, at Time 2, the young adult offspring, responds to the items used to create the construct, *Young Adult Economic Pressure*. Since previous work indicates that economic pressure is associated with individual and marital outcomes (Fox & Chancey, 1998; Voydanoff, 1990; White & Rogers, 2000), the relationship outcome variable for the present study is *Marital Distress*. Distress is assessed through reports provided by each member of the dyad. Both the target and his/her spouse respond to questions tapping into the degree to which they considered ending their relationship.

Consistent with the literature, path H2 is proposed to positively link the *Young Adult Economic Pressure* in 1999 with the measure of *Marital Distress* in 1999. While Fox and Chancey (1998) recognize, replicate, and extend research demonstrating the mediating role of individual emotional or psychological distress between economic problems and relationship outcomes, they posit the need for future investigations of other mediating pathways through which individuals may channel their economic concerns into relationship dynamics. The previously discussed DEARR Model, central to this study's conceptual model, also posits numerous mediators between relationship promoting or inhibiting

experiences in the family of origin and the eventual outcome of the young adult participant's relationship success (Bryant & Conger, 2002). The potential mediating role of just such another pathway is now addressed.

### *Relationship Maintenance Behaviors, Marital Distress, and Gender Influences*

The mediating construct proposed as a unique pathway (H3) between *Young Adult Economic Pressure* and subsequent *Marital Distress* is labeled *Relationship Maintenance Behaviors* (Figure 1). *Relationship Maintenance Behaviors* refer to activities couples engage in to maintain a satisfactory relationship (Dindia, 2000). This particular concept addresses the activities or behaviors necessary to keep romantic relationships stable. Relational maintenance is critical, without it romantic relationships deteriorate (Canary & Stafford, 1994). Canary and Stafford (2001) review an extensive history of empirical studies, investigating strategies or behaviors employed by couples to maintain and develop the quality of their romantic relationship. Summarizing a number of studies, including a factor analysis of over 1,000 partner responses, the authors propose six strategies that promote relationship maintenance: (a) positivity – acting polite and upbeat; (b) openness – talking about the relationship, sharing thoughts and feelings; (c) assurances – expressions of love and commitment; (d) social networks – spending time with family and friends; (e) task sharing – equitable involvement in household chores or couple responsibilities; and (f) joint activities - sharing leisure and fun outings.

Wickrama, Lorenz, Conger, Matthews, and Elder (1997) investigated the manner in which occupational quality impacts physical health. These researchers found a number of mediating or intervening constructs between occupational quality and physical health. One measure in particular, which they called marital integration – a measurement tapping the six

strategies outlined earlier – influenced health risk behavior through a sense of control or mastery for both men and women. This measure of relationship maintenance strategies, based upon items derived from the factors previously discussed and empirically demonstrated by Wickrama et al. (1997), becomes the intervening link between the *Young Adult Economic Pressure* and *Marital Distress*.

As *Young Adult Economic Pressure* increases, the young adult couple will experience *Marital Distress*. This suggests that *Relationship Maintenance Behaviors* will be among the first aspects of the young couple's relationship to suffer due to lack of time or funds to maintain the relationship. Either partner in the dyad may be working other jobs or overtime to help increase income. The funds necessary to engage in companionate activities may not be available in light of the pressing economic needs. Thus, it is expected that the association between *Young Adult Economic Pressure* and *Marital Distress* will operate through *Relationship Maintenance Behaviors* – the proposed mediator.

Further support for this mediating mechanism is found in work conducted by Huston and Houts (1998) on 129 couples during their first three years of marriage. The authors, investigating the impact of compatibility on premarital and marital relationships, address similarity in leisure interests. These interests, akin to relational maintenance behaviors, are found to develop or change over the course of a relationship's life. Huston and Houts argue that early in a relationship, partners tend to downplay their compatibility on such activities, "presenting themselves in a manner inconsistent with their actual preferences. However, once the honeymoon is over and partners begin presenting their true selves, the issues of compatibility are likely to become salient" (p. 143). The couples in the present study have been together for less than three years on average and therefore, fall within this

“honeymoon” stage. As a result, this study’s mediating mechanism -- *Relationship Maintenance Behaviors* -- should be a fairly strong measure of relationship maintenance without the confounding influence of compatibility (Crawford, Houts, Huston, & George, 2002). Thus, the economic pressures experienced by the target produces deleterious effects on one of the very mechanisms essential to maintain a vital and stable relationship (see pathway H3) and therefore, by way of diminished maintenance behaviors, produces increased marital distress (see pathway H4). It is expected that the direct effect between *Young Adult Economic Pressure* and *Marital Distress* will be mediated through *Relationship Maintenance Behaviors* (Hypothesis 5).

The idea that gender may play a moderating role in the conceptual model is considered and suggested by various investigators. Conger et al., (1994) found that economic pressure tends to impact men more so than women, whereas Fox and Chancey (1998) found that outcomes for individual and family well-being impacted women. Differences in gender may not only impact this model in terms of the economic pressure link, but also in terms of relationship maintenance. Holman (2001) refers to “talking” as the feminine mode of relationship maintenance and “doing” as the masculine mode. Both of these aspects of relationship maintenance are tapped by items in *Relationship Maintenance Behaviors* (see Appendix B). Acitelli (2001) reviews numerous studies conducted in recent decades that investigate gender and relationship maintenance strategies, finding mixed or inconclusive results. Thus, Research Question 3 investigates the potential interaction between *Gender* and *Relationship Maintenance Behaviors* on *Marital Distress*.

## CHAPTER 3.

### METHOD

#### *Sample*

The first wave of data for the Iowa Youth and Families Project was collected in 1989 from 451 families in an eight-county area in north central Iowa. At the time, only 1% of the families in this rural area belonged to a minority group (Goudy, Burke, & Hanson, 1999). Thus, all of the study participants were of European descent. A total of four waves of data were collected (1989, 1990, 1991, and 1992) and the procedures were the same for each assessment period. Details regarding the initial study can be found in Conger and Elder (1994). Families were recruited through the school systems. Families were eligible to participate if they had a target adolescent who was in seventh grade and who was living with both biological parents. Each family also had to have a sibling within 4 years of the target adolescent's age. Seventy-eight percent of the eligible families participated. When the larger study began, the mean family income was \$33,700. The median education for both fathers and mothers was 13 years and their median ages were 39 (fathers) and 37 (mothers) years. The average number of family members was relatively high at 4.95 due to sampling requirements; as previously mentioned, each target child has a sibling within four years of age. The seventh-grade target adolescents ranged in age from 12 to 14 years ( $M = 12.61$ ).

The Family Transitions Project, a study of critical life transitions in more than 500 single and two-parent families, combined the Iowa Youth and Families Project with another sample, The Iowa Single Parent Project. The present study only included participants from the Iowa Youth and Families Project, in order to eliminate the confounding influence of family

structure. The retention rate for the target adolescents was 93%. In 1999, the young adult targets were interviewed with a close friend or romantic partner who was not a member of their nuclear or extended family. The present study focuses on those young married adults whose partners also participated.

### *Procedures*

Interviewers visited each family in their home for approximately 2 hours on each of two occasions per year. On the first visit, each of the four family members completed a set of questionnaires focusing on individual family member characteristics and family socioeconomic circumstances. Within two weeks of the first visit, a second visit was conducted. During this visit the family members were videotaped as they interacted in several structured tasks. Family members were given questions written on a set of cards and instructed to discuss their responses to the questions.

Data from one of the videotaped interaction tasks, Task 5, were used in the present study. During Task 5, a general interaction task, which lasted 25 minutes, the young adults and their spouses were instructed to discuss topics such as how they spent their time together, similarities and differences in their goals, and their relationships with other people. Trained observers coded the videotapes using the Iowa Family Interaction Rating Scales, a global rating system assessing behavioral exchanges based on a 9-point scale ranging from 1=the behavior is not at all characteristic of the couple or dyad being rated to 9=the behavior is mostly characteristic of the couple or dyad being rated (Melby & Conger, 2001). Observers received 200 hours of training and had to pass extensive written and viewing tests.

### *Measures*

*Economic Pressure, (Family of Origin 1989–1992; Young Adult 1999).* Table 1, page 59, reports descriptives for each variable used in the study. Economic pressure represents the daily stress resulting from the inability to meet financial needs (pay bills and purchase necessities) and from the constant pressure to reduce expenses. The economic pressure of both parents was assessed from 1989 to 1992; the target young adult was assessed in 1999. The construct assesses current financial difficulty by tapping into specific economic problems experienced by the couple (Conger et al., 1994; Conger, Rueter, & Elder, 1999).

Three measures will be used to create the constructs *Family of Origin Economic Pressure* and *Young Adult Economic Pressure*. The first measure, *Can't Make Ends Meet*, uses a Likert-type scale to measure individual responses to two different questions. First, they are asked how much difficulty, during the past 12 months, they had paying bills. The second question assesses how much money, if any, was left over at the end of each month during the past year. The two items were standardized and summed. The second measure, *Unmet Material Needs*, was similarly derived. Respondents were asked if they had enough money to purchase clothing, household items, a home, a car, food, medical care, and recreational activities. *Economic Adjustments*, the third set of items used to measure economic pressure, was assessed by asking each partner to independently respond to a list of 29 possible cutbacks in expenditures (e.g., giving up medical insurance, yes or no) made during the past year as a result of economic difficulties. For the parents, when both spouses indicate a specific item, (for example, if both the husband and wife list “sold possessions or cashed in life insurance”) the index was increased only by one resulting in a possible range of 0 to 29. See Appendix A for a list of the items. The three measures were standardized and

summed, creating a total score for *Family of Origin Economic Pressure* and *Young Adult Economic Pressure*. Cronbach's Alpha for the parent's pressure and the young adult's pressure was .92 and .74, respectively.

*Relationship Maintenance Behaviors, 1999.* *Relationship Maintenance Behaviors* refer to those actions and activities that couples engage in to maintain their relationship in a satisfactory condition (Dindia, 2000). Relational maintenance is a critical factor, without which romantic relationships deteriorate and lose stability (Canary & Stafford, 1994). It was assessed using three measures: target young adult report, romantic partner report, and trained observer report, in 1999. Both the target young adult and the spouse answered the same 19 items, all measured on a scale from 1 (often) to 4 (never). All items were reverse coded to indicate a high degree of relational maintenance. These questions are designed to tap into respondents' participation in the six strategies of relational maintenance proposed by Canary and Stafford (2001). Items include questions regarding how often the respondent and the romantic partner spend time together on a hobby, go camping, exercise together, do household chores together, talk about their relationship, and engage in intimate behaviors. See Appendix B for a list of the items. The responses provided by the couple were summed to create the construct. Cronbach's Alpha for this measure was .72.

*Marital Distress, 1999.* Since economic distress has been demonstrated to be negatively associated with individual and relationship well-being (Fox & Chancey, 1998; Voydanoff, 1990), a measure of marital stability is used, assessing the degree to which the married partners have considered divorce or separation (Booth, Johnson, & Edwards, 1983). Stability typically taps actual separation or divorce rather than the contemplation alone of

separation or divorce. Thus, this study uses the term *Marital Distress* for relationships that are assessed as highly negative by the romantic partner (Conger et al., 1999).

The construct, *Marital Distress*, will be created using two scales -- (a) the target young adult's report of distress and (b) the romantic partner's report of distress. Each partner responded to five items rated on a 4-point scale (1=yes, within the last 3 months, 2 = yes, within the last 6 months, 3=yes, within the last year, and 4=not in the last year). Items were coded such that high scores reflected greater distress. See Appendix C for a list of the items. The mean of the two scales was used to create the construct. Cronbach's Alpha was .76.

*Control Variable.* *Gender* will be used as a control variable. Other investigations of economic pressure have reported differential gender results for both adults and children (Conger et al., 1990; 1992; Feldman, Gowen, & Fisher, 1998; Fox & Chancey, 1998; Kinnunen & Pulkkinen, 1998 ).

#### *Data Analytic Method*

The proposed conceptual model, hypotheses and research questions result in the need to assess a number of complex relationships. Direct and mediating relationships between multiple independent variables and multiple dependent variables are proposed. Two distinct multiple linear regression models, controlling for *Gender*, will be assessed. The first regression model will measure variance in *Relationship Maintenance Behaviors* accounted for by *Family of Origin Economic Pressure* and *Young Adult Economic Pressure*. The second model will measure variance in *Marital Distress* accounted for by *Family of Origin Economic Pressure*, *Young Adult Economic Pressure*, *Relationship Maintenance Behaviors* and an interaction term between *Gender* and *Relationship Maintenance Behaviors*. The assumptions of regression and the influence of outliers will be investigated for the models. If

these results are promising then a path analytic model, simultaneously estimating direct and indirect effects, while providing maximum likelihood estimations of model fit will be conducted.

## CHAPTER 4.

### RESULTS

First, two regression models were specified according to the study's hypotheses and research questions. These analyses used *Relationship Maintenance Behaviors* and *Marital Distress* as the outcome variables. Second, the assumptions for regression and influential outliers were examined for these models. The models were re-run, excluding cases found to be influential. Finally, a series of nested, path analytic models were examined using LISREL 8.5 (Jöreskog & Sörbom, 2001) in order to compare model fit and to conduct significance tests for direct and indirect effects.

#### *Regression Analyses*

For the regression analyses, a series of models were examined beginning with the relationship between *Family of Origin Economic Pressure*, *Young Adult Economic Pressure*, and *Relationship Maintenance Behaviors* (see Figure 1., p. 63 ). The Relationship Maintenance Behavior Models (RM1 and RM2) investigated (a) the direct effect of *Family of Origin Economic Pressure* on *Relationship Maintenance Behaviors* and (b) the mediating influence of *Young Adult Economic Pressure* between *Family of Origin Economic Pressure* and *Relationship Maintenance Behaviors*, controlling for *Gender* in each model. The Marital Distress Models (MD1, MD2, MD3, and MD4) examined the relationship between *Family of Origin Economic Pressure*, *Young Adult Economic Pressure*, *Relationship Maintenance Behaviors*, and *Marital Distress*, controlling for *Gender* in each model. The direct effect of *Family of Origin Economic Pressure* on *Marital Distress* and the direct and mediating influences of both *Young Adult Economic Pressure* and *Relationship Maintenance Behaviors*, were examined in Models MD1, MD2, and MD3. The interaction between

*Gender and Relationship Maintenance Behaviors*, as a possible moderator of *Marital Distress*, was examined in Model RD4.

Prior to testing the models, univariate statistics and a bivariate scatterplot matrix were examined for normality of distributions and linear relationships between the variables. The univariate statistics for the study variables are reported in Table 1 (see p. 59). Examination of the residuals and influential data points from the regression analyses resulted in the deletion of three cases. Thus, Table 2 (see p. 60) includes zero order correlations and univariate statistics for the constructs when the influential cases are included in the data set ( $N=112$ ) and when the influential cases are not included in the data set ( $N=109$ ).

The primary outcome variable, *Marital Distress*, is highly positively skewed. The couples in this study, in general, are not experiencing high levels of distress in their relationships. However, a few individuals are experiencing extremely high levels of distress; the influence of their data on the results will be examined. A natural log transformation of *Marital Distress* was performed, thereby reducing the skewness. The skewness scores for *Marital Distress* and the natural log of *Marital Distress* were standardized by converting their scores to z-scores (Field, 2000), resulting in a reduction of skewness (from  $z = 11.5$  to  $z = 8.6$ , respectively). The zero order correlations were in the hypothesized direction and significant at the  $p < .05$  level with the exception of *Young Adult Economic Pressure* and *Marital Distress* ( $r = .15$ ;  $p = .105$ ) approaching moderate significance. Correlations were also run after omitting influential cases. Those correlations are discussed later, after those influential cases are described.

### *Predictors of Relationship Maintenance Behaviors and Marital Distress*

In order to test the research questions and hypotheses using multiple linear regression, two different outcome variables were used. First, in models RM1 and RM2 (see Table 3, p. 61), *Relationship Maintenance Behaviors* is regressed on *Young Adult Economic Pressure* and *Family of Origin Economic Pressure*, controlling for *Gender*. These analyses were conducted to provide information regarding (a) the third hypothesis predicting the negative association between the *Young Adult's Economic Pressure* and *Relationship Maintenance Behaviors*, and (b) the first research question concerning the possibility of an association between *Family of Origin Economic Pressure* and *Relationship Maintenance Behaviors*.

Second, in models MD1, MD2, MD3, and MD4 (see Table 3, p. 61) *Marital Distress* is regressed upon the predictors, *Family of Origin Economic Pressure*, *Young Adult Economic Pressure*, and *Relationship Maintenance Behaviors*, controlling for *Gender*. These analyses provided information regarding (a) the second research question concerning the possibility of an association between *Family of Origin Economic Pressure* and *Marital Distress*, (b) the second hypothesis that *Young Adult Economic Pressure* will be positively related to *Marital Distress*, (c) the fourth hypothesis that *Relationship Maintenance Behaviors* will be negatively associated with *Marital Distress*, (d) the fifth hypothesis that *Relationship Maintenance Behaviors* will mediate the association between *Young Adult Economic Pressure* and *Marital Distress*, and (e) the third research question concerning the possibility of a moderating effect on the influence of *Young Adult Economic Pressure* on *Marital Distress* through the interaction of *Relationship Maintenance Behaviors* and *Gender*.

*Pattern Analyses of Residuals, Multicollinearity, and Influential Data Points*

Pattern analyses of the residuals for constant variance, tests for normality and independence of observations, and case analyses for influential data points were conducted for each of the previously specified regression models. Tests for multicollinearity were also conducted (Neter, Kutner, Nachtsheim, & Wasserman, 1996; Norusis, 2000). Tolerance, a measure testing for multicollinearity, is the proportion of variability of a single predictor that is not explained by its linear relationships with the other predictors in the model; it ranges from 0 to 1 (Neter et al., 1996). Each of the predictors in the models specified had tolerance values approaching 1, indicating that little of their variance is shared or explained by the other predictors.

Norusis (2000) recommends the Durbin-Watson test to determine whether adjacent observations are correlated or violate the assumption of independence of observations. According to Norusis, observed values should be between 1.5 and 2.5. All of the Durbin-Watson statistics for the models fell within this range.

Residual analyses for RM1 and RM2 where the outcome variable, *Relationship Maintenance Behaviors*, is normally distributed, resulted in no violations of any of the assumptions of regression. However, in models MD1 to MD4, where the outcome variable, the natural log of *Marital Distress*, is skewed, normally distributed residuals were not found when inspecting residual plots and testing the residuals with the Kolmogorov-Smirnov test. According to the Kolmogorov-Smirnov test, a significant value of .05 or less indicates deviation from normality (Field, 2000). Variance of *Marital Distress* appears to be constant on the residual plot with very few negative residuals. Again, the skew is apparent.

Outliers and influential cases were investigated using (a) the Standardized Residual and its corresponding probability level and (b) Cook's Distance, a measure that indicates the change in all of the regression coefficients when a particular case is eliminated from the analysis. Cook's Distance is a function of both the Studentized Residual and the leverage values, indicating a case that may significantly pull or lever the regression line. For each model the probability for each case's Studentized Residual (accounting for the changing variance in the predicted value across the range of the predictors) was calculated following the directions given by Norusis (2000, p. 435). The result provides probabilities for each case using a *t* distribution with degrees of freedom for the Mean Square Error or Residual in the ANOVA table. Cook's Distance values from each regression were calculated and the Explore procedure in SPSS was used to examine the distribution. Extreme cases – that is, Studentized Residuals and Cook's Distance scores that were at least three standard deviations above the mean – were identified.

Three cases were found to be influential across all six models on each of the previously described tests – meaning that regression results differed significantly when those three cases were included or excluded from the sample. In an effort to determine how these outlying cases differed from the other cases, the demographic data were examined. The demographic data revealed that these cases scored the highest on *Marital Distress*. The highest two scores also had children. The most distressed couple had two children and had been married three years. Less than 10% of the sample had two children. The second highest scoring couple on *Marital Distress* had been married one year and had one child. The third highest scoring couple had no children but had an annual total gross income of \$15,000, which was below the targets' median of \$19,000. These three cases may highlight a unique

sub-sample of young married couples that have children and/or very low income, resulting in extremely high *Marital Distress*. Thus, these three cases were deleted from the sample and the specified models were again estimated ( $N=109$ ).

*Descriptives, Zero Order Correlations and Results for the First Hypothesis:*

*The Influence of Family of Origin Economic Pressure on Young Adult Economic Pressure*

Descriptives and zero order correlations for this reduced sample (influential cases omitted) are included in Table 2 (p. 60). The zero order correlations for the smaller sample ( $N=109$ ) increase in magnitude compared to the original sample (except for the association between *Relationship Maintenance Behaviors* and *Marital Distress*, which is reduced from -.29 (when the influential cases are included) to -.26 (when the influential cases are omitted). Two associations become significant in the reduced sample: *Relationship Maintenance Behaviors* and *Family of Origin Economic Pressure* ( $r = -.21, p < .05$ ) and *Young Adult Economic Pressure* and *Marital Distress* ( $r = .25, p < .01$ ). The results from the regressions of this reduced sample are found in Table 4 (see p. 62).

The standardized betas for the regressions with the reduced sample tend to increase in magnitude (with the exception of the betas for *Relationship Maintenance Behaviors* -- which reduce somewhat in magnitude while retaining their significance). *Young Adult Economic Pressure* becomes a significant predictor in the Marital Distress Models: MD2, MD3, and MD4. The proportion of variance in the outcome variable ( $R^2$ ) explained by the set of predictors increases for each model in the reduced sample ( $N=109$ ). The original sample (influential cases included) and the reduced sample (influential cases omitted) zero order correlations between *Family of Origin Economic Pressure* and *Young Adult Economic*

*Pressure* were significant ( $r=.28, p < .01, N = 112$ ;  $r=.28, p < .01, N = 109$ ). Thus, it appears that these results affirm the first hypothesis that a positive association exists between *Family of Origin Economic Pressure* and *Young Adult Economic Pressure*. Further investigation of this association, controlling for *Gender*, will be conducted using a path analysis, which simultaneously tests all proposed research questions and hypotheses. These results will be discussed later in this section. The following examinations of the research questions and hypotheses refer to the regression results from analyses conducted on the reduced sample (influential cases omitted) and systematically work through the results of the models, RM1 through MD4 (see Table 4, p. 62). Thus, for ease of presentation, the results follow the order of the models as presented in Table 3 and *not* the order in which the study's hypotheses and research questions are listed on page 8.

*Results for the First Research Question: The Influence of the Family of Origin Economic Pressure on Relationship Maintenance Behaviors*

In the first Relationship Maintenance Model (RM1) *Family of Origin Economic Pressure* is significantly associated with *Relationship Maintenance Behaviors* ( $\beta = -.211, t = -2.22, p < .05$ ). Thus, a one unit increase in *Family of Origin Economic Pressure* measured between 1989 and 1992 results in a -.211 unit decrease in *Relationship Maintenance Behaviors* measured in 1999. The amount of variance explained ( $R^2$ ) in the outcome variable is less than .05 (see Table 4, p. 62).

*Results for Hypothesis Three: The young adult's economic pressure will be negatively associated with the couple's relationship maintenance behaviors*

The second Relationship Maintenance Model (RM2) includes a second predictor, *Young Adult Economic Pressure*. In this model *Family of Origin Economic Pressure* is not a

significant predictor ( $\beta = -.158, t = -1.62$ ) while *Young Adult Economic Pressure* is a significant predictor ( $\beta = -.187, t = -1.91$ ) of *Relationship Maintenance Behaviors*. This suggests that *Young Adult Economic Pressure* mediates the effect of *Family of Origin Economic Pressure* on *Relationship Maintenance Behaviors* observed in RM1. Thus, the direct effect for *Family of Origin Economic Pressure* found in RM1 is now significantly reduced due to the influence of *Young Adult Economic Pressure*. A one unit increase in *Young Adult Economic Pressure* results in a  $-.187$  unit decrease in *Relationship Maintenance Behaviors*. This model explains almost eight percent of the variance in the outcome variable ( $R^2 = .078$ ).

*Results for the Second Research Question: The Influence of the Family of Origin Economic Pressure on Marital Distress*

Model MD1 regressed *Marital Distress* on *Family of Origin Economic Pressure*, controlling for *Gender*. This model explained very little of the variance in the outcome variable ( $R^2 = .019$ ) and the influence of *Family of Origin Economic Pressure* was not significant ( $\beta = .136, t = 1.42$ ). Thus, there does not appear to be a direct relationship between those two variables.

*Results for the Second Hypothesis: The Influence of Young Adult Economic Pressure on Marital Distress*

*Marital Distress* was regressed on *Young Adult Economic Pressure*, controlling for both *Gender* and *Family of Origin Economic Pressure*, in Model MD2. This model explained close to seven percent of the variance in the outcome variable ( $R^2 = .068$ ). The influence of *Young Adult Economic Pressure* was significant ( $\beta = .232, t = 2.36$ ). Thus, a one unit

increase in *Young Adult Economic Pressure* is associated with a .232 unit increase in the natural log of *Marital Distress*.

*Results for the Fourth and Fifth Hypotheses: The Influences of Relationship Maintenance Behaviors on Marital Distress*

In Model MD3, *Marital Distress* was regressed on *Relationship Maintenance Behaviors*, *Young Adult Economic Pressure*, and *Family of Origin Economic Pressure*, controlling for *Gender*. First, *Relationship Maintenance Behaviors* was significantly associated with *Marital Distress* ( $\beta = -.209$ ,  $t = -2.16$ ) while holding constant the influence of *Gender*, *Family of Origin Economic Pressure*, and *Young Adult Economic Pressure*. Model MD3 explained almost eleven percent of the variance in *Marital Distress* ( $R^2 = .109$ ). A one unit increase in *Relationship Maintenance Behaviors* resulted in a corresponding -.209 unit decrease in the natural log of *Marital Distress*. Thus, evidence exists for hypothesis four, that the young adult couple's *Relationship Maintenance Behaviors* will be negatively associated with the couple's *Marital Distress*. Second, the influence of *Young Adult Economic Pressure* is reduced in Model MD3 compared to Model MD2 ( $\beta = .193$ ,  $t = 1.97$  and  $\beta = .232$ ,  $t = 2.36$ , respectively); this serves as evidence for the partial mediation of the influence of *Young Adult Economic Pressure* on *Marital Distress* through *Relationship Maintenance Behaviors* -- as predicted in hypothesis five.

*Results for the Third Research Question: The Influence of an Interaction Between Gender and Relationship Maintenance Behaviors on Marital Distress*

Model MD4 differs from Model MD3 because it includes an interaction term for *Gender* and *Relationship Maintenance Behaviors*. This regression resulted in a miniscule increase in explained variance of *Marital Distress* ( $\Delta R^2 = .004$ ) over Model MD3. The interaction term

was not significant ( $\beta = .080, t = .69$ ). Thus, in this sample, evidence does not exist for a significant interaction between *Gender* and *Relationship Maintenance Behaviors* on *Marital Distress*.

Table 4 (p. 62) contains results obtained when the influential cases are omitted. Table 3 (p. 61) contains results obtained when the influential cases are included. When comparing Table 3 and Table 4 one finds that the pattern of results is similar, except for the influence of *Young Adult Economic Pressure* on *Marital Distress* models. When the influential cases are omitted the association between *Young Adult Economic Pressure* and *Marital Distress* is significant. See models MD2, MD3, and MD4 (Table 4, p. 62).

#### *Path Analytic Models*

Given these promising regression results, a series of nested path models were run; the covariance matrix was analyzed using LISREL 8.5 (Jöreskog & Sörbom, 2001). *Gender* was controlled for in each model. First, a direct effect model (see Figure 2, p. 65) tested the relationships predicted in hypotheses one and two, and examined the influence of *Family of Origin Economic Pressure* on *Marital Distress* addressed in research question two. The reduced direct effect model, specified without the path from *Family of Origin Economic Pressure* to *Marital Distress* (see Figure 2, p. 64) fit the data well  $\chi^2 (1 \text{ df}) = .53, p = .47$ ; GFI = 1.00, AGFI = .98). In a structural equation analysis, the null hypothesis tested is that there is no difference between the population covariance matrix (estimated by the sample covariance matrix) and the restricted covariance matrix implied by the specified model. Thus, the researcher hopes to not reject the null, finding a non-significant  $\chi^2$  statistic.

Other absolute measures of model fit, besides the  $\chi^2$  statistic and its corresponding probability level, include the root mean squared error of approximation (RMSEA) and the

standardized root mean squared residual (SRMR). The RMSEA is based on an analysis of residuals, with smaller values indicating a better fit to the data. Values below .10 indicate a good fit and values below .05 very good. The SRMR, which has a lower bound of 0 and an upper bound of 1, is a standardized square root of the mean of the squared discrepancies between the implied covariance matrix specified by the model parameters and the observed covariance matrix. Values less than .05 generally indicate a good fit. Two other absolute fit indices include the goodness-of-fit index (GFI) and the adjusted goodness-of-fit index (AGFI). The GFI is a measure of how closely the amount of variance and covariance is shared by the observed and implied matrices. The AGFI adjusts the GFI for the number of degrees of freedom in the model, penalizing the researcher for the inclusion of extra parameters. Typically, values for both the GFI and the AGFI above .90 indicate a good fit to the data (Byrne, 1998; Kelloway, 1998). The RMSEA, SRMR, GFI, and AGFI for the direct effect model indicate an acceptable fit to the data (see Figure 2, p.64).

In addition to adequate fit as assessed by the fit indices previously described, an acceptable model will also have significant structural path coefficients. Both path coefficients for the influence of *Family of Origin Economic Pressure* on *Young Adult Economic Pressure* and the influence of *Young Adult Economic Pressure* on *Relationship Distress* (see Figure 2) were significant ( $\gamma = .28$ ,  $t = 3.06$  and  $\beta = .25$ ,  $t = 2.70$ , respectively). Also, since this model is a special case of the fully recursive model (all paths estimated) it is appropriate to conduct a nested or hierarchical model test providing a change in  $\chi^2$  statistic ( $\Delta \chi^2$ ), itself distributed as a  $\chi^2$  with the change in degrees of freedom, ( $\Delta df$ ), as its degrees of freedom (Bentler & Bonett, 1980). No significant difference exists between this model and the fully recursive or just-identified model with no degrees of freedom; the restricted

model or the direct effect model (see Figure 2, p. 64) is the most parsimonious model explaining the effects of *Family of Origin Economic Pressure* and *Young Adult Economic Pressure* on *Marital Distress*.

These results support both hypotheses one and two; *Family of Origin Economic Pressure* at Time 1 is positively associated with *Young Adult Economic Pressure* at Time 2 and *Young Adult Economic Pressure* at Time 2 is positively associated with *Marital Distress* at Time 2. The standardized indirect effect of *Family of Origin Economic Pressure* on *Marital Distress* through *Young Adult Economic Pressure* was positive and significant (.07,  $t = 2.02$ ), adding empirical evidence for research question two, that an indirect effect exists between *Family of Origin Economic Pressure* at Time 1 on *Marital Distress* at Time 2 through *Young Adult Economic Pressure* at Time 2.

However, a final measure of model fit is the proportion of variance explained in the outcome variables. For the two outcome variables of the direct effect model (see Figure 2, p. 64), the proportion of variance explained is relatively small ( $R^2 = .08$  for *Young Adult Economic Pressure* and  $R^2 = .06$  for *Marital Distress*). Another way of stating this is that 92 percent of *Young Adult Economic Pressure* is not explained by *Family of Origin Economic Pressure* and that 94 percent of *Marital Distress* is not explained by *Young Adult Economic Pressure*. Thus, future research should consider other predictors or covariates that would increase the amount of variance in the outcome variables explained by the model.

Next, a fully recursive (see Figure 3, p. 65) model with *Family of Origin Economic Pressure* as an exogenous variable (a variable not explained by the model or an independent variable) and *Young Adult Economic Pressure*, *Relationship Maintenance Behaviors*, and *Marital Distress* as endogenous (dependent or explained by the model) variables was

specified. The reduced partial mediation model (see Figure 3, p. 65) specified without the paths from *Family of Origin Economic Pressure* to either *Relationship Maintenance Behaviors* or to *Marital Distress*, fits the data well ( $\chi^2(2 \text{ df}) = 2.86, p = .24$ ; GFI = .99, AGFI = .92, RMSEA = .060, and SRMR = .041) and was not significantly different from the fully recursive model.

When those two paths – the path from *Family of Origin Economic Pressure* to *Relationship Maintenance* and the path from *Family of Origin Economic Pressure* to *Marital Distress* – are included in the model, they are not significant. The model fit improved significantly when these two paths were omitted.

A simplex model deleting the significant path from *Young Adult Economic Pressure* to *Marital Distress* was estimated and a test of hierarchically nested models was performed comparing the simplex model to the reduced partial mediation model in Figure 3. A significant difference was found between the two models ( $\Delta\chi^2 = 4.60, \Delta \text{ df} = 1, \text{ c.v.} = 3.841, \alpha = .05$ ), providing empirical evidence that the reduced, partial mediation model (see Figure 3), best fits the sample variance-covariance matrix. The proportion of variance explained in the endogenous variables *Young Adult Economic Pressure*, *Relationship Maintenance Behaviors*, and *Marital Distress* is .08, .05, and .11 respectively.

These findings provide empirical evidence for hypotheses three and four. First in hypothesis three, it was predicted that *Young Adult Economic Pressure* would be negatively associated with *Relationship Maintenance Behaviors* ( $\beta = -.23, t = -2.47$ ). Second, hypothesis four predicted that *Relationship Maintenance Behaviors* would be negatively associated with *Marital Distress* ( $\beta = -.21, t = -2.28$ ).

Finally, hypothesis five predicted that *Relationship Maintenance Behaviors* would mediate the relationship between *Young Adult Economic Pressure* and *Marital Distress*. The findings of this study supported a small partial mediation, not a complete mediation. The direct effect of *Young Adult Economic Pressure* on *Marital Distress* is reduced from  $\beta = .25$  in the direct effect model (see Figure 2, p. 65) to  $\beta = .20$  in the mediating model when *Relationship Maintenance Behaviors* is included (see Figure 3, p. 65).

## CHAPTER 5.

### DISCUSSION

Relatively few studies have examined the influence of family of origin economic resources on early adult intimate relationships (Amato & Booth, 1997). This life course developmental study proposed to extend the literature by (a) examining an aspect of the family stress model (Conger, Rueter, & Conger, 2000), using the second generation of participants in a study that began in 1989; (b) examining, prospectively the influence of family of origin economic pressure on the young couple's marital distress through the couple's economic pressure and through the couple's relationship maintenance behaviors; (c) incorporating multiple informant perspectives; and (d) testing a portion of the DEARR model (Bryant & Conger, 2002). The hypotheses tested and research questions investigated included:

Hypothesis 1. Family of origin economic pressure at Time 1 will be positively related to the young adult's economic pressure at Time 2.

Hypothesis 2. The young adult's economic pressure at Time 2 will be positively related to marital distress (as reported by target and spouse), also assessed at Time 2.

Hypothesis 3. The young adult's economic pressure will be negatively associated with the couple's relationship maintenance behaviors.

Hypothesis 4. The young adult couple's relationship maintenance behaviors will be negatively associated with the couples' marital distress.

Hypothesis 5. Relationship maintenance behaviors will mediate the relationship between the targets' economic pressure and the subsequent marital distress reported by the couple.

Research Question 1. What, if any, association will exist between family of origin economic pressure at Time 1 and the young couples' relationship maintenance behaviors at Time 2?

Research Question 2. What, if any, association will exist between family of origin economic pressure at Time 1 and the young couples' marital distress at Time 2?

Research Question 3. Will an interaction between gender and relationship maintenance behaviors exist?

The results of this study's analyses generally support the proposed hypothesized relationships and provide answers to the research questions. While *Family of Origin Economic Pressure* in 1989 – 1992 does not directly effect the young couple's *Marital Distress* in 1999, a significant indirect path exists. The indirect path from *Family of Origin Economic Pressure* in 1989 – 1992 to *Young Adult Economic Pressure* in 1999 to *Marital Distress* in 1999 was, indeed, significant. Also, the direct effect of *Family of Origin Economic Pressure* in 1989 – 1992 on *Young Adult Economic Pressure* in 1999 and the subsequent direct effect of *Young Adult Economic Pressure* in 1999 on *Marital Distress* in 1999 is strongly supported.

Hauser and Sweeney (1997) found little evidence for poverty experienced during adolescence having a direct effect on individuals beyond the early 30s. However, they measured their participating high school graduates fifteen and eighteen years after graduation. This present study's participants, with a median age of 23, are measured within five years of high school graduation. This study did find a direct effect of *Family of Origin Economic Pressure* on *Young Adult Economic Pressure*. This study's participants are experiencing the deleterious influence of the economic pressure experienced in their families

of origins years later when they are young adults and newly married. The findings of this study suggest that *Family of Origin Economic Pressure* measured during the targets' adolescent years does not have a direct influence on their marriages in early adulthood. However, the present study provides empirical evidence, extending the findings of Hauser & Sweeney, that an indirect effect does exist and that it operates through the economic pressure experienced by the young adult. Thus, both Hypothesis 1 and Hypothesis 2 are strongly supported in this study, substantiating the proposed conceptual relationships in the family stress model (Conger, Rueter, & Conger, 2000). These young adult marriages are indeed experiencing the deleterious effects of *Family of Origin Economic Pressure* – even though the effect is indirect rather than direct.

The influential cases examined and deleted from the sample also provide an interesting insight into what types of couples might be especially experiencing the deleterious effect of economic pressure – namely, newly married couples with children. The median age for this sample is 23. The most influential outlier is a couple married for three years, with two children. While two-thirds of the couples do not have children, it may well be that the influence of children -- particularly the influence of young children on young couples in the early years of marriage -- has a very strong impact on marital distress.

The DEARR model (Bryant & Conger, 2002) proposed direct and indirect effects or mediating pathways through which relationship promoting/inhibiting experiences in the family of origin would operate through the attributes of the young couples' relationships. This study extended the DEARR model by examining the mediating role of *Relationship Maintenance Behaviors*. These behaviors are activities that romantic couples engage in to maintain a satisfactory relationship (Dindia, 2000). Empirical results from this study support

(a) the hypothesized association between *Young Adult Economic Pressure* and *Relationship Maintenance Behaviors* (Hypothesis 3); (b) the direct association between *Relationship Maintenance Behaviors* and *Marital Distress* (Hypothesis 4); and (c) the partial mediation of *Young Adult Economic Pressure* on *Marital Distress* through *Relationship Maintenance Behaviors* (Hypothesis 5).

As the young couples' economic pressure increases their *Relationship Maintenance Behaviors* decrease. They may be limiting their involvement in those activities essential to maintaining the stability of their marriage. Consequently, a decrease in *Relationship Maintenance Behaviors* is associated with a corresponding increase in *Marital Distress*. It may well be that the couples are working overtime, which may limit their time together or they just do not have the necessary funds to engage in relationship promoting activities. This may, in turn, have a negative impact on their marriages. The mediating model (see Figure 3, p. 65) provided only partial support for Hypothesis 5. After including the influence of *Relationship Maintenance Behaviors*, *Young Adult Economic Pressure* continues to significantly impact *Marital Distress*. However, the indirect effect of *Young Adult Economic Pressure* on *Marital Distress* is not significant. Thus, only partial mediation is substantiated by this study; other potential mediators between *Young Adult Economic Pressure* and *Marital Distress* need to be addressed in future studies, as only 11 per cent of the variance in *Marital Distress* is shared or explained by the predictors in this study.

Research Questions 1 and 2 are addressed by the results of the tests for indirect effects in the mediating model (see Figure 3, p. 65). While no direct effect was found, a significant indirect effect of *Family of Origin Economic Pressure* on *Relationship Maintenance Behaviors* and on *Marital Distress* was found. As mentioned previously, this

study extends the literature on the influence of adolescent economic pressure into early adulthood by finding a significant indirect effect of *Family of Origin Economic Pressure* on both *Relationship Maintenance Behaviors* and on *Marital Distress*. This indirect influence appears to be mediated by *Young Adult Economic Pressure*. Thus, years after experiencing economic pressure in their families as adolescents, the young adult married couples in this study are still influenced by *Family of Origin Economic Pressure* as it indirectly influences both their *Relationship Maintenance Behaviors* and their *Marital Distress* through *Young Adult Economic Pressure*.

There was not a significant interaction between *Gender* and *Relationship Maintenance Behaviors* (see Table 4, p. 62, Marital Distress Model - MD4 and Research Question 3). This finding is consistent with the mixed and inconclusive results that Acitelli (2002) cites. It may be that a different measure of relationship maintenance behaviors, one with more questions tapping into Holman's (2001) feminine and masculine modes in particular, would capture this moderation. Holman suggests, that "talking" is the feminine mode of relationship maintenance (i.e., talking about feelings and pleasant things that occurred during the day); "doing" is the masculine mode (i.e., the extent of agreement or disagreement concerning leisure activities, demonstrations of affection/intimacy, and the amount of time spent together). Thus, future research might include specific scales tapping communication and relational activities in a latent construct. A multi-group model could be specified, examining the difference in model fit for husbands and wives. More extensive work with the Bem Sex Role Inventory (Bem, 1974) – used to tap into masculine and feminine personality traits – and its association with relationship maintenance behaviors or marital outcomes could also be investigated.

This study is not without limitations. First, the sample size is relatively small; therefore latent variable structural equation models could not be run. Instead multiple linear regressions and path models were used. A major assumption for both of these data analytic techniques is that the observed or manifest variables are measured without error. The possibility that random error variance confounds these findings exists. As future waves of data are collected it is hoped that more targets will marry which will permit researchers to specify latent constructs and model measurement error in the context of a latent variable structural equation analysis. Second, the sample consisted of rural, White families. We do not know if these processes operate in the same manner for urban samples or for more racially diverse samples. Third, the cross-sectional nature of the constructs measured in 1999 limit the ability of this study to suggest causal relationships between young adult economic pressure, relationship maintenance behaviors, and marital distress. It could be argued that marital distress can lead to or cause economic pressure. It is hoped that as future waves of data are collected from this sample, the numbers of married couples will increase over time, allowing the investigation of these relationships across at least three time points. Finally, the skewness in *Marital Distress* decreases the power of the statistical tests. Most of the couples in this study are not experiencing much distress in their marriages. This is consistent with the findings of Huston and Houts (1998), who describe the first three years of marriage as “the honeymoon stage.”

The strengths of this study include (a) a strong conceptual foundation; (b) a longitudinal, prospective research design; and (c) reports from multiple informants including trained outside observers. This study extends the literature by empirically examining the influence of the family of origin’s economic pressure on the marital distress of offspring years later.

The existing work of the conceptual models, upon which this work is based (the family stress model and the DEARR model), are included and extended in this study. Researchers concerned with these influences and those involved in the intervention/prevention of marital disruption and divorce will benefit from considering the results of this study.

## APPENDIX A.

ITEMS INCLUDED IN FAMILY OF ORIGIN  
AND YOUNG ADULT ECONOMIC PRESSURE

Conger, R. D. (1993). Developed for the Iowa Youth and Families Project

Can't Make Ends Meet

During the past 12 months, how much difficulty have you had paying your bills?  
(Reverse coded to reflect high economic difficulty)

- |                               |                         |
|-------------------------------|-------------------------|
| 1. A great deal of difficulty | 4. A little difficulty  |
| 2. Quite a bit of difficulty  | 5. No difficulty at all |
| 3. Some difficulty            |                         |

Think again over the past 12 months. Generally, at the end of each month did you end up with . . .

1. More than enough money left over
2. Some money left over
3. Just enough to make ends meet
4. Not enough to make ends meet

Unmet Material Needs

How much do you agree or disagree with each of the following statements about your financial situation? Consider your income from all sources, including any financial support received from your parent(s).

- |                     |                      |
|---------------------|----------------------|
| 1. Strongly agree   | 4. Disagree          |
| 2. Agree            | 5. Strongly disagree |
| 3. Neutral or mixed |                      |

- I have enough money to afford the kind of place to live in that I should have
- I have enough money to afford the kind of clothing I should have
- I have enough money to afford the kind of furniture or household equipment I should have
- I have enough money to afford the kind of car I need
- I have enough money to afford the kind of food I should have
- I have enough money to afford the kind of medical care I should have
- I have enough money to afford the kind of leisure and recreational activities we want to participate in

## APPENDIX A. (continued)

ITEMS INCLUDED IN FAMILY OF ORIGIN  
AND YOUNG ADULT ECONOMIC PRESSURE

Conger, R. D. (1993). Developed for the Iowa Youth and Families Project

Economic Adjustments

During the past 12 months, have you made any of the following adjustments because of financial need?

1. Yes
2. No

- Taken an extra job or jobs to help meet expenses
- Dropped plans for going to college
- Used savings to meet daily living expenses
- Sold possessions or cashed in life insurance
- Purchased more items on credit than you used to
- Postponed major household purchase(s)
- Changed your residence to save money
- Reduced contributions to church
- Reduced other charitable contributions
- Reduced or let your life insurance lapse
- Reduced or eliminated medical insurance
- Reduced or eliminated auto or household insurance
- Changed food shopping or eating habits to save money
- Reduced driving a car to save money
- Reduced household utility use
- Cut back on social activities and entertainment expenses
- Postponed medical/dental care
- Stopped paying your bills
- Postponed a planned vacation
- Borrowed money to help pay bills
- Received government assistance
- Considered taking bankruptcy
- Postponed or delayed paying property tax
- Sold property to raise money
- Forfeited a contract for land or other property
- Purchased second-hand good rather than new
- Bartered with others for goods or services
- Taken bankruptcy
- Taken on additional responsibilities at home so that another family member can work

## APPENDIX B

## ITEMS INCLUDED IN RELATIONSHIP MAINTENANCE BEHAVIORS

Conger, R. D. (1993). Developed for the Iowa Youth and Families Project

Relationship Maintenance Behaviors 1999

How often do you and your partner . . .

1. Often
2. Sometimes
3. Rarely
4. Never

- Spend time together on a hobby such as crafts, antiques, collecting things, building or repairing things, or something else
- Go camping, hiking, fishing, or hunting together
- Exercise together by walking, jogging, biking, playing sports, etc.
- Get involved together in community, church, or school activities
- Do household chores or yardwork together
- Socialize together with friends
- Take time to go out by yourselves, just the two of you
- Take overnight trips for pleasure by yourselves, just the two of you
- Do some other enjoyable activity together
- Do some other enjoyable activity together
- Talk about politics, famous people, or events in the news
- Talk about work or school
- Talk about your relationship with one another
- Talk about family members or friends
- Exchange gifts or card
- Cuddle, hug, and kiss
- Hold hands
- Engage in heavy petting
- Make love or have sexual intercourse

Observer Report of Dyadic Relationship Quality

Melby, J. N., & Conger, R. D. (2001). The Iowa family interaction rating scales: Instrument summary. In P. K. Kerig & K. M. Lindahl (Eds.), *Family observational coding systems: Resources for systematic research* (pp. 33-57). New Jersey: Erlbaum.

1 – 9 Low to high

## APPENDIX C.

## ITEMS INCLUDED IN RELATIONSHIP DISTRESS

Booth, A., Johnson, D., & Edwards, J. N. (1983). Measuring marital instability. *Journal of Marriage and the Family*, 48, 381-387.

Sometimes couples experience serious problems in their relationship and have thoughts of ending their relationship. Please circle the answer that best describes your most recent experience. (Items were reverse-coded for high distress)

1. Yes, within the last 3 months
  2. Yes, within the last 6 months
  3. Yes, within the last year
  4. Not in the last year
- Have you or your partner seriously suggested the idea of ending your relationship or getting a divorce
  - Have you discussed separation or divorce from your partner with a close friend
  - Even people who get along quite well with their partner sometimes wonder whether their relationship is working out. Have you thought your relationship might be in trouble
  - Have you and your partner talked about consulting an attorney about a possible separation or divorce
  - Has the thought of separating or getting a divorce crossed your mind

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Table 1

*Descriptives for Study Variables*

	Minimum	Maximum	Mean	Standard Deviation
1. Parents Can't Make Ends Meet	-13.73	15.73	-.17	6.25
2. Parent Needs	28.0	133.0	71.27	18.67
3. Parent Adjustments	0.0	14.50	5.28	3.77
4. Young Adult Can't Make Ends Meet	-1.54	2.64	-.13	0.88
5. Young Adult Needs	1.0	4.17	2.05	0.75
6. Young Adult Adjustments	0.0	13.0	2.54	3.08
7. Relationship Quality	1.0	9.0	5.94	1.89
8. Target Maintenance Behaviors	1.89	3.94	3.05	.44
9. Spouse Maintenance Behaviors	1.72	3.89	3.02	.46
10. Target Marital Distress	1.0	4.0	1.25	.58
11. Spouse Marital Distress	1.0	4.0	1.31	.69

Table 2

*Zero Order Correlations Between Study Variables, Means, and Standard Deviations*

	1	2	3	4
1. Family of Origin Economic Pressure	--	.28**	-.18	.12
2. Young Adult Economic Pressure	.28**	--	-.21*	.15
3. Relationship Maintenance Behaviors	-.21*	-.23*	--	-.29**
4. Marital Distress (natural log)	.14	.25**	-.26**	--
Data Set with Influential Cases Omitted Mean (SD)	-.01 (2.80)	.04 (2.44)	.05 (2.35)	.85 (.27)
Data Set with Influential Cases Included Mean (SD)	.00 (2.78)	.00 (2.43)	.00 (2.39)	.88 (.32)

*Note:* Below the diagonal are correlations among variables using the data set with influential cases omitted ( $N=109$ ). Above the diagonal are correlations among variables using the data set with influential cases included ( $N=112$ ).

\* $p < .05$ . \*\* $p < .01$ .

Table 3

*Influential Cases Included:*

*Standardized Coefficients from OLS Regressions of Relationship Maintenance Behaviors (RM1 and RM2) and Marital Distress (MD1 – MD4) (N=112)*

Predictor Variable	RM1	RM2	MD1	MD2	MD3	MD4
Gender	.048 (.514)	.046 (.496)	.022 (.234)	.024 (.252)	.036 (.395)	.033 (.362)
Family of Origin Economic Pressure	-.177* (-1.88)	-.129 (-1.33)	.123 (1.29)	.087 (.87)	.053 (.55)	.059 (.61)
Young Adult Economic Pressure	--	-.176* (-1.82)	--	.130 (1.32)	.083 (.86)	.072 (.74)
Relationship Maintenance Behaviors	--	--	--	--	-.269** (-2.84)	-.353** (-3.09)
Interaction: Gender by Relationship Maintenance Behaviors	--	--	--	--	--	.146 (1.31)
$R^2$	.034	.063	.015	.031	.099	.113

*Note.* T- values are in parentheses.

\* $p < .10$ , \*\* $p < .01$ .

Table 4

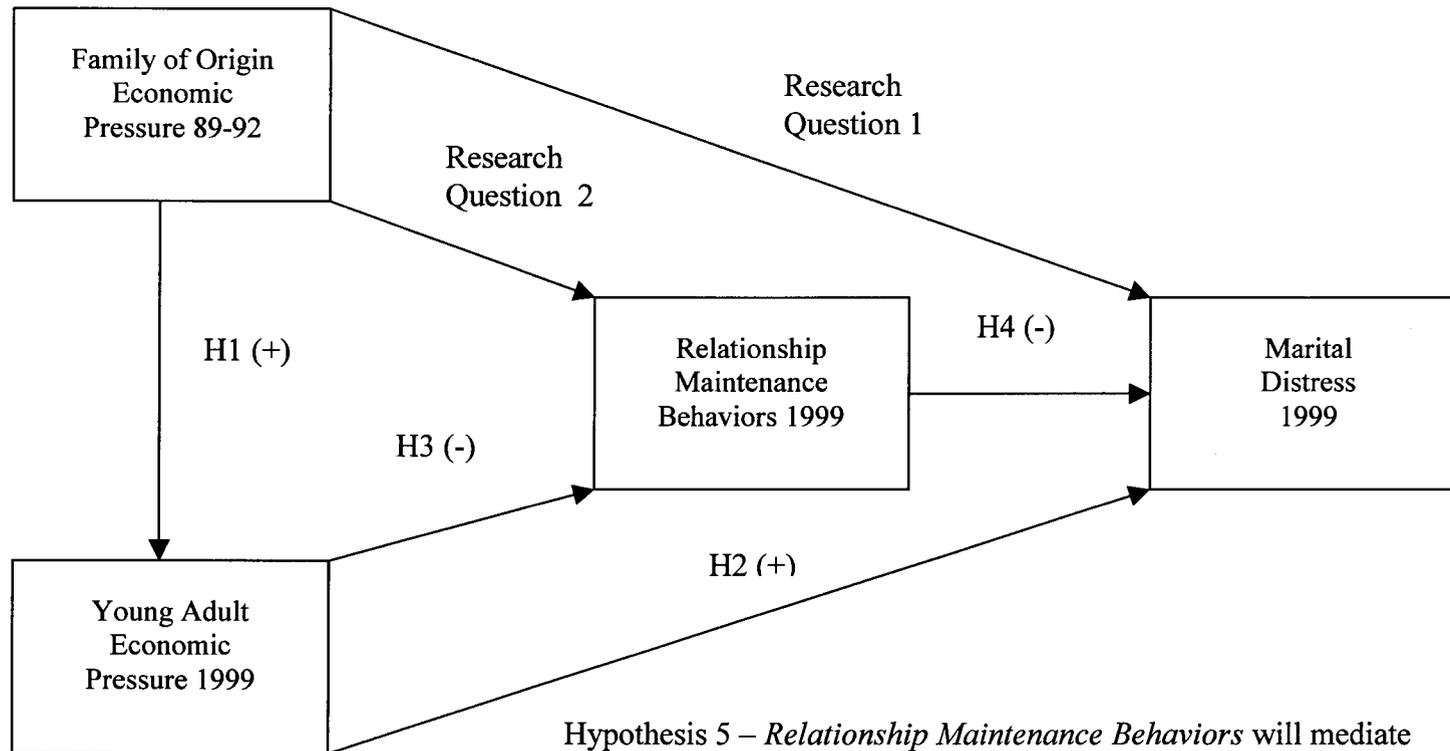
*Influential Cases Omitted:  
Standardized Coefficients from OLS Regressions of Relationship Maintenance Behaviors  
(RM1 and RM2) and Marital Distress (MD1 – MD4) (N=109)*

Predictor Variable	RM1	RM2	MD1	MD2	MD3	MD4
Gender	.021 (.222)	.021 (.225)	-.007 (-.070)	-.007 (-.071)	-.002 (-.024)	-.005 (-.050)
Family of Origin Economic Pressure	-.211** (-2.22)	-.158 (-1.62)	.136 (1.42)	.071 (.72)	.037 (.38)	.040 (.41)
Young Adult Economic Pressure	--	-.187* (-1.91)	--	.232 ** (2.36)	.193** (1.97)	.185* (1.87)
Relationship Maintenance Behaviors	--	--	--	--	-.209** (-2.16)	-.256** (-2.16)
Interaction: Gender by Relationship Maintenance Behaviors	--	--	--	--	--	.080 (.69)
$R^2$	.046	.078	.019	.068	.109	.113

*Note.* *T*- values are in parentheses.

\* $p < .10$ , \*\* $p < .05$ , \*\*\* $p < .01$ .

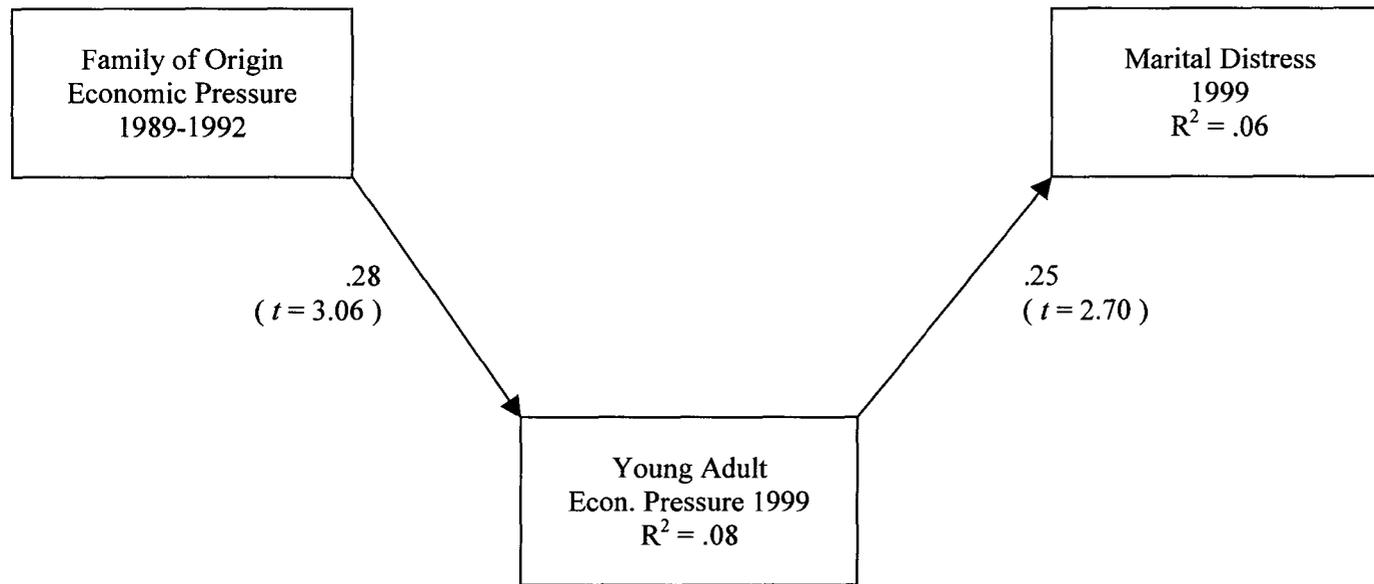
Figure 1. Conceptual Model (*Controlling for Gender*)



Hypothesis 5 – *Relationship Maintenance Behaviors* will mediate between *Young Adult Economic Pressure* and *Marital Distress*.

Research Question 3 - Interaction between *Gender & Relationship Maintenance Behaviors* on *Relationship Distress*

Figure 2. Direct Effect Model (*Controlling for Gender*)



**Direct Effect Model** (  $N = 109$  ) Standardized coefficients & effects reported.

$X^2 = .53$  ( 1 df )  $p = .47$

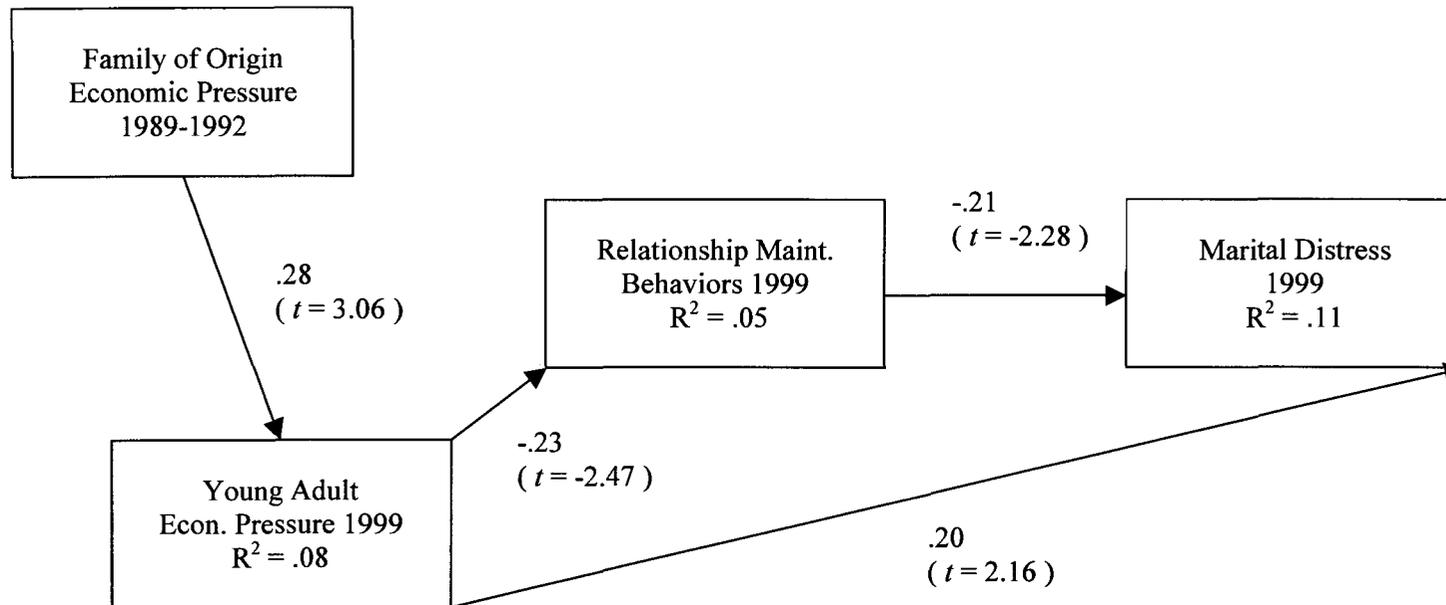
GFI = 1.00 AGFI = .98

RMSEA = 0.0 SRMR = .020

Indirect Effect of *Family of Origin Economic Pressure* on *Marital Distress* (.07,  $t = 2.02$  )

Running the same model, but including a path from *Family of Origin Economic Pressure* to *Marital Distress* showed that path was not significant.

Figure 3. Mediating Model (*Controlling for Gender*)



**Mediating Model** ( $N=109$ ) Standardized coefficients & effects reported.

$X^2 = 2.81$  ( 2 df)  $p = .24$

GFI = .99 AGFI = .92

RMSEA = .060 SRMR = .041

Indirect Effect of *Family of Origin Economic Pressure* on *Relationship Maintenance* ( $-.07 = -1.92$ )

Indirect Effect of *Family of Origin Economic Pressure* on *Marital Distress* ( $.07, t = 2.02$ )

Indirect Effect of *Young Adult Economic Pressure* on *Marital Distress* ( $.05, t = 1.67$ )

Running the same model but including the paths from *Family of Origin Economic Pressure* to *Relationship Maintenance Behaviors* and to *Marital Distress* showed those paths were not significant.