ECONOMIC HARDSHIP, STRESSORS, AND MARITAL QUALITY AMONG

STEPCOUPLES: AN EXAMINATION OF

DIRECT AND INDIRECT EFFECTS

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ECONOMIC HARDSHIP, STRESSORS, AND MARITAL QUALITY AMONG STEPCOUPLES: AN EXAMINATION OF DIRECT AND INDIRECT EFFECTS

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DISSERTATION ABSTRACT

ECONOMIC HARDSHIP, STRESSORS, AND MARITAL QUALITY AMONG STEPCOUPLES: AN EXAMINATION OF DIRECT AND INDIRECT EFFECTS

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Previous research has established that economic hardship (EH) and stressors can have both direct and indirect effects on the marital quality of spouses in traditional first marriages. However, these factors have seldom, if ever, been examined with spouses in stepfamilies. Moreover, factors that affect the marital quality of spouses in stepfamilies in general have been understudied and it is unknown whether spouses in stepfamilies actually experience stressors unique to living in a stepfamily in addition to more general stressors that are common for most couples. Using a sample of 100 couples in stepfamilies, this study examined the direct, indirect, and comparative effects of three sets of variables (objective and subjective EH; general stressors and stepfamily-specific stressors; positivity and negativity) on the marital quality of stepcouple husbands and wives. Results from structural equation models showed that subjective EH, but not

objective EH, was related to higher reported levels of general stressors and higher levels of stepfamily-specific stressors for both husbands and wives. Further, higher levels of stepfamily-specific stressors were associated with lower levels of positivity and marital quality, and higher levels of negativity in the relationship. For both spouses, positivity, but not negativity, had a direct effect on marital quality. Mediation models indicated that both general stressors and stepfamily-specific mediate the effect of subjective EH on marital quality for wives. Findings suggest that spouses in stepfamilies experience unique stressors associated with stepfamily life, in addition to general stressors, and these stepfamily-specific stressors have a direct inverse effect on marital quality for both husbands and wives.

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INTRODUCTION

The most recent population statistics indicate that approximately half of all marriages entered into today in the United States are a remarriage for one or both partners (U.S. Census Bureau, 1998). An estimated 65% of those who remarry will bring a child into the relationship, thus forming a stepfamily (Bumpass, Raley, & Sweet, 1995). Furthermore, there have been considerable increases in rates of non-marital childbearing in recent decades, indications are that growing numbers of first marriages between adults with children from previous relationships also form stepfamilies, although exact figures are unknown (Bumpass, Raley, & Sweet, 1995; Ganong & Coleman, 2004). Consequently, remarriages and stepfamilies are becoming one of the most common family forms in America (Fein, Burstein, Fein, & Lindberg, 2003).

Not surprisingly, over the past fifteen years, the number of studies on remarriage and stepfamilies has increased dramatically. The majority of this growing body of empirical work has centered primarily on the effects of stepfamily living on children, which is not only due to the importance of and interest in the topic, but likely because of large data sets that are easily accessible (Coleman, Ganong, & Fine, 2000). However, fewer research efforts have focused on the stepfamily couple (hereafter referred to as "stepcouple") relationship itself, and even a smaller number of studies exist that have examined factors that are associated with the marital quality of husbands and wives in stepfamilies during the early years of marriage (for a notable exception see Bray, Berger, Silverblatt, & Hollier, 1987).

While factors related to marital quality in stepcouples have not been primary areas of research, numerous studies over the years have focused on relationship processes and factors related to marital quality and divorce in first marriages. It should be noted that when stepfamilies are included along with samples with couples in first marriages with no children, they are often not distinguished or not focused on in the study, and frequently they are only noted descriptively. Part of the rationale for this large body of research and for the current study lies in the premise that healthy marriages provide a context where adults and children can thrive, but if dissolved, can have negative social, emotional, and economic consequences for all involved (Amato, 2000; Hetherington & Stanley-Hagan, 1995). Thus, it is widely accepted that a positive association exists between healthy low-conflict marriages, marital stability, and an enhanced quality of life for men, women, and their children. However, current estimates suggest that approximately 50% of all first marriages will end in divorce at some point (Cherlin, 1992). Divorce often results in lower levels of emotional, financial, and physical well-being for adults (Amato, 2000; Amato & DeBoer, 2001; Ross & Mirowsky, 1999), and in adverse economic consequences to state and federal governments in the form of increased welfare assistance and health insurance costs (Schramm, 2006).

Of those who divorce, however, an estimated 75% will remarry (Furstenberg & Cherlin, 1991). Yet, results from national samples indicate that remarriages are, on average, more likely than first marriages to end in permanent separation or divorce, particularly during the early years, and for those that have stepchildren and lower incomes (Bramlett & Mosher, 2001; 2002; Kreider & Fields, 2001). Specifically, remarried couples' marriages end more quickly with 15% of remarriages dissolving after

3 years, while approximately 25% ended after 5 years compared to 12% and 20%, respectively, for first marriages (Bramlett & Mosher, 2002). Further, the negative effects of divorce for couples are often more severe for those who experience multiple divorces (Brody, Neubaum, & Forehand, 1988; Kurdek, 1990). Consequently, consistent with a cumulative effects hypothesis (Capaldi & Patterson, 1991), "the more marital disruptions experienced by a parent, the more internalizing and externalizing problems children exhibit as a result of having to cope with these multiple transitions" (Coleman et al., 2000, 1293). Thus, it becomes increasingly important for research efforts to focus on identifying factors that influence the marital quality of couples in stepfamilies.

Several studies have provided explanations for the higher rate of dissolution among remarriages. Individuals who divorce and remarry exhibit, on average, higher levels of dysfunctional personality characteristics such as neuroticism and impulsivity (Capaldi & Patterson, 1991; Kurdek, 1990). Booth and Edwards (1992) analyzed data collected from multiple phone interviews with 2,033 married individuals and concluded that remarriages are more fragile because they are less likely to have positive social supports, they are more likely to see divorce as a solution, and there are fewer available partners with whom they have similar values to choose from. Others suggest that while first-married couples and couples in stepfamilies have some common relationship problems, stepcouples experience an increased risk of divorce due, in part, to the immediate onset of complexities and stressors that are often associated with a simultaneous negotiating of relationships with former partners and in-laws, obligations and relationships with children and/or stepchildren, while trying to build and strengthen their couple relationship (Prado & Markman, 1999).

Previous studies that have focused on the stepcouple relationship, potential stressors, and marital quality have largely overlooked the role and potential effect that economic hardship (EH) may have on the husband and wife relationship. A recent review of research on stepcouples (Robertson et al., 2006) notes that remarriages are more prevalent among lower income populations. Further, statistical estimates indicate that stepcouples are nearly twice as likely to experience poverty compared to nuclear families (9% vs. 5%; Franklin & Boddie, 2004). A growing body of research has examined the negative effect that EH has on marriage and family relationships for couples in first marriages. Much of this work stems from the Iowa Youth and Families Project (Conger & Elder, 1994; Conger, Rueter, & Elder, 1999), which focuses primarily on rural Midwest couples. Guided by Berkowitz's (1989) reformulation of the frustration-aggression hypothesis, the family stress models that emerged from this work postulate a succession of mediated associations between subjective EH (i.e., perceptions of EH), economic pressure, marital interaction, conflict, spousal behaviors (i.e., warmth and hostility), and marital quality and stability (Conger et al., 1990; Lorenz, Conger, Simons, Whitbeck, & Elder, 1991). Several studies using variants of this family stress model provide mounting evidence that EH is a primary catalyst that influences other processes and aspects of a couple's relationship (e.g., emotions, behaviors, relationship quality). Thus, it is likely that EH is also a predictor of marital quality for couples in stepfamilies.

For more than 60 years scholars have been interested in the effect of economic factors such as low income and unemployment on marital processes and marital quality, which stems in part from the Great Depression (e.g., Komarovsky, 1940; Liker & Elder, 1983). In earlier decades the focus of this body of research centered primarily on

indicators of objective EH, such as education, income, and employment (Smith & Graham, 1995). However, the findings are generally mixed, with only modest associations found between higher levels of income and higher levels of marital satisfaction and adjustment (see Piotrkowski, Rapoport, & Rapoport, 1987, for a review). More recently, the importance of assessing subjective EH has been advanced, with much of the work being carried out by Conger and Elder (1994). However, White and Rogers (2000) note in their decade review that assessing the direct effects of objective EH have been "relatively scarce" in the past 10 years and they note the importance of examining both direct and indirect effects of subjective and objective EH on marital quality in future research.

The majority of the work in the past 20 years related to economic factors and marital satisfaction has examined EH and marital quality for couples in first marriages and has focused primarily on the relationship between subjective EH and marital quality. To date, there have been few efforts to examine this relationship using *both* subjective and objective EH and marital quality. Nor have previous studies applied any form of an EH model to couples in remarriages and stepfamilies. Further, the research that has examined the effect of financial stresses on marital quality have mixed findings regarding gender differences, with some research suggesting a more negative influence on men than women (Conger, Lorenz, Elder, Simons, & Ge, 1993) while other research reveals no gender differences (Kurdek, 2005).

Much of the research that has examined the relationship between EH and marital quality has focused on potential mediating factors such as hostile marital interactions (Conger et al., 1990; Fox & Chancey, 1998) or emotional distress (i.e., depression,

anxiety) (Conger et al., 1999; Kinnunen & Pulkkinen, 1998). However, research has yet to examine the potential mediating influence of stressors that are associated with potential problem areas and difficulties that are specific to stepcouples. Two decades ago Bray and colleagues (1987) pointed out that "there is a critical need for researchers to identify stressors. . .that contribute to early and successful adaptation to family dissolution and reorganization." (p. 261). While there have been some research efforts focused on identifying stepfamily problems and stressors (e.g., Pasley, Koch, & Ihinger-Tallman, 1993), virtually no studies have examined the association between specific stepcouple stressors, and subsequent marital quality.

It is typically during the first years of (re)marriage when couples often are confronted with potential relationship difficulties and stressors. For stepcouples, they are not only likely to experience potential problems, stressors, and pressures that are common to all couples, such as spending time together and managing household tasks, but they are prone to encounter unique difficulties associated with stepfamily living, such as experiencing a lack of social support, navigating the relationship(s) with former spouse(s) and/or partner(s), establishing a workable stepparent-stepchild relationship, and balancing and negotiating multiple roles and rules (Baxter, Braithwaite, & Nicholson, 1999; DeLongis & Preece, 2002; Ganong & Coleman, 2004; Golish, 2003; Knox & Zusman, 2001). However, it is unclear whether these stepfamily-specific stressors affect the marital quality of husbands and wives above and beyond the effect of the more general stressors that are common to all couples.

While the comparative effect of general and stepfamily-specific stressors on marital quality has not been assessed, there is growing evidence that supports the link

between general stressors and negative behaviors expressed between spouses (Karney & Bradbury, 1995). Karney and Bradbury's review of 115 studies (over 45,000 marriages) reveals that both longitudinal and cross-sectional data show a direct association between life stressors and marital quality. Specifically, both positive and negative behaviors expressed between spouses are affected by the nature of the stressors the spouses experience. Marital quality is subsequently influenced by the amount of positivity or negativity that is expressed in the relationship. In another study, Huston and Vangelisti (1991) followed 106 newlywed couples in first marriages over the first two years and assessed socioemotional behaviors (i.e., affection and negativity). They concluded that "spouses satisfaction is reflected in the way they characteristically treat each other" (p. 721). That is, spouses who expressed high levels of negativity reported lower levels of marital quality. Conger and colleagues (1990) also found support for these associations in tests of their family stress model with 76 rural couples in first marriages where high levels of EH and strain were related to higher levels of spousal hostility and lower levels of spousal warmth, which, in turn, were related to lower levels of marital quality for both husbands and wives. Yet it is still unknown whether this series of mediated relationships exists for couples in stepfamilies.

The central purpose of this study was to determine whether the proposed EH model fit the data with a sample of stepcouples who were generally married less than 10 years, as this time period tends to be the most unstable years for stepfamilies. Specifically, the hypothesized empirical model was fit to the stepcouple data and consisted of the following: the model was examined separately for both husbands and wives, which included an analysis of the paths from subjective and objective EH to both

general and stepfamily-specific stressors, and paths from these stressors to specific affectional expressions and negativity, and subsequent paths to marital quality. In addition, the model assessed the comparative effects of objective and subjective EH on general and stepfamily-specific stressors, and the comparative effects of general stressors and stepfamily-specific stressors on marital quality.

The present study contributes to current scientific understanding in four ways. (1) It examined three factors that potentially affect the marital quality of couples in stepfamilies: economic hardship (subjective and objective), stressors (general and stepfamily-specific), and socioemotional behaviors (positivity and negativity). Overall, there is comparatively little known regarding factors that are associated with marital quality with stepcouples when compared to what is known about first marriages. Much of the research to date has been descriptive studies and comparison studies with couples in first marriages. Of the research that exists on stepfamilies, the focus has primarily been on the children, not on the marriage relationship. (2) It explored the comparative direct effects of objective and subjective EH on the level of distress associated with general and stepfamily-specific stressors. Much of the empirical work that has examined the effect of EH on marital quality has focused primarily on subjective EH, with fewer studies focusing on the effect of objective EH on marital quality, and virtually no studies that have examined the effect of both simultaneously. (3) It examined the comparative contribution of general stressors and stepfamily-specific stressors on the husbands' and wives' level of positivity, negativity, and marital quality. (4) It explored whether gender differences existed between husbands and wives for all exogenous variables in the models.

In summary, evidence exists that demonstrates that many stepcouples experience comparatively high levels of EH, and stepcouples often encounter unique difficulties and stressors associated with forming a stepfamily that arise during the early years of marriage when compared with experiences of couples in first marriages. However, what is still unknown is whether and how EH and stressors are related to the marital quality of husbands and wives in stepfamilies. Nor is it known whether these processes differ for husbands compared to wives. It is plausible that high levels of objective and subjective EH are associated with higher levels of perceived stressors in other areas of a stepcouple's relationship (both general and stepfamily-specific), which, in turn, is associated with less positive and more negative behaviors expressed in the relationship, which is related to lower levels of marital quality. Examining these relationships was the primary goal of the current study.

LITERATURE REVIEW

The purpose of this chapter is to provide: (a) an overview of the theoretical and conceptual frameworks and assumptions that provide a foundation for the study; (b) a review of the literature related to prevalence of stepcouples and their marital quality; (c) a review of the literature related to subjective and objective economic hardship; (d) a review of the literature related to general and stepfamily-specific stressors that stepcouples may experience; (e) a review of the literature related to socioemotional behaviors and marital quality; and (f) the guiding research questions, hypotheses, and proposed model.

Theoretical Background

Two theoretical perspectives that have influenced research related to EH and stressors on marriage are reviewed in this section to provide a background and context for interpreting the anticipated relationships. A review of Berkowitz' (1989) reformulation of the frustration-aggression hypothesis will be explicated, followed by a description of the assumptions related to the Symbolic Interactionist's perspective (Mead, 1934).

Conger and colleagues' (1990) family stress model primarily draws from the theoretical underpinnings of Berkowitz's (1989) reformulation of the frustration-aggression hypothesis. Berkowitz demonstrated that stressful and frustrating events are related to an increase in negative affect and is expressed in ways ranging from hopelessness to anger. The model guiding the current study assumes economic hardship (both subjective and objective) will provide the primary impetus for perceiving higher

levels of stressors in other areas of their life—both stressors that are more general to all couples, as well as stepfamily-specific stressors. The indicators for the economic hardship constructs for this project reflect the kinds of frustrating experiences hypothesized by Berkowitz to increase emotional arousal, such as being unable to pay bills or making economic adjustments to make ends meet. Consistent with Berkowitz's hypothesis, the feelings and experience of EH will disrupt the quality of the stepcouple relationship by leading to higher levels of distress associated with general and stepfamily-specific stressors, and subsequent negative behaviors in the marriage relationship. Support for this chain of relationships has been found in other areas of research. For example, one of the factors that influenced the level of parenting stress and subsequent marital quality in a sample of 287 couples in first marriages was the level of perceived economic stress (Lavee, Sharlin, & Katz, 1996). Thus, when stepfamilies' perceived financial needs are not met, this is anticipated to be associated with experiencing added stressors that are both general to all couples and specific to stepfamilies.

The theoretical assumptions from the Symbolic Interactionist's perspective (Mead, 1934) also guide the logic of the proposed model. According to LaRossa and Reitzes (1993), symbolic interactionsim is a theoretical framework describing how humans, in relation to one another, create symbolic worlds that, in turn, shape human behavior. More specifically, Blumer (1969) indicated that it is the individual's *perceptions* of the world that influence behavior. In other words, this perspective posits that humans develop self-identities and role expectations through social interaction and their perceptions of their surroundings.

In stepfamilies, stepparents, parents, stepchildren and children may all experience feelings of doubt and wonder whether they have "a place" in the new family (Coleman & Ganong, 2004). Members of the stepfamily often are expected to not only establish manageable relationships with other members within the stepfamily, but new relationships with family members outside the household may also need to be forged (Ganong & Coleman, 2004). They may feel unsure about their roles and may not immediately feel like they "fit". These perceptions and feelings of insecurity and unrealistic standards and expectations often add stress to the family, particularly for the stepcouple (Bray & Kelly, 1998; Visher & Visher, 1993). Thus, symbolic interactionism provides a theoretical perspective for studying how members in stepfamilies, particularly the spouses in the marital relationship, interpret their stepfamily situation, and how the process of interpretation leads to stress and subsequent behaviors and actions within the stepfamily. According to Benzies and Allen (2001), "To understand human behaviour it is important to understand how the process of definition and interpretation redirects and transforms behaviour" (p. 545). For couples in stepfamilies, the definitions and norms of behavior are often undefined and ambiguous, and there are no established roles or rules for behavior, which brings an added complexity and additional stressors to stepfamily relationships.

Beside the feelings of uncertainty regarding the multiple family relationships and roles and rules that need to be negotiated, stepcouples may feel added pressure related to the family's perceived economic circumstances and decisions. Perhaps one reason much of the research related to economic factors and marital quality has shifted to examining the effect of subjective EH rather than objective EH on marital quality is due to the

"reality" these perceptions create. Or as Thomas and Thomas (1928) put it, "If men define situations as real, they are real in their consequences" (p. 572). Not surprisingly, to date, subjective EH has been a stronger predictor of marital quality than objective EH. Thus, a perception of not having enough economic resources to meet one's family's needs logically leads to feelings of EH.

Moreover, beyond the importance of providing income as a way to support one's family, employment and one's economic situation also has a symbolic value that often defines one's self and subsequent life meaning (Fox & Chancey, 1998). Therefore, the responses of individuals to economic hardship may also be reflected in feelings of doubt, frustration, and heightened levels of stress and increased levels of tension with regard to other roles and domains they are expected to fulfill in addition to being a provider. Thus, the structural symbolic interactionist's perspective views the self as consisting of the various roles that individuals carry out, such as provider, step/parent, spouse, and friend (Stryker & Burke, 2002). These roles are arranged in hierarchal order, with higher order roles contributing more towards a person's identity than lower order roles. From this perspective, stepcouples are expected to fulfill numerous roles in the newly formed stepfamily. However, according to Maslow's (1954) hierarchy of needs, safety needs, such as security of employment, resources, and property supersede those related to love and belonging. Thus, when higher-order roles are threatened, such as experiencing EH, it may be related to higher levels of distress in other domains in stepfamily relationships. Subsequently, stepcouples who experience objective and subjective feelings of EH may experience greater difficulties fulfilling other roles and thus experience higher levels of stress.

Stepcouple Prevalence

It has been previously noted that estimates indicate that approximately half of all recent marriages will end in voluntary dissolution (Cherlin, 1992). Of the persons who divorce, approximately 75% will go on to remarry (Furstenberg & Cherlin, 1991), with nearly half of them remarrying within five years and three quarters remarrying within 10 years (Bramlett, & Mosher, 2002; Kreider & Fields, 2001). Of the remarriages that take place each year, an estimated 65% will form stepfamilies, meaning one or both of the families bring a child into the marriage from a previous relationship (Bumpass et al., 1995). Moreover, there is an unknown number of first marriages for both partners that form stepfamilies each year (i.e., when never-married individuals bring a child into the marriage from a previous non-marital relationship).

Stepfamily is a term that encompasses many different types of relationships ranging from "simple" stepfamilies, where only one spouse brings a child to the new couple relationship (from a previous partner or previous marriage), to "complex" stepfamilies, where both spouses bring one or more children from one or more previous relationships. Further, within both simple and complex stepfamilies, Ganong and Coleman (2004) note at least 18 possible partner combinations individuals could take on their way to living in a remarriage and stepfamily, with some individuals coming from a divorce, bereavement or being never married. Additionally, there are virtually an endless number of various structures and compositions due to the number and ages of children and/or stepchildren, and the number of previous marriages/relationships. Data collected in 1992 indicate that 15% of all children lived with a mother and stepfather, which is the most common stepfamily living situation (U.S. Bureau of the Census, 1995).

While pinpointing exact numbers of stepfamilies living in the United States has become increasingly difficult in recent years due to the lack of data collected at the national level and the complexity associated with stepfamily formation, one of the more recent sources of information related to the prevalence of stepfamilies in the United States comes from data collected from four states as part of the Family Formation in Florida survey (over 6,000 participants) (Karney, Garvan, & Thomas, 2003). In this study, 40% of all married couples with children were stepcouples. Findings were nearly identical for samples taken from California, Texas, and New York. Further, because this study asked the respondent whether they have a child from a previous relationship and whether their spouse has a child from a previous relationship, it can be assumed that a number of these couples were stepcouples in a first marriage; however, specific numbers were not reported. While national proportions can not be inferred from a state sample, this provides at least an indication that a significant proportion of married households in the United States are stepcouple households. Given stepcouple prevalence, it is quite surprising that the number of studies focusing on stepfamilies is substantively small compared to the number of studies with couples in first marriages. Further, of the studies focused on stepfamilies, the authors of the most recent decade review note that the most common area of research relates to the effects of stepfamily living on children, while research related to the stepcouple relationship was fairly sparse (Coleman et al., 2000).

Economic Hardship and Marital Quality

For decades researchers have been interested in the effect that economic factors have on family relationships, in addition to examining the processes by which various outcomes are derived. To measure the effect of economic forces on family relationships,

scholars often use a range of terms such as “economic strain”, “economic pressure”, in addition to the most common term: “economic hardship”. Economic strain has often been used more narrowly with questions that tap worries about money using a relatively small number of global evaluations of an individual’s economic situation and expectations regarding future economic circumstances (Conger et al., 1999; Vinokur, Price, & Caplan, 1996). Economic pressure, on the other hand, generally refers to a broad range of specific economic conditions and assesses recent economic actions such as asking family members for financial assistance (Conger et al., 1999). However, the more commonly used term “economic hardship” captures worries about money, meeting immediate needs, and feelings of constraint caused by one’s financial situation, and allows the researcher to capture both objective and subjective components separately (White & Rogers, 2000).

Economic hardship has been assessed by two different, albeit related, perspectives: objective indicators and subjective measures, with the former being the most commonly used in the past six decades. The literature on objective indicators and subsequent economic inequality generally refers to a multidimensional set of indicators that often include a combination of variables such as occupation, debt, education, hours worked, income, assets, or area of residence (Smith & Graham, 1995). However, most studies that include objective indicators used only education and income, and often only income was used (White & Rogers, 2000).

Some of the work in earlier decades showed that family socioeconomic status, generally measured by husbands’ income and occupational prestige, had a positive association with marital well-being (Levinger, 1965). However, the majority of the empirical work has shown only modest associations between socioeconomic status and

marital quality. Utilizing a probability sample of 3,100 spouses from five states, Scanzoni (1975) found only a moderate association between socioeconomic status levels and marital quality. Similarly, Glenn and Weaver (1978), using three waves of data from the General Social Survey, examined the effect of family income and occupational prestige on marital happiness and found only weak direct effects. Further, using a sample of 89 working class individuals, Brinkerhoff and White (1978) found a minimal direct effect of income level on marital satisfaction. More recently, studies using national longitudinal data found that neither income, education, nor employment were significant predictors of divorce for the couples followed from 1980 to 1992 (Amato, 1996; Amato & Rogers, 1997). Similarly, Booth and Edwards (1992), using the same data set, but focusing on remarriages, found that socioeconomic status was unable to explain declines in marital quality and higher probabilities of marital instability over time. Thus, much of the previous work has focused primarily on objective indicators of EH and marital quality and only modest associations have been found.

In more recent decades, the body of empirical work focusing on EH and marital quality has evolved to examining more closely the effect of subjective EH on marital quality. The primary body of empirical work has emerged from the Iowa State Project, a regional study of rural families who experienced numerous stresses and financial difficulties as a consequence of a recession that impacted the agricultural industry (Conger & Elder, 1994). Several statistical models tested in the Iowa State Project, using a family stress theoretical framework, describe a succession of mediated associations between EH, marital interaction, conflict, spousal behaviors (i.e., warmth and hostility), and marital quality and stability (Conger et al., 1990; Lorenz et al. 1991). These models

have been examined with other populations, including African-American, Latino, and European-American samples of couples in first marriages (Barrera et al., 2002; Conger, Wallace, Sun, Simons, McLoyd, & Brody, 2002; Gomel, Tinsley, Parke, & Clark, 1998). The overall findings from these studies suggest that feelings of EH are related to a variety of psychological symptoms that are associated with higher levels of negative behaviors and lower levels of positive behaviors, which, in turn is related to lower levels of marital quality (Conger, Reuter, & Conger, 2000; Vinokur et al., 1996).

To summarize, much of the earlier work that examined objective EH and marital quality generally found weak associations. More recently, the focus has shifted to examine the effect of subjective EH on marital quality. While subjective EH appears to be the more potent predictor of marital processes, this assumption requires further empirical validation. Few empirical studies have included both subjective and objective measures of EH and examined the relative effect of both measures on marital quality. White and Rogers' (2000) note in their decade review that future research should present alternative models that assess both subjective and objective indicators of EH. They offer a critique of the Iowa State Project by noting: "they have modeled the effects of all objective economic indicators as indirect through a measure of economic hardship, and none of their reports assesses total effects" (p. 1044). They also note the recent shift in the focus of studies that include measures of subjective EH to the near exclusion of studies that have measured the direct effects of objective EH on marital quality, indicating they have been "relatively scarce", particularly during the 1990's. In response, the model advanced here (see Figure 1, p. 30) assessed the comparative influence of both objective and subjective EH on marital quality. Further, versions of a family stress model

have not been applied to stepcouples even though they are nearly twice as likely to experience poverty compared to nuclear families (Franklin & Boddie, 2004).

Gender Differences

Regarding potential gender differences, studies that have examined the effect of subjective and objective EH on marital quality have provided conflicting findings. For example, some studies, including some research by Conger and colleagues find that EH has a more negative influence on men than women (Conger et al., 1990; Conger et al., 1993; Kiecolt-Glaser & Newton, 2001), while other research reveals no gender differences (Karney & Bradbury, 1995; Kurdek, 2005). Often when gender differences are found, researchers suggest that rather than gender, it is the role of acting as the family's financial provider, which is responsible for the higher level of feelings of economic hardship that accompany financial problems (Vinokur et al., 1996).

Paid employment has traditionally been viewed as contributing to a man's self-image as the primary family provider while women have generally been expected to supplement his provider role (Ferree, 1990). Thus, men rather than women have typically been expected to be more affected emotionally by issues related to providing financially, such as holding a job, meeting the family's basic needs, and paying bills (Voydanoff & Donnelly, 1988). However, in recent years, role expectations and responsibilities have changed significantly. Wives have not only entered the labor force in greater numbers, but the responsibility of providing for the family has been more equally shared.

Research with couples in remarriages and stepfamilies provides an additional level of complexity that has not been examined in relation to EH and marital quality. There have been some studies that have examined power and decision making with

remarried couples. For example, using normative resource theory and a sample of 87 stepfather families, it was found that financial decision making in remarriages is perceived to be equally shared (Crosbie-Burnett & Giles-Sims, 1991). Other studies indicate that women in remarriages seek more power than women in first marriages (Pyke, 1994; Pyke & Coltrane, 1996). Furthermore, remarriages are more likely to contain dual-earner couples (Rogers, 1996) so it may be that among remarried couples, EH affects men and women similarly. However, this remains an empirical question as there have been no studies that have examined potential gender differences with regard to the affect of EH on stepcouples' marital quality.

General Stressors

When two persons enter a marriage they will inevitably encounter differences, difficulties, and stressors that can affect each spouses' marital quality, regardless of whether they are in a first marriage or remarriage (Kurdek, 1991). Even the happiest couples are likely to eventually experience a variety of stressors (Robinson & Jacobson, 1987). Stressors have been defined as "the experiences or circumstances that have the potential to create disturbance or problems in the family (Rollins, Garrison, & Pierce, 2002, p. 135). This definition was utilized in this study.

Two published reviews of the literature related to predictors of marital quality reveal some of the most common stressors that many couples experience, particularly during the transition to marriage. Karney and Bradbury (1995) conducted a meta-analysis using 115 longitudinal studies of both first marriages and remarriages and found that common stressors that were predictive of marital quality included husbands' and wives' employment, homogamous attitudes, personality homogamy, and sexual satisfaction.

Amato and Rogers (1997) proposed a conceptual model of various distal and proximal causes of divorce. Some of the proximal factors included characteristics of the ongoing relationship such as anger, criticism, different views on spending money, and substance abuse.

Other research has focused on potential problem areas as stressors in relationships. Schramm (2003**)** surveyed over 1,000 newly-married couples in both first and remarriages and found that the most common problems for both spouses, regardless of prior marital status, included areas such as balancing work and time at home, managing the household, the sexual relationship, in-laws, and issues related to money. Oggins (2003) examined topics of marital disagreement among 113 African American and 131 Euro-American newlywed couples in first marriages and found similar topics as previous studies, including money issues, leisure, and spouse's kin, and there were few differences across race. Other problem areas among newlyweds noted by social scientists include lack of economic stability, emotional dependence, immaturity, and conflicts regarding each of the spouse's family of origin (Quinn & Odell, 1998).

It can be concluded that there are many common potential stressors across studies that likely apply to all couples. Efforts have been made to reduce the number of general stressors to 12 of the most common as indicators of general marital stressors. These include: relationship to other relatives, recreation/leisure, social life, religion, personal independence, role of alcohol in the home, sexual relations, household management, employment, management of time, physical health, and expectations for the future. (Knox, 1971; Thomas, Yoshioka, & Ager, 1992).

Stepfamily-Specific Stressors

Within the growing body of research that has examined stepfamilies and stepfamily functioning, it is clearly understood that stepfamilies are different than nuclear families, both developmentally and structurally. Because of these differences, stepfamilies may not only face some of the general stressors that are common to most couples, but many of them may also face unique challenges that must be recognized and managed or negotiated in order to develop a strong remarriage and stepfamily (Coleman, Fine, Ganong, Downs, & Pauk, 2001; Prado & Markman, 1999; Visher & Visher, 1993). Some research indicates that stepfamilies experience more conflict and stress because of the multiple rules and roles that require negotiation, when compared to nuclear families (Whitsett & Land, 1992). For example, Bray and Berger (1993) studied nearly 200 couples in both first and remarriages as part of their Developmental Issues in Stepfamilies Research Project and observed that the stepfamilies had less cohesion and adaptability and more negative interactions when compared to couples in first marriages. There is general agreement that most of these unique potential stressors can be separated into one of the following four domains: social, spousal, parenting, and stepparenting, (Beaudry, Parent, Saint-Jacques, Guay, & Boisvert, 2001; Ganong & Coleman, 2004; Robertson et al., 2006). Each of these domains will be examined below.

Social Domain

Many stepfamilies experience added stress as they realize the difficulties that are associated with having to function in society as a stepfamily. Cherlin (1978) referred to stepfamilies as an "Incomplete Institution", which stems, in part, from the lack of community and legal recognition and support that stepfamilies receive, and the

ambiguities associated with how to function in society, and lack of clearly defined role expectations. Difficulties arise as stepparents are often not viewed as legitimate representatives in their children's medical and school environments, even though they may function as parents and caregivers (Malia, 2005; Skinner & Kohler, 2002). Additionally, stepfamilies are largely still perceived in a negative light by both society and the media. Ganong and Coleman (1997) reviewed the literature on the societal view of stepfamilies and found clear evidence that stepfamilies have been generally ignored by the broader society and have been viewed as more problematic and even dysfunctional when compared to couples in first marriages. Leon and Angst (2004), after reviewing 26 films that include stepfamily relationships, concluded that nearly three-fourths of the films were rated as negative or in a mixed tone, while only three portrayed stepfamilies positively. While there have been no empirical studies that have examined the effect of negative societal views on the stepcouple relationship (Coleman et al., 2000), it appears that a potential stressor for spouses in a stepfamily is feeling stigmatized and unrecognized by society in general.

Stepcouples may also face stressors due to a lack of social support from extended family, which is related to overall lower levels of marital happiness (Booth & Edwards, 1992; Knox & Zusman, 2001). Using data from the National Survey of Families and Households (NSFH) one study indicates that women in remarriages are 30% less likely to receive emotional support from family members than women in first marriages (Curran, McLanahan, & Knab, 2003). Pasley and colleagues (1993) examined problem areas with a matched sample of 26 remarried and redivorced individuals and found that the redivorced individuals reported a significantly greater frequency of disagreement with

spouses on issues related to outsider relations. Further, stepcouples may not have access to resources or people who are able to understand the difficulties they experience and may feel isolated as a result (Beaudry et al., 2001). Thus, it appears that relationships with family members and former family members may be viewed as a stressor for the stepcouple relationship.

Spousal Domain

Unique to stepcouples is the potential stress associated with establishing a strong couple bond in the context of other relational work and tasks. Stepcouples are required to simultaneously develop workable relationships with children, stepchildren, other parents, new extended kin, and manage relationships with former partners and possible non-residential children. Visher and Visher (1979), some of the early pioneers in stepfamily research, advocate that a strong marital bond is essential for the success of the new stepfamily, which ultimately serves as the foundation for the new remarried family. However, investing time and energy into establishing other relationships is demanding and may leave little time to maintain and strengthen the couple relationship as both partners strive to define their role as a spouse. Ganong and Coleman (2004) summarize the precarious situation this way:

> The primary emotional tie for newly partnered parents is with their children rather than with their new partners. Unlike first-time marriages, couples in stepfamilies must simultaneously develop a cohesive marital/couple unit, maintain parent-child relationships, and begin forming stepparent-stepchild ties. As a result, couple bonds may be somewhat tenuous and fragile. (p. 200)

Time spent navigating relationships with former spouse(s) and/or partner(s) competes with time spent on the new couple relationship. An added dimension to the stress in this domain is the potential of jealousy experienced by the current spouse when the new partner interacts with a former partner. Guisinger, Cowan, & Schuldberg (1989), using cross-sectional data from 62 newly-remarried fathers and their wives found that former spouses were a source of greater stress than relationships with stepchildren. Other research supports this notion and indicates that balancing a working relationship with a former spouse without letting them intrude on the current relationship is a difficult and stressful task (Crosbie-Burnett, 1989; Roberts & Price, 1989). Surveys from 274 wives in second marriages also reveal that former spouses are viewed as a source of great stress for the current stepcouple relationship, particularly when there is a perceived emotional connection between spouses (Knox & Zusman, 2001). Further, several other areas may be viewed as potential areas of distress that impact each partner's role as a spouse, such as demonstrating affection in front of the children, having common friends, being recognized as a couple by each spouses' family members and having clear expectations regarding needs and limits that are needed as a couple (Beaudry et al., 2001). To be certain, stepcouples experience unique stress as they learn to adjust to being a couple within the context of being in a stepfamily.

Parenting Domain

Perhaps an overlooked area of potential distress in the stepfamily is the difficulties that surround the role of the parent. Bray and Berger (1993), using cross-sectional data, looked at stepfamilies married 6 months, 2 ½ years, and 5 years, and found that many of the difficulties for stepfamilies across all of the years were related to the

parent-child interactions. While parental stress exists for couples in first marriages, the complexities associated with a separation and remarriage may be more complex for stepfamilies. For example, after a separation of a marriage through divorce or death, but prior to a remarriage, it is not uncommon for a child to develop a fairly strong bond with a parent, even to the point of becoming "best friends" (Visher & Visher, 1996). This has been referred to as "traumatic bonding" and is found most frequently between mothers and daughters (Golish, 2003).

However, when stepfamilies form, often the parent-child relationship is altered and adolescents, in particular, may feel forgotten or displaced and may experience resentment towards their parents' new spouse, causing added stress to both the parent and child (Hetherington & Kelly, 2002; Visher & Visher, 1996). Further, findings from several studies suggest that parenting styles may change both after divorce and again at remarriage, which creates added stress on the parent-child relationship, particularly in the early years of the remarriage (Bray & Berger, 1993; Hetherington & Jodl, 1994; O'Connor & Insabella, 1999). Cartwright and Seymour (2002) provide further evidence with findings from a therapists' perspective, as young adults in stepfamilies reported less parental attention, less communication with their parents, and perceived a shift in loyalty from themselves to their parent's new partner. MacDonald and DeMaris (2002) using data from the National Survey of Families and Households found that a positive mother-child relationship was associated with a positive stepfather-stepchild relationship. Thus, empirical evidence supports the link not only between stress in the parenting domain and the parent-child relationship, but also the link between the parent-child relationship and

the stepparent-stepchild relationship. All of these changes and adjustments represent a potential area of distress that may affect the stepcouple relationship.

Stepparent Domain

Unique to stepfamilies is the potential stress related to the stepparent-stepchild relationship. The quality of this relationship is shown to affect marital quality (Coleman et al., 2000; DeLongis & Preece, 2002). Some researchers suggest that a primary reason that remarriages are less stable than first marriages is due to the conflicts that surround the stepparent-stepchild relationship (Booth & Edwards, 1992; Pasley, et al., 1993). Crosbie-Burnett (1984) surveyed 87 individual family members in stepfamilies regarding behaviors, cognitions, and emotions, and found that the stresses associated with the stepparent-stepchild relationship were significantly related to the satisfaction in the marital relationship. Baxter and colleagues (1999) report that 31% of the conflict in stepfamilies is related to the stepparent-stepchild relationship. Beyond associative studies, there is also evidence of a spillover effect: if the stepparent-stepchild have a negative relationship, it affects the quality and stability of the stepcouple relationship (Bray & Kelly, 1998; Hetherington & Kelly, 2002). Based on the results from their longitudinal studies of stepfamilies Hetherington and Kelly (2002) explain:

> In first marriages, a satisfying marital relationship is the cornerstone of happy family life, leading to more effective parent-child relationships and more congenial sibling relationships. In many stepfamilies, the sequence is reversed. Establishing some kind of workable relationship between stepparents and stepchildren...may be the key to a happy second marriage and to successful functioning in stepfamilies. (p. 181)

Negotiating and establishing emotional and physical boundaries, including the navigation of rules pertaining to authority, discipline and financial support may explain the stress that stepparents experience. For example, a study of 50 stepfather families indicated that agreement between spouses regarding how to raise their adolescents was significantly related to the quality of the marital relationship (Skopin, Newmann, & McKenry, 1993). Moreover, added stress may be felt by stepparents as they strive to resolve or live with loyalty conflicts that may arise between stepchildren and their non-resident biological parent (Hetherington & Jodl, 1994). Further frustrations may arise as the parent and stepparent may experience conflict related to different expectations and childrearing practices (Ganong & Coleman, 2004). It is no surprise that stepparents are the least certain about the expectations for their role than are other stepfamily members (Ganong et al., 2000).

Socioemotional Behaviors

Mounting evidence exists that supports the importance of studying socioemotional behaviors and interactions of couples when carrying out research that focuses on marital quality. This evidence supports Berscheid's (1995) view that "the stuff and substance of an interpersonal relationship is the behavioral interaction between the partners" (p. 531). After conducting an extensive review of the literature related to marital quality, Karney and Bradbury (1995) conclude similarly:

> [T]he interaction between spouses is the engine of marital development, and the strong effects of the behaviors that spouses exchange and their cognitions about the marriage bear this out, indicating a need to include *adaptive processes*, or the ways

individuals and couples contend with differences of opinion and individual or marital difficulties and transitions. (p. 22)

Following the assumptions of Berkowitz' (1989) reformulation of the frustration-aggression hypothesis, when couples are faced with multiple stressors, the result will often be increased marital tension that is manifested in expressing less positive affectional behaviors and more negativity. In early studies with couples in first marriages, Liker and Elder (1983) found evidence that EH influences marital quality largely through disagreements over financial issues, which promoted tense and irritable behavior from both spouses. Conger and colleagues (1990), utilizing a sample of 76 rural couples in first marriages found support for their family stress model and the effects of economic strain being associated with higher levels of observed expressions of hostility (e.g., criticism, angry gestures) and lower levels of expressions of warmth (e.g., praise, helpfulness).

With regard to stepcouples, there have been relatively few empirical studies that have examined socioemotional behaviors and interactional processes in the stepcouple relationship (Bray & Kelly, 1998; O'Connor, Hetherington, & Clingempeel, 1997; Waldren, Bell, Peek, & Sorell, 1990). Bray and colleagues (1987) conducted a study that examined family structure and family process, with a primary focus centered on the effect of these variables on social, emotional, and cognitive development of children across the first five years of the remarriage. In their Developmental Issues in Stepfamilies (DIS) research project, families were observed and coded as they carried out interaction tasks together. While their research indicates that spouses in stepfamilies were more likely to use negative behaviors and less likely to use positive behaviors in marital interactions compared to couples in first marriages, their research failed to provide information

regarding the factors or processes that predict these marital behaviors and subsequent marital quality among the stepcouples they analyzed. As a result of the scant body of work centered on processes, including socioemotional behaviors predicting marital quality in stepcouples, in their decade review of remarriage and stepfamilies, Coleman and colleagues (2000) declare that "too few studies focused on stepfamily processes…we know little about factors that facilitate the formation of positive…remarried couple relationships" (p.1301).

Model of Economic Hardship, Stress, and Marital Quality

The proposed model for this study, as shown in Figure 1, displays the hypothesized paths by which subjective and objective EH may be linked to general stressors and unique stepfamily stressors, which are associated with socioemotional behaviors (i.e., affectional expressions and negativity), and ultimately to husbands' and wives perceptions of marital quality. The model indicates that objective and subjective EH have a direct inverse effect on marital quality and general stressors and stepfamily-specific stressors also have a direct inverse effect on marital quality. The model further purports that objective and subjective EH have an indirect effect on marital quality through stressors and socioemotional behaviors. That is, the EH model will test stressors as a mediating path to marital quality. The sections below further explicate the empirical support for each of the hypothesized direct and indirect relationships (arrows) for the model.

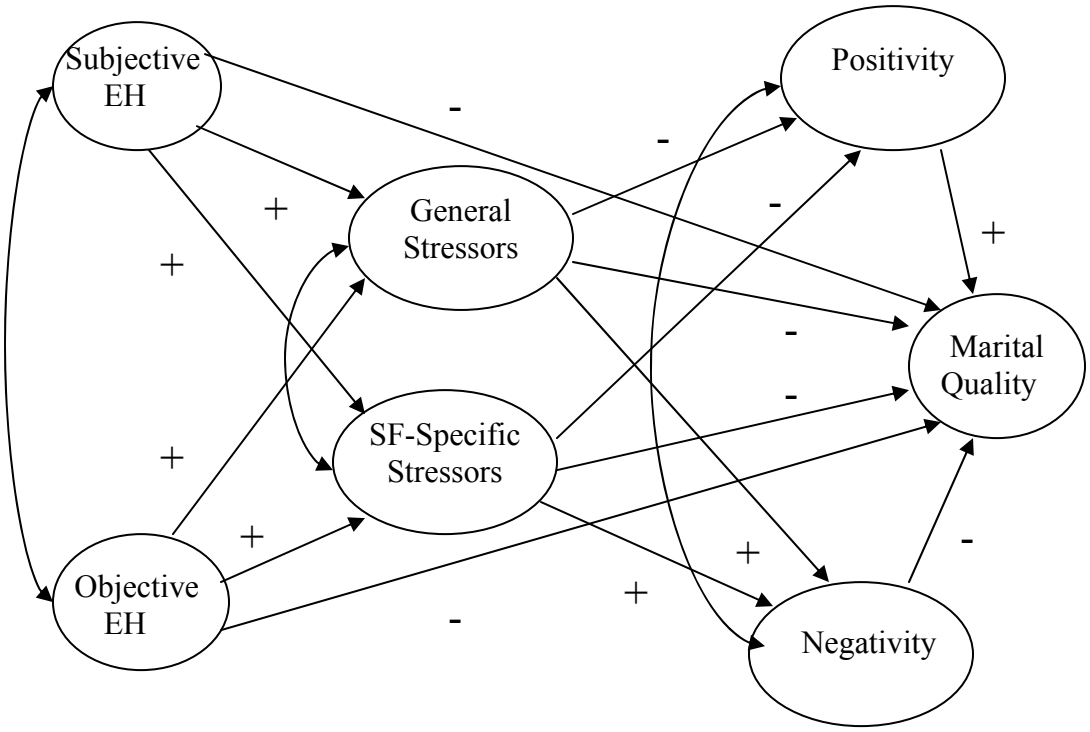

Figure 1. Theoretical economic hardship model.

Direct Effects: Objective and Subjective EH on Marital Quality

Objective EH. While there are studies that do not find an association between objective EH and marital quality (Brinkerhoff & White, 1978; Glenn & Weaver, 1978) a link between objective EH and marital quality has some empirical support. In their sample of African American couples, Brody and colleagues (1994) found that higher income levels were positively related to higher levels of marital happiness and lower levels of marital conflict. Moreover, White and Rogers' (2000) report in their decade review that evidence exists regarding a positive effect of income on marital quality such that higher levels of income are generally associated with higher levels of marital quality (e.g., Hoffman & Duncan 1995; South & Lloyd, 1995). Data from three statewide surveys of marriage (Florida, Oklahoma, & Utah) indicate that low-income couples are

significantly more likely to report lower levels of marital quality than those with higher incomes (Karney et al., 2003; Johnson et al., 2002; Schramm, Marshall, Harris, & George, 2003).

Subjective EH. Evidence appears to be stronger for the inverse relationship between subjective EH and marital quality. Conger and colleagues have consistently demonstrated that higher perceived levels of economic hardship are associated with lower levels of marital happiness (Conger, Ge, & Lorenz, 1994; Conger et al., 2000). Fox and Chancey (1998) using telephone interviews with adults found a similar relationship. In longitudinal research using measures conceptually similar to Conger and colleagues', findings from 815 unemployed persons in relationships are that economic strain is related to lower levels of relationship satisfaction (Vinokur, Price, & Caplan, 1996). Using the basic family stress model, Kinnunen and Feldt (2004) studied 608 Finnish couples and found support for the following string of relationships: poor economic circumstances was associated with higher levels of economic strain, which was related to psychological distress, which ultimately was linked to lower levels of marital adjustment. However, the authors go on to point out that psychological distress only partially mediated the association between economic strain and marital adjustment. That is, economic strain also had a direct association with decreased marital adjustment.

Direct Effects: Objective and Subjective EH on General and Stepfamily-specific Stressors

With regard to objective EH, there is a body of research that supports the positive relationship between objective EH and stress. Ge, Conger, Lorenz, and Simons (1994) found that parents in families with lower per capita income experienced more stressful

events than parents with a higher per capita income. Similarly, in a baseline study of over 4,000 Florida residents, the authors concluded that "residents of low-income households have more difficulty navigating the challenges of an intimate relationship compared to residents of high-income households" (Karney et al., 2003, p. 5). While this conclusion was generalized to all couples, it may suggest that stepcouples face even greater challenges as they are more likely to experience poverty than nuclear families (Franklin & Boddie, 2004) and they encounter unique stresses from the onset of the relationship. While reviewing the challenges of offering relationship and marriage education to low-income parents, Ooms and Wilson (2002) indicate that because of their financial situations, low-income couples typically experience additional difficulties and stresses that can make it difficult to sustain a healthy marriage.

There is also a body of research that supports the link between subjective EH and stressors and that validate assumptions from role theory. That is, stepcouples are expected to assume multiple roles and when individuals perceive that they are unable to provide for the basic needs of the family, they may experience greater difficulties fulfilling other roles and thus experience higher levels of stress. In a study of 287 couples, Lavee and colleagues (1996) found that economic stress was associated with higher levels of parenting stress. This finding provides support for the central premise of the model, which is that EH is associated with higher levels of perceived stress in other areas of the stepcouple relationship. Further support is provided with findings from a study with newly married couples in first marriages, which revealed that wives felt less stress and were better able to balance their roles when they felt less financially strained (Marks, Huston, Johnson, MacDermid, 2001). Sobolewski & Amato (2005) after studying the

effect of EH on children who are now adults concluded that "Trying to make ends meet with insufficient income leads to perceptions of hardship, including feelings of stress" (p. 142).

From these studies it stands to reason that higher levels of EH are related to higher levels of cumulative stress , and that stepcouples, by virtue of their family structure, have potentially more sources of stress. Stepfamily stress appears to function as a mediator of the link between subjective and objective EH and marital quality and to contribute uniquely to the prediction of marital quality.

Direct Effects: General Stressors and Marital Quality

A body of research exists that shows a clear inverse relationship between general stressors and subsequent marital quality. Karney, Story, and Bradbury (2005) conducted a 4-year study of 172 middle-class newlywed couples and found that couples experiencing relatively high levels of stress not only reported lower marital satisfaction overall but also seemed to have more difficulty maintaining their satisfaction over time. Further, a study with 119 dual-career married men and women found that work and family role stressors were significantly related to marital quality such that high levels of stress was related to lower levels of marital quality for both spouses (Parasuraman, Greenhaus, & Granrose, 1992). Regarding the sexual relationship, which is a common potential stressor in marriage relationships, prior research finds a significant positive relationship between frequency of sexual relations, sexual satisfaction, and subsequent marital satisfaction (Cupach & Comstock, 1990; Henderson-King & Veroff, 1994). In addition to these stressors, Larson and Holman (1994) examined factors that predicted

couple's level of marital quality and added that relationships to in-laws and physical health are common predictors of a couples' subjective evaluation of the marriage.

Direct Effects: Stepfamily-specific Stressors and Marital Quality

With regard to stepfamily stress, a number of studies have demonstrated that a difficult relationship to navigate in a stepfamily is between the stepparent and the stepchild. The quality of this relationship has been found to be closely tied with marital quality (Coleman et al., 2000; Bray & Kelly, 1998; Hetherington and Kelly, 2002). Further, the quality of co-parenting relationships among former spouses has been shown to impact the relationship quality of the new marriage (e.g., Buunk & Matsaers, 1999; Knox & Zusman, 2001). There is also evidence that when a parent remarries, the child(ren) may perceive a shift in their access to their resident parent, creating a stressful situation for the resident parent. This comes from children feeling displaced and can result in declines in marital satisfaction (Hetherington & Kelly, 2002; Visher & Visher, 1996). Stepcouples may also experience declines in marital satisfaction as they strive to find and balance their time with their spouse while often simultaneously developing workable relationships with children, stepchildren, and managing multiple relationships with former partners and possible non-residential children (Ganong & Coleman, 2004; Visher & Visher, 1979). Finally, Palisi, Orleans, Caddell, and Korn (1991) found that the stress related to making decisions and coming to agreement on issues related to stepchildren was a strong predictor of marital adjustment in their sample of stepfamilies. To date, however, it is unclear whether the unique potential stressors that stepcouples experience are able to predict a significant portion of the variance above and beyond the

variance in marital quality that is explained by general stressors experienced by most couples in both first and remarriages.

Stressors, Socioemotional Behaviors, and Marital Quality

The next step in the hypothesized EH model proposes that general and stepfamily-specific stressors are significantly associated with socioemotional behaviors and subsequent marital quality. The most comprehensive study, to date, that provides support for the distress-behavior-marital quality link comes from a 3-year longitudinal study carried out by Conger and associates (1999). Utilizing a sample of over 400 couples in first marriages, Conger and colleagues found support for their family economic stress model in that Time 1 economic pressure predicted emotional distress (i.e., hostility, anxiety) and conflict (i.e., transactional conflict, tense silence) at Time 2, which in turn predicted marital quality at Time 3. This body of work provides unique insight into some of the processes or mechanisms through which EH effects marital quality. Additionally, from their meta-analysis of marital quality and stability, Karney and Bradbury (1995) developed a stress-vulnerability-adaptation model, which provides additional support for the conceptual links in the proposed model for stressors, socioemotional behaviors, and marital quality. In short, these links assume that when couples experience stressors, they are more likely to express negative, rather than positive affectional expressions, which is related to lower levels of perceived marital quality. Karney and Bradbury (2005) put it this way: “stressful environments not only present couples with more challenges, but they diminish those couples' ability to deal with their challenges effectively.” (p. 174).

The paths leading from affectional expression and negativity to marital quality have also received empirical support. In their decade review on the nature and

determinants of marital satisfaction, Bradbury, Fincham, and Beach (2000), note the importance of examining positivity and negativity separately as these constructs should not be viewed as a single dimension on a continuum, as has frequently been done in the past. Results from previous research document the importance of assessing both positive and negative behaviors when examining factors related to marital quality. Huston and colleagues in their longitudinal study of newlyweds found that differences in romance levels, in addition to the amount of expressed negative affect toward each other, predicted whether or not the couple was happy 13 years later (Huston, Caughlin, Houts, Smith, & George, 2001). Conger and his associates (1999) who have observed and analyzed rural couples demonstrated that marital quality decreased due to the decrease in positive behaviors and increase in negative behaviors they demonstrated in their interactions with each other. In an earlier test of the family stress model, Conger and colleagues (1990) found support that higher levels of hostility and lower levels of warmth exchanged between spouses was associated with lower levels of marital quality.

While there is an adequate research base to support socioemotional expressions and their relationship with marital quality, the research on general stressors and stepfamily-specific stressors is not as evident. While Lavee and colleagues (1996) found that perceived economic stress was associated with higher levels of parenting stress and lower levels of marital quality, the role of general stressors and stepfamily-specific stressors as a direct predictor of marital quality and a mediating mechanism between EH and marital quality has yet to receive empirical attention.

Research Questions and Hypotheses

Overall, the current study is primarily focused on the following question: What is the relationship between EH, general and stepfamily-specific stressors, socioemotional behaviors, and marital quality for couples in stepfamilies? Two central purposes exist, each with related secondary purposes. The first and primary purpose of the study was to examine the effect of objective EH, subjective EH, general stressors, and stepfamily-specific stressors on the marital quality of husbands and wives in stepfamilies and determine whether the proposed model fits the data. As proposed in Figure 1, it was hypothesized that objective and subjective EH have significant positive associations with general and stepfamily-specific stressors, and significant negative paths exist between general and stepfamily-specific stressors and positive affectional expressions and marital quality, while significant positive paths exist between general and stepfamily-specific stressors and negativity. It was hypothesized that a positive relationship exists between positive affectional expressions and marital quality for both spouses while a negative relationship exists between negativity and marital quality. Finally, it was hypothesized that these associations would exist while controlling for variables that may influence the results, including: race, age, the number of times the spouse has been married, the number of step/children the couple has, the number of months the couple cohabited prior to marriage, and the number of months the stepcouple has been married.

Under the umbrella of the first research question and primary purpose of the study, additional research questions were of interest.

First, with regard to the effect of both subjective and objective EH on general stressors, stepfamily-specific stressors, and marital quality, what is the comparative

associations between these variables? Based on previous research, it was hypothesized that there are stronger associations between subjective EH and general stressors, stepfamily-specific stressors, and marital quality than between objective EH, general stressors, stepfamily-specific stressors, and marital quality, controlling for all else in the model. Similarly, it was hypothesized that subjective EH would have an effect on general stressors, stepfamily-specific stressors, and marital quality, while controlling for all else in the model.

Second, what is the comparative association between general stressors and positivity, negativity, and marital quality compared to the associations between stepfamily-specific stressors and positivity, negativity, and marital quality? It was hypothesized that stronger associations existed between stepfamily-specific stressors and positivity, negativity and marital quality when compared to the associations between general stressors and positivity, negativity, and marital quality. Further, it was hypothesized that stepfamily-specific stressors would have an effect on positivity, negativity and marital quality, while controlling for all else in the model.

Third, do the general and stepfamily-specific stressors mediate the effect of both forms of EH on marital quality? While it was anticipated that subjective and objective EH had a direct inverse relationship with marital quality, it was hypothesized that the stressors partially mediated this path.

This study also planned to examine the fit of an alternate model (see Figure 2) to the data to determine whether general and stepfamily-specific stressors moderate the association between both subjective and objective EH and marital quality. This tests an alternative assumption that levels of general and stepfamily-specific stressors are

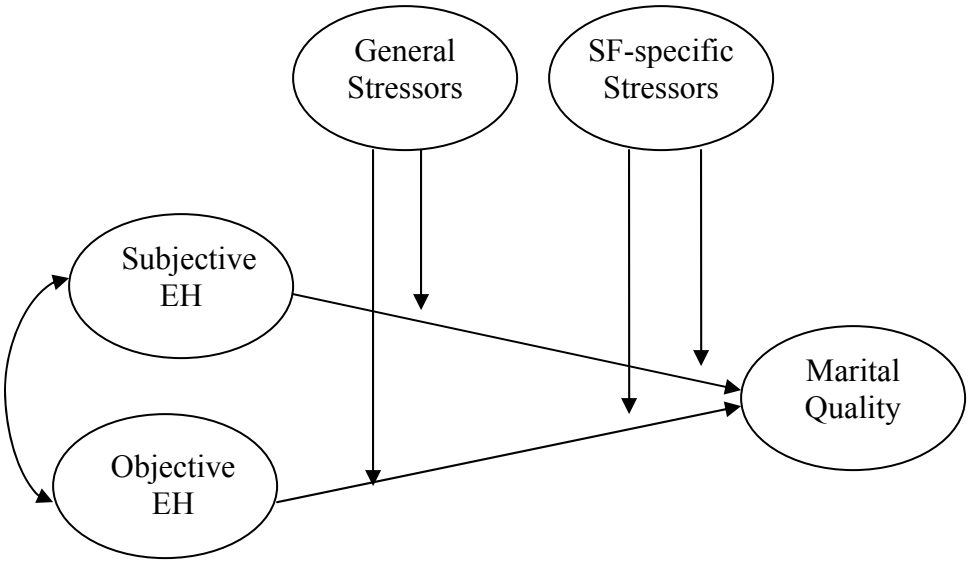

Figure 2. Alternate model of general stressors and stepfamily-specific (SF) stressors as moderators

independent predictors of marital quality and may, in fact, moderate the inverse relationship between EH and marital quality. Thus, the influence of subjective and objective EH on marital quality may depend on the level of general and stepfamily-specific stressors. However, it was hypothesized that a significant interaction was not present.

The second overarching goal was to determine whether the relationships among the constructs previously outlined were the same across husbands and wives, controlling for all else in the model. Previous research does not prescribe a specific hypothesis regarding expected similiarity/dissimilarity, therefore, this test was presented in this study as a research question.

METHODS

Participants

Participants for this study included samples obtained from three different methods: reply cards returned by stepcouples who received them as inserts in copies of the *Alabama Marriage Handbook*, through marriage license records in Alabama, and through an email that was sent to individuals across the nation who subscribe to various marriage and family related list-serves. These three non-probability samples are described in greater detail below.

Procedure

Alabama Marriage Handbook Reply Card

Collaborators at Auburn University designed the *Alabama Marriage Handbook*, a booklet that is distributed by several county courthouses to couples when they apply for their marriage license. Auburn University students hand-inserted 10,000 reply cards (see Appendix A) into the books, which were distributed to 38 out of Alabama's 67 counties, beginning in March 2006. The card indicated that if the couple was in a remarriage, or if either of the spouses brought a child into the marriage, they were encouraged to send the card in and a survey would be sent to them in the coming months. A total of 191 surveys, including a cover letter (see Appendix B) were mailed to couples who returned the reply card. Of these couples, 10 were returned with undeliverable addresses, one was not in a stepfamily and subsequently did not qualify, 155 did not respond, and 35 were returned by both spouses. It should be noted that during the mailings, the reply envelope that was

included in the survey contained an error with regard to the postage and it was made known to the author that surveys could have been "lost" or set aside because of the misprint on the reply envelopes. After the error became evident, an additional survey and reply envelope was mailed to all couples. The response rate for the marriage reply card sample was 23%.

Alabama Marriage Licenses

In addition to the reply cards, permission was obtained to try and locate stepcouples married within the past year. Files were received from the Alabama State Registrar that contained names and demographics of spouses who were in a remarriage (for one or both spouses) and who were married between March and July 2006. This file contained 9,824 remarried couples. However, to obtain a sample that would include a greater likelihood of the couple having a step/child under 18, the file was reduced by removing husbands and wives who were age 60 or older. Additionally, the names of husbands and wives who were married more than three times were removed from the data file as a greater amount of complexity may be introduced with the possibility of multiple step-relationships when spouses have been married multiple times.

It should also be noted that Alabama no longer requires either spouses' address on the marriage license application, so on-line searches for an address to mail the survey were performed. To simplify the on-line searching process, all files of husbands and wives who were not from Alabama were deleted. The resulting file contained 7,702 names of couples where the husband indicated he was living in Alabama. To obtain a sample of these couples from the months spanning March to July 2006, approximately 300 couples were randomly selected from each month, by selecting every fifth husband's

address to search on-line, until 300 addresses were found, resulting in a sample of 1,465 remarried couples who were mailed a survey. Of these couples, 452 surveys were returned with undeliverable addresses, two were divorced, three did not qualify because they did not live in a stepfamily, seven refused participation, 978 did not respond or were "lost" due to the incorrect reply envelope, and 23 were completed and returned by both spouses. The total response rate from the marriage license sample was 2.3%, compared to a typical response rate of 17-18% from other studies using marriage licenses (Davila, Bradbury, & Fincham, 1998; Karney et al., 1995; Kurdek, 1991). However, this may not be truly accurate due to the incorrect reply envelope.

On-line Sample

Permission was granted to send an email to subscribers of the Stepfamily Association of America, National Stepfamily Resource Center, and the Smartmarriages.com listserv. This email provided a link to an on-line version of the survey and invited individuals in a stepfamily to complete the survey by clicking on the link. This link took participants directly to a webpage where they were able to read the consent form and directions (Appendix B). Participants were then instructed to click on a button, which indicated they had read and agreed to the instructions and use of the data. The on-line version of the questionnaire was hosted by Surveymonkey.com – a professional survey company, which stores the data on a secure on-line database that was password protected. A total of 42 couples completed the on-line version of the questionnaire. The total response rate is unknown for the online sample as the number of stepfamilies in both listservs is not available. That is, the email was sent to 1,500 persons on the National Stepfamily Resource Center listserv, and over 15,000 on the

Smartmarriages.com listserv, but it is unknown how many of the email recipients were in stepfamilies, as several persons replied indicating they were therapists, researchers, or leaders of stepfamily groups, and were not, themselves, in a stepfamily.

The demographic characteristics of the sample were separated into husbands and wives and are provided in Table 1. The majority of the spouses had been married five years or less (79%, $n = 79$) and were in their second or higher marriage (husbands: 78%, $n = 78$; wives: 82%, $n = 82$). Additionally, 71% ($n = 71$) of the husbands and 81% ($n = 81$) of the wives indicated they were divorced from their previous relationships, while the current marriage was a first marriage for 19% ($n = 19$) of husbands and 11% ($n = 11$) of wives. The majority of both husbands (88%) and wives (82%) indicated their race as Caucasian, with the remainder of the spouses indicating African-American, Hispanic, or other races.

Crosstabs results not presented in Table 1 indicated that for 63 couples (63%) the current marriage was a remarriage for both spouses. For 19 husbands (19%) the current marriage was a first marriage for them, but a remarriage for their wife, and 15 wives (15%) indicated it was a first marriage for them and a remarriage for their husband, while three couples (3%) indicated that the current marriage was a first marriage for both spouses.

Following the best practices for mailing surveys (Dillman, 2000), an initial postcard (see Appendix C) was mailed to each couple, which briefly introduced the purpose of the study and made them aware that they would receive a survey in the mail in the coming weeks. Mailing a notification card with “return service requested” also serves to obtain an updated address from the post office or indicated that the card was not

Table 1

Descriptive Sample Statistics of Stepcouple Husbands and Wives

	Husbands		Wives	
	n	Percentage	n	Percentage
Years married				
≤ 5 years	79	79.0	79	79.0
> 5 years	21	21.0	21	21.0
Sample				
Marriage handbook	35	35.0	35	35.0
Marriage license	23	23.0	23	23.0
Mass email	42	42.0	42	42.0
Number of this marriage				
First	22	22.0	18	18.0
Second	47	48.0	53	53.0
Third or higher	28	28.0	28	28.0
Previous marital status				
Divorced	71	71.0	81	81.0
Widowed	3	3.0	3	3.0
First marriage	19	19.0	11	11.0
Race				
African American	8	8.0	6	6.0
Caucasian	88	88.0	82	82.0
Other	4	4.0	10	10.0
Education				
< 12 years	32	32.0	19	19.0
12 years	35	35.0	37	37.0
> 12 years	33	33.0	44	44.0
Age				
< 31	12	12.0	18	18.0
31-40	32	32.0	29	29.0
41-50	31	31.0	41	41.0
> 50	25	25.0	12	12.0
Income				
< $21,000	16	16.0	16	16.0
$21-$50,000	22	22.0	22	22.0
> $50,000	62	62.0	62	62.0

deliverable. A follow-up reminder postcard (see Appendix D) was mailed to each couple after approximately two weeks, which reminded them of the survey and encouraged them to complete it and mail it in.

Measures

Several instruments related to economic hardship, marital quality, and family and stepfamily stress were included in this study. These are described in greater detail in the following sections.

Sociodemographic Variables

Questions about marriage and relationship history, current marriage length, and information about children from current and previous relationships, and other questions about family composition were collected from both spouses. Additionally, basic demographics were assessed, including: age, race, income, and education.

Subjective Economic Hardship

This latent construct assesses husbands' and wives' perceptions regarding the everyday difficulties related to the lack of economic resources (Conger et al., 1999). This construct consists of three indicators commonly utilized by Conger and colleagues across several of their projects that measure subjective EH, often referred to as "financial strain" or "economic pressure" in some studies (Conger et al., 1999; Cutrona et al., 2003). The first subscale, *Financial Concerns* (Sub 1), consists of five questions and taps feelings of worry and concern with regard to meeting current and future needs (e.g., "I do not know how I will be able to support myself this next year"). Conger and Elder (1994) have used this measure in their Iowa Youth and Families Project. Previous research, using Nunnally's (1978) procedure for calculating the reliability of a linear combination of

measures has reported reliabilities of .88 for women and .92 for men using this composite measure of subjective EH (Cutrona et al., 2003). In the current study the Cronbach alpha coefficients were .89 for husbands and .88 for wives (see Appendix E for Cronbach alpha coefficients for both husbands and wives across all measures).

The second subscale, *Felt Constraint: Material Needs* (Sub 2), consists of seven items that assess whether the spouses perceive that there is enough money to afford specific material needs such as food, medical care, furniture, and clothing (e.g., "We have enough money to afford the kind of food we should have"). Participants answer on a scale ranging from 1 (strongly disagree) to 5 (strongly agree). The summed scales have reliabilities ranging from .89 for women and .90 for men, and Conger and colleagues (1999) report that the items are moderately correlated (r =.54). In the current study the Cronbach alpha coefficients were both .94 for husbands and wives.

The third subscale, *Can't Make Ends Meet* (Sub 3), consists of three items that assess the perceived ability to keep up on bills and expenses and meet the needs of the family with the current income (e.g., "Since getting married, how much difficulty have you had with paying your bills?"). The three items are summed for each spouse, with higher scores indicating higher levels of subjective EH. Reported alpha coefficients range from .81 for men to .84 for women (Conger, Conger, Matthews, and Elder, 1999). The Cronbach alpha coefficients were .77 for husbands and .81 for wives in the current study.

Objective Economic Hardship

This latent construct consists of two indicators that are regularly used in research studies. The first is the income-to-needs ratio (Obj 1). Participants were asked to indicate their current annual household income before taxes, including all money received by

individuals who are 15 years or older, such as pensions, social security, child support payments received, interest and dividends, and non-cash benefits such as food stamps. Total income was then divided by the 2005 poverty guidelines, which takes into account the total number of adults and children living in the household, which was totaled for each spouse individually before dividing the income by the guidelines (e.g. $19,350 for a family of four, $25,870 for a family of six). In this manner, the resulting income-to-ratio number depends on the total number of persons in the household. This method has been shown to be more representative of economic hardship experiences compared to total family income (Mayer & Jencks, 1989). Education (Obj 2) was the second indicator of objective EH. It was assessed by having each spouse self-report how many years of education they have completed. In the current study, the Pearson correlation coefficients for these two items were .52 for husbands and .51 for wives.

Stepfamily-specific Stressors

Questionnaire to Assess the Difficulties of Couples in Stepfamilies. To measure the level of stepfamily stress, the *Questionnaire to Assess the Difficulties of Couples in Stepfamilies* (Beaudry et al., 2001) was utilized. It consists of 52 questions that are divided into four subscales: (1) the Spousal Domain (Stp 1) (11 questions) (e.g., giving time to my spouse), (2) the Social Domain (Stp 2) (11 questions) (e.g., having to function in society as a stepfamily), (3) the Parental Domain (Stp 3) (13 questions) (e.g., Dealing with the fact that my spouse criticizes the way my children are being raised), and (4) the Stepparent Domain (Stp 4) (17 questions) (e.g., Establishing a relationship of trust with my spouse's children). For each item, the spouse indicates the extent to which each

statement matches the level of stress experienced on a scale ranging from 1 ("it is not at all a current difficulty") to 5 ("it is a significant difficulty").

A series of principal components analyses (PCA) were conducted with the four subscales (i.e., Spousal, Social, Parental, Stepparent) to determine whether and how well the items in the subscales grouped together. Further, factor analyses were carried out to also help reduce the large number of individual scale items to a more manageable number. For both husbands and wives, each of the four domains were subjected to PCA using SPSS. Prior to conducting the PCAs, the data were inspected for suitability for factor analyses. The correlation matrices revealed several coefficients of .3 and above, and the Kaiser-Meyer-Oklin values all exceeded the recommended value of .6 (Kaiser, 1974). Further, each of the Bartlett's Tests of Sphericity were statistically significant, which provided support for the factorability of the correlation matrix.

For the wives' Spousal domain, a PCA with Varimax rotation revealed the presence of two components with eigenvalues exceeding 1, explaining 45.4% and 13.5% of the variance respectively. However, it was decided that only the five items that were part of the first component were retained because the other items were more likely to relate to a previous spouse or marital relationship, which may not have been relevant for some couples. The same analyses were carried out for husbands with similar results. That is, 45.3% of the variance was explained by the first factor, which was composed of six items.

The 11 items of the wives' and husbands' Social domain were subjected to PCA with Varimax Rotation and two components emerged with eigenvalues exceeding 1, explaining 58.9% and 10.4% of the variance respectively for wives and 55.0% and 10.9%

of the variance for husbands. The first components, which contained seven items respectively, were retained for both husbands and wives. For wives, the four items not included in the final measure were those that related to legal issues and problems that might arise from living in a stepfamily, while for husbands, the four items that were dropped included items related to organizing and participating in family events. Each of these items, respectively, did not "hang" together well with the other items, suggesting that some items were not viewed as "problematic" for each spouse as they were for their partner.

The 13 items of the Parent domain were also subjected to PCA with Varimax Rotation, for both husbands and wives, and three components emerged with eigenvalues exceeding 1, for each spouse. For wives, the three components explained 45.4%, 13.2% and 9.5% of the variance, respectively. However, only the seven items that made up the first component were retained as the parental domain as these items explained the most variance, and were more pertinent to actual parenting practices than items related to "explaining family reconstitution" and "respecting the positive feeling that my children have for their father or mother". For husbands, the three components that emerged explained 50.5%, 10.6%, and 8.5% of the variance respectively. However, due to several high cross-loadings (.3 and above), the 10 items that contributed to the first two components were combined and retained as the parental domain for husbands.

The 17 items that made up the Stepparent domain were subjected to PCA with Varimax Rotation, first for wives, and two components emerged with eigenvalues exceeding 1. These components explained 47.9% and 12.7% of the variance respectively. The 10 items that were included in the first component were retained as the Stepparent

domain as they hung tightly together and explained the most variance. For husbands, five components emerged with eigenvalues exceeding 1, and these components explained 45.4%, 9.5%, 8.9%, 6.9%, and 6.6% of the variance respectively. However, only the eight items included in the first component were retained as the final Stepparent domain. For both husbands and wives, many of the items that were dropped were related to accepting and dealing with the positive and negative feelings of their step/children and themselves rather than stepparenting practices, expectations, and showing affection.

Mean scores were calculated for each spouse, which includes mean scores for stepcouples where both spouses are a stepparent and a parent. It was recognized that a number of spouses are only able to complete three of the four measures, as they may be a parent but not a stepparent, or vice versa. However, the Full Information Maximum Likelihood Estimation procedures are often robust even when data are not missing at random. The reliability coefficients for each of these scales have been shown to be above .80, indicating a high level of internal consistency with this instrument (Beaudry et al., 2001). In the current study, the Cronbach alpha coefficients for the four subscales ranged from .80 to .93 across husbands and wives.

General Stressors

Life Distress Inventory. To measure areas of stress that are often generalizable to all couples, regardless of whether they are in a first marriage or remarriage, an adapted version of the Life Distress Inventory (LDI; Thomas, Yoshioka, & Ager, 1992) was utilized. The LDI is an18-item instrument designed to measure self-reported distress across several areas of social functioning. Yoshioka and Shibusawa (2002) conducted a principal components factor analysis with a racially diverse sample of 176 men and

women and four factors emerged: social functioning, life satisfaction, finances and employment, and marital distress, with reliability coefficients ranging from .77-.87. However, for purposes of this study, only 12 items related to the social functioning subscale (Gen 1) (7 items; e.g., "relationship to other relatives", "recreation/leisure") and life satisfaction subscale (Gen 2) (5 items; e.g., "expectations for future", "management of time") were used, as items from the finances and employment and marital distress subscales may overlap with existing items and introduce potential collinearity problems. Participants were instructed to circle a number between 1 (No distress) and 7 (The most distress I've ever felt) for each potential stressor listed. In the current study, the Cronbach alpha coefficients for the social functioning subscale were .80 for husbands and .84 for wives. For the life satisfaction subscale the Cronbach alpha coefficients were .77 for husbands and wives.

Socioemotional Behaviors

Socioemotional Behavior Index. Socioemotional behaviors were measured using the Socioemotional Behavior Index developed by Huston and Vangelisti (1991). This measure assesses seven positive affectional expressions (e.g., "Do something nice for your spouse") and six negative behaviors (e.g., "Criticize or complain to your spouse") (referred to as positivity and negativity in the present study). On the survey, participants were asked: "Please think about your daily interactions with your spouse. On a typical day, how frequently do you…" The response format ranges from 1 (Never) to 5 (Always). Both scales have acceptable reliability levels, with the affectional expression alpha coefficients ranging from .78-.84 for husbands and wives, and the negativity scale has reported alpha coefficients ranging from .78-.91 for husbands and wives (Huston &

Vangelisti, 1991; Huston & Chorost, 1994). In the current study, the Cronbach alpha coefficients for the positive affectional expressions across husbands and wives ranged from .78-.87, while the alpha coefficients for the negativity scale for husbands and wives ranged from .72-.80. Both spouses were instructed to complete the 15 questions thinking about themselves, and then the same 15 questions were presented again asking the participant to think about how frequently their spouse engages in the behaviors. Thus, for both latent constructs (affectional behaviors and negativity), the wife and husband have a score for perceptions of their own positive daily interactions (Pos 1) and their spouse's perceptions of the frequency of the other spouse's positive daily interactions (Pos 2). Similarly both spouses have a score for perceptions of their negative interactions (Neg 1) and their spouse's perceptions of their negative interactions (Neg 2).

Marital Quality

Marital quality was measured as a latent construct with three indicators. The three measures were chosen that reflect different aspects of marital quality, including satisfaction and cohesion. These areas have been shown to be distinct components that make up marital quality (Busby, Crane, Christensen, & Larson, 1995).

Revised Dyadic Adjustment Scale (RDAS): Dyadic Satisfaction Subscale. The second indicator of marital quality was the Dyadic Satisfaction subscale taken from the RDAS (Busby et al., 1995). The RDAS is a shorter version of the original Dyadic Adjustment Scale (DAS) developed by Spanier (1976). The RDAS consists of three subscales (Consensus, Cohesion, and Satisfaction), and for the present study, only the Dyadic Satisfaction subscale (MQ 1) was utilized, which consists of four questions that ask about each spouse's thoughts regarding ending their relationship, how often they

quarrel and get on each others' nerves, and whether they ever regret they are married. Answers are based on a scale ranging from 1 (all the time) to 6 (never). The Dyadic Satisfaction subscale has a reliability coefficient of .85 (Busby et al.). In the current study, the Cronbach alpha coefficients were .80 for husbands and .86 for wives.

Quality Marriage Index (QMI). The QMI (Norton, 1983) is designed to be a global measure of spouses' perceived marital quality, but has questions that appear to tap a cohesive aspect of marital quality with six items that ask spouses to rate the extent to which they agree with broad statements about their marriage (e.g., "I feel like part of a team with my spouse", "My relationship with my spouse is very stable"). Scores range from 6 to 45, as five of the items have responses ranging from 1 to 7, and one item has a response scale ranging from 1 to 10. The QMI, (MQ 2) as a global measure of marital quality does not include questions pertaining to specific behaviors or interaction patterns that are related to other variables of interest in the proposed study, and thus has been recommended in the marriage and family field (Bradbury et al., 2000). Further, the QMI has shown high levels of reliability with coefficient alphas ranging from .94 to .98 for wives, and from .94 to .97 for husbands (Karney, Bradbury, Fincham, & Sullivan, 1994; McNulty & Karney, 2004). In the current study, the Cronbach alpha coefficients were .98 for husbands and .97 for wives.

Global Satisfaction. The third indicator of marital quality was comprised of two questions that assess global satisfaction within the marriage. They include, "How happy are you with your marriage?" and "How satisfied are you with your relationship with your spouse?" (MQ 3). These are identical questions that Conger and colleagues (1990) used in their measure of marital quality. The first item comes from Spanier's (1976)

original DAS, and is self-reported on a 7-item response format ranging from 1 (extremely unhappy) to 7 (extremely happy). The second item is a common item used to assess satisfaction with a person's relationship with their spouse, and the response format is identical. Conger and colleagues (1990) reported correlations between these items as .58 for husbands and .73 for wives. In the current study, the Cronbach alpha coefficients were .97 for husbands and .95 for wives.

Control Variables

This study controlled for personal and couple characteristics that have been found to influence marital quality. These factors include race, age, number of stepchildren and/or children the couple has in the household, how many times they have been married, how many months they have been married, and the number of months (if any) they lived together prior to marriage. Each spouse's race was converted to a dichotomous variable coded as 1 = Caucasian and 0 = all others. Each spouse was asked to indicate on the survey how many children they had in the home, the child's age and gender, their relation to the child, and with whom the child was living. The total number of children living in the household was computed from these questions. The number of times each spouse had been married ranged from one to five times. Finally, each spouse indicated how long they had been married, and if they cohabited prior to marriage, how long they had done so.

Empirical Model

The central purpose of the study was to examine the relationships between EH, stressors, socioemotional behaviors, and marital quality for couples in stepfamilies, while controlling for demographic variables. The hypothesized empirical model is shown in

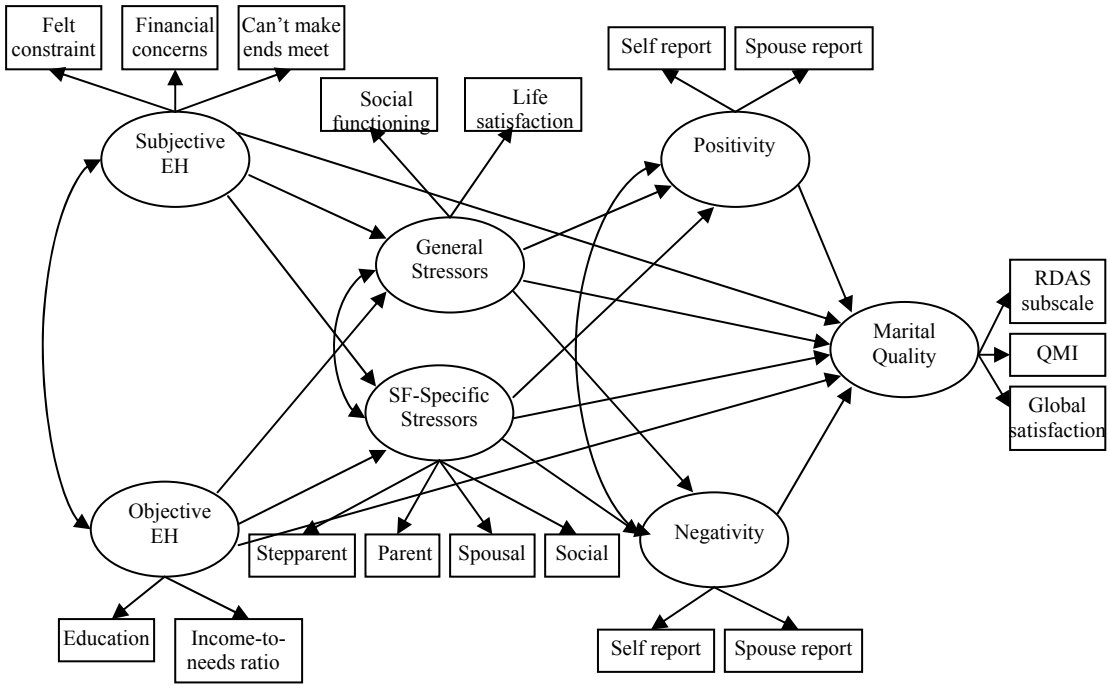

Figure 3. Empirical model of economic hardship on stepcouple marital quality with all indicators.

Figure 3. To answer the research questions, structural equation models were fit to the husband and wife data using AMOS 7.0 software (Arbuckle, 2006).

Treatment of Missing Data

Missing data were handled by using the Full Information Maximum Likelihood Estimation (FIML) procedure. Although this approach does not actually impute missing values into the dataset, it uses all of the information that is available to provide a maximum likelihood estimation for data.

RESULTS

Preliminary Analyses

Prior to estimating bivariate correlations, it was necessary to examine some descriptive statistics to determine whether the spouses responses significantly differed based on where each sample was obtained. The total sample of 100 couples was temporarily separated into two samples (i.e. Alabama sample versus the non-Alabama sample) to examine differences in general demographics: 58 Alabama couples whose names were obtained from marriage license information and the marriage handbook, and 42 "non-Alabama" couples obtained from the mass email. Couples recruited from marriage licenses and the marriage handbook were spouses who lived in Alabama at the time of the survey. These couples were combined to form a sample size of 58 husbands and wives and were used to compare results with the 42 couples (non-Alabama sample) recruited from around the United States via the mass email. Independent-sample t-tests were conducted to compare several demographic characteristics for both spouses to determine whether differences existed between the two respective samples.

Results indicated that significant differences existed across husbands' and wives' income level. On average, the total household income was significantly higher (see Appendix B for answer responses for income) for non-Alabama couples (M=14.69, SD=2.93) compared with Alabama couples [M=9.10, SD=5.64; $t(98)$=5.86, p<.001]. The magnitude of the difference was fairly large (eta squared=.15). Non-Alabama couples were also married significantly longer (in months) (M=67.10, SD=42.24) than Alabama

couples [*M*=19.50, *SD*=50.58; *t*(98)=4.97, *p*<.001], with a similar large effect size (eta squared=.11). Subsequently, the non-Alabama sample of both husbands and wives were significantly older (in years) (husbands, *M*=46.26, *SD*=8.85; wives, *M*=43.02, *SD*=7.64) than spouses from the Alabama sample [husbands, *M*=40.38, *SD*=10.35; *t*(98)=2.98, *p*<.01; wives, *M*=38.15, *SD*=10.63; *t*(98)=2.53, *p*<.05], though the magnitude of the mean differences were small (husband eta squared=.043; wives eta squared=.031). However, results from an independent samples t-test indicated that couples in Alabama lived together for a significantly longer period of time prior to marriage (in months) (*M*=15.47, *SD*=19.77) compared to the non-Alabama sample [*M*=6.50, *SD*=9.88; *t*(98)=2.70, *p*<.01)]. The magnitude of the differences in the means was fairly small (eta squared=.034). The two samples did not differ significantly with regard to years of education or race, however. Because the two samples of couples differed on key variables such as income and marriage length, all further analyses controlled for these and other key demographic characteristics, including: length of marriage, length of time cohabiting prior to marriage, number of step/children, the number of this marriage, race, and age.

The initial descriptive statistics, including the means and standard deviations, for each of the measured indicators were then computed and are presented in Table 2, along with the name of the latent construct, and the measures that make up the latent construct. The distributions of these observed variables were then examined and it was determined that the distributions of the observed variables indicated that some of the constructs were fairly skewed (see Tables 9 and 10 in Appendix E). Several measures were transformed based on a visual inspection of histograms of the scales, the direction of the skew, and whether the skew was greater than 1 or -1, which, for smaller samples, indicates the

Table 2

Means and Standard Deviations for All Measures for Husbands and Wives

Latent Construct	Measure	Husbands		Wives	
		Means	(*SD*)	Means	(*SD*)
Subjective Economic Hardship	Financial Concerns	1.27	(.22)	1.27	(.23)
	Felt Constraint	2.54	(1.08)	2.62	(1.15)
	Can't Make Ends Meet	7.62	(2.90)	7.69	(2.99)
Objective Economic Hardship	Income-to-needs ratio	3.48	(1.71)	3.52	(1.76)
	Years of education	12.39	(2.79)	12.86	(2.45)
Stepfamily-specific Stressors	Spousal Domain	1.63	(.76)	1.57	(.80)
	Social Domain	1.38	(.58)	1.54	(.77)
	Parent Domain	1.51	(.65)	1.57	(.81)
	Stepparent Domain	1.46	(.68)	1.78	(.91)
General Stressors	Social Functioning subscale	1.95	(.96)	2.10	(1.19)
	Life Satisfaction subscale	2.48	(1.12)	2.64	(1.14)
Socioemotional Behaviors	Positivity rated for self	3.77	(.74)	3.81	(.72)
	Positivity rated for spouse	3.73	(.80)	3.71	(.80)
	Negativity rated for self	1.82	(.60)	1.75	(.51)
	Negativity rated for spouse	1.71	(.56)	1.82	(.58)
Marital Quality	Dyadic Satisfaction Subscale	6.26	(1.11)	6.05	(1.26)
	Quality Marriage Index	39.46	(7.14)	38.79	(7.96)
	Global satisfaction items	5.24	(.51)	5.12	(.67)

distribution differs significantly from a normal symmetric distribution (George & Mallery, 2003). Using these guidelines, it was decided that several variables needed to be transformed (see Table 8 in Appendix E for the types of transformations used for each scale). The transformed variables were used for all subsequent analyses.

The latent constructs included objective and subjective economic hardship, general stressors, stepfamily-specific stressors, positivity, negativity, and marital quality.

The measurement models for both husbands and wives were tested to confirm the structure of the underlying sets of variables that comprised the latent variables and determine whether the individual items loaded on their respective factors. Each of the latent variables were allowed to correlate with each other and the results are presented in Table 3, with all factor loadings being statistically significant ($p < .05$) for both husbands and wives.

The significance of fit for the measurement and structural models in the study were determined by examining common fit indices including the chi-square fit statistic, the root mean square error of approximation (RMSEA), and the Comparative Fit Index (CFI). Brown and Cudeck (1993) suggest that values ranging from .08 to .10 indicate an acceptable fit for the RMSEA, while a moderate fit is between .05 and .08, and values below .05 indicate an excellent fit. An acceptable fit for the CFI is usually a value between .90 and 1.0 (Crowley & Fan, 1997). For husbands, the measurement models were fit simultaneously and the fit was acceptable (χ^2 (112) = 187.08, CFI = .91, RMSEA = .08.) The data measurement models fit the data well for wives (χ^2 (112) = 168.35, CFI = .94, RMSEA = .07.) The data were fit using AMOS 7.0 software (Arbuckle, 2006).

Research Question 1

The first hypothesis predicted that higher levels of both objective and subjective EH would be positively associated with general stressors and stepfamily-specific stressors, and inversely related to marital quality. Further, it was expected that higher levels of both stressors would be negatively associated with positivity and marital quality, and positively associated with negativity. Finally, it was anticipated that positivity would be positively associated with marital quality and negativity would be inversely related to

Table 3

Standardized Factor Loadings of Measurement Model for Both Spouses

Latent Constructs	Indicators	Measure	Factor Loadings	
			Husband	Wife
Subjective Economic Hardship	Sub 1	Financial Concerns	.91	.86
	Sub 2	Felt Constraint	.82	.94
	Sub 3	Can't Make Ends Meet	.95	.92
Objective Economic Hardship	Obj 1	Income-to-needs ratio	.81	.85
	Obj 2	Years of education	.49	.43
Stepfamily-specific Stressors	Stp 1	Spousal Domain	.66	.79
	Stp 2	Social Domain	.66	.84
	Stp 3	Parent Domain	.77	.65
	Stp 4	Stepparent Domain	.80	.84
General Stressors				
	Gen 1	Social Functioning subscale	.78	.87
	Gen 2	Life Satisfaction subscale	.90	.85
Socioemotional Behaviors	Pos 1	Positivity rated for self	.88	.81
	Pos 2	Positivity rated for spouse	.33	.64
	Neg 1	Negativity rated for self	.84	.72
	Neg 2	Negativity rated for spouse	.51	.79
Marital Quality				
	MQ 1	Dyadic Satisfaction Subscale	.63	.66
	MQ 2	Quality Marriage Index	.99	.97
	MQ 3	Global satisfaction items	.80	.82

Note. All factor loadings were significant ($p < .05$)

marital quality. It was hypothesized that these associations held across both husbands and wives. To examine these hypothesized associations, Pearson correlations were computed separately for husbands and wives for each of the central constructs and results are presented in Tables 4 and 5.

Economic hardship and stressors. Overall, the results revealed that the anticipated associations between the scales were largely evident for both husbands and wives. However, differences existed between husbands and wives with regard to economic hardship and stressors. On average, higher levels of subjective EH were associated with higher levels of general stressors for both husbands and wives. Yet, these positive associations were not found with subjective EH and stepfamily-specific stressors for husbands. For wives, significant associations existed primarily only between the three indicators of subjective EH and the spousal domain (Financial concerns, r=.34, p<.001; Felt constraint, r=.33, p<.01; Can't make ends meet, r=.34, p<.001) of the stepfamily-specific stressors. Except for the negative association between the income-to-needs ratio and the Stepparent domain (r=-.28, p<.05) stressors for wives, on average, measures of objective EH were not associated with stepfamily-specific stressors for husbands or wives. For wives, however, a positive correlation existed between the income-to-needs measure of objective EH and general stressors (Social functioning, r=.23, p<.05; Life satisfaction, r=.24, p<.05) while these associations were not evident for husbands.

After examining the estimated bivariate correlations and the reliability coefficients for the objective EH latent construct, and the low, but statistically significant factor loading of the variable education, presented in Table 3, it was determined that the

Table 4

Correlation Matrix among Measures for Husbands

	1	2	3	4	5	6	7	8	9
1. Sub 1	1.0								
2. Sub 2	.72***	1.0							
3. Sub 3	.78***	.84***	1.0						
4. Obj 1	.49***	.55***	.59***	1.0					
5. Obj 2	.23*	.34**	.38***	.40***	1.0				
6. Stp 1	.17	.12	.13	.14	.15	1.0			
7. Stp 2	.15	.15	.10	.01	.13	.48***	1.0		
8. Stp 3	-.05	-.11	-.13	-.04	.11	.42***	.56***	1.0	
9. Stp 4	-.03	-.12	-.16	.03	-.14	.42***	.48***	.76***	1.0

Table 4 (continued)

	1	2	3	4	5	6	7	8	9
10. Gen 1	.18	.30**	.23*	.08	.12	.48***	.35***	.23*	.19
11. Gen 2	.31**	.40***	.42***	.19	.20*	.47***	.32**	.20	.15
12. Pos 1	.03	.03	.02	.14	.05	-.33**	-.20	-.15	-.24*
13. Pos 2	.11	.07	.04	.14	-.03	-.30**	-.18	.01	-.04
14. Neg 1	.19	.12	.16	.06	.06	.27**	.23*	.23*	.32**
15. Neg 2	.06	-.04	.09	-.01	.13	.42***	.14	.14	.13
16. MQ 1	-.11	-.11	-.11	-.03	-.02	-.56***	-.37***	-.45***	-.53***
17. MQ 2	-.03	-.11	-.09	.02	-.12	-.55***	-.27**	-.33**	.-35***
18. MQ 3	-.05	-.14	-.13	.04	-.15	-.33**	-.14	-.07	-.07

Table 4 (continued)

	10	11	12	13	14	15	16	17	18
10. Gen 1	1.0								
11. Gen 2	.70***	1.0							
12. Pos 1	-.34**	-.28**	1.0						
13. Pos 2	-.14	-.11	.29**	1.0					
14. Neg 1	.18	.25*	.04	.09	1.0				
15. Neg 2	.26**	.19	-.16	-.34**	.43***	1.0			
16. MQ 1	-.34***	-.33**	.40***	.19*	-.31**	-.49***	1.0		
17. MQ 2	-.42***	-.43***	.48***	.15	-.14	-.19	.62***	1.0	
18. MQ 3	-.34**	-.37***	.33**	.18	.08	-.09	.50***	.79***	1.0

Note. $p < .05$, ** $p < .01$, *** $p < .001$. (Key: Sub 1=Financial concerns, Sub 2=Felt constraint, Sub 3=Can't make ends meet, Obj 1=Income-to-needs ratio, Obj 2=Years of education, Stp 1=Spousal domain, Stp 2=Social domain, Stp 3=Parental domain, Stp 4=Stepparent domain, Gen 1=Social functioning, Gen 2=Life satisfaction, Pos 1=Own positivity, Pos 2=Spouse positivity, Neg 1=Own negativity, Neg 2=Spouse negativity, MQ 1=Satisfaction subscale, MQ 2=Quality Marriage Index, MQ 3=Global satisfaction items)

Table 5

Correlation Matrix among Measures for Wives

	1	2	3	4	5	6	7	8	9
1. Sub 1	1.0								
2. Sub 2	.76***	1.0							
3. Sub 3	.78***	.84***	1.0						
4. Obj 1	.46***	.51***	.57***	1.0					
5. Obj 2	.25*	.24*	.26**	.34**	1.0				
6. Stp 1	.34***	.33**	.34**	.05	.08	1.0			
7. Stp 2	.27**	.19	.20	-.12	.01	.66***	1.0		
8. Stp 3	.11	.09	.02	.04	.09	.49***	.45***	1.0	
9. Stp 4	.01	-.01	-.01	-.28*	-.08	.61***	.76***	.64***	1.0

Table 5 (continued)

	1	2	3	4	5	6	7	8	9
10. Gen 1	.47***	.44***	.48***	.23*	.17	.60***	.49***	.41***	.40***
11. Gen 2	.50***	.51***	.47***	.24*	.17	.56***	.42***	.26*	..32**
12. Pos 1	.02	.03	.03	.28*	.02	-.37***	-.28**	-.20	-.40***
13. Pos 2	.06	.06	.02	.21*	-.19	-.12	-.25*	-.17	-.30**
14. Neg 1	.13	-.05	.08	.01	.11	.36***	.24*	.27*	.30**
15. Neg 2	.18	.06	.11	-.05	.21*	.34**	.42***	.36**	.36**
16. MQ 1	-.24*	-.22*	-.24**	-.10	-.18	-.52***	-.46***	-.37**	-.44***
17. MQ 2	-.28**	-.32**	-.26**	-.07	-.20*	-.57***	-.49***	-.50***	-.50***
18. MQ 3	-.23*	-.29**	-.24*	-.07	-.28**	-.40**	-.38***	-.28*	-.36**

Table 5 (continued)

	10	11	12	13	14	15	16	17	18
10. Gen 1	1.0								
11. Gen 2	.74***	1.0							
12. Pos 1	-.20*	-.26**	1.0						
13. Pos 2	-.09	-.08	.52***	1.0					
14. Neg 1	.22*	.18	-.34**	-.30**	1.0				
15. Neg 2	.20*	.20*	-.25*	-.41***	.57***	1.0			
16. MQ 1	-.47***	-.38**	.27**	.30**	-.42***	-.46***	1.0		
17. MQ 2	-.47***	-.42***	.44***	.29**	-.35***	-.31**	.63***	1.0	
18. MQ 3	-.39***	-.37***	.36***	.24*	-.14	-.18	.53***	.80***	1.0

Note. * $p < .05$, ** $p < .01$, *** $p < .001$. (Key: Sub 1=Financial concerns, Sub 2=Felt constraint, Sub 3=Can't make ends meet, Obj 1=Income-to-needs ratio, Obj 2=Years of education, Stp 1=Spousal domain, Stp 2=Social domain, Stp 3=Parental domain, Stp 4=Stepparent domain, Gen 1=Social functioning, Gen 2=Life satisfaction, Pos 1=Own positivity, Pos 2=Spouse positivity, Neg 1=Own negativity, Neg 2=Spouse negativity, MQ 1=Satisfaction subscale, MQ 2=Quality Marriage Index, MQ 3=Global satisfaction items)

education variable should be removed and the income-to-needs variable would become the single observed variable for objective EH.

Stressors, socioemotional behaviors, and marital quality. On average, for both husbands and wives, higher levels of general stressors were associated with lower levels of positivity and higher levels of negativity. It should be noted, however, that the negative relationship between general stressors and positivity existed only for the measure where the spouse answered how positive they themselves were (Husbands: Social functioning, r=-.34, p<.01, Life satisfaction, r=-.28, p<.01; Wives: Social functioning, r=-.20, p<.05, Life satisfaction, r=-.26, p<.01), but not for the spousal rating of their positivity. For both spouses, on average, a positive association existed between negativity and stepfamily-specific stressors, with stronger associations found for wives. Furthermore, the magnitudes of the correlations between the four stepfamily-specific stressor subscales and self-rated negativity were compared and subsequent Fischer's Z-tests indicated the stepparent subscale had a statistically significant difference in the strength of the correlation with marital quality subscales when compared with the other three subscales, for both husbands (Z_{obs}=.359) and wives (Z_{obs}=.457). With regard to the associations between stressors and marital quality, on average, both general stressors and stepfamily-specific had a strong negative relationship with marital quality.

Positivity, negativity, and marital quality. On average, positivity had a strong positive association with marital quality for both husbands (Satisfaction subscale, r=.40, p<.001; Quality Marriage Index, r=.48, p<.001; Global satisfaction, r=.33, p<.01) and wives (Satisfaction subscale, r=.27, p<.01; Quality Marriage Index, r=.44, p<.001; Global satisfaction, r=.36, p<.001). Further, a negative association existed between

negativity and marital quality for husbands (r=-.31, p<.01) and wives (r=-.42, p<.001) with regard to the Satisfaction subscale. However, the association between negativity and the Quality Marriage Index measure only had a significant negative relationship for wives (r=-.35, p<.001), while there was no relationship between negativity and the global marital satisfaction items for husbands or wives. While the measurement model indicated that the factor loadings were fairly low for the positivity and negativity variables when rated by each spouse for their partner, particularly for husbands (see Table 3), these factor loadings were statistically significant (p<.05), and it was determined that each spouse's rating of their partner would be included in the model.

Structural equation models. The first and primary research question was to examine the effect of subjective and objective EH on levels of general and stepfamily-specific stressors and marital quality. This was examined while controlling for the number of months married, the number of months the couple cohabited prior to marriage, number of step/children, times married, race, and age, by residualizing each of the control variables. To explore this question, structural equation modeling analyses were carried out to examine the fit of the model to the data separately for husbands and wives. The models were fit to the data separately, rather than fitting one model with both spouses simultaneously, as there were too many parameters to estimate with the current sample size. For both husbands and wives, the residual factor variances for the subjective latent construct and the error variance for the observed objective EH variable were allowed to be correlated, in addition to the residual factor variances between general and stepfamily-specific stressors, and between positivity and negativity, which reduces the possibility that other factors will affect the endogenous variables (Hargens, 1988). The standardized

Table 6

Standardized Coefficients Between the Latent Constructs for Husbands and Wives

Paths	Standardized Regression Weights	
	Husbands	Wives
General stressors ← Subjective EH	.50***	.68***
Stepfamily-specific stressors ← Subjective EH	.28*	.53***
General stressors ← Objective EH	-.02	-.10
Stepfamily-specific stressors ← Objective EH	-.13	-.12
Positivity ← General stressors	-.11	.05
Positivity ← Stepfamily-specific stressors	-.34~	-.54**
Negativity ← General stressors	.01	-.10
Negativity ← Stepfamily-specific stressors	.53*	.58**
Marital quality ← General stressors	-.12	-.19
Marital quality ← Stepfamily-specific stressors	-.51*	-.44**
Marital quality ← Positivity	.25*	.37~
Marital quality ← Negativity	.09	-.15

Note. ~ $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$.

coefficients are presented in Table 6. Similarly, Figures 4 and 5 provide visual models with standardized regression weights and squared multiple correlations for both husbands and wives.

The model for the husbands fit the data well, (χ^2 (103) = 180.64, p = .000, CFI = .90, RMSEA = .08). A total of 49% of the variance in marital quality was accounted for by the model. The results of this model revealed that, controlling for all else in the model, higher levels of subjective EH were associated with higher levels of general stressors, and higher levels of stepfamily-specific stressors. Further, higher levels of stepfamily-specific stressors for husbands were associated with higher levels of negativity, lower levels of positivity, and lower levels of marital quality. Yet, there was no relationship between general stressors and positivity, negativity, or marital quality. Furthermore, for

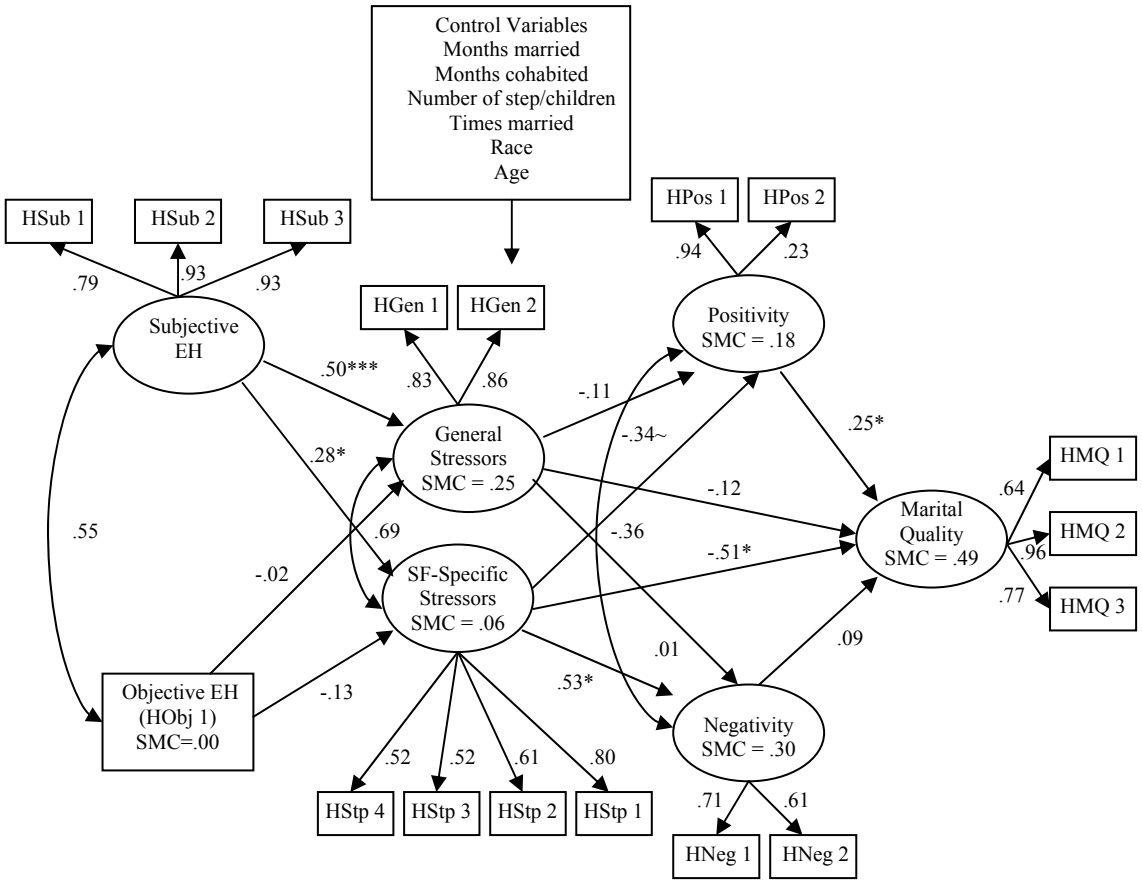

Figure 4. Standardized path coefficients of the structural equation model for husbands, controlling for months married, months cohabited, number of step/children, times married, race, and age. Fit indices: χ^2 (103) = 180.64, p = .000, CFI = .90, RMSEA = .08. Squared Multiple Correlations (SMC) indicate the percent of variance in the latent construct accounted for by the model.

parsimony, the paths between subjective EH and objective EH to marital quality were removed for both husbands and wives after an initial fit of the model revealed that these paths were not statistically significant when controlling for all else in the model. Initial correlations foreshadowed these non-significant paths. Overall, the model fit and structural paths were very similar for both husbands and wives. Additionally, higher levels of positivity were associated with higher levels of marital quality for husbands.

For wives, the fit indices were acceptable (Brown & Cudeck, 1993; Crowley & Fan, 1997) (χ^2 (103) = 190.01, p = .000, CFI = .91, RMSEA = .09). The results of this

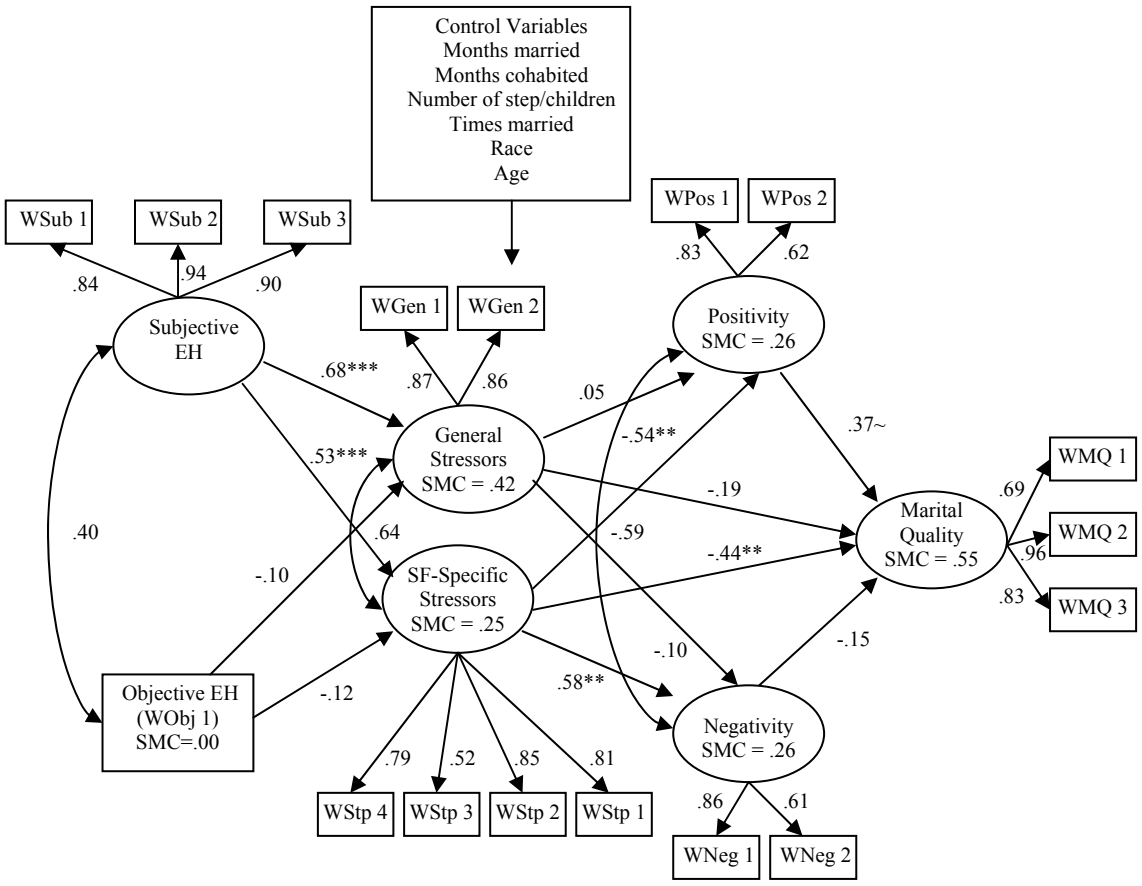

Figure 5. Standardized path coefficients of the structural equation model for wives controlling for months married, months cohabited, number of step/children, times married, race, and age. Fit indices: χ^2 (103) = 190.01, p = .000, CFI = .91, RMSEA = .09. Squared Multiple Correlations (SMC) indicate the percent of variance in the latent construct accounted for by the model.

model (see Figure 5) indicated that, on average, higher levels of subjective EH were associated with higher levels of general stressors and higher levels of stepfamily-specific stressors, controlling for all else in the model. As with husbands, higher levels of stepfamily-specific stressors were associated with lower levels of positivity, and marital quality, and higher levels of negativity. The level of general stressors, however, did not have an effect on positivity, negativity, or marital quality.

Research Question 2

Under the umbrella of the first research question, another purpose of the study was to assess the comparative effects to determine whether the effect of subjective EH on general and stepfamily-specific stressors was stronger than the effect of objective EH on general and stepfamily-specific stressors for both husbands and wives. First, for husbands, the paths between subjective EH and general stressors, and objective EH and general stressors were constrained to be equal. The model comparisons between the constrained and unconstrained models indicated that the beta coefficients were significantly different ($\Delta\chi^2$ (1) = 6.37, p = .011), which indicates that subjective EH is a stronger predictor of general stressors than objective EH. Next, the paths between subjective EH and stepfamily-specific stressors and objective EH and stepfamily-specific stressors were constrained to be equal and the model comparisons between the constrained and unconstrained models indicated that the beta coefficients were not significantly different ($\Delta\chi^2$ (1) = 2.85, p = ns). However, the significant paths in the model between subjective EH and general and stepfamily-specific stressors indicate significant associations, while controlling for all else in the model.

For wives, the paths between subjective EH and general stressors, and objective EH and general stressors were constrained to be equal. The model comparisons between the constrained and unconstrained models indicated that the beta coefficients were significantly different ($\Delta\chi^2$ (1) = 21.54, p < .001), which indicates that for wives, subjective EH is a stronger predictor of general stressors than objective EH. Next, the paths between subjective EH and stepfamily-specific stressors and objective EH and stepfamily-specific stressors were constrained to be equal. A delta chi-square test

indicated that these paths were also significantly different ($\Delta\chi^2$ (1) = 15.21, $p < .001$). Thus, three of the four hypotheses were supported related to the differences between subjective EH and objective EH and general and stepfamily-specific stressors.

Research Question 3

The structural paths between general stressors and stepfamily-specific stressors and positivity, negativity, and marital quality were examined next. First, the structural paths from general stressors and stepfamily-specific stressors to positivity were examined for husbands. These paths were constrained to be equal and the model comparisons between the constrained and unconstrained models indicated that the beta coefficients were not significantly different ($\Delta\chi^2$ (1) = .55, p = ns). This indicates that while stepfamily-specific stressors has a significant effect on positivity, the effect is not significantly different than the beta coefficient between general stressors and positivity.

The structural paths between general stressors and stepfamily-specific stressors to marital quality were constrained to be equal and results indicated that these coefficients were not significantly different ($\Delta\chi^2$ (1) = 1.75, p = ns), indicating that the association between stepfamily-specific stressors and marital quality is significant, but not significantly different than the beta coefficient between general stressors and marital quality.

Finally, the structural paths between general stressors and stepfamily-specific stressors to negativity were compared and were not found to be significantly different ($\Delta\chi^2$ (1) = 1.64, p = ns). Thus, it can only be said that stepfamily-specific stressors have an effect on negativity, controlling for all else in the model, while general stressors have no effect on negativity.

Similar paths were examined for wives, beginning with an examination of the structural paths between general stressors and stepfamily-specific stressors and positivity, negativity, and marital quality. The structural paths from general stressors and stepfamily-specific stressors to positivity were first examined. After constraining both paths to be equal, using a delta chi-square test, the model comparisons between the constrained and unconstrained models indicated that the beta coefficients were not significantly different ($\Delta\chi^2$ (1) = 2.98, p = ns).

The structural paths between general stressors and stepfamily-specific stressors to marital quality were then examined for wives and these coefficients were not significantly different ($\Delta\chi^2$ (1) = .90, p = ns), indicating that while stepfamily-specific stressors have a significant effect on marital quality, the beta coefficients were not significantly different.

Finally, the paths from general stressors to negativity and from stepfamily-specific stressors to negativity were constrained to be equal and the constrained and unconstrained models were compared. Results from the delta chi-square test indicated that the paths were significantly different ($\Delta\chi^2$ (1) = 4.17, p = .041).

Research Question 4

The fourth research question was related to determining whether general stressors and/or stepfamily-specific stressors mediated the relationship between subjective EH and marital quality and/or between objective EH and marital quality for both husbands and wives. Acccording to Baron and Kenny (1986), to establish mediation, the relationships between general stressors and marital quality and stepfamily-specific stressors and marital quality first had to be significant for husbands and wives. Initial results for

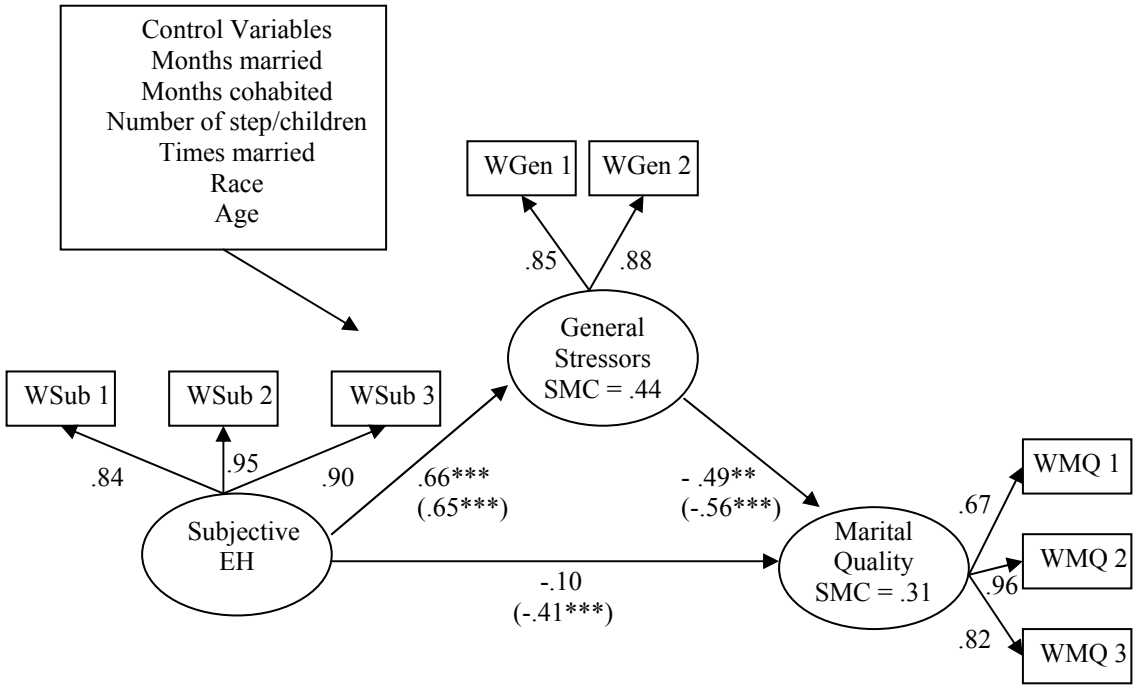

Figure 6. Standardized path coefficients for the wives' mediation model with general stressors fully mediating the path between subjective EH and marital quality, controlling for months married, months cohabited, number of step/children, times married, race, and age. Squared Multiple Correlations (SMC) indicate the percent of variance in the latent construct accounted for by the model. Numbers in parentheses refer to the structural coefficient prior to testing for mediation.

husbands indicated that the structural coefficient between subjective EH and marital quality, prior to testing for mediation, was not statistically significant (β=-.14, p=.20). Thus, mediation could not be tested for husbands.

Initial results for wives indicated that the structural coefficient between subjective EH and marital quality was significant (β=-.41, p<.001) prior to testing for mediation. The separate structural paths tested independently between subjective EH and general stressors (β=.65, p<.001), between subjective EH and stepfamily-specific stressors (β=.33, p<.01), between general stressors and marital quality (β=-.56, p<.001), and between stepfamily-specific stressors and marital quality (β=-.68, p<.001), were all

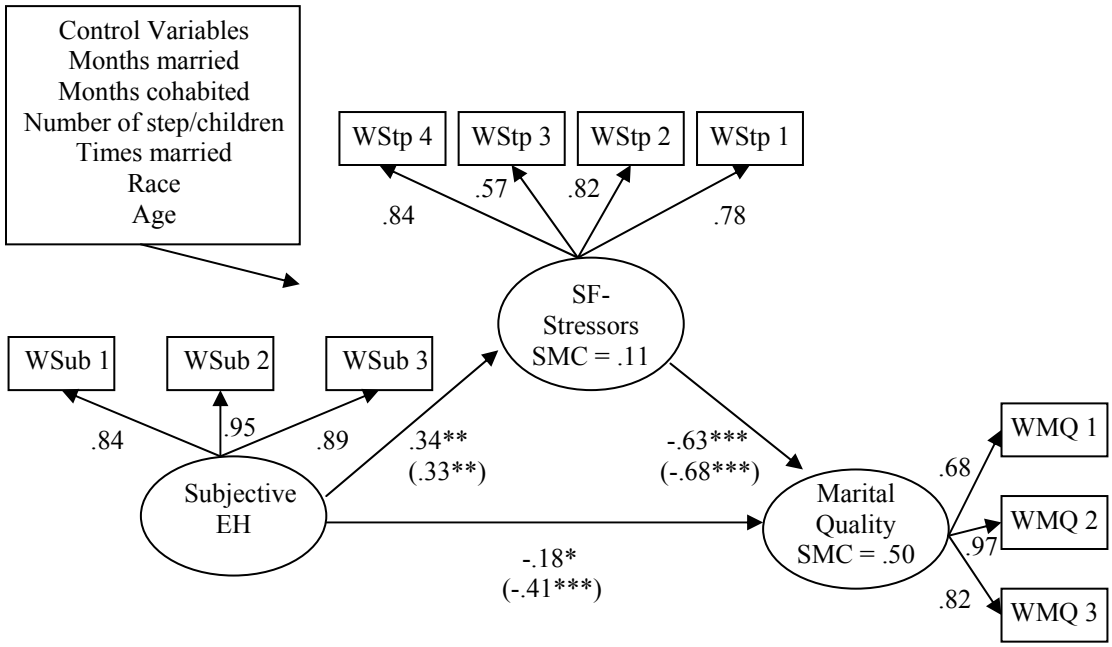

Figure 7. Standardized path coefficients for the wives' mediation model with stepfamily-specific stressors partially mediating the path between subjective EH and marital quality, controlling for months married, months cohabited, number of step/children, times married, race, and age. Squared Multiple Correlations (SMC) indicate the percent of variance in the latent construct accounted for by the model. Numbers in parentheses refer to the structural coefficient prior to testing for mediation.

statistically significant. General stressors and stepfamily-specific stressors were then tested separately as mediators. For wives, the path between subjective EH and marital quality was constrained to zero and the resulting chi-square statistic was compared with the chi-square statistic when all paths in the model were unconstrained and the delta chi-square test indicated that the unconstrained model did not improve the model fit ($\Delta\chi^2$ (1) = .49, p = ns), indicating that general stressors do, in fact, fully mediate the relationship between subjective EH and marital quality for wives (see Figure 6). Further, the statistically significant structural coefficient between subjective EH and marital quality was not significant after general stressors was added as a mediator.

Stepfamily stressors were examined next as a potential mediator between subjective EH and marital quality for wives. The delta chi-square test also demonstrated

no significant improvement in model fit ($\Delta\chi^2$ (1) = 3.58, p = ns), indicating that stepfamily-specific stressors partially mediate the relationship between subjective EH and marital quality, as the prior statistically significant structural coefficient was reduced, but was still significant at the alpha level of .05 (see Figure 7).

Research Question 5

The final research question was whether gender differences existed in the models. Because the models were fit separately for husbands and wives, delta chi-square tests could not be conducted. Each of the paths was visually examined, however, and there were two notable betas that were close to the .30 difference suggested by Kline (2005) between the husbands and wives. First, the beta coefficient between subjective EH and stepfamily-specific stressors exhibited a notable difference between wives (.53) and husbands (.28), demonstrating a practical difference between spouses for this path. The other beta coefficient that showed a practical difference was the path between stepfamily-specific stressors and positivity for husbands (-.34) and wives (-.54).

Alternative Model

In addition to the five primary research questions and the hypothesized model, an alternative model examining general stressors and stepfamily-specific stressors as potentially moderating the relationship between objective and subjective EH and marital quality was conducted. To examine the fit of an alternative model, first, main effects of subjective and objective EH on marital quality were examined. Results indicated that only subjective EH was associated with marital quality for wives. However, it was decided that tests for interaction effects would be carried out for both husbands and

wives, as the relationship between subjective or objective EH on marital quality may differ at varying levels of general and/or stepfamily-specific stressors.

To test for possible interaction effects, models were fit using AMOS 7.0 (Arbuckle, 2006). First, for objective EH, interaction terms were created in SPSS for objective EH and stepfamily-specific stressors and objective EH and general stressors, so both general stressors and stepfamily-specific stressors could be tested simultaneously for interaction effects. Next, the direct effects of objective EH, stepfamily-specific stressors, general stressors, and subjective EH, and the interaction terms of objective EH and general stressors, and objective EH and stepfamily-specific stressors on marital quality were estimated for husbands and wives separately. The model was fit to the data and the resulting estimates of the interaction terms were both not significant. A similar procedure was carried out for subjective EH, and similar non-significant results were found. It was concluded, therefore, that the alternative models in the present study did not fit the data.

DISCUSSION

The primary purpose of the current study was to examine three sets of factors that may affect the marital quality of couples in stepfamilies. These included subjective and objective economic hardship, general and stepfamily-specific stressors, and socioemotional behaviors (positivity and negativity). The central hypothesis was that subjective and objective EH would be positively associated with both general and stepfamily-specific stressors, and higher levels of these stressors would be related to higher levels of negativity, and lower levels of positivity, which, in turn, would be related to marital quality.

The second purpose of the study was to examine differences in the relationships between the exogenous variables and their direct effects on different outcome variables within the models, and their comparative effects for husbands and wives in stepfamilies. Specifically, it was hypothesized that the relationships between subjective EH and general and stepfamily-specific stressors would be stronger than the associations between objective EH and general and stepfamily-specific stressors. It was further hypothesized that the associations between stepfamily-specific stressors and the outcome variables of interest (i.e., positivity, negativity, and marital quality) would be stronger compared to the associations between general stressors and the same outcome variables. It was also hypothesized that general and stepfamily-specific stressors mediated the relationship between subjective and objective EH and marital quality. Further, it was of interest to compare the husband and wife models to determine whether practical differences existed

for men and women in the relationships among variables in the model. Several conclusions and unique contributions can be made from the results of this study.

Economic Hardship and Stressors

First, spouses in stepfamilies who experience higher levels of subjective EH were also more likely to experience higher levels of general stressors in other areas of their life, such as managing their time and their household, and balancing the demands of work and family life. Further, the results of the present study indicated that subjective EH was clearly found to be more strongly associated with higher levels of both general stressors and stepfamily-specific stressors for both spouses, compared to the non-existent relationship between objective EH and general stressors and stepfamily-specific stressors. While previous research has typically found significant relationships between subjective EH and marital quality and objective EH and marital quality independently, there have been no known previous studies that have examined the comparative effect of subjective and objective EH on stressors that stepcouples experience. Additionally, for both husbands and wives, subjective EH had a significantly stronger effect on general stressors than objective EH.

The results from this study provide support for the idea that when things are perceived as not going well financially, this feeling of economic hardship is related to more general stressors in other areas of a stepcouple's marital relationship, and subjective EH also was associated with higher levels of reported stepfamily-specific stressors, particularly for wives. Thus, subjective EH may have a greater effect on the stepfamily-specific stressors that wives in stepfamilies experience, which may specifically indicate that when wives' feel like things are not going well financially, this may lead to

perceptions that other areas related to stepfamily life are stressful as well. This relationship, however, was only modestly associated with husbands, which may indicate that husbands in stepfamilies may experience stepfamily-specific stressors that are unrelated to how husbands perceive their financial circumstances. This general finding builds upon the research conducted by Lavee and colleagues (1996), who found that economic stress was associated with higher levels of parenting stress, by adding that perceived economic hardship is also associated with higher levels of general stressors and stepfamily-specific stressor for both spouses. While the direction of effects were hypothesized and tested, it is also acknowledged that cross-sectional data require the consideration of the alternative direction of effects.

The findings reported here indicate that it is perceptions of economic hardship that are related to general and stepfamily-specific stressors. That is, education and income appear to be poor predictors of stressors in a relationship, as individuals may have low levels of education and high income, or vice versa, or couples may earn a great deal of money but still feel like they are unable to meet their needs. This finding lends support to the Symbolic Interactionist's perspective (Mead, 1934), as it was the *perception* of economic hardship that was related to high levels of economic hardship, regardless of education or income. Therefore, the notion of *feeling* economic hardship is more important than objective measures of economic hardship, because if it is being perceived as real, then the consequences are real for that individual/couple.

Stressors, Socioemotional Behaviors, and Marital Quality

Second, this research indicates that stepfamilies experience stepfamily-specific stressors in addition to general stressors that are common to all couples, and for both

husbands and wives, these stepfamily-specific stressors had an effect on marital quality after controlling for the effect of general stressors on marital quality, while general stressors did not have an effect on marital quality after controlling for stepfamily-specific stressors. Scholars have asserted that while both couples and stepcouples experience general stressors, stepcouples face issues and potential stressors unique to stepfamilies. These factors may, in fact, be more predictive of marital quality (Adler-Baeder & Higginbotham, 2004). This assumption, however, has never been tested in the empirical literature. Consequently, a primary contribution of this study is the finding of a strong inverse relationship between stepfamily-specific stressors and marital quality for both husbands and wives, while the general stressors they experienced had no effect on marital quality. In fact, for husbands and wives, approximately half of the variance in marital quality was explained by their respective models. This large amount of variance suggests that a primary purpose of the current study was accomplished, which was to examine three factors that could affect the marital quality of couples in stepfamilies: EH (subjective and objective), stressors (general and stepfamily-specific), and socioemotional behaviors (positivity and negativity). Together, it reveals that these factors are critical to include when examining stressors and marital quality in stepfamilies. Future studies that examine marital quality in couple relationships should pay particular attention to whether stepcouples are included in their samples. If they are not clearly distinguished, and if stepfamily-specific stressors are not considered, a large portion of the "predictive puzzle" will be missing.

Following Berkowitz' (1989) reformulation of the frustration-aggression hypothesis, in this study it was hypothesized that the unique stepfamily-specific stressors

had stronger associations with positivity and negativity than the associations between general stressors and positivity and negativity, as the stresses related to stepfamily living were assumed to create more of the stressful and frustrating experiences Berkowitz alluded to. These hypotheses were largely supported, for both husbands and wives, even after controlling for variables that may influence stepcouples' marital quality. While it could be that when there are less positive and more negative behaviors, individuals perceive more stepfamily-specific stress, the finding does appear to provide theoretical support for the frustration-aggression hypothesis. Namely, that when spouses in stepfamilies are faced with stressors that are unique to stepfamilies, they were also more likely to report less positivity in the marriage relationship.

While support was found for most of the current study's hypotheses, the second and third hypotheses related to examining the comparative effects of the two types of economic hardship on general and stepfamily-specific stressors, and these stressors' effects on positivity, marital quality, and negativity were only partially supported. Several comparisons were made between beta coefficients that appeared to be significantly different, but delta chi-square tests indicated they were not statistically different, because their confidence intervals overlapped. This is likely due to the small sample size. Thus, results of the comparative effects in the present study must be cautiously interpreted.

The fact that stepfamilies experience unique stressors in addition to stressors that are common in most relationships, may lend support to Prado and Markman's (1999) assertion that one reason stepcouples experience an increased risk of divorce is due, in part, to the immediate onset of stressors that are associated with balancing the many roles, responsibilities, and stressors that are unique to stepfamilies. However, future

longitudinal work is needed to follow stepcouples over time to prospectively examine the impact of compounded stressors on marital quality and stability. It can be concluded, however, that on average, both husbands and wives in stepfamilies who experience increased levels of stepfamily-specific stressors, have higher levels of negativity, and experience lower levels of positivity and marital quality than spouses in stepfamilies who do not experience high levels of stepfamily-specific stressors, and these stressors are more predictive of marital quality than general stressors.

Prior research has not examined separate specific stepfamily stressors and their relationship with marital quality. Based on the correlations of the four stepfamily-specific stressor subscale domains, the stepparent subscale has the strongest relationship with the three indicators of marital quality. This unique finding may suggest that of all the struggles couples in stepfamilies experience, perhaps the most challenging aspect is the stress that accompanies the stepparent role. Further analyses would need to be carried out to examine this finding in more depth, but this study offers preliminary support for the idea that within stepfamily-specific stressors, the stepparent domain may be the most difficult to manage. Additional future work could examine the four stressor domains in relation to possible differences among variables based on several stepfamily structural differences (i.e., stepmother household vs. stepfather household; number of children; age of children; length of marriage; number of times married) and other variables that might influence outcomes such as marital quality, commitment, and marital stability.

Interestingly, for both husbands and wives, negativity did not have an effect on marital quality, while there was a significant effect of positivity on marital quality. This provides further support for Bradbury and colleagues (2000) research-based idea that

positivity and negativity are separate constructs and should be analyzed separately, rather than on a continuum. This finding may also be related to research conducted by Carstensen, Gottman and Levenson (1995) who studied older couples and found that they tend to express less negativity and more positive affection, than younger couples. Other research indicates that only positive expressions of affect during conflict for newlyweds is able to predict marital happiness and divorce of stable couples (Gottman, Coan, Carrere, & Swanson, 1998). Thus, it is clear that past research provided evidence that positive affect is related to marital quality for couples in first marriages, yet this research is some of the first that provides evidence that positivity has an effect on marital quality for both spouses in stepfamilies.

Economic Hardship and Marital Quality

Unlike previous empirical work carried out largely by Conger and colleagues (Conger, Ge, & Lorenz, 1994; Conger et al., 2000) that has demonstrated an inverse relationship between subjective EH and marital quality, controlling for all else in the model, neither subjective EH nor objective EH had a direct effect on marital quality for husbands or wives. While direct effects were anticipated, this finding was not alarming as previous research has generally shown only modest associations between education and income and other objective measures of economic hardship and marital satisfaction and adjustment (see White & Rogers, 2000, for a review).

When general stressors and stepfamily-specific stressors were examined as possibly mediating the relationship between subjective EH and marital quality for wives, both variables were found to be mediating this relationship. This indicates that for wives, perceiving one's financial situation as burdening or stressful, is related to higher levels of

reported stressors in other areas of the relationship, including stepfamily-specific stressors, which is related to lower levels of marital quality. This finding adds a unique contribution to the literature, as it builds upon studies conducted by Karney and colleagues (2005) that showed elevated levels of stress were related to decreased levels of marital quality, and a separate study (Karney et al., 2003) in Florida which found that those who encountered struggles related to finances also had more challenges in their intimate relationship. The findings from this study bridge these studies and are the first to demonstrate that general stressors and stepfamily-specific stressors mediate the relationship between subjective EH and marital quality.

Gender Differences

Unique practical differences existed between spouses with regard to the effect of subjective EH on stepfamily-specific stressors. On average, it appears that subjective EH has a greater effect on stepfamily-specific stressors for wives compared to their husbands. Subsequently, practical differences showed that higher levels of stepfamily-specific stressors were related to less expressions of positivity for wives, compared to husbands. These findings may suggest that wives are more vulnerable to the effects of financial hardship and are less likely to express positivity when they experience stressors related to stepfamily life, when compared to husbands. On the contrary, other research suggests that husbands may feel more pressure and stress due to traditionally being the financial provider, and meeting the family's financial needs (Vinokur et al., 1996; Voydanoff & Donnelly, 1988). Thus, the current finding may reflect the unique structure related to living in a stepfamily, or may simply be due to more women entering the workforce.

These practical differences may also suggest that different underlying relational processes may be occurring for husbands and wives. Previous research provides evidence of gender differences in marital interactions in studies of young newly-married couples (Christensen & Heavey, 1990; Levenson, Carstensen, & Gottman, 1994), as well as couples who have been married for longer periods of time (Christensen & Heavey, 1990). These findings may suggest, for example, that, overall, wives are more emotionally expressive, and when they experience stressors they tend to provide less positive affection , whereas men, on average, were found to express less positive and negative emotions. Men are less likely to express any type of emotion, so it is not surprising that when husbands in the present study express positive emotions they experience higher levels of marital quality (Huston & Vangelisti, 1991). As the question regarding gender differences was a basic research question with no specific hypothesized directions anticipated, this specific area of research, including replication and possible explanations should be explored further.

Practical Implications

While this study makes unique contributions to the empirical literature, there are also at least two practical implications offered. First, it is suggested that no marriage education program is complete unless stressors that are unique to stepfamilies are addressed. A comprehensive framework of marriage education has been offered, and one of the key dimensions that was noted was the importance of tailoring programs' content to meet the needs of the individuals/couples (Hawkins, Carroll, Doherty, & Willoughby, 2004). While many common marriage education programs address content related to the general stressors noted in this study, there are few that include additional content or an

optional additional section that is specific for stepfamilies. As suggested by Adler-Baeder and Higginbotham (2004), for stepfamily marriage education programs, in addition to the importance of addressing relational and developmental differences, and formal and informal institutional supports, it is suggested that each of the four stepfamily-specific stressor domains be addressed as well.

Second, the results from this study suggest areas that should be focused on during intervention and therapy work with stepcouples. Perhaps interventions with stepcouples center too much of the focus on general stressors that are common to address with couples in first marriages. The present results indicate that general stressors have no effect on marital quality for husbands or wives, controlling for all else in the model. Rather, the focus of interventions with stepcouples should be on the four stepfamily-specific stressor domains, as these stressors were highly related to positivity, negativity, and marital quality.

Limitations and Future Directions

While the present research is a "within group" study, it has been suggested by scholars in stepfamily research as being more informative than comparison studies of first and remarried couples that typically use an implicit deficit model approach, and it provides unique insight into factors that are associated with marital quality for husbands and wives in stepfamilies, there are limitations that necessitate attention.

First, in spite of great efforts to recruit a larger sample, the response rate and size of this non-probability sample of couples was small (5%), and therefore it became necessary to fit the models separately for husbands and wives, rather than simultaneously. While previous research has fit models separately for husbands and wives (Conger et al.,

2002; Conger et al., 1999), fitting the models separately with dependent data, however, meant that the separate models were unable to capture the effects of each spouse's score on each other. That is, it was impossible to control for the spousal effects of each other, as is typically suggested for dyadic data analyses (Kenny, Kashy, & Cook, 2006). Future research with stepcouples should make further attempts to include a larger and more generalizable sample, perhaps with greater incentives, as recruiting new stepfamily couples to participate in research appears to be more difficult than recruiting new couples who are not part of a stepfamily.

Second, the sample in the present study was collected via three different methods, and all of them failed to capture the diversity that was anticipated. While the sample had the advantage of both spouses being surveyed, the sample is still a non-probability sample and is non-representative, which limits the generalizability of the findings. While slightly more diverse than most studies of stepfamilies, the majority of the respondents were predominantly Caucasian, so future research should focus on over-sampling racial minority families and low-income stepfamily couples.

Another limitation of the current study was that the sample consisted of cross-sectional data and the model was not recursive, as spouses were only surveyed at one point in time, making it impossible to examine change and direction of effects. While determinant assumptions were made through structural equation modeling, the associations represent co-variations between variables, and can not establish causality. Longitudinal research is needed to verify directional assumptions in this study. Future research should also incorporate multi-methods such as incorporating observational methods of socioemotional behaviors and combining surveys and interviews with

stepcouples measured over time. In this way the effect of economic hardship, general stressors, and particularly stepfamily-specific stressors on marital quality can be examined and better understood.

It should be noted that because a number of principal component analyses were conducted with the four subscales of the *Questionnaire to Assess the Difficulties of Couples in Stepfamilies* (Beaudry et al., 2001), and therefore the number of items in each subscale was reduced and the items differed for husbands and wives, the comparison of this study's findings should not be compared with other studies using these subscales. That is, several items were dropped from each subscale to increase the reliability and subsequent predictability of the four stepfamily-specific stressor domains, which may compromise the construct validity of the measure.

Results from this study indicate that neither objective EH nor subjective EH have direct effects on marital quality, for either husband or wife, when controlling for all of the other latent constructs in the model. One of the purposes of the present study was to examine whether objective EH and subjective EH had a direct effect on general stressors, stepfamily-specific stressors, and marital quality. Comparatively, subjective EH was a better predictor of both general and stepfamily-specific stressors for stepcouples than objective EH. Prior research (White & Rogers, 2000) has called for examining the effect of subjective and objective EH simultaneously on marital quality, and the findings from the preliminary correlation analyses and structural equation models indicate that neither has a direct effect on marital quality, controlling for all else in the model. However, when examined in the mediation models, subjective EH had a direct effect on marital quality for wives, but this effect was mediated by both general and stepfamily-specific stressors.

Future research should examine socioemotional behaviors of spouses in stepfamilies, including various methods of measuring this construct. In the current study, the latent constructs negativity and positivity were composed of two manifest variables each: the perception of each spouse answering for themselves, and the same spouse answering how they perceive their spouse. This was partly done in an attempt to control for method-variance bias through the use of both spouses as informants. Interestingly, the reliability coefficients for these measures of perceptions were fairly low, particularly for husbands when their wives' rated their positivity and negativity. This indicates that an apparent discrepancy exists between couples' ratings of themselves and their spouse, which may be an area of future research for couples in stepfamilies in and of itself. Past research with couples and marital violence using one partner and couple data show discrepancies in reporting by spouses, which may be due to random or systematic measurement error or simply differences between spouses' perceptions of the marriage relationship (Szinovacz & Egley, 1995).

Conclusion

The primary contribution of this study is that it builds and extends on both the research that focuses on economic hardship and the research regarding factors that affect the marital quality of spouses living in stepfamilies. While previous research has examined various economic hardship models with couples in first marriages (these studies may have included remarriages, but it was not the focus), this is the first known study that has examined the effects of economic hardship specifically on spouses in stepfamilies. This study provides evidence that subjective EH is associated with general stressors and stepfamily-specific stressors for both spouses. This builds upon Conger and

colleagues' (1990) work by introducing a path between economic hardship and stressors, rather than direct effects of economic hardship on socioemotional behaviors, thus providing preliminary support that EH may lead to higher levels of stress in other areas of the relationship, which then leads to positive and negative behaviors, which is associated with perceptions of marital quality. Because this is an uncharted area of study, replication of this study is suggested.

In the growing body of research with stepfamilies, few studies have examined both spouses in the marriage relationship and focused on the quality of the marriage as the outcome. The majority of previous research on stepfamilies has largely focused on the effects of stepfamily living on children, with few studies examining the stepcouple relationship (Coleman, Ganong, & Fine, 2000). Further, there is comparatively little known regarding factors that are associated with marital quality with stepcouples when compared to what is known about first marriages. A primary contribution of this study is the finding that spouses in stepfamilies do experience stressors that are unique to stepfamilies, in addition to general stressors that are more common with all couples. More importantly, however, these stepfamily-specific stressors have a direct inverse effect on marital quality for both spouses, controlling for all else in the model, while general stressors do not. Continued work in this area holds the promise of establishing reliable, predictive models of marital quality unique to stepcouples. Growing knowledge in this area will serve to inform practice and potentially contribute to building strengths among a significant portion of married couples.

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APPENDICES

A: Postcard Insert for Marriage Handbook

Congratulations on your Marriage!

*Is this a Remarriage for you or your spouse OR did this marriage create a Stepfamily? (one or both of you brought a child into the marriage). If so, return this postcard, and then complete a marriage survey and you will be entered into a drawing to receive one of three **$50 Wal-Mart Gift Cards!!***

Today's date: _____ (month/day/year) Your wedding date: _____
For Husband, this marriage is a: First Marriage ☐ a Remarriage ☐
For Wife, this marriage is a: First Marriage ☐ a Remarriage ☐

Home state and county of Husband _____ Wife _____
State County State County

_____
First name of wife Last name

_____
First name of husband Last name

_____
Mailing address City State Zip
(or permanent address where you can be contacted 8-12 months from now)

_____ We would prefer completing the survey:
Email address (if one exists) Online ☐ OR Mailed paper copy ☐

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST CLASS PERMIT NO. 9 Auburn University, AL 36849

POSTAGE WILL BE PAID BY ADDRESSEE

David Schramm
203 Spidle Hall
Auburn University
Auburn, AL 36830-5604

B: Cover Letter and Survey Questions

INFORMATION LETTER FOR

Alabama Remarriage and Stepfamily Study

You are invited to participate in a research study related to your experiences during the first year of your remarriage. This study is being conducted by David Schramm and Dr. Francesca Adler-Baeder from the Human Development and Family Studies Department at Auburn University. We hope to learn more about what makes for strong remarriages and stepfamilies in Alabama. We would also like to learn more about the possible marital struggles you may have experienced during the first few months of marriage, including struggles with financial issues, in hopes that we may be able to educate future couples about what to expect going into remarriage. Only people in remarriages and stepfamilies can help us truly understand the joys and stresses of these relationships. You were selected as a possible participant because you received a marriage handbook when you applied for your marriage license. Enclosed in that handbook was a reply card that you returned a few months ago.

If you decide to participate, please fill out the Husband and Wife questionnaires (separately) that are included in this envelope and return them in the postage-paid envelope provided. You do not have to answer any question you do not want to. **The survey is also available ONLINE, and you may enter the following link and complete the survey this way instead of the paper copy.** However, you will still need to have your participant ID # (found on upper right hand corner of your paper survey to complete the survey online. The URL is http://www.surveymonkey.com/s.asp?u=178733428993. You may withdraw from participation at any time, without penalty, and you may withdraw any data that has been collected about you, as long as that data is identifiable. You may find that the questions in the surveys will provide opportunities to discuss your relationship in greater detail. However, we cannot promise you that you will receive any benefit to your relationship from participating in this project. While discussing the questions to the surveys can be a great way to strengthen your relationship, please complete the surveys separately and do not discuss your answers until you have sealed the envelope and put the surveys in the

mail. Completing the surveys will require approximately 20-25 minutes. If you decide to participate by returning your survey, you will be entered into a random drawing to receive one of three $50 gift cards from Wal-Mart. Your decision whether or not to participate will not affect your current or future relations with Auburn University or the Department of Human Development and Family Studies.

All of the information that you provide on the questionnaires will be treated as private and kept confidential. It will not be shared with anyone unless legally required. Your name will not appear on any questionnaires. You will be assigned a code number, which will be used to organize the information you provide. Only David Schramm, the doctoral student carrying out this project, will maintain the list that shows which number is assigned to you. If results of the study are published in a journal, no names of individuals will be included in these reports.

If you have any questions we invite you to ask them now. If you have questions later, David Schramm at (334) 844-3299 or schradg@auburn.edu or Dr. Adler-Baeder at (334) 844-3234 or adlerfr@auburn.edu) will be happy to answer them. You will be provided a copy of this form to keep.

For more information regarding your rights as a research participant you may contact the Auburn University Office of Human Subjects Research or the Institutional Review Board by phone (334)-844-5966 or e-mail at hsubjec@auburn.edu or IRBChair@auburn.edu.

HAVING READ THE INFORMATION PROVIDED, YOU MUST DECIDE WHETHER TO PARTICIPATE IN THIS RESEARCH PROJECT. IF YOU DECIDE TO PARTICIPATE, THE DATA YOU PROVIDE WILL SERVE AS YOUR AGREEMENT TO DO SO. THIS LETTER IS YOURS TO KEEP.

_____

Investigator's signature Date

_____

Print Name

Global Marital Satisfaction

Regarding your current marriage…
1. How happy are you with your *marriage*?
2. How satisfied are you with your *relationship* with your spouse?

(1 = Extremely Unhappy/Dissatisfied; 2 = Very Unhappy/Dissatisfied; 3 = Somewhat Unhappy/Dissatisfied; 4 = Mixed; 5 = Somewhat Happy/Satisfied; 6 = Very Happy/Satisfied; 7 = Extremely Happy/Satisfied)

Quality Marriage Index

Regarding your current marriage…
1. We have a good marriage
2. My relationship with my spouse is very strong
3. Our marriage is strong
4. My relationship with my spouses makes me happy
5. I really feel like part of a team with my spouse

(1 = Very Strongly Disagree; 2 = Strongly Disagree; 3 = Disagree; 4 = Mixed; 5 = Agree; 6 = Strongly Agree; 7 = Very Strongly Agree)

Please rate your current level of happiness in your marriage, all things considered, on a scale from 1 (not at all happy) to 10 (extremely happy) in the space here_____

Satisfaction Subscale - Revised Dyadic Adjustment Scale

Regarding your current marriage…
1. How often do you discuss or have you considered divorce, separation, or terminating your relationship?
2. How often do you and your spouse quarrel?
3. Do you ever regret that you married?
4. How often do you and your spouse get on each others nerves?

(1 = All of the time; 2 = Most of the time; 3 = More often than not; 4 = Occasionally; 5= Rarely; 6 = Never)

Socioemotional Behavior Index

Please think about your DAILY interactions with your spouse. In a typical day, how frequently do YOU:

Positive Affectional Expressions
a. Compliment your spouse
b. Make your spouse laugh
c. Say "I love you" to your spouse
d. Do something nice for your spouse
e. Talk about the day's events with your spouse
f. Initiate physical affection with your spouse (*e.g. kiss, hug*)
g. Share emotions, feelings, or problems with your spouse

Negativity
h. Seem bored or uninterested with your spouse
i. Dominate the conversation with your spouse
j. Show anger or impatience towards your spouse
k. Criticize or complain to your spouse
l. Turn down or avoid sexual advances from your spouse
m. Fail to do something that your spouse asked
n. Do things that annoy your spouse (*e.g. habits*)

Please think about your DAILY interactions with your spouse. In a typical day, how frequently does your SPOUSE:

Positive Affectional Expressions
a. Compliment you
b. Make you laugh
c. Say "I love you"
d. Do something nice
e. Talk about the day's events with you
f. Share physical affection with you (*e.g. kiss, hug*)
g. Share emotions, feelings, or problems

Negativity
h. Seem bored or uninterested with you
i. Dominate the conversation with you
j. Show anger or impatience towards you
k. Criticize or complain to you
l. Turn down or avoid sexual advances from you
m. Fail to do something you asked
n. Do things that annoy you (*e.g. habits*)

(1 = Never; 2 = Sometimes, but not every day; 3 = Once or twice a day; 4 = Often; 5 = Always)

Questionnaire to Assess the Difficulties of Couples in Stepfamilies

Below are various issues that may be experienced by couples in <u>STEPFAMILIES</u>. Please indicate the difficulty YOU experience with:

(1 = No current difficulty; 2 = Currently experiencing a low level of difficulty; 3 = Currently experiencing a moderate level of difficulty; 4 = Currently experiencing a moderate to high level of difficulty; 5 = Currently experiencing a high level of difficulty)

(Social Domain)

1. Having to function in society as a stepfamily
2. Ensuring the stepparent (me or my spouse) is viewed as a legitimate representative in the children's school environment
3. Ensuring the stepparent (me or my spouse) is viewed as a legitimate representative in the children's medical environment
4. Dealing with legal problems that arise from living in a stepfamily
5. Having access to resources or people who are capable of understanding the difficulties I am experiencing as a member of a stepfamily
6. Organizing family events in the context of an enlarged family (former and new family, grandparents, etc.)
7. Sharing spaces in the house with different members of the family
8. Dealing with prejudices regarding stepfamilies
9. Participating in family events in the context of a stepfamily
10. Reconciling my religious values with my life in a stepfamily
11. Showing affection to my spouse in front of the children

Below are various issues that may be experienced by couples in a <u>REMARRIAGE</u>. Please indicate the difficulty YOU experience with:

(Spousal Domain)

1. Working together to resolve our problems as a couple
2. Accepting a different kind of life as a couple than I had imagined
3. Clearly explaining to my spouse my expectations, needs and limits with regards to our relationship as a couple
4. Giving time to my spouse
5. Mourning my previous marital relationship
6. Devoting time to our life as a couple
7. Having friends in common
8. Accepting the presence of a former spouse in my life as a couple
9. Being recognized as a couple by each of our families of origin

Below are various issues that may be experienced by <u>PARENTS in stepfamilies</u>. Please indicate the difficulty YOU experience with:

(Parental Domain)

1. Explaining family reconstitution (blending families) to my children
2. Knowing how to react when my children express negative emotions about our stepfamily (sadness, anger, etc.)
3. Respecting the positive feelings that my children have for their father or mother
4. Dealing with the negative feelings my children have for their father or mother
5. Reconciling the way my spouse and I feel about raising children
6. Dealing with the fact that my spouse and my children compete for my attention and love
7. Supporting my spouse when he or she deals with my children
8. Understanding what my spouse expects of me as a parent
9. Dealing with the presence of my children's father or mother in my current family life
10. Dealing with the fact that my spouse criticizes the way I act with my children
11. Dealing with the fact that my spouse criticizes the way my children are being raised
12. Dealing with the fact that my children and my spouse argue
13. Accepting that my family is different from that which I had imagined

Below are a number of issues that may be experienced by <u>STEPPARENTS.</u> Please indicate the difficulty YOU experience with:

(Stepparent Domain)

1. Clearly understanding my spouse's expectations with regards to my role as a stepparent
2. Dealing with the presence of the father or mother of my spouse's children and his or her family
3. Establishing a relationship of trust with my spouse's children
4. Disciplining my spouse's children
5. Feeling I have "my" place in the family
6. Adapting myself to my spouse's children's schedule with regards to custody and visits
7. Feeling my spouse's support when I deal with his or her children
8. Dealing with the negative feelings my spouse's children have for their mother or father
9. Making direct requests to my spouse's children without using him or her as an intermediary
10. Accepting that my family is different from that which I had imagined
11. Living with children whose values and lifestyles are different than mine
12. Accepting the positive feelings I have for my spouse's children
13. Accepting the negative feelings I have for my spouse's children's father or mother
14. Knowing how to react when my spouse's children express positive feelings about me
15. Knowing what to do when my spouse's children express negative feelings about me
16. Showing affection to my spouse's children
17. Accepting the additional domestic tasks associated with my spouse's children

General Stressors

Life Distress Inventory (modified)

How distressed do you currently feel about each area?

1. Relationship to other relatives
2. Household management
3. Employment
4. Recreation/leisure
5. Social life
6. Religion
7. Management of time
8. Physical health
9. Personal independence
10. Role of alcohol in the home
11. Expectations for future
12. Sex

(1 = The most distress I've ever felt; 2 = Extremely distressed; 3 = Very distressed; 4 = Moderately distressed; 5 = Somewhat distressed; 6 = Very little distressed; 7 = No distress)

Subjective Economic Hardship

Can't Make Ends Meet subscale

1. My family has enough money to afford the kind of home we would like to have
(1 = Strongly Disagree; 2 = Disagree; 3 = Neutral/mixed; 4 = Agree; 5 = Strongly Agree)

2. Since getting married, how much difficulty have you had with paying your bills. Would you say you have…
(1 = A great deal of difficulty; 2 = Quite a bit of difficulty; 3 = Some difficulty; 4 = A little difficulty; 5 = No difficulty at all)

3. Generally, at the end of each month do 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)

Felt Constraint: Material Needs subscale

(1 = Strongly Disagree; 2 = Disagree; 3 = Neutral/mixed; 4 = Agree; 5 = Strongly Agree)

1. We have enough money to afford the kind of clothing we should have
2. We have enough money to afford the kind of furniture or household equipment we should have
3. We have enough money to afford the kind of car we need
4. We have enough money to afford the kind of food we should have
5. We have enough money to afford the kind of medical care we should have
6. My family has enough money to afford the kind of leisure and recreational activities we want to participate in
7. Our income never seems to catch up with our expenses

Financial Concerns subscale

(1 = Strongly Disagree; 2 = Disagree; 3 = Neutral/mixed; 4 = Agree; 5 = Strongly Agree)

1. I have trouble sleeping because of my financial problems
2. I am concerned because I cannot afford adequate health insurance
3. I often worry about my poor financial situation
4. My financial situation is much worse this year than it was last year
5. I do not know how I will be able to support myself this next year

Objective Economic Hardship

1. How many years of education have you completed? Please write a number in the blank space provided here _____

(Example: 10 = tenth grade, 12 = high school graduate, 16 = bachelor degree, etc.)

2. Please estimate your current annual household income (including child support received) before taxes. Household income includes ALL money received by individuals who are 15 years or older. This includes wages, self-employment income, pensions, social security, interest and dividends, and non-cash benefits such as food stamps. *Feel free to estimate*.

1	less than $15,000	5	22,501-25,000	9	40,001-45,000	13	60,001-65,000
2	15,001-17,500	6	25,001-30,000	10	45,001-50,000	14	65,001-75,000
3	17,501-20,000	7	30,001-35,000	11	50,001-55,000	15	75,001-85,000
4	20,001-22,500	8	35,001-40,000	12	55,001-60,000	16	Over 85,000

C: Survey Notification Card

You and your spouse have been selected to participate in an important new research study on remarriage quality and stability being conducted at Auburn University. According to the reply card you sent in recently, either you or your spouse (or both) are in a remarriage. Unfortunately, researchers know relatively little about successful remarriages. We would like to change that and need your help. After all, it is only by surveying those in remarriages and stepfamilies that we can understand the characteristics of these relationships.

In approximately two to three weeks, two surveys (one for you and one for your spouse) will be mailed to your home (we are unable to post it online). All surveys that are returned will be entered into a random drawing to receive one of three $50 gift certificates from Wal-Mart. We sincerely hope that you will participate in this study and take a few minutes to complete and return the survey.

Sincerely,
David Schramm
Auburn University

AUBURN UNIVERSITY
Department of Human Development and Family Studies
203 Spidle Hall
Auburn, AL 36830-5604

RETURN SERVICE REQUESTED

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D: Survey Reminder Card

Two weeks ago a survey on remarriage and stepfamily quality was mailed to you. If both of you have already completed and returned the survey, I sincerely thank you for your participation. Your responses will be used to assist professionals who work to strengthen remarriages and stepfamilies. If you have not returned the survey, would you please take a few minutes and do so today? As a reminder, it can also be completed online by visiting http://www.surveymonkey.com/s.asp?u=178733428993 You will need your 4 digit ID # to complete it online, which is located at the top right corner of your survey.

Your participation is extremely important to this study. After all, it is only by surveying those in remarriages and stepfamilies that we can better understand the characteristics of these relationships. As a reminder, all surveys that are returned will be entered into a random drawing to receive one of three $50 gift certificates to Wal-Mart.

If you did not receive a questionnaire, or if it was misplaced, please call (334-844-3299) or email (schradg@auburn.edu). Thank you!

David Schramm
Auburn University

AUBURN UNIVERSITY
Department of Human Development and Family Studies
203 Spidle Hall
Auburn, AL 36830-5604

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E: Additional Analyses

Table 7

Cronbach Alpha Reliability Coefficients for Husbands' and Wives' Scales

	Husbands	Wives
Scales	Cronbach's alpha coefficients	Cronbach's alpha coefficients
Sub 1	.90	.89
Sub 2	.94	.94
Sub 3	.80	.81
Obj 1	.59*	.47*
Obj 2	.59*	.47*
Stp 1	.80	.85
Stp 2	.88	.89
Stp 3	.92	.93
Stp 4	.89	.93
Gen 1	.80	.85
Gen 2	.81	.79
Pos 1	.84	.79
Pos 2	.80	.88
Neg 1	.75	.65
Neg 2	.77	.79
MQ 1	.79	.87
MQ 2	.98	.98
MQ 3	.97	.96

Note. *Contains only two items: number of years of education and total poverty score.

Table 8

Types of Transformations Used for Husbands' and Wives' Scales

Variable	Transformation Type	Transformation Formula
Sub 1	Inverse	(1 / HCONCERN)* -1
Gen 1	Logarithm	LG10(HSOCDIST)
Gen 2	Logarithm	LG10(HLIFEDIST)
Stp 1	Inverse	(1 / HQSPOUSE)* -1
Stp 2	Inverse	(1 / HQSOCIAL)* -1
Stp 3	Inverse	(1 / HQPARENT)* -1
Stp 4	Inverse	(1 / HQSTEP)* -1
MQ 1	Reflect and Logarithm	(LG10(25 - HRDAS))* -1
MQ 2	Reflect and Inverse	1 / (46 - HQMI) * -1
MQ 3	Reflect and Logarithm	(LG10(15 - HMARQ2))* -1

Note. Refer to methods section for abbreviations.

Table 9
Descriptive Statistics on Husbands' Measures Before and After Transformations

		Before Transformations			After Transformations		
	N	M	SD	skew *(SE)*	M	SD	Skew *(SE)*
Sub 1	100	2.10	1.08	.80 (.24)	1.27	.22	.13 (.24)
Gen 1	100	1.95	.96	1.50 (.24)	1.24	.19	.45 (.24)
Gen 2	100	2.48	1.12	.98 (.24)	1.35	.19	.09 (.24)
Stp 1	99	1.63	.76	1.62 (.24)	-.72	.25	.25 (.24)
Stp 2	97	1.38	.58	2.88 (.25)	-.81	.22	.73 (.25)
Stp 3	80	1.51	.65	1.80 (.27)	-.75	.23	.44 (.27)
Stp 4	81	1.46	.68	2.21 (.27)	-.78	.24	.68 (.27)
MQ 1	100	5.24	.51	-.67 (.24)	-1.30	.01	-.61 (.24)
MQ 2	100	39.46	7.14	-1.82 (.24)	-.56	.49	-.09 (.24)
MQ 3	100	6.26	1.11	-2.67 (.24)	- .94	.05	-2.06 (.24)

Note. Refer to methods section for abbreviations.

Table 10
Descriptive Statistics on Wives' Measures Before and After Transformations

	Before Transformations				After Transformations		
	N	M	SD	skew *(SE)*	M	SD	Skew *(SE)*
Sub 1	100	2.14	1.14	.87 (.24)	1.27	.23	.22 (.24)
Gen 1	100	2.10	1.19	2.14 (.24)	1.27	.20	.77 (.24)
Gen 2	100	2.64	1.14	1.34 (.24)	1.39	.18	.15 (.24)
Stp 1	99	1.57	.80	2.34 (.24)	-.74	.24	.51 (.24)
Stp 2	98	1.54	.77	2.38 (.24)	-.76	.24	.56 (.24)
Stp 3	81	1.57	.81	1.80 (.27)	-.76	.25	.59 (.27)
Stp 4	77	1.78	.91	1.77 (.27)	-.67	.25	.10 (.27)
MQ 1	100	5.12	.67	-1.77 (.24)	-1.30	.01	-1.58 (.24)
MQ 2	100	38.79	7.96	-1.87 (.24)	-.62	.48	-.09 (.24)
MQ 3	100	6.04	1.26	-2.07 (.24)	-.94	.05	-1.63 (.24)

Note. Refer to methods section for abbreviations.