

UNEMPLOYMENT OR UNDEREMPLOYMENT AND MARITAL SATISFACTION: ANALYSIS OF  
ECONOMIC STRAIN AND RELIGIOUS BELIEF IN SOUTHEASTERN MICHIGAN

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## ABSTRACT

### Unemployment or Underemployment and Marital Satisfaction: Analysis of Economic Strain and Religious Belief in Southeastern Michigan

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This research examines the effects of the length of unemployment or underemployment, economic strain, and religious affiliation/belief on marital satisfaction. The research was guided by ecological, systems, and family stress theories. The sample consisted of 100 participants who were unemployed-or underemployed and/or had a spouse who was un-or underemployed. All participants attended church sponsored job seeker groups throughout Southeastern Michigan. Through self-report, participants classified themselves and/or their spouses as un-or underemployed and reported on the length of time. Survey measures assessed the above variables and gathered demographic data. Three hypotheses were examined: (a) The instance of unemployment or underemployment (since an individual *felt* they were *fully* employed) will have a direct effect on marital satisfaction, (b) Unemployment or underemployment will have an indirect effect on marital satisfaction through perceived economic strain, and (c) Religious affiliation/belief will buffer, or moderate the mediating effects of economic strain on marital satisfaction. Findings from the current study were consistent with much of the previous research. Economic strain directly affected marital satisfaction as well as mediated the relationship between length of un-or underemployment and marital satisfaction. Religious affiliation/belief directly affected marital satisfaction and moderated the mediated relationship between economic strain and marital satisfaction.

This work is dedicated to my loving, supportive, and amazing family.

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## **CHAPTER I**

### **INTRODUCTION**

There is an undeniable body of evidence from both the popular press and research literature in support of the fact that finances are a central issue in families and can result in conflict and divorce (e.g. Conger, Elder, Lorenez, Conger, Simons, Whitbeck et al., 1990; Fox & Chancey, 1998; Papp, Cummings, & Goeke-Morey, 2009). Furthermore, research suggests that stressful economic life events such as unemployment, inability to pay bills, inadequate resources, inability to obtain necessities, sudden change in standard of living, and disproportionate financial expectations, can lead to personal as well as marital distress (Conger, Rueter, & Elder, 1999; Smock, Manning, & Porter, 2005). Research on economic stress and strain dating back to the 1930's and the Great Depression noted that family systems struggle when faced with economic hardship, change in income, and lower SES (Conger, Conger, & Martin, 2010), and reveals that individuals who lose their employment are at increased risk for physical and psychological problems (Howe, Levy, & Caplan, 2004). The effects of job loss are multidimensional, touching many aspects of a family system (e.g. loss of income, loss of health benefits, change in SES, change in level of wealth (net worth), change in social status/standing) (Strully, 2009). These effects also influence individuals physically, mentally, and emotionally. For example, increased levels of depression and anxiety, decreased individual and marital satisfaction, and in extreme cases, suicide can occur (Jones, 1992; Stack & Wasserman, 2007). With the current "Great Recession," job loss statistics have reached historic highs, and levels of economic stress and strain have dramatically increased for many individuals and families (Isidore, 2009).

Economists state that the present “Great Recession” is the worst economic downturn since the Great Depression of 1929. The U.S. economy has seen recessionary times throughout history, notably the recessions of 1973-1975 and 1981-1982. However, the current recession has surpassed these in duration and severity of loss (Isidore, 2009; Mattingly & Smith, 2010). In 2009, national unemployment figures rose to around 10%, while underemployment was around 16%, rates that had not been seen since the deep recession of the early 1980’s (Bureau of Labor Statistics, n.d.a.; Conger et al., 2010). In January of 2009, 741,000 jobs were lost, while the first five months of the year saw a total of 5 million jobs lost. From the start of the recession in December 2007 to January 2010 approximately 8.4 million jobs were lost (Bureau of Labor Statistics, n.d.a.; Edin & Kissane, 2010) This wave of unemployment has been felt predominately by male workers (Edin & Kissane, 2010), and these displaced male workers accounted for three-fourths of the swell in unemployment (Mattingly & Smith, 2010). With regard to the recent labor market decline and its effects, economist Heidi Shierholz stated, “The deterioration in the labor market from 2008 to 2009 was the worst we’ve ever seen. When you see a big deterioration in the labor market, poverty rises” (ABC news, 2010).

The national unemployment rate as of September 2010 was 9.6%, up five percentage points from 2007 (Bureau of Labor Statistics, n.d.a.). Since that time, in June 2011, the unemployment rate dropped slightly to 9%; however, the rate of underemployment has continued to hover around 16-19% (Fleck, 2011). Throughout the current recession the state of Michigan has been one of the hardest hit states with unemployment (ABC news, 2009). In the month of May 2009 the unemployment rate in Michigan rose 8 percentage points. It was estimated at the time that Southeastern Michigan

had 4.8 million residents, and in 2009 only 3.878 million individuals were employed throughout the entire state (Motley Fool, 2009). As of September 2010, Michigan's unemployment rate was 12.8%, ranking it as the second highest unemployment rate in the country, second only to Nevada (Bureau of Labor Statistics, n.d.a). In July 2010, the unemployment rate in metro Detroit was 16.7% (Crain's Detroit Business, 2010). These high area rates are due in large part to the decline in the auto industry (ABC news, 2009).

The city of Detroit recently was rated the most stressful city in the nation in which to work and live. Thomas (2010) stated that when ranking the nation's major metropolitan cities and their stress levels, several factors were included, but chief among them was the unemployment rate. Other factors were poverty levels, commuting times, level of crime, pollution, and amount of sunlight an area receives. Detroit topped the list primarily due to the high level of unemployment. The American Psychological Association (2007) stated that the subjects of money and work were the two leading causes of stress in the American public. Further, nearly half of all Americans (48%) reported both an increase in levels of stress and the effects of stress keeping them awake at night. Over half of all Americans (54%) reported stress as a factor inciting relationship strain and conflict with those around them (American Psychological Association).

The economy in recent years has been full of uncertainty and loss. As a result of recent economic instability, jobs have been lost, incomes cut, homes foreclosed, and lives altered. Families have faced restructuring of family finances as well as member roles (e.g. ABC news, 2009; ABC news, 2010; Jones, 1992; Mattingly & Smith, 2010). Families are experiencing great financial stress and strain, placing pressure on familial and marital relations. Conger et al. (2010) stated that economic downturns and recessions create

environments for *natural* investigation into the effects of financial stress and strain. Most research on financial stress and strain has been done in a retrospective manner, looking back upon economic crises (Costello, Compton, Keeler, Angold, 2003). However, presently researchers have the opportunity to examine the worst economic downturn in modern history and the pertinent effects that the “Great Recession” will have on marriage and the family. Conger et al. state that investigators must use the current situation to look at *local* economic realities, using recent changes to guide exploration. Furthermore, because the current economic crisis is a recent reality, very few current research studies pertain specifically to this topic (Edin & Kissane, 2010). Thus, there is a need for researchers to investigate existing economic stress and strain and the resulting effects to family and marital systems.

### Theoretical Framework

Several theories from multiple disciplines have been applied to the investigation of families and economic distress. Theories with roots in sociology, psychology, and family studies have included ecological and systems theories, symbolic interactionism, structural-functionalism, exchange theory, and family stress theory (e.g. Broman, Hamilton, Hoffman, & Mavaddat, 1995; Feldman, 1996). The present study will utilize aspects of ecological theory, systems theory, and family stress theory as guiding principles for the current investigation. The three theories selected have application to the present study as well as common suppositions. Ecological and systems theory are both meta-theoretical approaches that help scholars understand living organisms, their environments, and the relationship between the two. These theories recognize the bi-directional nature of interaction between organisms and environments. Both of these theories identify layers of environmental or

systemic influences and attempt to examine individuals and their environments in a holistic manner. Family stress theory was based on systems theory and bears many similarities to that theory. This theory uses ecological, developmental, and systems understandings to comprehend the incidence, reaction, coping, and adjustment that families make in response to stress and crisis (White & Klein, 2008). In the present study, ecological, systems, and family stress theory work together to illuminate aspects of context, relational and system interaction, and the process and effect that stress has on both family context and system operation.

### *Ecological Theory*

Life course theory has been used in the study of economic change, stress, and strain and primarily focused on the individual's response (White & Klein, 2008; Voydanoff, 1990). This is in contrast to ecological theory that considers multiple systems and influences of economic stressors on families. A human ecosystem is defined as, "human organisms in interaction with their natural physical—biological, social—cultural, and human-built environments comprise a human ecosystem" (Boss, Doherty, LaRossa, Schumm, & Steinmetz, 1993, p. 431). Ecological theory provides a lens through which the complexities of the multifaceted relationship between marriage and finance can be seen. The ecological perspective allows elements unique to each person and context to be included in the examination. This perspective holistically views the family and all other related systems as nested within one another (Bronfenbrenner, 1979; Griffore & Phenice, 2001; White & Klein, 2008).

### *Cultural, historic, & environmental context*

The ecological perspective allows for important aspects of the study of economic stress and strain and marital satisfaction to be included. One such aspect is the inclusion of context. This theoretical orientation, like systems theory, is unique in that the main focus is the interaction between organism and environment (Boss et al., 1993). The importance of investigations giving heed to both the organism and the environmental context is emphasized, "The well-being of individuals and families cannot be considered apart from the well-being of the whole ecosystem" (Boss et al., p.425). With the complex nature and central position of money in the family system it is important to include a discussion of environment and context in every investigation (Conger, Ge, Elder, Lorenz, & Simons, 1994). Systems theory would define this as the suprasystem, while ecological theory would classify the outer environment as the macrosystem (Boss et al.; Bronfenbrenner, 1979). The terms may vary, but the overall concept is the same. Individuals influence and are influenced by their environment. Boss et al. classified the external context as, "...everything that is external to a system but in some way in direct or indirect transaction with it, is collectively termed the *environment*" (p. 333). In a study of economic stress and marital quality in Finland, the authors noted that the context and culture of Finland was an important factor in the examination. For example, in Finland there are generous unemployment benefits and other social services such as governmental day-care. These services help sustain a high level of economic security that supports individuals during times of economic pressure (Kinnunen & Pulkkinen, 1998).

There are various cultural expectations regarding monetary issues and standards of living that affect couples and have the potential to fuel conflict. A study on the contextual

influences affecting marital relationships exemplified the power of context by stating, “...even skilled and relatively satisfied couples may have difficulty interacting effectively under conditions of stress or diminished resources” (Karney & Bradbury, 2005, p. 171). There is inherent influence in the contextual environment, influence present on all systems. Further, when contextual stressors are high and social or spousal support is low, a couple is at higher risk for personal and relational problems. Stress resulting from the environmental context has been seen as highly related to negative marital reactions and decreased satisfaction (Karney & Bradbury). Broman et al. (1995) conducted a study of autoworkers’ response to stress in the face of long-term unemployment. They stated, “the response to stress is affected by not only the social statuses and circumstances of the person affected but also the dynamic sociocultural environment that is reflected by social roles and group membership” (p. 814).

Sweeney (2002) states that economic, cultural, and attitudinal context varies by race, thus reiterating the salience of contextual investigation. Cultural and environmental contexts vary across family systems. Families may differ in their needs, desires, expectations, and expenditures (Conger et al., 1994). Kwon, Rueter, Lee, Koh, and Ok (2003) studied an economic crisis and the resulting family stress in Korea, and stated that key to the investigation was an understanding of the Korean culture. Certain Korean customs such as traditional gender role division and the association between husbands’ work and their level of power became pertinent to the interpretation of results.

The historical state of the economy also has a direct association to levels of un-or underemployment (Feldman, 1996). Changing national, state, and local economic contexts will shape the emotional and physical effects of job loss (Strully, 2009). Thus, the cultural

and historical context surrounding the marriage and family systems must be identified (White & Rogers, 2000). For example, during the Great Depression and the economic crisis of the 1980's, the economic environment surrounding couples became visible, and the influence was tangible (Conger et al., 1990). During the Great Depression researchers began to examine economic stress in connection with loss in income and male unemployment as the nation saw a 26.5% drop in Gross Domestic Product (GDP)(Kinnunen & Pulkkinen, 1998; Isidore, 2009). The recession of the 1980's saw a crippling of financial markets and all levels of employment, and at the same time the economic crisis greatly affected agriculture and farming markets (Voydanoff, Donnelly, & Fine, 1988). During the recession families felt the influence of cyclical unemployment, permanent loss of employment, underemployment, involuntary part-time work, and wage cuts (Voydanoff, 1990). Similarly, the current economic recession and credit crisis has an enormous bearing on families either as the direct cause of economic stress or as an indirect facilitator of economic strain. Many families have lost employment, had a decrease in income, and an increase in their debt load, and these changes bring changes in marital satisfaction (Dew, 2008). With the presence of contextual and historical economic stress, couples will experience stress and strain in some form (Conger et al., 1999).

### *Home economics*

Ecological theory has many implications for the study of finance and the family, as this theory has its roots in home economics. From the beginning, human ecology has placed an emphasis on the external environment and material goods and resources that families acquire and manage. Many concepts present in contemporary ecological theory such as the holistic approach, focus on the environment, and importance of social interaction come

from the theoretical origins in home economics. The family is seen as a unit or system that endeavors to address issues of physical sustenance, economic control, and psychological and social nurturing (Bubolz & Sontag, 1988; Bubolz, Eicher, and Sontag, 1979). Central to ecological study are the concepts of family resource management, human development, and family relations (Griffore & Phenice, 2001). This theoretical perspective follows the idea that humans require material goods and resources, and that the management and interaction with these resources is an important part of family life (Bubolz & Sontag, 1988; Bubolz, Eicher, and Sontag, 1979). From its inception, ecological theory postulated that economics and the decisions that families make with regard to resources has an immense effect on the system; there are micro, meso, exo, and even macro-system effects (Bronfenbrenner, 1979; White & Klein, 2008). In fact, research suggests that monetary decisions and money management represent a major area of marital conflict (Dakin & Wampler, 2008; Zagorsky, 2003). Often relational arguments surrounding finances are not directly connected to income loss, but reduced resources and money management (Jones, 1992).

### *Systems Theory*

System theory views the family and its members as joined together in a functional network, passing information, energy, and material to and through members, and interacting with the surrounding environment (Griffore & Phenice, 2001). Systems theory considers the marital or family system as a whole with interconnected relationships, defining roles and boundaries. Further, changes occur on multiple levels, affecting multiple systems. This theory conceptualizes change as preceding from the cellular to the cultural level (White & Klein, 2008).

### *Family systems*

Systems theory has been used in several studies investigating finance, conflict, and the marriage relationship. A major tenet of systems theory is that when one part of the system is affected, the effects are felt throughout the system. Some studies have referred to this as the “spillover theory,” postulating that an experience such as unemployment will naturally carry over into another area such as the spousal relationship (Kinnunen & Pulkkinen, 1998). “Unemployment is a stressful life event that affects not only individuals who lose their job but also their families” (Jones, 1992, p. 59). In fact, Vinoker, Price, and Caplan (1996), found that financial strain predicted the onset of depression and change in the normative level of depression in the unemployed individual as well as his or her partner.

Others state that components of a system are interconnected, in fact, it is their connection that creates the system. Subsystems exist and operate due to the interaction and exchange that takes place between various levels of the system (Boss et al., 1993; Griffore & Phenice, 2001). With this, there is “mutual influence,” thus the components of the system affect one another (Boss et al., 1993, p. 332). The importance of money to the operation of the family system, and the shared nature of family economic resources, results in everyone in the family system being affected by exposure to economic stressors (Howe et al., 2004).

There also are various roles and responsibilities assumed by each member in the family system. A role is a set of norms, expectations, and prescriptions for an individual in a certain position. Husbands and wives have certain roles they have constructed for themselves and one another. Roles are fluid concepts, changing with time (Boss et al.,

1993). Thus, during periods of high stress and financial tension, such as a period of unemployment, there is likely to be role strain and change, as members have to adjust and take on new roles. Mattingly and Smith (2010) found that the wives of husbands who had been unemployed during the current economic recession were two times more likely to seek employment than those whose husbands remained in the work force. This represents a functional role change for the husbands and wives. With economic loss a family must cut-back, reallocate, adapt, and manage with less, and inherent in these behavioral changes are feelings of strain (Feldman, 1996). Persistent role strain and the ensuing individual problems with self-concept can be present during prolonged periods of unemployment (Kokko & Pulkkinen, 1998).

### *Family Stress*

Family stress theory has been used to examine unemployment as a stressor, and its interaction with other life stressors such as illness, relationship stress, and disruption in family functioning (Voydanoff, 1990). A stressor is defined as an event that elicits a change within a family system. Changes to the system can include adjusting boundaries, family structures, goals, processes, roles, and values. Within the economic realm, common stressors are aggregate economic decline, loss of employment, loss of savings, decline in level of wealth or status, and increase in debt. These stressors can cause a state of disequilibrium to the marital or family system (Boss, 2002). Lavee, McCubbin, and Olson (1987) define an unanticipated, acute stressor (also referred to as nonnormative stressor) as instances such as rape, murder, war, and natural disaster. A nonnormative stress can push a family to the extreme ends of adaptation. Following a nonnormative event, a family will remain in a state of decline or survive and grow in their competence (Boss). There also

are persistent, normative, stressors such as economic depression, unemployment, chronic illness, and long-term separation (Lavee et al.). The timing of normative stressors is a factor that can pose considerable risk. If a normative change occurs and varies from personal, familial, or societal expectation, the effects will be increased. Thus, normative stressors are events taking place off the standard time frame. Further, a family exposed to risk with few resources will have more difficulty with normative stress (Boss). It is important to note that these stressors (normative and nonnormative) can overlap, compound, or pile up. In the case of unemployment, there can be instances of acute or short-term unemployment, or prolonged and persistent unemployment. Further, there are occasions in which the stressor of unemployment is anticipated as well as cases in which the loss of work is completely unanticipated (e.g. Conger et al., 1994; Conger et al., 1999; Fox & Chancey, 1998). Both acute (nonnormative) and prolonged (normative) stressors have been hypothesized and seen to increase personal and relational conflict, strain, and distress (Lavee et al.). The terms stress and crisis also have been associated with the anticipation of the event. A crisis is defined as an immobilizing, unanticipated event, while stress is destabilizing, but *not immobilizing* to a family (Boss).

#### *Double ABCX model*

The double ABCX model is an adaptation and expansion of Hill's original ABCX model of family stress. The double ABCX model makes the additions of the pile up of demands (aA factor), adaptive resources (bB factor), perception (cC factor), and family adaption, which spans from maladaptation to bonadaptation (xX factor). The pile up of demands refers to stressors accumulating. These demands may require role change, increase strain, and pressure family boundaries (Lavee, McCubbin, & Patterson, 1985). This

is an important aspect of the model; family stress does not happen in isolation, and families rarely deal with one stress at a time. Further, stress is intricate and evolves with time (Lavee et al., 1987). The stressor of unemployment brings with it many implications for family life, including family role change, lifestyle change, and expectation change. Walsh (2006) gives the example of a partner in a marital dyad losing his job, triggering the loss of their home and the forced relocation of their family. This would require children to adapt to a new school, new neighborhood, and new friends, while the parents are preoccupied with finding work and other outlets for resources. Through one instance of economic stress (e.g. job loss) a chain of stressors pile-up.

Family adaptive resources include both the established family resources and assets and those that are initiated in response to the stressor. Adaptive resources are important because they mediate the relationship between the pile up of demands and the family's adaptation to the crisis. Lavee et al. (1985) stated that a family's resources could manifest through: (a) personal resources (e.g. self-esteem, knowledge, skills), (b) family system resources (e.g. family cohesion, communication, adaptability, flexibility), and (c) social support (e.g. people, groups, institutions outside of the family system). It is important to note that demands and resources emerge and affect multiple levels of the family ecosystem, from individual members to the community context (Boss, 2002). Adaptive resources help families deal with the life stress and crisis and thus are important components to the study of family stress via un-or underemployment.

Family stress theory delineates between the objective and subjective evaluations of a stressor. The subjective appraisal of the stressor is a vital indication of a family's coping response. The subjective evaluation will influence the family's behavior and adaptation

(Boss, 2002). Perception and coherence is another factor that mediates the relationship between the pile up of demands and adaptation. This factor, closely akin to perceived economic strain, is the family's orientation to the crisis. This represents the meaning that the family applies to their circumstances; it is how the family interprets the initial stressor, the pile up of demands, and available resources (Lavee et al., 1985). The application of family meaning is a central part of the perception process. Family meaning is a collective interpretation of the stressor event and arises from a family's definition of themselves as a unit, the surrounding context, and the family's worldview (Boss). Subjective effects have been hypothesized to influence the family system even more than the objective effects of economic pressure (Kinnunen & Pulkkinen, 1998). This points to the importance of the couple or the family's definition of the stressor. How do they see or perceive the pressure? What does it *mean* to them? (Walsh, 2006). The perception and meaning applied to an event will render a family able to respond to the challenge or feeling vulnerable (Boss). The final factor in the double ABCX model is the family's adaptation or the outcome of the crisis. This will result in either the family continuing in a state of imbalance and maladaptation, during which they will be unable to meet the demands that continue to pile up, or in bonadaptation, during which they capably meet demands (Lavee et al., 1985).

An important component to stress theory is the inclusion of protective and recovery factors. Family protective factors (FPF) are the resources that a family taps in order to endure a hardship. Examples of protective factors include: (a) accord or cohesion within the family, (b) communication, exchange of information, ideas, and feelings, (c) financial management (e.g. sound money management, consensus among partners, contentment with financial status), (d) support network (e.g. friends, relatives, social groups, church

groups), and (e) traditions (e.g. holidays, religious events, events passed through generations). It is important to recognize family protective factors, as they are resources in place for families which can help relieve stress. Protective factors can buffer the effects of stress and aide families in stress management (McCubbin, McCubbin, Thompson, Han, and Allen, 1997). Family recovery factors (FRF) are utilized after a crisis situation, frequently in combination with protective factors, to enable family resurgence after a stress or crisis. Examples of some recovery factors are: (a) family support and esteem building, (b) family optimism and mastery (e.g. maintaining a sense of order), (c) family advocacy (e.g. collective support), and (d) family meaning (McCubbin et al.). Protective and recovery factors play an important role in the process or trajectory a stress or crisis takes.

Family stress theory has salient areas of application to the study of unemployment, economic strain, and marital satisfaction. Replete through research is the fact that economic strain and unemployment are stressful life events with complex physical and emotional consequences (e.g. Falconier, 2010; Howe et al., 2004; Kokko & Pulkkinen, 1998; Lavee et al., 1987). Understanding the process through which a family experiences economic stress allows researchers to identify pertinent aspects of their investigation. Stressors, protective and recovery resources, perceptions, and adaptation can be identified. Economic factors are integrated with the family, and thus the major tenets of ecological, systems, and family stress theory and their conceptual roots enhance this study.

### Hypotheses

The current study will examine unemployment or underemployment, perceived economic strain, and religious affiliation/belief and their influence on marital satisfaction (See Appendix F for complete list of research questions, hypotheses, and measures).

Studies have considered duration of unemployment, but not in connection with marital satisfaction. The majority of studies examining unemployment or underemployment have taken directional approaches to their investigations. Moreover, many of the studies investigating unemployment, and even length of unemployment, have concentrated on the effects of joblessness on mental health (Banks, 1995). Feldman (1996) examined the antecedents and consequences of underemployment in part by looking at the correlation between length of unemployment and potential underemployment. Leeflang, Klein-Hesselink, & Spruit (1992) examined the length of unemployment, specifically long-term unemployment, and the difference in experiences between rural and urban settings in the Netherlands. Kulik (2001) considered length of unemployment in association with job search intensity and attitude. In Kulik's study, gender and age were the two factors considered as potentially affecting the variables of job search intensity and attitude. Mattingly & Smith (2010) examined length of unemployment in conjunction with economic theory in a study focused on husband unemployment and wives' re-entry into the labor market. In their study, length of unemployment was non-directional; however, the focus of the study was on the reaction to the length of unemployment with the added worker effect.

This study includes self-reported evaluations of participants and participants' spouses' employment status. Feldman (1996) used self-report measures to investigate underemployment. Underemployment exists objectively when a person possesses higher skills or training at a level that exceeds the demands of their present occupation, reflecting a concrete difference between qualifications and demands. There also is the subjective perception of underemployment, or *feeling* that present employment is not fully utilizing one's skills, or is not in keeping with one's training or goals (Feldman, 1996; Khan &

Morrow, 1991). There have been studies that utilized individuals' personal evaluations of their unemployment or underemployment status, financial situation, the level of stress and strain they experienced, and the prospects seen for the future (Leeftang et al., 1992). Khan & Morrow found that underemployment seems to relate to subjective evaluation rather than objective evaluation. The following is the first hypothesis:

- The instance of unemployment or underemployment (since individuals *felt* they were *fully* employed) will have a direct effect on marital satisfaction (Hypothesis 1) (Figure 1).

Economic stress has been broken down into two categories: objective indicators and subjective indicators. The objective indicators are: financial deprivation (e.g. loss of income, decrease in income) and employment volatility (e.g. unemployment, underemployment). The subjective indicators are perceived employment uncertainty and economic strain. It is the personal subjective evaluation of one's financial situation (Voydanoff et al., 1988). Many studies have focused on whether the subjective indicators and one's perceived financial evaluation have the power to control the totality of the economic distress experienced (Hilton & Devall, 1997). Vinokur et al. (1996) found that the relationship between objective economic stress and perceived economic strain was one in which the objective directly contributed to the perception of the subjective. Subjective perceptions can create economic strain especially when an objective loss is experienced (Falconier & Epstein, 2011). Perceived economic strain has been chosen as the measure to examine in testing the effects of un-or underemployment and the chronic effects and overall levels of tension experienced in meeting the demands of economic provision (Hilton & Devall, 1997). The following is the second hypothesis with two associated parts:

- Perceived economic strain will directly effect marital satisfaction.  
(Hypothesis 2a)
- Un-or underemployment will have an indirect effect on marital satisfaction through the mediation of economic strain, and when controlling for the effect of un-or underemployment. (Hypothesis 2b) (Figure 2)

The effect of religious affiliation on an individual's health is a controversial subject that has been debated extensively. However, there are numerous studies that support the fact that religious orientation acts as a protective factor for life stressors (Clark & Lelkes, 2008; Marks, Dollahite, & Baumgartner, 2010). Shared spiritual beliefs can enhance, strengthen, and protect a marital union (Lehrer, & Chiswick, 1993). Some studies have shown that religious doctrine adherence by both partners will reduce the instance of divorce. This lower instance of divorce among dyads committed to religious faith was seen when compared to non-religious unions (Mahoney, Pargament, Tarakeshwar, & Swank, 2001). High levels of shared religious belief between marital partners also has been associated with greater levels of marital satisfaction, greater levels of commitment, lower rates of divorce, and a greater ability to cope with stress and transition (Clark & Lelkes; Mahoney et al.). Family stress and resilience theory considers a family's beliefs and value system to be part of stress management, a way in which a family can cope with stress and crisis (Patterson, 2002).

There are many explanations for how religious beliefs insulate marital and family relations. First, many faiths promote family centered beliefs. For many religions, marriage is intended and espoused to be a lifelong union. Many religions disseminate teachings promoting and helping to facilitate healthy marriage and family functioning. Individuals

who believe that marriage is a lasting and permanent bond may tolerate problems, and even unsatisfactory aspects of the relationship, compared to individuals who believe divorce is an acceptable option (Lehrer & Chiswick, 1993; Mahoney et al., 2001; Mahoney, Pargament, Jewell et al., 1999). Secondly, individuals facing marital problems or marital dissolution may experience feelings of guilt and remorse, feeling that they are going against God and their beliefs. Coupled with this, individuals may fear external disapproval from those with similar values and beliefs (Lehrer & Chiswick; Mahoney et al.). It is important to note that these influences of religious faith also may have negative effects on individual and marital satisfaction. An individual may stay in a relationship based solely on religious dedication and fear (Mahoney, Pargament, Jewell et al.). The following is the third hypothesis, and its three related parts:

- Religious affiliation/belief will have a direct effect on marital satisfaction.  
(Hypothesis 3a)
  - Religious affiliation/belief will buffer, or moderate the mediating effects of economic strain on marital satisfaction. (Hypothesis 3b)
  - Religious affiliation/belief will serve as an adaptive resource. (Hypothesis 3c)
- (Figure 3)

In accordance with the ecological and systems theories and contextual awareness, the present study will acknowledge the current “Great Recession” as a contextual influence. This study strives to recognize the importance of context and the fact that the occurrence of un-or underemployment, economic strain, and marital satisfaction are not absent from environmental and economic contexts. Economic context, specifically the state of the economy, will be acknowledged as contributing to the existing problem. Ohanian (2010), in

his work to understand two of the greatest financial crises in U.S. history, the Great Depression and the current “Great Recession,” stated that investigations should start in understanding labor market distortions. This work points to the fact that problems in the labor market due to decline in employment and production output have had a greater influence on these “great” economic downturns than the banking or financial market crises. In her review of the tumultuous economy of the 1980’s, Voydanoff (1990) noted that shifts in the economy affect the structure of the economy, with the labor market and level of available earnings greatly affected. Research and governmental data illustrate that deep economic recessions and economic downturns generate high rates of unemployment and underemployment (Feldman, 1996; Isidore, 2009). “Recession-related and structural unemployment creates economic deprivation for many who previously worked at seemingly secure jobs” (Voydanoff, 1990, p. 1104). Dooley, Prause, and Ham-Rowbottom (2000) asserted that the economic context or surrounding economic climate may function as an aggregate variable, directly influencing individuals’ sense of well-being and acting as a moderator between the individuals and their un-or underemployment.

This study will make a contribution because the present economic times have created strain, pressure, conflict, and distress in many marriages and family systems. It is imperative that family scholars consider this issue, especially with regard to better understanding the process through which heightened economic stress due to periods of un-or underemployment translate to marital conflict and dissatisfaction. Work must be done to examine the effects of the current economic crisis on our nations’ marriages and families, as well as highlighting the effects on our state and region.

## Conceptual Model

Figures 1-3 provide visual representations of the hypotheses for the present study. The hypotheses are based on the foundations of ecological, systems, and family stress theory. Figure 1 depicts hypothesis 1, length of un-or underemployment directly affecting marital satisfaction. Length of un-or underemployment will be assessed through self-report. Both participant self-report and participants' report of spousal length of un-or underemployment data will be taken together to increase the degrees of freedom available for analysis. The present study will determine if the length of un-or underemployment directly affects marital satisfaction.

Hypothesis 2 examined two additional paradigms: (a) the direct relationship between perceived economic strain and marital satisfaction (hypothesis 2a), and (b) un-or underemployment's indirect effect on marital satisfaction through the mediating effect of economic strain, when controlling for the effects of un-or underemployment (hypothesis 2b). Figure 2 depicts hypothesis 2 (part a and b) picturing both the direct effect from economic strain to marital satisfaction and mediation model.

Hypothesis 3a analyzed religious affiliation and belief and its relationship to marital satisfaction and is pictured in Figure 3 as a direct effect. Hypothesis 3b examines the moderating effect of religious affiliation/belief. From family stress theory, religious affiliation/belief will be examined as a protective factor, buffering or moderating the perception of economic strain (hypothesis 3c). This interaction is illustrated as moderating the mediation of economic strain.

Economic context will be acknowledged through ecological and systems theories as having an effect on all analyzed variables. This will not be a measured variable; however, the influence of context will be recognized.

### An Overview of the Following Chapters

Chapter II contains the review of literature and will cover aspects of economic stress and strain, unemployment and underemployment, length of un-or underemployment, marital satisfaction, gender reactions to un-or underemployment, and religious affiliation and belief. Chapter III will present the methodology for the present study. This chapter will operationally define terms, give information on the population, and give population demographic data. Study procedures and measures also will be defined, and the chapter will conclude with a description of the data analysis procedures.

## **CHAPTER II**

### **REVIEW OF LITERATURE**

Two important conclusions have been reached through the empirical data on finance and family relations: (a) money plays a central role in family operations and decision-making, and further plays a role in marital relationship satisfaction, and (b) the centrality of money in couple and family life provides an impetus for scholars beyond the fields of business and economics, especially scholars and therapists involved in family studies, to engage in this topic (e.g. Conger et al., 1999; Dakin & Wampler, 2008; Dew, 2008; Kwon et al., 2003; Papp et al., 2009).

#### *Economic Stress*

An individual or couple will inevitably be affected by feelings of economic and occupational uncertainty, stress, and strain (Fox & Chancey, 1998). During economic downturns, understanding economic stress and strain and the effect that it has on the marital and family systems becomes increasingly pertinent (Falconier, 2010). Economic stress has been defined as the inability to attend to various financial necessities with accompanying unsatisfactory perceptions of one's economic status, which results in aversive experiences stemming from an imbalance in financial resources, financial demands, and expectations (Conger et al., 1999). This definition also has been applied with the term economic pressure, an indicator of a family's ability in the face of adverse economic circumstances to provide resources and meet responsibilities (Conger & Elder, 1994; Conger et al., 1999). The present study will refer to economic stress.

Economic stress is a multifaceted issue with many complex objective and subjective implications for marital relationships (Kinnunen & Pulkkinen, 1998). Further, Conger et al.

(1990) stated that economic problems were exacerbated by the fact that they have direct and indirect effects on the individual, the couple, and the family system. One indirect effect of economic stress can be seen in the attitudes and behaviors of other family members and their influence on the marital system. In this way, economic stress can affect a marital system by influencing the environment surrounding the couple and their social system (Conger et al., 1994). This pressure sends marital and family systems out of homeostasis. Thus, the context surrounding a couple is vital to the study of the couple and family system, as it is impossible to gain a thorough understanding of the family without consideration of the context influencing and surrounding them (Boss et al., 1993).

The family stress model (FSM) is similar to other family stress theories, which attempt to explain how external economic pressure affects marital or family relations (Kwon et al., 2003). Conger and Elder (1994) created the FSM in response to the U.S. 1980 economic farming crisis. This model has been utilized and replicated in multiple settings, to analyze multiple economic crises in various cultures (e.g. Aytac & Rankin, 2009; Conger & Elder, 1994; Conger et al., 1999; Kinnunen & Pulkkinen, 1998; Kwon et al., 2003). Kwon et al. broke down the major conclusions drawn by the FSM: (a) excessive levels of economic pressure will have a positive relationship to high levels of husband and wife emotional distress, (b) husbands' and wives' high levels of emotional distress are positively associated with high levels of marital conflict and strife, (c) Marital conflict will have a negative relationship with levels of marital satisfaction, and (d) Emotional distress experienced by husbands and wives will be positively related to one another (p. 319).

The family stress model purports that economic stress will adversely affect marital relationships and increase the likelihood of marital instability. Economic stress including

loss of work, job instability, low income, high debt load, and increasing financial demands will place pressure on a marital system. The pressure that is created may manifest itself in such ways as the inability to provide necessities, inability to meet financial responsibilities, or having to cut back on necessities. According to the FSM, the experience of these stressors will give rise to a psychological meaning attached to the objective hardship. Thus, both the tangible and the intangible affect the marital system (Conger et al. 2010). In this model, mediating between economic stress and marital conflict is economic strain, which has an indirect influence on marital problems. Thus the emotional distress in response to economic stress affects the marital system (Aytac & Rankin, 2009). In their study, Kwon et al. (2003), utilized FSM and found that overall economic stress was connected to marital satisfaction through both husbands' and wives' emotional reactions. Partners experienced marital problems from their emotional distress. FSM plays an important role in defining economic stress and strain, their connection, and resulting marital stress and conflict.

Economic stress affects the entire family system, as money pervasively touches all aspects of a family's life. Economic stress is therefore a problem that can become entrenched in the system. Even if the stress is only being *directly* experienced by one member, problems, pressure, and dysfunction have a pervasive influence on all members (Boss et al., 1993). Studies conducted in both the U.S. and Japan show that parental marital quality affects children's well-being (Yamato, 2008). According to Conger et al. (1994) economic pressure has direct and indirect effects on marital quality and the parent-child relationship. The direct effects come through parental conflict that centers on finance, and the indirect effects were parental psychological problems such as, depression, anger, and hostility. Parental economic stress and strain can cause parents to react to their children

with hostility and frustration (Conger et al.). Some of the strongest effects on child well-being come as a result of economic pressure and the effect it has on parental role quality. Parents subjected to high levels of economic pressure may be distracted, preoccupied and unable to dedicate the necessary time to their children (White & Rogers, 2000). The instance and influence of economic stress on the family system is both inevitable and invasive.

### *Economic Strain*

Economic strain is defined as the subjective perception or evaluation that can create distress toward one's financial situation (Falconier & Epstein, 2011). Fox and Chancey (1998), found that three economic factors: (a) perceived economic well-being, (b) partner's job instability, and (c) conflict, accounted for one fourth of the psychological distress that couples reported feeling within their marriages (p. 747). Perceptions of economic stress play a mediating role in the amount and intensity of pressure that is felt by the family system. How a couple feels about their financial situation/status and how they feel regarding their level of resources has a direct correlation to their level of marital satisfaction (Clark-Nicolas & Gray-Little, 1991). Furthermore, a couple, during the current recession, who was experiencing economic strain prior is susceptible to having that strain exacerbated (Falconier & Epstein, 2011). In their study, Fox and Chancey (1998) found that one in five of their respondents perceived difficulty living at their present financial level, with their present economic resources. Another one in five felt extremely insecure with regard to their economic status, and 30% reported the perception that they were "very poor or just getting by" (p. 734). The power of perception has been seen across numerous studies as the perception (negative or positive) that a family has of their economic status,

and sufficiency can be altered through the assessment of economic strain (Kinnunen & Pulkkinen, 1998). Economic strain is a relative concept that due to its subjective nature can take on diverse forms across individual and family appraisal (Voydanoff, 1990). In contrast to economic stress, the concept of economic strain is the subjective perception of the stressor. This is an evaluation that can change due to circumstances and family characteristics.

Economic strain has been seen as the perception of economic stress, which includes emotional, behavioral, and cognitive reactions to the financial imbalance or inability to meet needs (Conger et al., 1990). It also has been associated with the experiences of depression, anxiety, and low levels of satisfaction and well-being and has been seen to mediate the relationship between unemployment, low income, and psychological well-being (Voydanoff, 1990; Voydanoff et al., 1988). Kinnunen and Pulkkinen (1998) state that economic strain is a subjective evaluation of the level of difficulty meeting family system needs with available resources. The inability to meet needs due to insufficient resources is a primary source of economic strain resulting in marital conflict (Conger et al., 1990; Conger et al., 1994; Papp et al., 2009). Strain also can be experienced through the *perceived* failure to meet expectations (Stack & Wasserman, 2007). The perception of economic strain is not concerned with numbers (e.g. level of income, assets and liabilities), but rather how persons deal mentally, physically, and emotionally with the economic loss or change they are experiencing (Voydanoff, 1990). It is the subjective interpretation that is the focal point.

Many studies have shown that subjective economic factors are more highly correlated to marital quality than are objective factors (Clark-Nicolas & Gray-Little, 1991;

Fox & Chancey, 1998). An individual or family is affected through the subjective perception of objective economic stress (e.g. unemployment, low income, inadequate resources). This perception disrupts the roles and routines of a family system, and perceived economic stress affects familial interactions as well as an individual's judgment of relationship quality (Johnson & Booth, 1990). The family system is affected by the subjective assessment of the stress and the resulting changes that must be made to the system (Conger et al., 1994). This is important because changes in one area of a family system influence all other areas of the system (White & Klein, 2008). Stack and Wasserman (2007) defined vicarious strain in their research as being connected to or affected by strain that is present in the lives of individuals in one's social circle. Thus, strain that is felt by one's family member or spouse can be vicariously transferred; a partner's experience of strain will be felt by his or her significant other and family system. Economic strain also can be anticipated as one awaits a loss or reduction in resources. The anticipation of a financial loss (e.g. loss of job, loss of part or all income, loss of benefits) can initiate the incidence of strain and in some cases exacerbate the resulting feelings. Further, vicarious and anticipated strain can cluster with other forms of strain (e.g. relationship strain) to intensify the effects. Economic strain affects everyone in the system; it is a dynamic concept that can be transferred, vicariously experienced, and anticipated.

Papp et al. (2009) point to the importance of perception by stating that even affluent families with adequate resource levels are not exempt from conflict and dissatisfaction centering on finance. Expectations in the family could be skewed, exceeding available resources; perceptions of security may not be present. Overall, researchers stated that money is always limited; it is a scarce resource, and there always will be times of actual or

perceived insufficiency (Papp et al.). Thus, objective economic factors have an influence on the marital relationship; however, mediating this relationship is the extent to which present economic distress is seen to affect future economic prospects. If the economic stress extends into the future, the couple may experience a greater amount of *present* distress (Fox & Chancey, 1998). Perception of economic reality is a salient factor. A family's perception of their situation, regardless of the validity, is a powerful motivator for their behavior.

### *Unemployment & Underemployment*

Unemployment and its effects on the physical, mental, emotional, and relational aspects of family life has been investigated worldwide (e.g. Aytac & Rankin, 2009; Banks, 1995; Kokko & Pulkkinen, 1998; Kwon et al., 2003). Employment makes up an integral part of an individual's identity, self-esteem, sense of accomplishment, social interaction and network maintenance, and standard of living. When there is a disruption in employment each of these areas suffers (Voydanoff et al., 1988). Leeflang et al. (1992) conceptualized unemployment as, "...a social phenomenon which restructures the unemployed social position into a multiple deprived position. Such a position is characterized by a relative lack of sufficient resources to cope with continuing daily hassles and problems" (p. 342). The number one risk factor for severe economic distress and poverty is unemployment (Edin & Kissane, 2010). Underemployment also poses great risk to individuals. In an article discussing the rise of underemployment, its influence was described by Fleck (2011), "...being overqualified, underpaid, or working part time will likely have long-term consequences on a worker's marketability, self confidence and future earnings" (p. 17). The underemployed, according to the Bureau of Labor Statistics, is a group that has grown and

felt the effects of the economic recession in an unprecedented manner. Fleck (2011), in her article on underemployment, spoke of how individuals in the current economy are making ends meet, "...laid off managers now work as cashiers. Unemployed teachers are delivering pizzas. Engineers are fixing computers" (p.16). In the current economy, both un-or underemployment place individuals, families, and intimate relationships at risk.

Regardless of socioeconomic status, employment represents stability, potential, and order for family life (Voydanoff et al.,1988). A family system relies on members of the family to fulfill the worker-earner role, and a family's standard of living is determined by earner provisions. Resources are acquired and family systems subsist through the economic activity of family members (e.g. employment, income acquisition). In many ways the atmosphere and quality of family life is determined by both the worker and earner aspects of employment and income (Voydanoff, 1990). Steady employment is a way of gaining monetary provision, and money is inextricably tied to life, thus issues surrounding money will have a transforming influence on intimate interpersonal relationships and family life.

#### *Length of Unemployment/Underemployment*

According to the U.S. Bureau of Labor statistics (BLS) long-term unemployment is defined as being jobless for 27 weeks and above. The number of long-term unemployed for October 2010 was 6.1 million, a figure down from the 6.8 million reported in the month of May. Of unemployed persons, 41.7% reported being jobless for 27 weeks or more in September 2010, and nearly half of all unemployed individuals (45.9%) have been out of the work force longer than six months (Bureau of Labor Statistics, n.d.a.; Murray, 2010). When underemployed individuals or involuntary part-time workers were considered, the

figures were even more discouraging. In the month of October (2010), the underemployed rose by 612,000 to a figure of more than 9 million (Bureau of Labor Statistics, n.d.a.). The Center for American Progress stated that the average length of unemployment reported for May 2009, a figure that has recently increased, was historically the highest level since the BLS began collecting that data in 1948 (Murray, 2010; Weller, 2009). Murray (2010) states that 2009-2010 duration of unemployment figures even surpass the worst figures of the 1980 recession. During that time, only one in four individuals was unemployed longer than six months. Additionally, Murray reports that approximately seven million Americans have been looking for work, in some capacity, for 27 weeks or more, and 4.7 million of those individuals have been out of work for one year or greater. According to the BLS duration of unemployment data, the two highest concentrations of unemployed workers are 15 weeks and over (8,458 September 2010) and 27 weeks and over (6,123 September 2010) (Bureau of Labor Statistics, n.d.a.). This can be compared to the average duration of unemployment in the second quarter of 1989 at 11.9 weeks (Voydanoff, 1990). Individuals during this “Great Recession” have remained unemployed for longer durations than ever before in history (Mattingly & Smith, 2010).

Within this group of long-term unemployed individuals, older workers on average have been out of work longer. Individuals between the ages of 65-69, have been out of work an average of 49.8 weeks (Murray, 2010). Employees in the sectors of production, tool production, woodworking, and food processing have been out of work 38.1 weeks (median figure). Workers in the areas of management, general business, and financial management and operation have been out of work for 32.3 (median figure) (Murray, 2010).

Research consistently supports the adverse effects of un-or underemployment on family and marital systems (e.g. Banks, 1995; Kulik, 2001; Leeflang et al., 1992). However, the research is mixed as to whether there is a difference in the effects of long and short-term un-or underemployment. Jones (1992) stated that there are potentially vast differences between the effects of long-term unemployment and short-term unemployment. While both acute and chronic instances of unemployment are said to have distressing effects on individuals, research has not specifically quantified the differences. The inconsistent results may be due to the variation between lengths of un-or underemployment studied, how the lengths were operationally defined, and consequences or associations that were investigated in combination with the length of un-or underemployment (Leeflang et al., 1992). Additionally, individuals may react differently toward the issue of unemployment. Their perceptions or evaluations may vary at different times during the spell of unemployment (Kulik, 2001). There are numerous factors that could explain the lack of cohesion among studies examining the effects of the length of unemployment.

Some research states that a long duration of unemployment will have increased adverse effects on mental health, as it represents a chronic stressor, leaving an individual in a constant state of distress (Broman et al., 1995). Murray (2010) in her article on Chronic Joblessness quoted Richard Moran, a Michigan native who once worked in the auto-industry and has been unemployed for over two years, "It's very depressing when your daughter's got two jobs, your wife's got a good job, and you can't find anything" (p. [2]). Moran went on to say, "It seems like no matter what I do, it fizzles" (p. [2]). Long-term unemployment leaves an individual or family system exposed to a large spectrum of

financial problems, which can lead to numerous physical, mental, and relationship stressors (Leeflang et al., 1992). Over the two years of his unemployment Moran has dealt with anxiety, shame, and generally feeling overwhelmed. He has found help and comfort through free therapy sessions that are offered through a nearby college, and the anti-anxiety medication he now takes (Murray, 2010). Kokko and Pulkkinen (1998) found that when comparing short-term unemployment with long-term unemployment, the group that had been unemployed for a shorter duration had higher levels of self-esteem than the long-term unemployed. However, Howe et al. (2004) found that the initial period following unemployment is critical to establishing responses, restructuring roles, and addressing financial and relational disruption. Kulik (2001) found that those who were unemployed for two to three months reported a greater frequency of psychological stress than those unemployed for less than two months or over six months. These results would suggest that short-term unemployment (two-three months) has a greater psychological effect on individuals than temporary unemployment (less than two months) and longer duration unemployment (over six months). Leeflang et al. (1992) reached two conclusions with regard to the effects of long-term unemployment: (a) a prolonged period of unemployment was associated with adverse health effects, and this result was independent of any confounding factors, and (b) in general long-term unemployment tended to have greater effects on mental health compared to physical health. It has been shown that there are adverse effects when length of unemployment is considered with mental health status and emotional well-being (e.g. Kokko & Pulkkinen, 1998; Leeflang et al., 1992; Marlar, 2010; Vinokur et al., 1996). However, even among individuals experiencing what would be considered long-term unemployment, there is variance, as each subject will have different

external factors mediating the relationship between unemployment and distress (Leeflang et al.). There is research to support both long and short-term unemployment having adverse effects on individual and family life.

Research, consistent with stress theory states that unpredicted and unprecedented economic stress may have increased negative effects on individuals and families as they are not prepared for it. This may have greater acute effects (Kwon et al., 2003). In fact, the effects of unemployment may be present even before an individual has actually lost his or her job. Anticipation of job loss can incite the effects of unemployment through greatly increased levels of stress and strain (Leeflang et al., 1992). Another factor affecting an individual's perception is the context or perceived context that surrounds the individual. According to a study of the recently unemployed, they were able to predict their future and have a plan for re-entry into the labor market and were not as greatly affected by the incidence of unemployment (Banks, 1995). These findings point to the importance of context in influencing an individual's perception of his or her financial reality.

Researchers have tracked the cycle of length of unemployment and levels of psychological distress. However, not all of these estimations are consistent across studies. One assessment states that around six months (about 27 weeks) there is an increase in psychological distress. After the six-month mark, psychological distress tends to stabilize, and then increases again around 15 months (Kokko & Pulkkinen, 1998). Gallup revealed findings from their survey of worry, stress, and length of unemployment; individuals' unemployed for more than six months had increased adverse emotional effects. In the poll, 55% of those unemployed for more than six months said they experienced much stress and worry the previous day. This is compared to 46% of individuals unemployed less than six

months, and 40% unemployed for less than a month (Marlar, 2010). Kulik (2001) reports that within this “cycle,” job search frequency and intensity increase steadily during the first three months of unemployment and then decrease steadily past that point. In contrast to Kokko & Pulkkinen’s (1998) findings, Kulik (2001) declared that psychological distress increases until three months of unemployment, and after that point it steadily decreased. Additionally, according to Kulik, stress levels were low up until two months and also when the individual passed six months. The researcher suggested that the patterns of low stress may be due to perception of the initial period of unemployment (until two months) as temporary with improvement on the horizon. However, after a prolonged period of unemployment (past six months) an individual may become discouraged and accustomed to the situation. Similarly, Banks (1995) stated that a common response to long-term unemployment is “resigned adaptation,” during which an individual may withdraw from searching for a job and become hopeless (p. 41). Some have referred to this as the “discouraged worker effect” (Mattingly & Smith, 2010).

### *Marital Satisfaction*

White and Rogers (2000), concluded that a couple’s level of earnings and employment had a positive effect on their marital quality, marital satisfaction, and their children’s outcomes. Conversely, the loss or inadequacy of resources can have an adverse effect on the emotional state of an individual and dyad. The lack of proper resources also can produce outcomes such as depression, anxiety, anger, and aggression. Howe et al. (2004) described ways of examining economic stress and relational distress, stating that following an event like unemployment there is a “cascade of stressors” (p. 640). During times of economic pressure, hostile behavior can occur between couples, as partners

attempt to regain power and control (Conger et al., 1994). In their research on economic and marital quality in farm families, Johnson and Booth (1990) found that distress resulting from adverse economic conditions had a significant effect on changing levels of depression. Inversely, changing levels of depression were seen as intervening variables, influencing thoughts of divorce. Further, when thoughts of divorce and marital communication were investigated as dependent variables, and economic stress as the independent variable, there was a significant effect. Partners experiencing distress can transfer their distress to other members of the family system and in doing so the distress may be reinforced in the originating member, reducing the quality and satisfaction of the relationship (Howe et al., 2004). In fact, there is much support for the fact that stress related to hardship has an elevated risk of producing marital conflict (Conger et al., 1994). Conflict over money can even lead to divorce (Zagorsky, 2003). However, this may not be the case for every marriage. For some stable marriages, the incidence of unemployment may act to strengthen the relationship, while those already experiencing personal or relational distress may find that unemployment incites conflict and relational strain or dissolution (Jones, 1992). Consistent with family stress theory, a family's available resources and perception of the stressor (unemployment) plays a role in whether a family survives and grows or continues in crisis.

In their study on economic resources and marital quality in African American couples, Clark-Nicolas and Gray-Little (1991) found elements that both positively and negatively affected husbands' and wives' marital quality. Factors included economic stability, distribution of household tasks, opportunity for personal development, and the parenting role. For women, perceived economic stability was a salient factor affecting level

of marital quality and satisfaction. For husbands, the opportunity for personal development was rated high in significance. Number of children also was an important indicator, as husbands had higher levels of satisfaction when they had fewer children (Clark-Nicolas & Gray-Little). Yamato (2008) looked at economic recession, levels of income in marital dyads, and marital satisfaction in Japan. He found that the factors that influence satisfaction differed with gender and level of income. The traditional husband-breadwinner and wife-homemaker structure in Japan was forced to change for many families during economic recession. Many wives had to enter the work force in an “off-time” manner, leaving housework and childcare duties. Changing roles created stress and strain in the family system. Yamato looked exclusively at working Japanese women (those contributing less than 30% to the family income and those contributing over 30%) and their level of marital satisfaction, specifically with their husband’s level of support, household care, and childcare. He found that levels of satisfaction and paternal involvement were affected by the wives’ level of income. Low earners desired more emotional support and paternal play with children, while higher earners desired emotional support and help in household care (Yamato).

Kinnunen and Pulkkinen (1998) investigated marital quality and marital stress in Finnish marital couples. They found that a secure and stable economic position (e.g. adequate income, career satisfaction) plays a principle role in women’s feelings of satisfaction, security, and independence. Furthermore, career success and stability played a very important role, and women who had unstable careers showed greater levels of depression and higher levels of hostility towards their partners. For men, having a stable career was the most essential factor dictating satisfaction and positive outcomes. Thus,

unemployment represented a large threat, increasing negative effects, depression, and hostility (Kinnunen & Pulkkenen). The results of Dakin & Wampler's (2008) study confirmed a large body of research, that economic stress (e.g. unemployment, underemployment, loss of recourses, mounting debt) has a negative effect on marital satisfaction.

### *Gender Reactions*

Historically, the investigation of the effects of unemployment or underemployment has predominately focused on male workers (Howe et al., 2004). However, in recent years women as workers as well as wives' responses (e.g. physical and emotional, level of support, participation in the work force) to their husbands' un-or underemployment have been considered in research (e.g. Broman et al., 1995; Falconier, 2010; Howe et al., 2004; Jones, 1992; Kulik, 2001; Mattingly & Smith, 2010). The dominant, historical thought has been that men and women would react differently to the economic strain and stress of unemployment. This was based on the idea that men and women had different social roles and thus different experiences, and a different set of stressors (Mills, Grasmick, Morgan, & Wenk, 1992). However, with the changing landscape of the workforce and women's participation greatly increased, thoughts about men and women's reaction to unemployment have evolved.

Kwon et al. (2003) found a direct relationship between economic stress and marital distress. This may be due to the decline in family finances, especially among male worker-earners, in a culture that prizes the role of male as breadwinner. The researchers pointed to the change in the male workers' role as the chief contributing factor to the higher levels of marital conflict. Similar results were found in a study of Turkish couples experiencing

financial crisis. A direct effect was seen from economic strain to marital problems. However, gender mediated the relationship between economic strain and marital distress, as the men in the study were not significantly affected by economic strain. The author stated that in line with the Kwon et al. (2003) study, and the culture of Korea, in Turkey there is the cultural prescription of men as the dominate breadwinner and women as the homemakers. Thus, men spend more time outside of the household engaging in activities that may help buffer economic strain (Aytac et al., 2009). Cultural and environmental context plays an important role in the examination of gender roles, expectations, and reactions to economic stress.

Within the cultural and historic context of the United States the effects of unemployment and gender may be different from similar studies in other cultures and settings. In one study, husbands' job insecurity was related to wives' evaluation of marital conflict, thoughts of divorce, and perceived satisfaction (Fox & Chancey, 1998). Howe et al. (2004) found that the relational effects of women's unemployment were weaker when compared to men's unemployment. Women, however, experienced the same level of personal distress in the face of unemployment as their male counterparts. Broman et al. (1995) found that male and female responses to unemployment were similar. The researchers did control for class and occupation type (e.g. blue collar, white collar), and the similarities between the sexes significantly outweighed the differences. Conger et al. (1994) found that there is no gender difference between men and women in their experience of economic stress. Conger et al. state that previous studies may have found highly bifurcated gender results; however, with changes in female work force participation and power there have been many changes in the experiences of contemporary families.

For both men and women perceived economic well-being affects their health, specifically their evaluation of their health. Further, perceived economic well-being was the number one influence on their family's overall well-being (Fox & Chancey, 1998; Clark-Nicolas & Gray-Little, 1991) While looking at husband and wife psychological well-being, Mills et al. (1992) found that regardless of spouses' occupational status, both sexes respond in the same way to economic strain. Kulik's (2001) results echoed the fact that there are very few differences between male and female responses to unemployment; however, the researcher's findings differed from Borman et al., in that women in the study reported a greater decline in their overall health as a result of unemployment. Consistent with this finding, Falconier (2010) found that both men and women become more depressed and anxious when faced with economic strain; however, women's anxiety and men's depression respectively were the significant factors affecting their feelings of aggression and distress. In the context of the United States, there are many similarities between men and women and their reactions to economic stress. The differences that exist pertain to health outcomes such as the incidence of depression and anxiety.

### *Religious Affiliation/Belief*

Religion has been seen as a buffer, protecting individuals from extreme life change (e.g. job loss, relationship loss) and disappointments (Clark & Leikes, 2008). Marks et al. (2010) state in their study on finance, faith, and family that active faith can serve as a built in support system for families. Higher religious participation, especially through attendance, by either wives or the marital dyad has been seen to decrease the rate of possible divorce (Mahoney, 2010). Individuals experiencing hardship can lean on the extended support system they have in their "church family." Multiple individuals, in Marks

et al. qualitative study, commented on the support of their church during troubled times through offered comfort, prayers, resource donations, and monetary donations. One individual commented on the emotional, physical, and monetary support given, “I never ever had to want for anything, because someone [from my church family] was always there helping out...” (p. 443).

Adherence to a faith can alter the way in which a person or a family system evaluates financial hardship. One participant, in the Marks et al. (2010) study, remarked on her family’s understanding and devotion to a higher power, “[We] work together, understanding that God is in charge of everything that we have to do in a household” (p. 442). One church support group Keenan (2009) visited opened their meeting with this prayer, “Lord, we ask that the struggle we endure in our search for new work can indeed transform our lives and make us better people” (p. 1). Through the support, networking, and techniques taught, there is a belief in a higher power and higher purpose. This belief in purpose extends to seeing a purpose and having hope through times of great difficulty. The ability for a family to re-frame and alter the meaning attached to an experience plays an important role in the family’s adaptation. A family’s worldview, the view that they have of the external world, is a major source of meaning that stems from the family’s religious and cultural beliefs (Boss, 2002).

Lehrer and Chiswick (1993) found that religious faith was a superior buffer when married couples *shared* complementary views. When couples had interfaith (differing faiths coming together, between groups) unions there was a higher instance of divorce, compared to couples sharing intrafaith (same faith coming together, within group) unions. Religious similarity is an important concept, as many familial decisions such as,

childrearing, management of the finances, and leisure activities may be influenced by the religious affiliation and belief of the marital partners (Heaton & Pratt, 1990). Couples with mutual religious beliefs have high levels of marital satisfaction and lower divorce rates; however, agreement between faiths can vary in degree (Lehrer & Chiswick; Mahoney et al., 2001). There may be a difference in religious observances, the exclusiveness of religious beliefs, and the weight and level of participation that each individual places on his or her faith. These factors affect the magnitude of similarity or dissimilarity within a religious union (Lehrer & Chiswick). A high level of church attendance among partners has been associated with lower divorce rates. Connections also have been made between the level of involvement in religious faith and global marital satisfaction (Mahoney et al.). Heaton and Pratt (1990) found that couples who reported religious homogamy (same religious affiliation) also reported higher levels of marital happiness and stability. High levels of religiousness tend to produce or be connected with traditional family roles and maintenance of that traditional family relationship. However, while research has consistently supported this, it has failed to thoroughly investigate the role of religion in a family experiencing distress (Mahoney, 2010). Religious involvement, is one of the greatest religious predictors of marital satisfaction (Mahoney et al.). Shared religious involvement may strengthen the marital relationship and level of satisfaction by increasing the time that partners spend together, increasing opportunities for meaningful discussion, providing support for values, and yielding significant mutual experiences (Heaton & Pratt, 1990; Mahoney, Pargament, Jewell et al., 1999).

The families in the Marks et al. (2010) study were realistic about the pressure that issues of money placed on their household, with most of the individuals in the study stating

that monetary and child rearing issues were the two leading stressors in their lives. This is supported by research: children and money are the two leading causes of conflict in marital systems (Zagorsky, 2003). Multiple individuals said that money was a top disagreement for them and their spouses; monetary issues presented barriers to work around for many marriages. One man said, “[Money] is the number one fight—*Money*—and if you can navigate that particular obstacle, you will do well [in marriage]” (p. 445). However, for most families in the study, reliance on a higher power and support from their “church family” helped to transform their troubled times into times of deep reflection, and reliance on things outside of themselves. This is echoed in the following statements: “[During financial challenges], God has a way of helping you to understand that money is not what it’s all about;” “As long as you have...people loving you and praying with you and sharing with you, you can get through almost anything...” (p. 448-449).

The present study investigates whether religious affiliation and belief work to moderate the mediating effect of economic strain on marital satisfaction. Mahoney (2010) stated that through her research relating to religion and the family, “almost no research has directly addressed how general religiousness or specific spiritual beliefs and behaviors may operate, for better or worse, when family crises do arise” (p. 818). Thus, the present study addresses this important and under-researched area.

## CHAPTER III

### METHODOLOGY

The purpose of this study was to examine marital system satisfaction and the influence that the duration of un-or underemployment, economic strain, and religious affiliation/belief have on the system. The present study analyzed the broad question: Does the length of unemployment endured by the marital system affect a couple's overall marital satisfaction? Subsequent questions of variable interaction and potential mediating and moderating effects also were addressed. This study focused on marital dyads located in Southeastern Michigan. This area has seen a dramatic economic downturn and an unemployment rate that is one of the highest in the nation. This study utilized self-report survey measures to gather information pertaining to demographics, unemployment status or perception of underemployment, length of un-or underemployment in months, economic strain, religious affiliation and belief, and marital satisfaction. The data were gathered through partnerships with several local Southeastern Michigan faith communities.

#### *Conceptual & Operational Definitions*

##### Marriage

*Conceptual Definition:* The state of being married; relation between husband and wife; married life; wedlock; matrimony.

##### Satisfaction

*Conceptual Definition:* Satisfying or being satisfied. Something that satisfies; specif., a) anything that brings gratification, pleasure, or contentment.

### Marital Satisfaction

*Operational Definition:* This study will examine marital satisfaction based on the Dyadic Adjustment Scale (DAS) (Spanier, 1976).

### Unemployed

*Conceptual Definition:* Not employed; without work. Not being used; idle.

### Underemployed

*Conceptual Definition:* Inadequately employed; esp., employed at less than full time so that, usually, one had a low standard of living. Working at low-skilled, poorly paid jobs when one is trained for, or could be trained for, more skilled work.

### Unemployment & Underemployment

*Operational Definition:* Individual's perception of his or her job status and report on spouse's job status. Employment, unemployment, and underemployment will be operational defined as positioned on a continuum. This will allow for a more accurate understanding of present circumstances. Each individual will be asked, "How long it has been since you *felt* that you were *fully* employed?"

### Length of Unemployment & Underemployment

*Operational Definition:* Short-term un-or underemployment, less than 27 weeks, and long-term un-or underemployment, more than 27 weeks (Bureau of Labor Statistics, n.d.a.). Respondents will be asked to report the amount of time it has been since they and/or their spouses *felt* they were *fully* employed.

### Objective

*Conceptual Definition:* Of or having to do with a known or perceived object as distinguished from something existing only in the mind of the subject, or person thinking. Being, or regarded as being independent of the mind; real; actual.

### Objective

*Operational Definition:* Un-or underemployment is seen as the objective instance of job loss.

### Stress

*Conceptual Definition:* Strain or straining force; specif., 3. a) mental or physical tension or strain b) urgency, pressure, etc. causing this.

### Economic Stress

*Operational Definition:* In the present study, economic stress is used as a term to refer to the objective stress of un-or underemployment. This study will look at economic stress as an objective instance and economic strain as a subjective perception. Un-or underemployment was the variable measured.

### Economic

*Conceptual Definition:* Of or having to do with the management of the income, expenditures, etc. of a household, private business, community, or government.

### Strain

*Conceptual Definition:* To be or become strained. To be subjected to great stress or pressure.

### Subjective

*Conceptual Definition:* Affected by, or produced by the mind or a particular state of mind; of or resulting from the feelings or temperament of the subject, or person thinking; not objective; personal [a subjective judgment].

### Subjective

*Operational Definition:* the perception, understanding, or processing of the objective.

Economic strain is seen as the subjective perception of the objective instance of un-or underemployment.

### Economic Strain

*Operational Definition:* The subjective perception of the objective instance of un-or underemployment. The Family Economic Strain Scale (FESS) (Hilton & Devall, 1997) was utilized to measure economic strain.

### Religious

*Conceptual Definition:* Characterized by adherence to religion or a religion; devout; pious; godly. Of concerned with, appropriate to, or teaching religion.

### Affiliation

*Conceptual Definition:* An affiliating or being affiliated; connection, as with an organization, club, etc.

### Belief

*Conceptual Definition:* The state of believing; conviction or acceptance that certain things are true or real. Faith, esp. religious faith (Guralnik, 1986).

## Religious Affiliation & Belief

*Operational Definition:* The present study will examine four aspects of religious affiliation and belief: (a) religious participation, (b) level of religiosity and spirituality, (c) level of religious participation with spouse, and (d) religious affiliation and spousal agreement. These aspects of religious affiliation and belief will be assessed through the Religion and Spirituality scales created by Mahoney, Pargament, Jewell, Swank, Scott, Emery et al. (1999).

## *Population*

The focus of this study was marital systems with at least one partner unemployed in Southeastern Michigan. Exclusion criteria were: (a) individuals under the age of 18, (b) individuals who could not answer how long it has been since they *felt* they were *fully* employed (e.g. having full-time satisfactory employment), and (c) individuals who are not part of a marital dyad (e.g. single, divorced). Subjects were recruited through the help of area church programs. Access to area church programs was through the Career Transition Support Ministries (CTSM) of South East Michigan and related faith-based networks. CTSM provides support for jobseekers and ministry leaders, as well as offering current information for employers, and information for jobseekers on potential employment opportunities. Within CTSM there is a job support network with over 20 participating church programs and locations spanning the Southeastern Michigan area. CTSM's mission is, "Equipping churches to foster prosperous career choices" with the purpose of this resource network, "To create and share resources that equip our fellow stewards to understand needs and empower life affecting change" (Career Transition Support Ministries, n.d.a.). Mike Whelan (2010), a founding member and present coordinator of the

CTSM network, said that individuals reeling from the loss of employment are frequently shell-shocked with worries and concerns about the future as well as present emotional and even spiritual wounds. For Whelan, these individuals are in need of support, guidance, and compassion. Many of the leaders of the CTSM groups have experience in the field, with financial and job training expertise, while others have personal experience and empathy for job loss. Whelan stated that all leaders, regardless of their background, approach each case in a human way, leading with compassion.

Additional sources of church group support were accessed through other connected groups in Southeastern Michigan. These are groups such as Our Lady of Good Counsel's OLGC career group and The Shrine Career Network. Both of these career groups have associations with many area churches as well as churches in the CTSM network. The OLGC career group has access and distribution to 300 members, while The Shrine Career Network works through two interactive groups and has access to over 1,100 unemployed individuals.

Area church program contacts provide support, help, and training to the unemployed population. These programs help with career planning, networking, resume writing, interviewing skills, conducting "mock" interviews, learning personal marketing, sharing up-to-date employment information, advice, and connections. The researcher, with help from the contacts, disseminated a study flyer/letter to their populations in advance of the conducted research. Participation requests also were posted on available career ministry on-line networks and group sites. This document introduced the study purpose as well as what would be required through participation in the study, and presented the researcher's contact information.

### *Population characteristics*

The sample for the present study was drawn from networks of career support groups which are offered through faith-based institutions. While all individuals are welcome at each group regardless of their religious beliefs, there is a need for information regarding the nature of religious beliefs, marital status, and economic strain. The effect faith can have on these factors must be recognized. Keenan (2009) talked about the increase in church support groups helping the unemployed during this recent economic crisis. These groups give assistance through curricula, training, and providing employment resources as well as a reliance on prayer and fellowship with others enduring the same struggle. The groups speak with honesty, and as comrades, share their journey of unemployment. Concerning group sharing and support, a participant remarked that it was helpful to know others were feeling and experiencing the same things. The Career Transition Support network states, "We've [all] experienced the same disappointments and challenges" (Career Transition Support Ministries, n.d.a.). The CTSM approaches job change as something complex and multifaceted, an issue which must be met with reliance on community and spiritual guidance.

### *Population Demographics*

Two Southeastern Michigan counties, Oakland and Wayne, made up the majority of the support group locations. Other counties such as Livingston, Macomb, and Washtenaw also are represented. Both Oakland and Wayne County are prominent areas of Southeastern Michigan, and the two largest counties in the state, with populations over a million. Macomb County, with a population of 866,155, is the next largest (Localistia.com, n.d.a.). In 2009, Oakland County had a population of 1,205, 508. Within this population

there was an estimated 89.3% of individuals who had graduated from high school, while 38.2% had a bachelor's degree or higher. Among the population, in 2000, there was a household ownership rate of 74.7%. The median household income in 2008 (inflation adjusted) was \$69,152, and the family income (inflation adjusted) was \$87,944, income figures significantly higher than the state household median of \$48,606. Among the top ten highest income-earning cities in the state, five are located in Oakland County (Bloomfield Hills, Franklin, West Bloomfield, Huntington Woods, and Rochester), including the top three *highest* grossing areas, and two are located within Wayne County (Grosse Ile and Grosse Pointe) (Localistia.com, n.d.a.). In 2008, 8% of the population of Oakland County was below poverty, and 5.3% of families were below the poverty level (U.S. Census Bureau, n.d.a. a). In 2009, Wayne County had a population of 1,925,848. Of the county's population, 77% had completed high school, and 17.2% had a bachelor's degree or higher. In 2000, Wayne County had a 66.6% household ownership compared to 73.8% through the state. The median household income in 2008 (inflation adjusted) was \$43,925, and the median family income (inflation adjusted) was \$54,706. Wayne County had 15.6% of families living below the poverty level in 2008, and 20% of individuals living below poverty, a mark higher than the Michigan state average of 14.4% (U.S. Census Bureau, n.d.a b). The unemployment rate in both counties is above the nation's average of 9.6%. As of September 2010, Oakland County had a 12.2% unemployment rate, and Wayne county had a 14.4% unemployment rate. (Michigan Labor Market Information, n.d.a.).

The Oakland County data book 2009 stated that two factors in combination were responsible for the high levels of unemployment the county has suffered: (a) the resizing of prominent auto producers (General Motors and Chrysler), and (b) the national reduction in

residential and commercial construction. These two industries are vital to the county's economy, and both experienced severe downsizing and resizing during the current economic downturn. Oakland County is home to a number of large automobile manufacturers, automobile parts suppliers, and businesses that produce various auto products necessary for production, such as foam products, gaskets, packing and sealing devices, rubber products, and other auto related components. Many leading automotive suppliers are located within Oakland county such as Delphi, Lear, and BorgWarner, and the majority of durable goods manufactures in the county participate in the automotive industry (Oakland County Data Book, n.d.a.). The prominence of the auto industry in this area must be acknowledge as many individuals lost their job or were downsized due to the prevalent problems in the industry as a whole.

The two counties that make up the majority of the support group locations were chosen due to their prominence in the Southeastern Michigan area. These two counties have the largest populations in the state of Michigan, with populations that are demographically and economically diverse. Additionally, both Oakland and Wayne county have felt the effects of the current "Great Recession" and have been visible examples of recessionary decline throughout the state and Southeastern region.

### *Procedures*

This study utilized self-report survey questionnaires. The surveys were given in confidentiality, with no identifying information requested. Names and all other identifiers were kept confidential; random participant numbers were assigned to each survey and utilized. Surveys had a cover sheet protecting each individual's data from being seen by others. Surveys were placed in a receptacle when completed, sealed and taken by the

researcher. The cover sheet and closed drop box allowed each individual to keep his or her information private and confidential. The researcher arranged to attend meetings at each of the church program locations. The researcher, while on location, disseminated all measures, the welcome letter and directions (Appendix D), as well as letters of informed consent (Appendix E). All information was contained within the survey packets. Survey instructions were scripted and read by the researcher, as well as included in the survey packet, informing participants of the purpose of the study as well as specific directions for involvement. Participants completed the survey at the church facility.

Accommodations were made for church facilities where support groups do not actively meet, but encouragement, assistance, and resources are shared with the unemployed population. These are sites where applicable members of the population are receiving support through informal channels. In these instances, confidential, self-addressed, survey packets were disseminated. Surveys were completed and mailed to the researcher. The researchers contact information was present, and any questions or concerns were directed to the researcher.

The data retrieved from all surveys was stored and analyzed on the researcher's computer database, which is a password-protected system. This information was used to complete thesis research. The researcher, research advisor, and the university institutional review board were the only individuals with access to the raw data. The results of this study will be published or presented at professional meetings, but the identities of all research participants will remain anonymous. After each survey was completed and handed in, the researcher took each survey and assign it a numerical code (e.g. 1, 2, 3). These codes were then used, and the corresponding data entered.

Informed consent was obtained from each willing participant. The consent was a written explanation of the project, procedures, risks, benefits, confidentiality, an explanation of the nature of voluntary participation and the right to withdrawal, researcher and university IRB contact information, and a consent statement with participant signature, name, and date. The consent forms were given to each participant by the researcher, directions on the form were read by the researcher, and each participant received a copy of the informed consent to keep. Forms were collected and given to the researcher. Questions regarding the study were answered while the researcher was on site and through the researcher's contact information, which was present on the recruiting flyer/letter, on the informed consent document, and read aloud and included in the welcome and directions letter. Consent forms also were included in the mailer packet with one copy to submit to the researcher and one copy for the participant to keep as a reference.

#### *Measure of length of unemployment*

Participants were asked to report on the length of time since they *felt* they were *fully* employed. Each participant was either unemployed or underemployed; this information was gathered through the individual's perception of un-or underemployment. Dooley et al. (2000) remarked that a continuum from employment to unemployment was a better conceptualization than the traditional dichotomy of employed and unemployed. Moving away from the nominal categorization of either full employment or complete unemployment allows for the complex nature of employment and economic stress to be seen. The BLS (n.d.a.) description of who is considered employed states, "Not all the wide range of job situations in the American economy fit neatly into a given category" (p. 1). For

these reasons, Dooley et al. examined the unemployed, involuntary part-time workers, and employed with poverty wages in their study. The present study operationalized employment, unemployment, and underemployment as lying on a continuum, and not exclusive categories. Both unemployment and underemployment were considered for the present study to gain a thorough picture of the current economic situation.

Underemployment was included through the individual's subjective perception.

The length of time the participants have considered themselves in un-or underemployment status also was asked. The length of time was reported in months. The Bureau of Labor statistics (n.d.a.) defines long-term unemployment as being jobless for 27 weeks and above. Thus, for the present study short-term unemployment was considered as unemployment with duration less than 27 weeks, while long-term unemployment will follow the BLS definition of 27 weeks and above.

Demographic questions also was asked of each participant. This measure included the participants' age, gender, level of education, ethnicity, town or city of residence, time living in the area of residence, and number of years married.

#### *Measure of marital satisfaction*

Marital satisfaction was measured using the Dyadic Adjustment Scale (DAS) (Spanier, 1976). The DAS is one of the most utilized, well-known, and well-respected measures of relationship adjustment in the field. This measure has become a standard when assessing marital satisfaction. Numerous studies have employed the DAS in their research (e.g. Dakin & Wampler, 2008; Howe et al., 2004; Kazak, Jarmas, & Snitzer, 1988; Kinnunen & Feldt, 2004; Vinokur et al., 1998). According to Spanier (1976) this 32-item measure has ease of use as it can be completed in minutes, incorporated with other self-

report measures, and even adapted for use in qualitative interviews. The items contained on the scale are designed to assess an individual's perception of his or her relationship adjustment and functioning. The DAS measures four dimensions of relationship adjustment: (a) consensus on matters and importance of marital functioning, (b) dyadic satisfaction, (c) dyadic cohesion, and (d) affectional expression. These dimensions were obtained through factor analysis.

Questions on the DAS begin with rating the level of agreement that one has with his or her partner (on a 6-point Likert scale, from "always agree" to "always disagree") on matters such as, "Handling family finance;" "Amount of time spent together;" or "Career decisions." This first section contains 15 questions. The scale goes on to ask other questions such as, "How often do you and your partner quarrel?" "Do you confide in your mate?" "How often do you or your mate leave the house after a fight?" There are seven questions in the second section; these questions are also ranked on a 6-point Likert scale, ranging from "all of time" to "never." Subsequent sections inquire about physical connection and shared interests (5-point scale), time and emotions shared (6-point scale), questions centering on love and sex, a rating of happiness (6-point scale), and a summation statement describing the future of the relationship. Scores on the DAS range from 0-151 with a typical mean score of 114.8 (SD=17.8). The scale is evaluated with higher scores representing better marital adjustment, and lower scores correlating to lower marital adjustment or satisfaction (Spanier).

The DAS has proven reliability and validity. When the measure was first released it went through extensive testing for content, criterion, and construct validity, and reliability, with each subscale tested as well as the scale as a whole. To determine construct validity

the scale was tested against another well-established measure, the Locke-Wallace Marital Adjustment Scale. The correlation between married participants who took both scales was .86, while the correlation between divorced individuals .88, and the total sample correlation was .93 ( $p < .001$ ). Spanier (1988) stated that part of establishing validity came from sampling married and divorced individuals and testing the scale's ability to discriminate between the two samples. Cronbach's coefficient alpha was used to determine the levels of scale reliability. The dyadic consensus subscale contains 13 items and has an alpha of .90, the dyadic satisfaction scale has 10 questions and an alpha of .94, dyadic cohesion has 5 questions and an alpha of .86, and the affectional expression subscale with 4 questions has an alpha of .73. Taken together, the total scale has a level of reliability at .96 (Spanier, 1976) (See Appendix A for complete scale).

While the DAS is a proven measure of marital adjustment, it has not been free from critique. One of the common concerns with the DAS is the use of the subscales as distinct and separate measures. In their study Kazak et al. (1988) tested the ability of the DAS to be broken down into separate, testable, subscales. Their results revealed the same four factor breakdown as Spanier (1976) however, they argued that only one of the four factors accounted for the majority of variance (74.5%), while the other three only accounted for 10% of the variance. In the conclusion to their study, Kazak et al. urged that the DAS be utilized as a global measure, diagnosing general dimensions of marital satisfaction. Spanier (1988) responded to Kazak et al. saying that it is important that all researchers know what any given measure can do and what its limitations are; any measure must be used with a degree of caution. He then reiterated the extensive reliability, validity, and theory testing that was conducted during the formation of the scale. Spanier (1988) admitted that the DAS

is a measure best used in its entirety, globally, as it has high levels of subscale and inter-item correlation. The DAS is a measure that yields a reliable and valid general diagnosis of relationship quality. The present study utilized the whole 32-item DAS measure as global assessment of marital adjustment and satisfaction.

In answering the question of whether the DAS is a global measure best used in its entirety, or a measure that can be broken down by each of its subscales, Busby, Christensen, Crane and Larson (1995) created the Revised Dyadic Adjustment Scale (RDAS). Their tests of the RDAS revealed it to be a reliable and valid 14-item measure. However, there are two important areas of marital adjustment that are not covered in the new measure. The areas are marital finance and marital communication (p. 297). The lack of satisfactory coverage on two important areas of marital life is of concern. Thus, the present study utilized the original DAS (Spanier), as the revised version does not adequately cover two extremely pertinent topics for the study of length of unemployment and marital satisfaction.

#### *Measure of economic strain*

Perceived economic strain was measured using the Family Economic Strain Scale (FESS) (Hilton & Devall, 1997). The concept of economic strain is one that is well defined and utilized in research; however, a universal, standardized measure has long been absent. The original version of the FESS was a 17-item measure with questions ranging on a 5-point Likert scale. The scale contained items specifically created for the measure as well as items adapted from other researchers (e.g. Mills et al., 1992; Voydanoff & Donnelly, 1988; Voydanoff et al., 1988). The revised scale was pilot tested, and further revisions were made in connection with the test results. A 13-item measure remained and accounted for 47.7%

of the variance, with an alpha coefficient ranging from .92 - .95. The scale was seen to measure economic strain consistent with the well-accepted operational definition (subjective evaluation of objective economic stress; perception of financial inadequacy due to one's financial position). After pilot testing, the 13-item measure was re-tested for validity and reliability. Cronbach's alpha reliability coefficient for the newly defined scale was .95, and construct validity was also proven through theory and hypothesis testing (Hilton & Devall).

The first 12-items on the FESS scale ask questions regarding the type, duration, and effect of economic strain on the individual; the questions have a 5-point Likert scale and range from "Never" to "Almost Always." Examples of questions in this section of the scale are: "In general, it is hard for me and my family to live on our present income;" "I experience money problems;" "I worry about financial matters;" and "I have to put off getting medical care for family members because of the expense." The final question of the measure asks participants to rank where they believe their current income places them in comparison to other families in the United States. This question is on a 5-point scale ranging from "Far below average" to "Far above average" (Hilton & Devall, 1997; p. 270-271). The scoring on the survey ranges from 0-65 with a typical mean score of 28 (SD=7.75). The FESS is scored along the guidelines established by Hilton and Devall; the last question is reverse scored, and all answer choices are tallied. Higher total scale scores represent higher levels of economic strain (See Appendix B for complete scale). Falconier (2010) employed the FESS in a study of the links between economic strain and psychological aggression in Argentinean couples. Falconier and Epstein (2011) recommended FESS to counselors and practitioners assessing financial strain. For their

study the FESS was translated into Castellano Spanish. The FESS combined with the researcher's dyadic approach gave increased support to the results.

*Measure of religious affiliation/belief*

The questionnaire created to measure the religious and spiritual realm is based on measures created by Mahoney, Pargament, Jewell et al. (1999). In their study, a more delineated assessment of individual religiousness and participation, religious agreement between partners, joint religious activities, and measurement of a couple's religious evaluation of their union was created. Previous research has mainly focused on single global item measures such as assessing church attendance, spousal agreement, and spousal participation. Thus, many areas of spiritual life and the intersection between religiosity and spirituality had not been measured. Mahoney, Pargament, Jewell et al. designed the measures based on two constructs, "joint religious activity" and the "sanctification of marriage" (p. 322). Joint participation examines how often partners act together in religious or spiritual activities or events. This construct delves deep into shared belief and participation, examining things such as: (a) joint prayer, (b) discussion of spiritual beliefs and ideas, (c) discussion of God's will for life and marriage, (d) attending church services, and (e) engaging in religious events, fellowship, and holidays. The second construct investigates a couple's application of spirituality to their marriage, and the spiritual characteristics used when defining their partnership. The researchers divided this construct into two categories: (a) viewing marriage as having sacred qualities, and (b) defining marriage as a manifestation of God.

The current study employed three of the five measures created by Mahoney, Pargament, Jewell et al. (1999) including individual religiosity, joint religious activities, and

religious homogamy. All questions on the included measures are worded in a neutral manner to avoid bias in either direction. Four items that have been frequently used in psychological and religious research measure individual religiousness. These four items make up the first scale of individual religiousness. The first two items are rated on a seven-point Likert scale (from never to once a day), (a) frequency of attending religious services in the past year, and (b) frequency of prayer outside of church. The other two items on the scale asked participants to give a global self-report on their level of religiosity and spirituality; these questions are ranked on five-point scales (from not at all religious/spiritual to very religious/very spiritual) (p. 326). Question ratings are summed, and the resulting total score reflects an individual's religiousness.

A 13-item measure was used to evaluate joint religious activity. Questions on this measure are ranked on a seven-point scale (from never to very often) and assess the shared nature of such activities as praying together, discussing beliefs, talking about God's will and role for the marriage, attending church services, classes, or functions, and recognizing and celebrating religious holidays. Items include: (a) My spouse and I pray together, (b) My spouse and I talk about our moral and spiritual issues, (c) My spouse and I go to Bible study together, and (d) My spouse and I engage in religious rituals together (e.g. fasting, meditation) (Mahoney, Pargament, Jewell et al., p. 337). Question ratings are summed to create a total.

Religious homogamy, which is defined as couples sharing the same faith and belonging to the same denomination, were measured based on Mahoney, Pargament, Jewell et al. measure. However, questions were rewritten into two self-report items. Participants were asked to report their religious affiliation (e.g. Catholic, Protestant, Jewish, other, no

affiliation), and then asked about their partner's affiliation. This determined if there is congruence between the spouses and their religious affiliation. In conjunction with Mahoney, Pargament, Jewell et al., couples who are "religiously homogamous" was defined as having matching affiliation between the above categories, while couples classified as "religiously heterogamous" will have differing affiliation (p. 326).

In their study, Mahoney, Pargament, Jewell et al. found through their random sample of couples born between 1995-1996 (identified through birth records) that 41% of women identified themselves as Roman Catholic, 47% were Protestant, 3% were Jewish, 4% identified with the "other" category, and 5% had no affiliation. For the men in their study, 38% were Roman Catholic, 47% were Protestant, 0% were Jewish, 6% categorized themselves as "other", and 9% reported no religious affiliation. Additionally, within their sample of 97 couples, 69% were classified as religiously homogamous. (See Appendix C for complete scale).

#### *Economic context*

For this study, economic context was *acknowledged* in connection with its influence on economic matters (e.g. job status, perceived economic strain) and its association with ecological and systems theories, part of the guiding theoretical framework of the present study. The broad economic context of the present time, the economic recession, must be considered as an important influence on the variables being tested: length of un-or underemployment, economic strain, religious affiliation and belief, and marital satisfaction. Thus, for this study, economic context defined as the current economic recession will be recognized through the demographic and governmental data previously presented.

## *Analysis*

Frequency and descriptive statistics were reported for the demographic data provided by the participants. These data helped profile the sample. Descriptive statistics also were run to determine the mean, minimum, and maximum total scale scores of the DAS and FESS measures. In addition, linear regression, tested the relationships of marital satisfaction to: (a) length of un-or underemployment, (b) perceived economic strain, and (c) religious affiliation/belief.

Further analysis was preformed through the Joint Significance test of mediation, and tests of moderated-mediation. The test of Joint Significance determined whether variations in the independent or predictor variable significantly explained variations in the mediating variable, and similarly if variations in the mediating variable significantly explained variations in the dependent variable. The regression tests utilized in testing the moderated-mediation determined whether the mediating effect was amplified or suppressed by the presence of the moderator. Through the regression models and the test of Joint Significance, it was determined if relationships were present between the variables, and the amount of variance explained in the dependent variable.

Fritz and MacKinnon (2007) identified through their survey of the literature and power analysis simulations, three tests of stepwise mediation that showed increased power. Of those, the researchers recommend the Joint Significance test as one that should be used due to its high level of power. Mallinckrodt, Abraham, Wei, and Russell (2006) demonstrated that the test of Joint Significance maintains a strong balance between Type 1 error rates and high levels of statistical power. More specifically, Joint Significance yields .80 power even with smaller sample sizes; in fact, it detects large effects with sample sizes

as small as 50 and medium effects with samples around 100 while maintaining normal Type 1 error rates. Low Type 1 error rates and high levels of power with smaller samples are the primary reasons why the test of Joint Significance is considered the recommended causal steps test of mediation (Fritz and MacKinnon, 2007; MacKinnon, Lockwood, Hoffman, West, & Sheets, 2002). The test of Joint Significance utilizes multiple regression models structured in a stepwise fashion to determine if mediation is present. This test requires a significant relationship between: (a) the predictor variable and the proposed mediator, and (b) the mediator on the outcome variable while controlling for the predictor variable. If both relationships (a & b) are significant, mediation is present (Fritz & MacKinnon, 2007).

Analysis of the first hypothesis utilized linear regression, with length of un-or underemployment as a predictor and marital satisfaction as the outcome variable. The second hypothesis tested two parts: hypothesis 2a and hypothesis 2b. Hypothesis 2a stated that there was a direct relationship between economic strain and marital satisfaction. Regression analysis was run to test hypothesis 2a. Hypothesis 2b examined the mediating effect of perceived economic strain between un-or underemployment and marital satisfaction. This hypothesis employed the casual steps method of Joint Significance (described above), which tested the relationships between the length of un-or underemployment and economic strain, and economic strain and marital satisfaction. The final hypothesis tested three parts: hypothesis 3a, 3b, and 3c. Hypothesis 3a asserted that religious affiliation/belief would have a direct effect on marital satisfaction. Regression analysis was run to test this hypothesis. The regression model for hypothesis 3a included the mediation variables as well as religious affiliation/belief as an additional independent

variable. Hypotheses 3b tested the moderating effect of religious affiliation/belief on the mediator of perceived economic strain. A series of regression analyses were performed to test the moderation. The results from the test of Joint Significance also were utilized, for the third hypothesis, to determine if there was significant mediation. Hypothesis 3c stated that religious affiliation/belief would function as an adaptive resource, protecting couples against the influence of economic strain. This hypothesis was examined through analysis of the direction of the moderating effect.

## CHAPTER IV

### RESULTS

#### *Sample Means & Frequencies*

The present study had a sample size of 100 participants. There were a total of 102 participants who took the survey measure; however, two outlying cases were deleted, as the employment criteria in these cases did not match the aim of the present study. The length of unemployment given in these cases had the participants out of the workforce for the majority of their lives, indicating extenuating circumstances or conscious decisions to remain outside of the workforce. The aim of the present study was to investigate unemployment in line with the Bureau of Labor Statistics (BLS) definition. This definition states that unemployed individuals are looking and available for work; they are unemployed due to *circumstance* and not choice. The outlying cases that were deleted from the present study indicated lengths of unemployment that fell in line with the BLS definition of individuals outside of the labor force. An example of this would be an individual who has neither held a job nor looked for a job due to choice or disability (Bureau of Labor Statistics, n.d.a.).

The mean age of the sample was 50.8, with the mean number of years married at 20.5. Table 1 depicts the results. The sample was predominately Caucasian/white (71%), and the second largest group was African American (20%). All other ethnicities together made up only 9% of the sample. Thirty-two percent of the sample had obtained a bachelor's degree, and 29% had a graduate or professional degree. This gives a total of 61% of the sample educated beyond a secondary school level. The years lived at current residence were high, with 63% of the sample living more than 10 years at their place of

residence. Fifty-three percent of participants classified themselves as unemployed. Spousal employment status had 45% fully employed and 53% in the categories of un-or underemployment collectively. The mean length of un-or underemployment for participants was 26 months, while the mean length for spouses was 18 months. Combined participant and spouse “family” length of un-or underemployment had a mean of 44 months. Frequencies for family length of un-or underemployment had 6% of the sample at 12 months, 9% at 24 months, and 7% at 36 months. Thirty-five percent of participants reported that they and/or their spouses had been un-or underemployed for 24 months and below. Over half (55%) of the combined participant and spousal length un-or underemployed data was reported at 36 months and below. The mean length of un-or underemployment for spouses was 18 months; however, 49% of spouses were currently employed, while 73% of spouses were ranked at 24 months and below. Eighty percent of the sample identified religious affiliation in the categories of Catholic and protestant (Christian non-catholic). Further, 75% of participants reported they share the same religious affiliation as their spouse, which represents a high level of religious homogamy. Complete demographic frequencies are shown in Table 2. Within this sample, participants mean DAS scores were 103.8 (SD = 23.8). Further, the mean FESS scale score for participants was 36.6 (SD=10.1).

Table 1

*Mean Age and Number of Years Married*

	Mean	SD
Age	50.8	9.8
Years married	20.5	12.7

Table 2

*Frequency Distribution of Demographic Data*

	f	%	cum %
African American	20	20.0	20.0
Asian/Pacific Islander	2	2.0	22.0
Caucasian/White	71	71.0	93.0
Hispanic	4	4.0	97.0
Multiracial	1	1.0	98.0
Native American	2	2.0	100.0

*Frequency Distribution of Level of Education*

Less than 9 <sup>th</sup> grade	1	1.0	1.0
12 <sup>th</sup> grade, no diploma	3	3.0	4.0
High school graduate	7	7.0	11.0
Some college, no degree	19	19.0	30.0
Associate degree	9	9.0	39.0
Bachelor's degree	32	32.0	71.0
Graduate or professional degree	29	29.0	100.0

*Frequency Distribution of Number of Years at Current Residence*

Fewer than 2 yrs	10	10.0	10.0
2-5 yrs	12	12.0	22.2
6-10 yrs	14	14.0	36.4
More than 10 yrs	63	63.0	100.0

Table 2 cont'd

*Frequency Distribution of Participant's Employment Status*

	f	%	cum %
Fully employed	7	7.0	7.0
Unemployed	53	53.0	60.0
Underemployed (not in full or satisfactory employment)	40	40.0	100.0

*Frequency Distribution of Spouse's Employment Status*

Fully employed	45	45.0	45.9
Unemployed	24	24.0	70.4
Underemployed (not in full or satisfactory employment)	29	29.0	100.0

*Frequency Distribution of Religious Affiliation*

Catholic	32	32.0	32.0
Protestant (Christian non-catholic)	48	48.0	80.0
Jewish	2	2.0	82.0
Other (Muslim, Buddhist)	6	6.0	88.0
No Affiliation	12	12.0	100.0

*Frequency Distribution of Shared Religious Affiliation Between Spouses*

Yes	75	75.0	75.0
No	25	25.0	100.0

### *Hypothesis 1*

- The instance of unemployment or underemployment (since individuals *felt* they were *fully* employed) will have a direct effect on marital satisfaction (Hypothesis 1) (Figure 1).

The first hypothesis asserted that un-or underemployment would have a direct effect on marital satisfaction. The null hypothesis was set as there is no relationship between un-or underemployment and marital satisfaction. Taking the data from both participant and participant's spousal report to the question of employment, a new variable representing family un-or underemployment status was created and utilized to test the first hypothesis. The family un-or underemployment variable represents the status of both members of the marital dyad. Thus, the marital dyad was the unit of analysis as the participant informed on both their employment status and that of their spouse. After the responses were combined and the new variable was formed, a regression analysis with the outcome variable of marital satisfaction was performed ( $\text{marital satisfaction} = \alpha + \beta_1(\text{un/underemployment}) + \epsilon$ ). The results of this analysis revealed that there was no significant relationship between the length of un-or underemployment and marital satisfaction. Thus, the first hypothesis was not supported, and the null hypothesis was failed to be rejected. Table 3 depicts the results.

Table 3

#### *Summary of Regression Analysis for Marital Satisfaction (N = 100)*

Variable	B	SE	t	Sig. (p)
Family un-or underemployment	-.048	.065	-.735	.464

Table 3 cont'd

Note. \* $p < .01$ . \*\* $p < 0.05$ . \*\*\* $p < 0.01$ .

$R^2 = .005$

*Hypothesis 2*

- Perceived economic strain will directly affect marital satisfaction.  
(Hypothesis 2a)
- Un-or underemployment will have an indirect effect on marital satisfaction through the mediation of economic strain, and when controlling for the effect of un-or underemployment. (Hypothesis 2b) (Figure 2)

The second hypothesis had two parts, a and b. Hypothesis 2a stated economic strain will have a direct effect on marital satisfaction, and the null hypothesis was set as there is no relationship between economic strain and marital satisfaction. Regression analysis was conducted testing the direct effect of economic strain on marital satisfaction (marital satisfaction =  $\alpha + \beta_1(\text{economic strain}) + \epsilon$ ). Hypothesis 2a was supported; there was a significant direct relationship between economic strain and marital satisfaction resulting in rejection of the null hypothesis. Table 4 has the results from the analysis. Economic strain accounted for 11% of the variance.

Table 4

*Summary of Regression Analysis for Marital Satisfaction (N = 100)*

Variable	B	SE	t	Sig. (p)
Economic Strain	-.784	.224	-3.509	.001***
Note. * $p < .01$ . ** $p < 0.05$ . *** $p < 0.01$ . $R^2 = .110$				

Hypothesis 2b stated un-or underemployment will have an indirect effect on marital satisfaction through the mediation of economic strain, and when controlling for the effect of un-or underemployment. The null hypothesis was set as there is no mediating relationship between un-or underemployment, economic strain, and marital satisfaction. The mediating effect of economic strain was tested using the test of Joint Significance. The first step in Joint Significance tested un-or underemployment as the predictor on economic strain. This step tested the relationship of the predictor to the mediator (economic strain =  $\alpha + \beta_1(\text{family un/underemployment}) + \epsilon$ ). There was a significant relationship, and un-or underemployment accounted for 9% of the variance. The second half of the Joint Significance test examined the mediator, economic strain, and its relationship to marital satisfaction (marital satisfaction =  $\alpha + \beta_1(\text{family un/underemployment}) + \beta_2(\text{economic strain}) + \epsilon$ ). This significant model accounted for 11% of the variance. Both elements in the stepwise test of Joint Significance were significant, thus supporting hypothesis 2b and the mediation model. Based on the results, the null hypothesis was rejected. The results of the mediation analyses are shown in Table 5.

Table 5

*Summary of Regression Analysis for Economic Strain & Marital Satisfaction (N=100)*

Variable	B	SE	t	Sig. (p)
<i>un-or underemployment → economic strain (<math>R^2 = .091</math>)</i>				
Family un-or underemployment	.082	.026	3.124	.002**
<i>un-or underemployment → economic strain → marital satisfaction (<math>R^2 = .110</math>)</i>				
Economic Strain	-.803	.238	-3.380	.001***
Family un-or underemployment	.018	.065	.280	.780
<i>Note. *<math>p &lt; .01</math>. **<math>p &lt; 0.05</math>. ***<math>p &lt; 0.01</math>.</i>				

### *Hypothesis 3*

- Religious affiliation/belief will have a direct effect on marital satisfaction.  
(Hypothesis 3a)
- Religious affiliation/belief will buffer, or moderate the mediating effects of economic strain on marital satisfaction. (Hypothesis 3b)
- Religious affiliation/belief will serve as an adaptive resource. (Hypothesis 3c)  
(Figure 3)

The third hypothesis had three parts a, b, and c. For hypothesis 3c religious affiliation/belief was hypothesized as, high levels of reported religious affiliation/belief will have their level of marital satisfaction less affected by the consequences of economic strain. Hypothesis 3c analyzed if the direction of the moderation is as predicted, if the moderating effect works as an adaptive resource. A regression analysis was conducted with economic strain and religious affiliation/belief as the predictors and marital satisfaction as the dependent variable ( $\text{marital satisfaction} = \alpha + \beta_1(\text{family un/underemployment}) + \beta_2(\text{economic strain}) + \beta_3(\text{religious affiliation/belief}) + \epsilon$ ) (hypothesis 3a). Table 6 has the results from the analysis. Economic strain and religious affiliation/belief accounted for 30% of the variance, and both predictors had significant, direct relationships with marital satisfaction. The null hypothesis was rejected, thus hypothesis 3a was supported.

Table 6

#### *Summary of Regression Analysis for Marital Satisfaction (N = 100)*

Variable	B	SE	t	Sig. (p)
Family un-or underemployment	.010	.058	.165	.869

Table 6 cont'd				
Economic Strain	-.616	.217	-2.842	.005**
Religious Affiliation/Belief	.415	.085	4.905	.000***
<i>Note. *p &lt; .01. **p &lt; 0.05. ***p &lt; 0.01.</i>				
$R^2 = .289$				

Testing religious affiliation/belief as moderating the mediation of economic strain (hypothesis 3b) was done through regression analyses ( $\text{marital satisfaction} = \alpha + \beta_1(\text{family un/underemployment}) + \beta_2(\text{economic strain}) + \beta_3(\text{religious affiliation/belief}) + \beta_4(\text{ES} \times \text{RA}) + \varepsilon$ ). This model also effectively tested the component of religious affiliation/belief working as an adaptive resource (hypothesis 3c). In this analysis, family un-or underemployment, economic strain, religious affiliation/belief, and interaction or combination of the two latter variables (ES X RA) were the predictor variables, with marital satisfaction as the outcome variable. Family un-or underemployment and economic strain were included in the model, representing the mediation effect. Religious affiliation/belief and the combination of economic strain and religious affiliation/belief were added to test the presence of moderation. Here, economic strain and the variable combining economic strain and religious affiliation/belief were both significant predictors of marital satisfaction. The moderating-mediation component of the third hypothesis was supported; the null hypothesis was rejected. Table 7 contains the results from the analysis. This model accounted for 34% of the variance.

Table 7

*Summary of Regression Analysis for Marital Satisfaction (N = 100)*

Variable	B	SE	t	Sig. (p)
Family un-or underemployment	-.001	.056	-.014	.989
Economic Strain	-1.976	.554	-3.565	.001***
Religious Affiliation/Belief	-.315	.287	-1.097	.275
ES X RA	.020	.008	2.651	.009**
<i>Note. *p &lt; .01. **p &lt; 0.05. ***p &lt; 0.01.</i>				
$R^2 = .338$				

In the present study, for religious affiliation/belief to be an adaptive resource a significant moderated-mediation must be supported. This would state that when religious affiliation/belief is present, the strength of the relationship between economic strain and marital satisfaction is affected. Statistically significant moderation was taken as evidence of religious affiliation/belief as an adaptive resource. To present the protective or adaptive effects that religious affiliation/belief have on marital satisfaction Figure 4 was created. The religious affiliation/belief total scale scores were ordered from least to greatest and the split into two groups (high religious affiliation/belief & low religious affiliation/belief) based on the median figure. These scores were then paired with the participant's marital satisfaction and economic strain total scale scores. The results are pictured in Figure 4.

*Summary of Findings*

A significant relationship was found in two of the three hypotheses and their related parts. No significant relationship was found between un-or underemployment and level of marital satisfaction. However, as expected, there were significant outcomes in the second and third hypotheses. There was a significant relationship between economic strain and marital satisfaction. As shown in Table 5, economic strain mediates the relationship

between un-or underemployment and marital satisfaction when controlling for un-or underemployment. In hypothesis 3a, a significant direct relationship was found between religious affiliation/belief and marital satisfaction. Further, as shown in Table 7, religious affiliation/belief moderated the mediation found between un-or underemployment, economic strain, and marital satisfaction. Within the moderating-mediation, religious affiliation/belief was found to be an adaptive resource, protecting or buffering the effects of economic strain on the level of marital satisfaction.

## CHAPTER V

### DISCUSSION

#### *Demographics*

This sample had 96.9% of all participants in the age range of 40-65. This span in age represents diversity within the age bracket of mature workers. This may be due to the nature of recruitment; sampling from job seeker groups held within religious facilities. On the demographic measure, the family length of un-or underemployment data reported (55% of participants and participant spouses were un-or underemployed for 36+ months) was close to Murray's (2010) statistic of 4.7 million out of work *one year or greater*. During this recession, length of un-or underemployment has been longer than any other time in history, and the present sample followed that pattern (Mattingly & Smith, 2010). The above statistic also follows previous research that states older workers have been out of work longer (Bureau of Labor Statistics, n.d.a.). The present study, with a mean participant age of 50.8 and over half of participants and spouses un-or underemployed for a span of three years, follows the trend of mature workers experiencing prolonged un-or underemployment. In addition, the overwhelming majority (80%) represented in the religious affiliation categories, Catholic and protestant (Christian non-catholic), is similar to the results suggested in the Mahoney, Pargament, Jewell, et al. (1999) study. In this study, women and men were surveyed separately. However, in both cases the results were similar to the present study, with 88% and 85% respectively falling into the above categories. In this sample there also was a very high level of religious homogamy (75% of couples shared the same religious faith). This is an important factor as previous research reveals, high

levels of religious homogamy relate to high levels of marital satisfaction (Heaton & Pratt, 1990).

### *Hypothesis 1*

The results supported two of the three hypotheses, and overall were consistent with much of the previous research. For the first hypothesis, testing the direct effect of the objective instance of un-or underemployment on marital satisfaction, no significant direct relationship was found. Un-or underemployment, in the present study, did not significantly affect marital satisfaction. This fails to support the first hypothesis; however, this result connects with previous research. There is research that suggests the subjective occurrence of economic strain, how the objective instance is perceived, is a more powerful indicator of satisfaction (Clark-Nicolas & Gray-Little, 1991; Fox & Chancey, 1998; Kinnunen & Pulkkinen, 1998). These results are consistent with family stress theory, which states that the *perception* of the stressor is the factor that most affects families' resilience or crisis response (Boss, 2002; Boss, Doherty, LaRossa, Schumm, & Steinmetz, 1993). Conger et al. (2010) stated that a perception or psychological meaning is always attached to objective hardship, and it is this subjective evaluation that influences marital outcomes. Un-or underemployment in the present study represents objective hardship or stress, and the processing of this then takes place through economic strain, the subjective perception of the objective event. Khan & Morrow (1991) found that the occurrence of underemployment is better understood through the subjective assessment of the participants. It is more closely aligned and controlled through personal evaluation. Previous research states that unemployment is an important risk factor for economic strain and distress (Edin & Kissane, 2010). Thus, when the objective instance of un-or

unemployment takes place, there are salient effects through the subjective perception. The present study has found that economic strain appears due to the experience of objective economic loss. When this loss or deficiency occurs, the effect the loss has and the outcome of the loss is determined by the subjective evaluation (Falconier & Epstein, 2011). Thus, the occurrence of un-or underemployment takes place, but the depth through which it affects marital life and satisfaction is established by the level of economic strain that is felt.

### *Hypothesis 2*

Both parts of the second hypothesis (hypothesis 2a & hypothesis 2b) were found to be significant. Economic strain had a mediating effect on the relationship between the objective instance of un-or underemployment and the outcome of marital satisfaction. This supports the notion that un-or underemployment was only related to marital satisfaction through the subjective perception of the objective event. When the variables in the present study were tested, un-or underemployment had a significant relationship to economic strain, and economic strain had a significant relationship with marital satisfaction. These results support the mediation model. Economic strain influenced how individuals evaluated their situation, and as this evaluation changed, so did the individuals' feelings of satisfaction. These findings are in agreement with previous research that states that marital satisfaction is affected through emotion and perception (Kwon et al., 2003). Many studies have found the subjective perception to be a mediating force, controlling the level and intensity of stress and strain experienced (Clark-Nicolas & Gray-Little, 1991). The steps of the family stress model, purported by Conger and Elder (1994), reveal that high levels of economic pressure correlate positively to emotional distress, while heightened emotional distress then relates positively to couple conflict, and the increased level of couple conflict

reduces marital satisfaction. These steps connect with the present results and are consistent with the alternative hypothesis. While the present study did not assess levels of conflict, the second hypothesis (parts a & b) revealed the subjective, emotional processing of un-or underemployment had a significant influence on marital satisfaction. Previous research supports the conclusion, in the present study, that the subjective response to economic stress affects marital satisfaction (Aytac & Rankin, 2009; Conger and Elder, 1994).

Falconier and Epstein (2011) reported that numerous studies have found a negative effect between economic strain and relationship satisfaction. However, the majority of studies have reported an indirect relationship between economic strain and relationship satisfaction. The relationship between economic strain and relationship satisfaction may be mediated by individual distress and interaction between partners. The distress and negative interactions between partners includes increased hostility, criticism, verbal abuse, arguing, and shouting. The results from previous research and the present study support the importance of subjective perception. This should prompt future research to investigate the *process* of economic strain, what contributes both positively and negatively to it, and how it influences marital relations.

### *Hypothesis 3*

For the third hypothesis (all parts a, b, c) the present study found a significant relationship in each condition. When religious affiliation/belief was entered into the models as a predictor, the amount of variance that was explained rose dramatically. The current sample was taken from church sponsored unemployment support groups, and the vast majority (88%) of the sample had some form of religious affiliation/belief in their

lives. This factor significantly affected marital satisfaction-when religious affiliation/belief was high, marital satisfaction was high, and when religious affiliation/belief was low, the marital relationship suffered. The results point to religious affiliation/belief as an adaptive resource, and are in accordance with previous research that held religious belief as a protective factor. Religious affiliation/belief has been seen to buffer the effects of extreme loss and change (Clark & Lelkes, 2008; Marks, Dollahite, & Baumgartner, 2010). This finding also is important as research shows that conflict surrounding monetary issues can lead to marital distress and even divorce (Zagorsky, 2003).

These results also follow the suppositions of family stress and resilience theory. Family stress and resilience theory state that family values and beliefs play an important role in coping and stress management (Patterson, 2002). A family's worldview, morals, and values all serve as sources of strength and meaning, especially during times stress (Boss, 2002). In the conceptualization of this study family stress theory was used as a theoretical foundation, and specifically utilized in the construction of the third hypothesis. Religious affiliation/belief affected marital satisfaction both directly and indirectly.

The moderated mediation was tested through a regression model, which revealed the strength of economic strain on marital satisfaction was altered when religious affiliation/belief was present. The interaction effect of economic strain and religious affiliation/belief as a predictor was significant. This model explained the greatest amount of variance, explaining around 34%. However, when religious affiliation/belief was present with the interaction of economic strain and religious affiliation/belief (ESxRA), the significant direct effect of religious affiliation/belief on marital satisfaction was erased (table 7). This finding points to the power of economic strain and of the interaction

between religious affiliation/belief and economic strain to explain changes in marital satisfaction. Overall, these results point to the fact that adherence to religious faith and belief can influence how a family evaluates economic hardship.

### *Theoretical Application*

The present study employed three family theories—ecological theory, system theory, family stress theory—to form the theoretical foundation of the study and help inform the interpretation of the data. Ecological theory provided a general base from which a consideration of context, especially the context of the economy was established. The economic or financial context that surrounds an individual or family, as seen in the present study, has implications for perceived strain and relationship satisfaction. Stress resulting from the economic context is highly related to a decrease in marital satisfaction (Karney & Bradbury, 2005), and in the present study this was true. Couples experienced strain due to un-or underemployment. The only fact that moderated the level of strain was religious affiliation/belief.

Family systems theory provided an understanding of family relationship dynamics. This research had access to only one member of the marital dyad. However, from family systems theory it is understood that the stress experienced directly by one member will have a pervasive influence on both members of the dyad. Change, stress, and strain experienced in one area of a family system influences all other areas of the system (White & Klein, 2008). Thus, in the present study having only one partner un-or underemployed for many couples caused significant levels of economic strain and negatively influenced levels of marital satisfaction. Both ecological theory and systems theory are meta-theoretical

approaches that in the present study provided a general framework for thinking about economic context and marital relationship dynamics.

Family stress theory utilizes aspects of ecological, developmental, and systems theories to understand how families react to stress and strain (White & Klein, 2008). Family stress theory helped conceptualize the influence that un-or underemployment would have on marital satisfaction and informed the formation of the hypotheses. A pile up of stressors was seen as the objective instance of un-or underemployment causing the subjective perception of the stress, and in most cases this resulted in high levels of economic strain and negative effects on marital satisfaction. Multiple stressors affected the marital system through the instance of un-or underemployment. Family stress theory also was used to understand how the subjective appraisal of un-or underemployment affected marital satisfaction. The subjective perception (economic strain) was the factor that controlled the outcome (marital satisfaction); however, the presence of religious affiliation/belief played a large role in protecting levels of marital satisfaction. This finding is associated with family stress theory and the idea that family meaning making is a collective process that involves beliefs and values held within a family's worldview. Religious affiliation/belief functioned as an adaptive resource or family protective factor; it was a resource utilized by couples to help endure the economic hardship they were facing.

### *Limitations*

There are several limitations of the present study that may be addressed in future research. This study represents cross-sectional and not longitudinal data, which increases the difficulty of causal modeling. In addition, with the nature of un-or underemployment and the ebb and flow of the current recession, longitudinal data would provide greater

insight into each individual's journey. Also, examining the differences in levels of satisfaction as individuals stay un-or underemployed, or move in and out of un-or underemployment would contribute to improving future research.

This sample is homogeneous in ethnicity, education, and religious affiliation/belief, which limits it in seeing how other cultures, religions, and family forms deal with the proposed stressors. The researcher acknowledges that biases may be present. Furthermore, the current sample may not be representative of the national un-or underemployed population, as it was taken from religious based job support groups across Southeastern Michigan.

This study relied on the self-report of *one* member of a marital dyad. That member/participant then reported on his/her level of marital satisfaction, economic strain, and religious affiliation/belief as well as the spouse's employment status and length. The present study also was limited by not delving into the causal factors that may influence the perception of economic strain. The quantitative nature of the present study and the survey measures utilized did not allow the researcher to assess personal characteristics, current life circumstances, history, culture, or context. Qualitative analysis would yield a richness and depth in the data, and allow each individual's unique story to pair with the survey data.

Two limitations surfaced in the religious affiliation/belief scale. Many participants expressed concern with the first question on the scale concerning the frequency of attending religious services. This was due to the fact that the answer choice "once a week" was not present. The other concern that was expressed had to do with the religious affiliation categories. Some individuals felt there was not a category to choose from that accurately represented their religious beliefs.

### *Future Research*

Future research on unemployment and underemployment and family is needed and encouraged. The limitations identified in the current research provide a map from which an important study can be expanded and improved in the future. As mentioned above, a longitudinal study would increase the breadth of the data that is collected as well as increase the possibilities for analysis. Future research should examine multiple members of the family unit or both partners in the marital system. This would give greater knowledge of the influence the predictors have on marital and family satisfaction. Measuring the participants as a couple also could provide greater information on a possible source of resilience: social and familial support. Continued research also could do more to ascertain the status of the marriage previous to the job or monetary loss. Several participants noted on their surveys that they were experiencing marital troubles before the un-or underemployment. The loss of money, roles, and occupation only served to make things worse. This additional data would help researchers to better quantify the effects of economic strain and un-or underemployment.

Future research should attempt a more detailed examination of economic strain and the factors that influence it, as well as the factors that are influenced by it. Falconier and Epstein (2011) noted that the experience of financial strain is influenced by personal context and characteristics such as temperament, personal history, and personal characteristics as a money manager. Further, economic strain may influence relationship satisfaction indirectly through the creation of adverse attitudes and behaviors. Boss Doherty, LaRossa, Schumm, & Steinmetz (1993) referred to familial context, both internal

and external, as being paramount to understanding any family dynamics. These factors must be recognized and addressed in future research.

Use of an amended religious affiliation/belief survey, which better assesses a variety of religious styles and beliefs would improve future research. Additionally, when asking the participants' employment status having a category denoting an individual is out of the workforce either due to choice or circumstance would be helpful for future research to avoid outlying data. Future research also could improve with greater sample sizes, which would allow more complex models to be tested and additional analyses to be run. A larger sample size also could allow future researchers the chance to investigate length of un-or underemployment in two separate categories, comparing short and long term un-or underemployment.

Future research should further examine resilience, economic strain, and marital satisfaction. The present study revealed the importance of religious affiliation/belief as a protective factor. Religious affiliation/belief as a protective factor should be further examined, focusing on process, how does religious affiliation/belief operate? How does it protect marital satisfaction? This is important as it has been stated in previous research that religious affiliation/belief *process* has not been analyzed (Mahoney, 2010). Additional protective factors also should be included in prospective research. Social support is an important protective factor that was present in this study through the marital dyads, job seeker groups/network, and religious affiliation; however, this potential variable was not assessed by the survey measure. Continued research should include analysis of social support as a potential protective factor. This information could help to better answer the

question of why some couples are relatively resilient in the face of economic strain, while others struggle.

*Qualitative Observations at Data Collection Sites/Mailer Data Collection*

An important implication for future research came from the informal qualitative observations made through the data collection process. The observations that follow help to make a strong case for future research on un-or underemployment to follow a mixed methods design.

Data collection for the present study took place in person and through mailer packets. Numerous job seeker groups were attended in areas across Southeastern Michigan. The majority of job seeker groups opened by going around the room and allowing each member to provide an update on the progress of his or her job search. At this time, members also offered information on relevant resources and aides applicable to their continued search for employment. Examples of some of the resources mentioned were: the professional networking community, LinkedIn; the educational, computer, and software tutorial website, Lynda.com; the education seminars presented by Michigan Works! (specifically the 55 and above referral program); and other partnering job seeker workshops. LinkedIn was a tool that was stressed at almost every meeting, as expanding networking possibilities and empowering one's *active* job search. Group members praised LinkedIn's interactive, high-speed, networking potential as the first and most important step in one's job search. One man, came prepared with an entire backpack full of reference books, CD's, DVD's, and other resources aiding in his job search to share with another member of the group. Multiple participants recommended using the time out of the work force to volunteer. Participants touted it as an activity to keep one's mind occupied and

encourage one's spirit. The help offered through comments of support, suggested references and resources, and job opportunities created a community atmosphere among group members. Group members were willing to help one another in a quid pro quo spirit, knowing that the person they help may be able to help them in return.

During the group member testimonials, many members testified to the long and arduous process they had been through. A participant described his personal journey as a constant fight, the "fight of discouragement." One woman spoke of her fear as she had been on unemployment for two years and was having her benefits cancelled. Fear, self-doubt, "feeling down," and overall what one guest speaker called "limiting beliefs" were consistent themes. "A practice round," was what one female participant said as she updated the group on her progress into the second round of interviews with a promising new position. She was attempting to set appropriate expectations, thinking of the process as a chance to learn. One man had an interview that went well; however, the amount of money associated with the job was so far beneath his previous employment and standard of living that he remarked, "it would not be enough to survive on." Another remarked on what he believed to be, the "joke in the media," the reported improvement in unemployment statistics. He believed this "improvement" was due to the vast number of people losing their benefits and the state losing their ability to track them, or keep a proper count of them.

Many individuals pointed to the effect economic stress and strain was having on their marriage. For example, one participant connected the long-term financial stress and strain they have experienced with the satisfaction in their marriage. The participant said if their physical health and the health of their finances were better, they would have left their

marriage a long time ago. Hand written on one of the returned mailer surveys was this comment by one of the participants,

In my opinion, a marriage is either strong or weak or some level in-between. During this economic downturn this impact or change has made my “already” weak marriage—weaker. I believe that if I had a strong marriage—this kind of change could have had a positive impact.

Another participant wrote the following notes in connection to the questions of marital satisfaction, “Our marriage had its challenges before my layoff; job loss added new ones.” Further, the participant noted in association with a question asking if divorce or separation had ever been a consideration, “comes to my mind at times, but try not to ponder it.” The same question also elicited this handwritten comment from another participant, “We have never discussed this, but I do not want to be with [my partner] anymore and I don’t think [they] have a clue.”

A woman attending a food bank provided by a church in Warren said she was a nurse before she had a stroke that took her out of the workforce. Only months after her incident, her husband lost his job as his company collapsed due to the state of the economy. Within months their life and standard of living had drastically changed. Another participant, next to a question asking them to rate their level of income wrote about the decline in income they experienced and the worry that has accompanied it,

Surviving on unemployment and savings...We have significant savings but not enough that I can just stop working. Especially concerned about the cost of medical insurance. Prior to my [partner] losing [their] part-time engineering job and my loss

of work in early 2010, I would say that our combined earned income was probably above average.

Despite, the numerous stories of frustration and pain, one woman told of unemployment being a positive, as she now has more time to spend with her children. This time and perspective has changed her and her job search. She is now set on only working part-time in order to spend more time with her children.

Some groups had guest speakers come in and talk on relevant topics pertaining to the job search: owning/starting your own business, writing a resume, time management, the power of beliefs about self and ability, networking, and forming a “30 second commercial”—allowing individuals to better network. One presenter that spoke on starting your own business was laid off in 2009 and attended the career-mentoring ministry at St. Andrews church. With the help of that group, this individual reformed her career and has begun to help others. Networking was an important aspect of the group meetings as well as an important topic of discussion. One group leader presented the statistic that 87% of jobs are found through networking, this leader went on to clarify that the purpose of networking is to gain information and make contact with others who may contribute to the job search. “Networking works” another group leader emphatically interjected during a group meeting.

Group leaders facilitated discussion, answered group member questions, and kept track of and enquired on the progress of each group member. One group leader, Robert Jenson, encouraged a member preparing for a vital phone interview to remember, “We are all valuable; we are a valuable commodity.” Another interim group leader began their meeting with prayer asking the Lord to help each member and his or her job search. At St.

Andrew's church in Rochester, a founding group in the job seeker network of 60 churches, the leader closed the meeting with the "prayer for those seeking employment,"

Lord, there are many people among us who are in need of a steady job with sufficient wages to care for themselves and their families. Help unemployed persons remain diligent in their job search. Give them the needed confidence to succeed and the perseverance to continue on when they become discouraged. Teach us to encourage those seeking employment and to offer whatever assistance we can give. For all the unemployed, we offer our prayers that they might find productive work that enables them to use and develop their talents and skills, and to meet their economic needs. Amen.

Another group opened their meeting with a prayer asking St. Joseph to look upon them favorably and give aide during this time of need, "...Please help me find gainful employment very soon, so that this heavy burden of concern will be lifted from my heart and that I am soon able to provide for those God has entrusted to my care..."

Many clear and consistent themes could be recognized in each group. Reliance on God for help in time of need was a theme that formed the cornerstone of many of the meetings. Another important theme was the foundational idea that each individual has *value*. These themes called for a change in mindset, one group facilitator said, "you are not unemployed, you are just not being paid!" Group leaders and guest speakers emphasized a changing time that now requires job seekers to know their worth, know their skill set, know who they want to serve, and have the understanding that they, themselves, are the product and it is their number one job to sell that product. One leader remarked, "You are in marketing and sales...you are the product, sell yourself!" Joan Hanpeter, leader of an

education and training group in Bloomfield Hills, talked of the sales process involved in the job search by reminding each participant that future employers want to see what a prospective employee can do for them, how can they be helped by this hire. Another guest speaker advised not to focus on the state of the economy. The condition of the economy cannot easily be changed, it is more important to place focus on individual talents, beliefs, and job seeker situations. The groups supplied support and encouragement to members, one man stated that he didn't know how others who did not attend groups made it through the hard times. For him, the group provided the comfort of knowing, "you are not alone!" Another spoke out at the end of a group meeting stating that the session reminded him "its going to be alright."

Although the current study was a quantitative analysis, participants both in person at the job seeker groups, and through the mailer packets desired to tell their personal, unique stories. The instance of un-or underemployment, perception of economic strain, and adherence to religious affiliation/belief are topics that may not be fully expressed or understood based on quantitative measures or scale scores. In depth information on the *experience* of un-or underemployment and the *process* of economic strain or religious affiliation/belief and their *relationship* to marital and family satisfaction, could be assessed through qualitative analysis. The addition of qualitative methodology would allow rich description of the conditions, status, and feelings of the participants to be revealed. Those experiencing un-or underemployment would have the ability to voice their thoughts and feelings. Future research should consider mixed methodology to accurately evaluate the effects of un-or underemployment on the family.

### *Conclusion & Implications*

The recent economic downturn and financial instability in local, national, and global markets has affected marriage and family relationships, leaving many un-or underemployed marital systems in distress. The present study attempted to better understand the influence of both objective and subjective economic stress and strain on marital satisfaction, and the role of religious affiliation/belief on marital satisfaction. The present study illustrates the influence economic strain can have on marital satisfaction both directly and indirectly. This study also suggests religious affiliation/belief can moderate these effects.

Despite study limitations, the present findings contribute to existing knowledge. The current findings lead to a better understanding of the process and effects of un-or underemployment on marital satisfaction. Knowledge of the importance of the subjective perception and interpretation of the objective loss can help researchers and practitioners working with families. Further, knowledge of the role religious belief plays as a protective factor is an important element in the study of a family's experience of economic stress and strain, and resilience.

With the crucial role money and occupation play in society and relationship dynamics, research must attempt to better understand these processes. The present economic climate is ripe with opportunity for researchers and scholars across disciplines to learn more about the influence economic stress and strain has on family and marital relations. Family scholars, educators, and therapists must engage in this research as the present economic downturn has direct implications for families. This research is important in the formation of policy, specifically policy surrounding the length and breadth of

unemployment benefits. Many participants in the present study casually remarked on their fear of losing unemployment benefits due to their prolonged unemployment. This is an issue that policy makers must address; the current economic downturn has seen extended lengths of unemployment, and policy must attend to this. Also important are policy decisions regarding stimulation of the economy. Thought must be given to what will promote job creation and re-entry into the work force across all ages. The majority of the present study's sample was representative of mature workers (81.4% ages 45-60). Policy makers, practitioners, and family life educators must be aware of the individual and structural struggles and inequalities present and affecting this populations' re-entry into the workforce. Family life educators can help by teaching positive money management to all ages, teaching savings techniques, methods for managing money and familial relationships, and managing finance in lean economic times.

In addition, during this time couples experiencing heightened levels of economic strain and relational and marital stress and strain may need help from couple and family therapists who are sensitive to their plight. Couple and family therapists must understand the influence of the subjective perception, economic strain, and its power to influence the direction of the individual, couple, or family's response to the objective stress. Further, it is important for all family professionals to understand family resilience and the factors that help protect and promote marital and family health and satisfaction. In the present study, religious affiliation/belief was seen as a resource buffering the negative effects of economic strain. Knowing how and why couples and families are resilient in the midst of economic strain can influence how practitioners work with this population, how couple and family education is executed and curriculum is formed, and how formation of policy takes place.

This research is a timely look into an important issue. Un-or underemployment has salient effects on marriage and family relationships and dynamics. As researchers living through an important economic time and in an area of high economic and employment need there is an impetus to continue this valuable research. This impetus extends to researchers from multiple disciplines. Un-or underemployment influences every aspect of life, and thus it must be investigated from various angles.

## APPENDICES

## APPENDIX A

### Dyadic Adjustment Scale (Spanier, 1976)

**Please indicate below the approximate extent of agreement or disagreement between you and your partner for each item on the following list (Circle answer)**

	<b>Always Agree</b>	<b>Almost Always Agree</b>	<b>Occasionally Disagree</b>	<b>Frequently Disagree</b>	<b>Almost Always Disagree</b>	<b>Always Disagree</b>
Handling family finance	5	4	3	2	1	0
Matters of recreation	5	4	3	2	1	0
Religious matters	5	4	3	2	1	0
Demonstrations of affection	5	4	3	2	1	0
Friends	5	4	3	2	1	0
Sex relations	5	4	3	2	1	0
Conventionality (correct or proper behavior)	5	4	3	2	1	0
Philosophy of life	5	4	3	2	1	0
Ways of dealing with parents or in- laws	5	4	3	2	1	0

Aims, goals, and things believed important	5	4	3	2	1	0
Amount of time spent together	5	4	3	2	1	0
Making major decisions	5	4	3	2	1	0
Household tasks	5	4	3	2	1	0
Leisure time interests and activities	5	4	3	2	1	0
Career decisions	5	4	3	2	1	0

	All the time	Most of the time	More often than not	Occasionally	Rarely	Never
How often do you discuss or have you considered divorce, separation, or terminating your relationship?	0	1	2	3	4	5
How often do you or your mate leave the house after a fight?	0	1	2	3	4	5
In general, how often do you think that things between you and your partner are going well?	5	4	3	2	1	0
	5	4	3	2	1	0

	5	4	3	2	1	0
Do you confide in your mate?						

Do you ever regret that you married? (or lived together)	0	1	2	3	4	5
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How often do you and your partner quarrel?	0	1	2	3	4	5
--	---	---	---	---	---	---

How often do you and your mate						
--------------------------------	--	--	--	--	--	--

	<b>Every day</b>	<b>Almost every day</b>	<b>Occasionally</b>	<b>Rarely</b>	<b>Never</b>
Do you kiss your mate?	4	3	2	1	0
	<b>All of them</b>	<b>Most of them</b>	<b>Some of them</b>	<b>Very few of them</b>	<b>None of them</b>

Do you and your mate engage in outside interests together?	4	3	2	1	0
--	---	---	---	---	---

**How often would you say the following events occur between you and your mate?  
(Circle answer)**

	Never	Less than once a month	Once or twice a month	Once or twice a week	Once a day	More often
Have a stimulating exchange of ideas	0	1	2	3	4	5
Laugh together	0	1	2	3	4	5
Calmly discuss something	0	1	2	3	4	5
Work together on a project	0	1	2	3	4	5

**These are some things about which couples sometimes agree and sometime disagree. Indicate if either item below caused differences of opinions or were problems in your relationships during the past few weeks (Circle answer)**

	Yes	No
Being too tired for sex	0	1
Not showing love	0	1

**The following line represents different degrees of happiness in your relationship. The middle point, "happy," represents the degree of happiness of most relationships. Please circle the best description of the degree of happiness, all things considered, of your relationship.**

0	1	2	3	4	5	6
Extremely Unhappy	Fairly Unhappy	A Little Unhappy	Happy	Very Happy	Extremely Happy	

**Which of the following statements best describes how you feel about the future of your relationship? (Circle answer)**

- 5** I want desperately for my relationship to succeed, and would go to almost any length to see that it does.
- 4** I want very much for my relationship to succeed, and will do all I can to see that it does.
- 3** I want very much for my relationship to succeed, and will do my fair share to see that it does.
- 2** It would be nice if my relationship succeeded, but I can't do much more than I am doing now to help it succeed.
- 1** It would be nice if it succeeded, but I refuse to do any more than I am doing now to keep the relationship going.
- 0** My relationship can never succeed, and there is no more that I can do to keep the relationship going.

## APPENDIX B

Economic Strain (Hilton & Devall, 1997).

**The following statements describe some of the ways that families experience economic strain. For each statement, please circle the response that indicates how often the situation that is described applies to you.**

	Never	Seldom	Sometimes	Usually	Almost always
In general, it is hard for me and my family to live on our present income	1	2	3	4	5
I experience money problems	1	2	3	4	5
Financial problems interfere with my work and daily routine	1	2	3	4	5
I worry about financial matters	1	2	3	4	5
Financial problems interfere with my relationships with other people	1	2	3	4	5
I worry about disappointing my children because I can't give them things they want	1	2	3	4	5
I worry about having money to celebrate holidays and other special occasions	1	2	3	4	5
I put off family activities (such as vacations, movies, or special events) because of the expense	1	2	3	4	5

---

I feel frustrated because I can't  
afford the education or training  
I need to get ahead

1                      2                      3                      4                      5

---

I have to put off getting  
medical care for family  
members because of the  
expense

1                      2                      3                      4                      5

---



---

	Never	Seldom	Sometimes	Usually	Almost always
--	-------	--------	-----------	---------	------------------

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I have to put off getting dental  
care for family members because  
of the expense

1                      2                      3                      4                      5

---

I feel bad that I can't afford to  
buy my children brand name clothing  
that other children their age are wearing

1                      2                      3                      4                      5

---

**Compared with other families, would you say your income is? (Mark selection)**

- \_\_\_\_ 1. Far below average
- \_\_\_\_ 2. Below average
- \_\_\_\_ 3. Average
- \_\_\_\_ 4. Above average
- \_\_\_\_ 5. Far above average

## Appendix C

Religion & Spirituality (Mahoney, Pargament, Jewell, Swank, Scott, Emery et al., 1999)

**Indicate your frequency of religious participation and level of religiousness and spirituality (Circle answer)**

	Never	once/year	once/6 months	once every 2-3 months	twice/ month	twice/ week
Frequency of attending religious services in the past year	1	2	3	4	5	6
Frequency of prayer outside of church	1	2	3	4	5	6
	Not at all religious			Somewhat religious		
Level of religiousity	1	2	3	4	5	6
	Not at all spiritual			Somewhat Spiritual		
Level of spirituality	1	2	3	4	5	6

**Indicate how often you and your spouse do each of the following  
(Circle your response)**

	Never			Sometimes		
My spouse and I pray together	1	2	3	4	5	6
My spouse and I pray for each other	1	2	3	4	5	6
My spouse and I talk together about how to live out God's will	1	2	3	4	5	6
My spouse and I talk about our personal moral and spiritual issues	1	2	3	4	5	6
My spouse and I attend church together	1	2	3	4	5	6
My spouse and I go to religious education classes together	1	2	3	4	5	6
My spouse and I go to Bible study together	1	2	3	4	5	6
My spouse and I go on spiritual or religious retreats together	1	2	3	4	5	6
My spouse and I read books or articles about religious or spiritual topics	1	2	3	4	5	6
My spouse and I participate in volunteer work through our religious organization	1	2	3	4	5	6
My spouse and I talk about God's role in our marriage	1	2	3	4	5	6
My spouse and I celebrate religious holidays together	1	2	3	4	5	6
My spouse and I engage in religious rituals together (e.g. fasting, meditation)	1	2	3	4	5	6

**Please indicate which selection best represents your religious affiliation (Mark selection)**

- ☐ Catholic
- ☐ Protestant (e.g. Christian non-catholic)
- ☐ Jewish
- ☐ Other (e.g. Muslim, Buddhist)
- ☐ No affiliation

Do you and your partner share the same religious affiliation?

- ☐ Yes
- ☐ No

## APPENDIX D

### Welcome Letter & Directions

Welcome,

Thank you for your participation in the current research study. The purpose of the present study is to investigate length of unemployment or underemployment, economic strain, and religious affiliation/belief and their influence on marital satisfaction. By participating in this study you will be asked to voluntarily complete a marital satisfaction survey, economic strain survey, religion and spirituality survey, and give self reported information on length of un-or underemployment, and demographic data. All surveys and information contained within them will be confidential—names will not be given. Numerical codes will be assigned to each survey. All information gathered in this study will be used for research purposes only.

Participation in the present study is completely voluntary. Participation may be discontinued at any time. You may refuse to answer or skip any question.

Each of you will receive a survey packet with an informed consent form; each willing participant must read and sign the informed consent. Survey packets will be enclosed by a confidential cover sheet.

Survey answers will be circled or marked as noted in the directions. Most questions contained on the surveys have scaled answer choices; please make sure to read carefully the labeling on the answer choices. Please circle or mark only one answer choice for each question. The first survey will be the Dyadic Adjustment Scale, examining marital satisfaction. The second survey is Economic Strain, and the third is Religion and Spirituality. The final set of questions will ask for self-reported demographic and employment information. You will be asked to answer all questions on your own and not discuss answers with your spouse or surrounding participants during the survey.

If you have any questions or comments at any time please contact Amanda Talbot, during the survey, or by phone (248) 231-5499, or e-mail at [guinotam@msu.edu](mailto:guinotam@msu.edu). If for any reason, you experience distress within the study and would like to talk to a couple and family therapy counselor, contact can be made either directly to the MSU Couple and Family Therapy Clinic (517) 432-2272, or **through the researcher, Amanda Talbot**.

Thank you for your participation,

-Amanda Talbot

## APPENDIX E

### Informed Consent

#### **Research Participant Information and Consent Form**

You have been asked to participate in a research project. Researchers are required to provide a consent form to inform you about the study, to convey that participation is voluntary, to explain risks and benefits of participation, and to empower you to make an informed decision. You should feel free to ask the researchers any questions you have.

**Study Title:** Length of Unemployment or Underemployment and Marital Satisfaction: Analysis of Perceived Economic Strain and Religious Belief in Southeastern Michigan.

**Researcher and Title:** Dr. Barbara Ames, Primary Investigator.  
Amanda Talbot, Master's student, Secondary Investigator.

**Department and Institution:** Human Development and Family Studies, Michigan State University.

**Contact Information:** Dr. Barbara Ames – Phone: (517) 432-3324, E-mail: ames@msu.edu  
Amanda Talbot - Phone: (248) 231-5499, E-mail: guinotam@msu.edu

#### **Purpose of Research:**

- You are being asked to participate in a research study of the length of unemployment or underemployment, economic strain, and religious affiliation/belief and their influence on marital satisfaction.
- You have been selected as a possible participant in this study because you fit the inclusion criteria of the study.
- From this study, the researchers hope to learn about the effects the economic stress of un- and underemployment, perceived economic strain, and religious affiliation/belief have on marital satisfaction.
- Your participation in this study will take about 30 minutes.

#### **What You Will Do:**

- If you agree to participate in this study you will be asked to complete a marital satisfaction survey, economic strain survey, religion and spirituality survey, and give self-reported information on length of un- or underemployment, and demographic data. The surveys will be completed on site or via mailed survey packets.
- You will receive a survey packet which will include the following measures in order, the Dyadic Adjustment Scale, testing marital satisfaction, Economic Strain Scale, Religion and Spirituality Scale, and a final set of questions will ask for self-reported demographic and employment information.

**Potential Benefits:**

- You will not directly benefit from your participation in this study. However, through your participation the researchers will learn more about the effects of un-or underemployment on the marital system. The researchers will also be able to gain information regarding the influence that the high unemployment rate has on marital and family systems, which could result in benefits to families in the future.

**Potential Risks:**

- The potential risk of participating in this study may be posed through the personal and economic information that will be asked of each participant. Participants should know that this information is completely voluntary. All information will be kept confidential.
- If for any reason, you experience distress within the study and would like to talk to a couple and family therapy counselor, contact can be made either directly to the MSU Couple and Family Therapy Clinic (517) 432-2272, or through the primary investigator, Barbara Ames, or the secondary investigator, Amanda Talbot.

**Privacy and Confidentiality:**

- The data for this project will be kept confidential.
  - Names will not be asked for or given. Numerical codes will be assigned to each survey.
- Your privacy will be protected by implementing confidential survey cover sheets, and having a concealed box to hand in completed surveys.
  - Data will be stored and analyzed on the secondary researcher's computer database, which is a password-protected system. This information will be used to complete thesis research.
  - Data also will be stored with the primary investigator, Barbara Ames, 13F Human Ecology Building.
  - Data will be retained for 3 years once the project is closed.
  - The researcher, research advisor, and the university institutional review board will be the only individuals with access to the raw data.
- The results of this study may be published or presented at professional meetings, but the identities of all research participants will remain anonymous.
  - The research advisor and the university's institutional review board will have access to the research data and research results.
- Your confidentiality will be protected to the maximum extent allowable by law.

**Your Right to Participate, Say No, or Withdraw:**

- Participation in this study is completely voluntary. You have the right to say no.
- You may change your mind at any time and withdraw.
- Participation is voluntary, you may choose not to participate at all, or you may refuse to participate in certain procedures or answer certain questions or discontinue your participation at any time without consequence.
- Refusal to participate will involve no penalty or loss of benefits to which the subject is otherwise entitled.

- Subject may discontinue participation at any time without penalty of loss of benefits to which subject is otherwise entitled.

**Contact Information for Questions and Concerns:**

If you have concerns or questions about this study, such as scientific issues, how to do any part of it, or to report an injury (i.e. physical, psychological, social, financial, or otherwise), please contact the primary investigator Barbara Ames at Department of Human of Development and Family Studies Room 11, Human Ecology Building East Lansing, MI 48824 1030, through e-mail at [ames@msu.edu](mailto:ames@msu.edu), or by phone 517-432-3324.

Contact also can be made to the secondary investigator Amanda Talbot at 248-231-5499 or e-mail at [guinotam@msu.edu](mailto:guinotam@msu.edu).

If you have questions or concerns about your role and rights as a research participant, would like to obtain information or offer input, or would like to register a complaint about this study, you may contact, anonymously if you wish, the Michigan State University's Human Research Protection Program at (517) 355-2180, Fax (517) 432-4503, or e-mail [irb@msu.edu](mailto:irb@msu.edu) or regular mail at 207 Olds Hall, MSU, East Lansing, MI 48824.

**Documentation of Informed Consent:**

- Your signature below means that you voluntarily agree to participate in this research study.
- Your consent certifies the following: (a) you are 18 years of age or older, (b) you have read the present document, and (c) that your participation is voluntary and that you can withdraw at any time.
- A copy of the informed consent will be given to you.

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Signature of Participant

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Date

**Research Questions**

**1.** Will un-or underemployment directly effect levels of marital satisfaction?

**2a.** Will perceived economic strain affect marital satisfaction?

**2b.** Will perceived economic strain mediate the relationship between un-or underemployment and marital satisfaction?

**3a.** Will religious affiliation/belief directly effect level of marital satisfaction?

**3b.** Will religious affiliation/belief moderate the mediated relationship between length of un-or underemployment, economic strain, and marital satisfaction?

**3c.** Does religious belief serve as an adaptive resource? Will religious belief protect levels of marital satisfaction when economic strain is present?

**Hypotheses**

**1.** The instance of unemployment or underemployment (since individuals *felt* they were *fully* employed) will have a direct effect on marital satisfaction.

**2a.** Perceived economic strain will directly effect marital satisfaction.

**2b.** Un-or underemployment will have an indirect effect on marital satisfaction through the mediation of economic strain, and when controlling for the effect of un-or underemployment.

**3a.** Religious affiliation/belief will have a direct effect on marital satisfaction.

**3b.** Religious affiliation/belief will buffer, or moderate the mediating effects of economic strain on marital satisfaction.

**3c.** Religious affiliation/belief will serve as an adaptive resource.

**Measures**

*Length of un-or underemployment:*  
Self-report measure assessing the length since individuals *felt* they were *fully* employed.

Participants reported on their and their spouses' length of un-or underemployment.

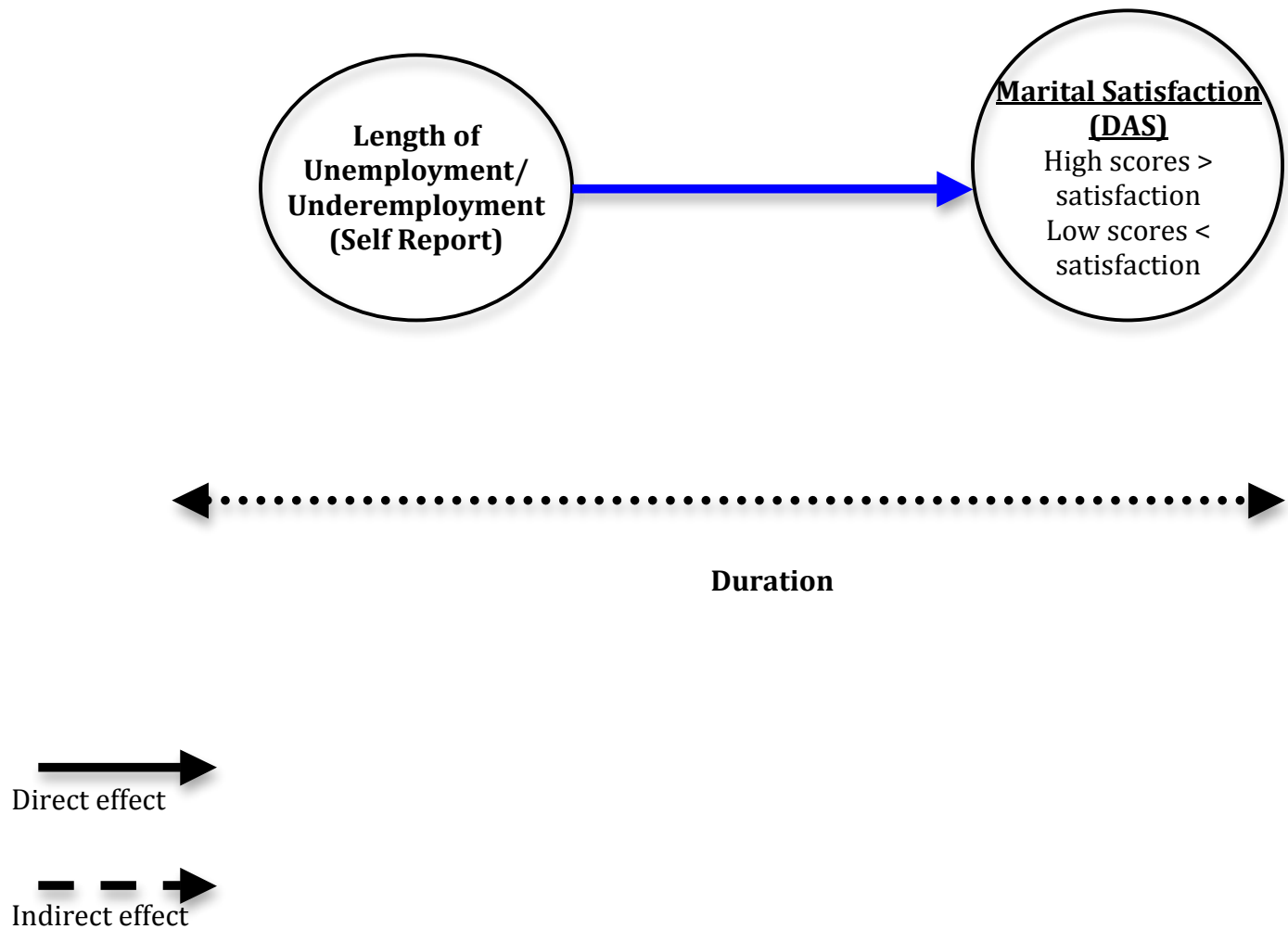
*Marital satisfaction:*  
Dyadic Adjustment Scale (DAS) (Spainer, 1976)  
*Higher scores > satisfaction*  
*Lower scores < satisfaction*

*Economic strain:*  
The Family Economic Strain Scale (Hilton & Devall, 1997).  
*Higher scores > strain*  
*Lower scores < strain*

*Religious affiliation/belief:*  
Religion & Spirituality (Mahoney, Pargament, Jewell, Swank, Scott, Emery et al., 1999).  
*Higher scores > religious belief and religious affiliation*  
*Lower scores < religious belief and religious affiliation*

Figure 1: Hypothesis 1

**Hypothesis 1.** The instance of unemployment or underemployment (since individuals *felt* they were *fully* employed) will have a direct effect on marital satisfaction.



For interpretation of the references to color in this and all other figures, the reader is referred to the electronic version of this thesis.

Figure 2: Hypothesis 2

**Hypothesis 2a.** Perceived economic strain will directly effect marital satisfaction.

**Hypothesis 2b.** Un-or underemployment will have an indirect effect on marital satisfaction through the mediation of economic strain, and when controlling for the effect of un-or underemployment.

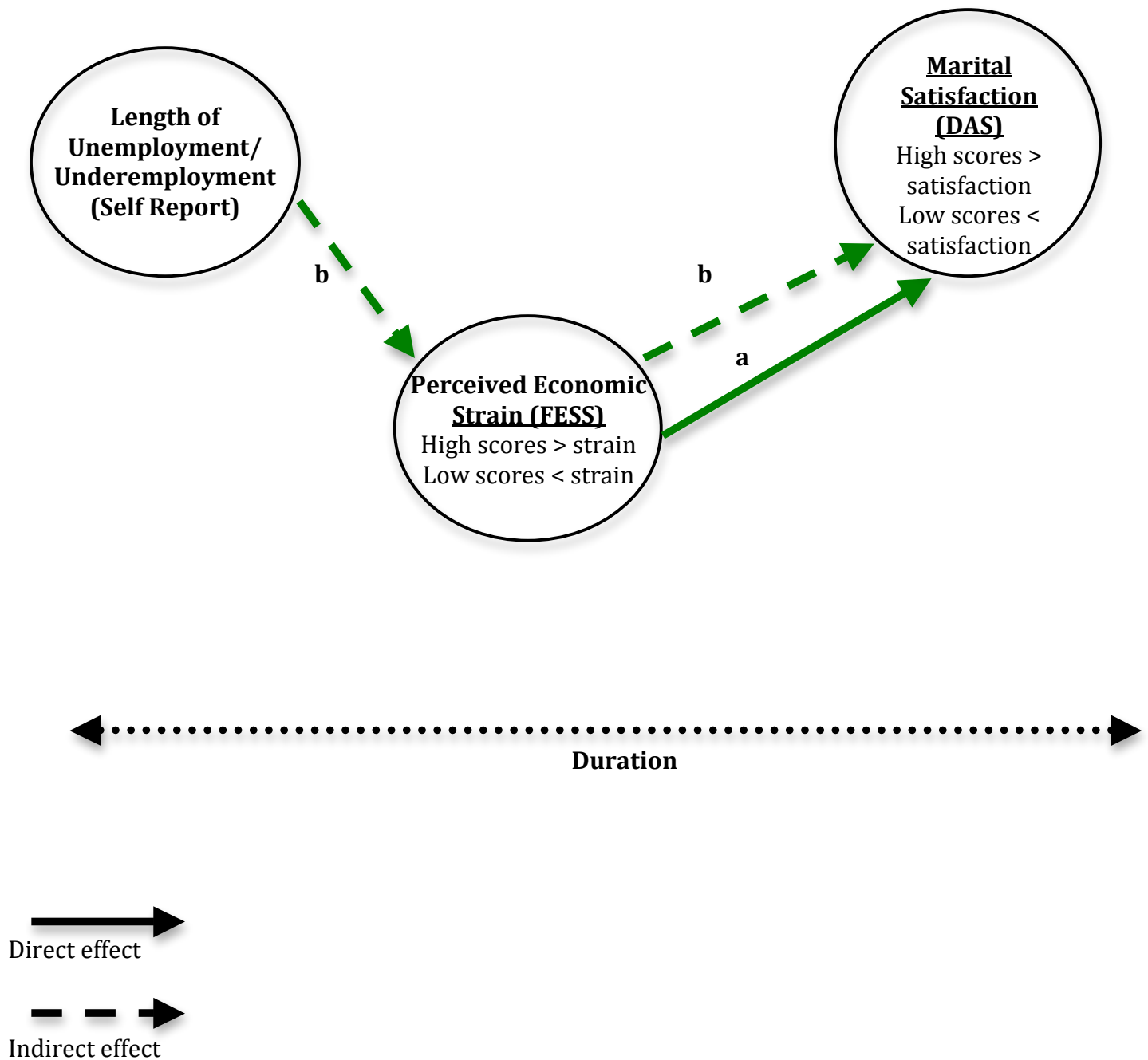


Figure 3: Hypothesis 3

**Hypothesis 3a.** Religious affiliation/belief will have a direct effect on marital satisfaction.

**Hypothesis 3b.** Religious affiliation/belief will buffer, or moderate the mediating effects of economic strain on marital satisfaction.

**Hypothesis 3c.** Religious affiliation/belief will serve as an adaptive resource.

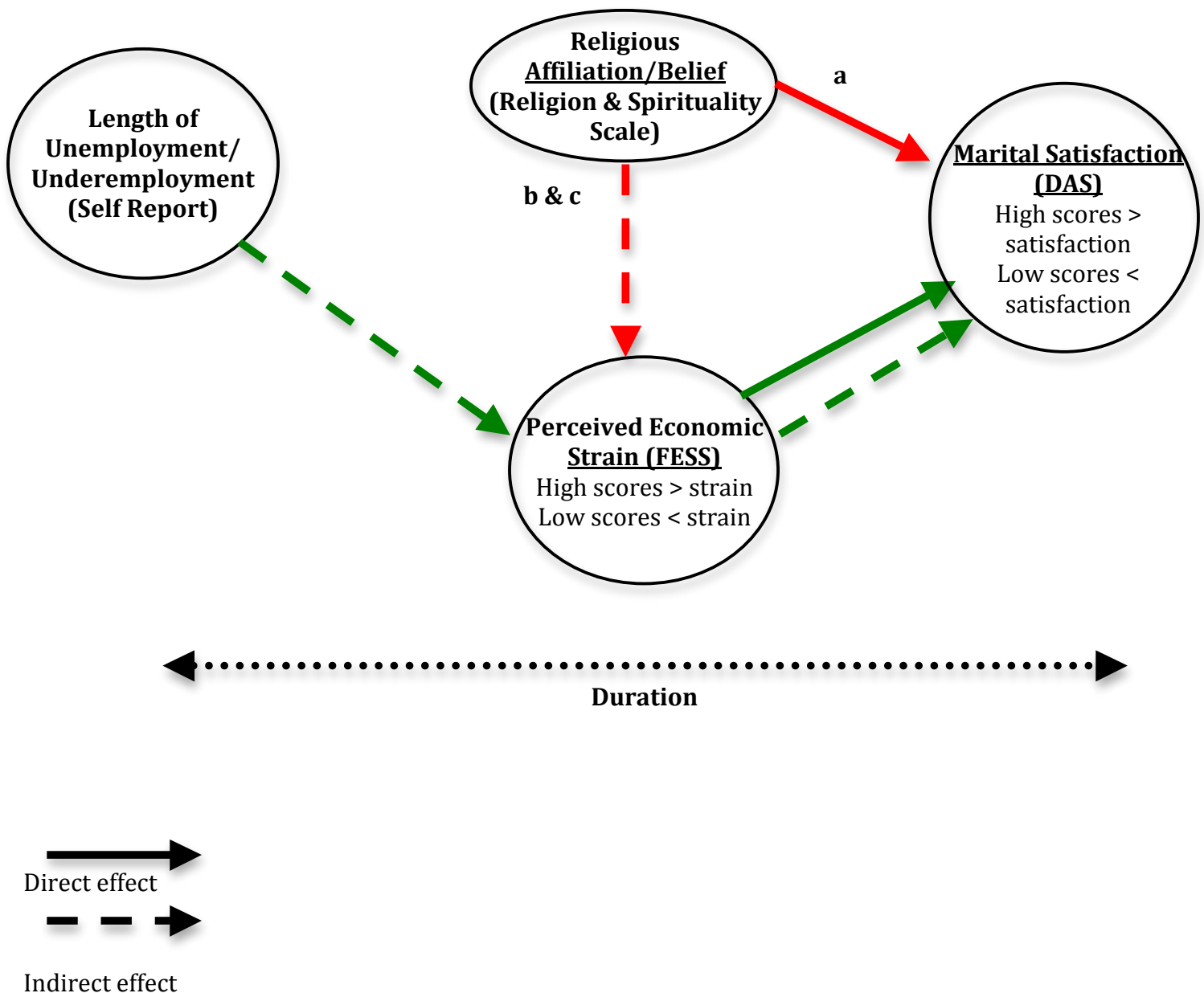
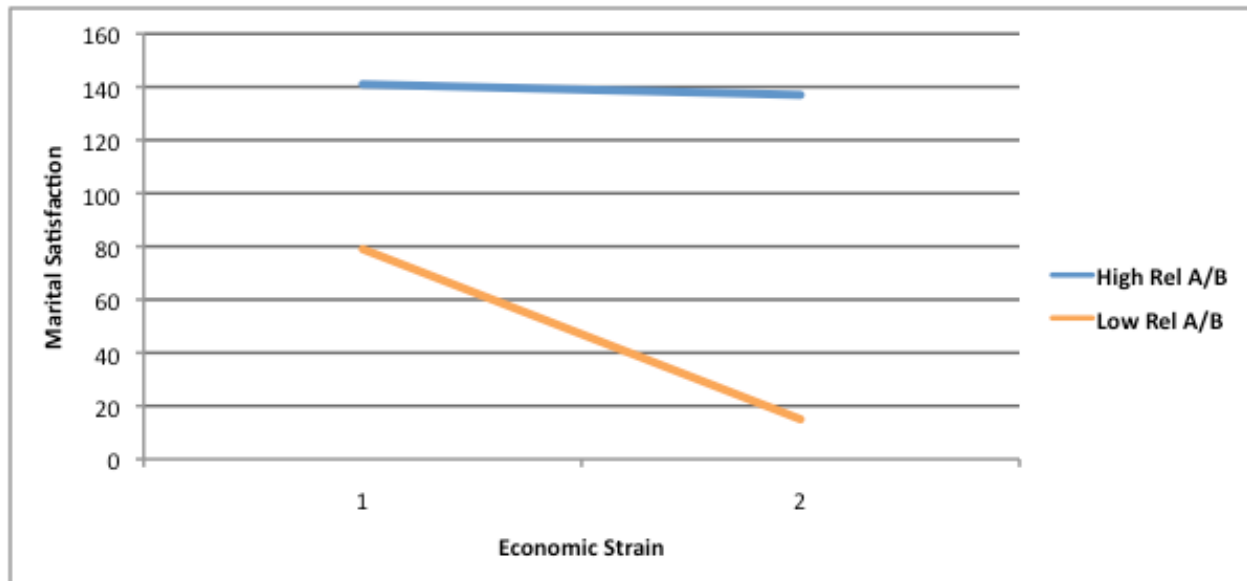


Figure 4: Hypothesis 3c Results



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