The Center for Research and Outreach

Putting Research to Work for Military Families



Linking Financial Distress to Marital Quality: The Intermediary Roles of Demand/Withdraw and Spousal Gratitude Expressions

Barton, A. W., Futris, T. G., & Nielsen, R. B. (2015). Linking financial distress to marital quality: The intermediary roles of demand/withdraw and spousal gratitude expressions. *Journal of the International Association for Relationship Research*, 22, 536-549. doi:10.1111/pere.12094

SUMMARY: Many couples struggle with unintentional negative communication patterns which may lead to lower marital satisfaction. This study investigated communication patterns such as demand (criticizing/nagging) withdrawal (avoid confrontation/become defensive) and spousal expressions of gratitude as variables in association with financial well-being and marital quality. The findings suggest that spousal gratitude is associated with higher marital satisfaction while demand/withdraw communication patterns are associated with lower marital satisfaction.

KEY FINDINGS:

- Across the entire sample wife demand/husband withdrawal was reported more frequently than husband demand/wife withdrawal.
- For both husbands and wives, higher financial well-being was associated with higher marital satisfaction, commitment, and lower divorce proneness.
- Higher levels of spousal gratitude was associated with higher levels of marital satisfaction and commitment for both husbands and wives.

IMPLICATIONS FOR MILITARY PROFESSIONALS:

Military professionals could:

- Teach strategies and techniques to improve positive communication between Service members and their spouses
- Facilitate support groups for military couples who are struggling with positive communication skills

IMPLICATIONS FOR PROGRAMS:

Programs could:

- Disseminate materials to military couples on the importance of gratitude expression and how they can enhance and maintain these expressions of gratitude
- Engage Service members and their spouse in classes that aim to minimize negative communication such as demand/withdraw and maximize positive communication such as gratitude expression

IMPLICATIONS FOR POLICIES:

Policies could:

- Recommend education for parents about how their communication patterns could affect their children's well-being as well as their own
- Encourage the development and support of programs that promote the importance of positive communication patterns for couples

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METHODS

- Participants were adult residents living in a Southeastern state and were contacted by phone in 2011 using a random-digit dial sampling of numbers. To be eligible, participants had to be 18 years or older, married, and living with their spouse.
- A total of 9,170 phone numbers were dialed and of those numbers 1,008 successful contacts were made. Of these
 contacts, 540 contacts were eliminated due to being unmarried, refusing to provide marital status, and ending the
 call before any information was obtained.
- The variables that were assessed were financial well-being/financial distress, demand/withdraw communication, spousal expression of gratitude, and marital quality.

PARTICIPANTS

- The final sample of participants included 468 married individuals between the ages of 21 to 86. Of the these participants, 63% were female, 175 female to 293 male.
- Among the participants in the sample, 74% identified as White, 22% as Black, 3% Multiracial, 2% Latino, and 1% Asian American.
- The participants income included 60% who had household incomes less than \$90,000, and 41% who had household incomes greater than \$90,000.

LIMITATIONS

- Information was only available from one spouse in the marital relationship which limits the possibility of analyzing dual responses.
- The sample size is limiting to the amount of males as the majority are females which might alter the results of this study as females and males tended to report differently for demand/withdraw and financial well-being.
- Data are cross-sectional indicating both high spousal gratitude and low spousal gratitude and data is from a single reporter which makes it hard to make definitive causal statements about the marital relationship.

AVENUES FOR FUTURE RESEARCH

Future research could:

- Identify incentives for behaviors and other cognition's to affect the feelings of those around them
- Explore how levels of gratitude in a relationship could fluctuate over time and identify how level of stability might also change
- Examine catalysts for positive qualities such as expressions of gratitude rather than negative qualities.

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