



**FINANCIAL UNCERTAINTY EFFECTING COUPLES COMMUNICATION  
FOLLOWING THE GREAT RECESSION AND ITS ASSOCIATION WITH STRESS,  
MENTAL HEALTH AND DIVORCE PRONENESS**

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**ABSTRACT**

*Economic uncertainty is typically stressful and conflict-inducing for couples. The findings from the current study, however, suggest that economic uncertainty can also strengthen marriages. The sample included 82 Latino and Caucasian married couples. The couples engaged in a stressful conversation about their economic uncertainty in the wake of the Great Recession. Many of the couples were resilient and even grew from their experiences with the recession. The couples' resilience and risk when talking about financial uncertainty and stress were revealed in four communicative pathways: unifying, thriving, pragmatic and at-risk. These communicative patterns predicted self-reported and physiological stress, mental health indices and divorce proneness. In general, unified/thriving couples had higher levels of psychological well-being and less self-reported stress, anxiety, and divorce proneness compared to pragmatic and at-risk couples.*

**Keywords:** Resilience · Stress · Finances · Cortisol · Mental health

**Introduction**

The Great Recession of 2007–2009 created uncertainty and stress for families in the United States (US) and across the world—the enormity of which is still being realized (Dolan 2016). For instance, research shows that suicide rates (Phillips and Nugent 2014), economic strain (Pfeffer et al. 2013), corporal punishment (Brooks-Gunn et al. 2013), and mental illness (Lo and Cheng 2014) increased in the US after the Great Recession. The impact of economic hardship and uncertainty on psychological and communicative dynamics within the family has been widespread. Unfortunately, the wealth disparity between the rich and the poor in the US widened as a result of the Great Recession, with less educated, limited resource, and minority households hit the worst (Pfeffer et al. 2013; Rauscher and Elliott 2016; Rhine et al. 2016).

Parents' communication skills are essential to how families function when faced with economic uncertainty (Leinonen et al. 2002; Loukas et al. 2008). Economic hardship (Grossi et al. 2001), unemployment (Eriksson et al. 2010), and recessions (Faresjo et al. 2013) are stressful and can foster conflict between marital partners, harm their mental health, and hinder their ability to parent their children (Conger and Elder 1994; Conger and Donnellan 2007; Lucero et al. 2016). Research also shows that an increase in economic hardship is associated with a greater propensity for intimate partner violence (Lucero et al. 2016). Even though it is well established that financial uncertainty and hardship can fuel stress and conflict in couples and threaten mental health (e.g., depressive symptoms, anxiety, psychological well-being; see Lucero et al. 2016), little is known about the communication patterns that help couples manage the stress and prevent the conflict from escalating in the first place.

**Communication of Economic Uncertainty and Health**

The Great Recession created lingering uncertainty for many parents about their family's economic future (Leininger and Kalil 2014). According to Brashers (2001, p. 478), uncertainty exists “when details of the situation are ambiguous, complex, unpredictable, or probabilistic; when information is unavailable or inconsistent; and when people feel insecure in their own state of knowledge or the state of knowledge in general.” Knobloch (2008) found that married couples

are often uncertain about their spending habits, money management, and financial problems and that this uncertainty is negatively correlated with relational satisfaction and trust.

Similarly, Romo (2014) found that couples had a variety of economic uncertainty after the Great Recession. These uncertainties included uncertainty about having enough money, uncertainty about its management, personal uncertainty, chronic uncertainty, and uncertainty about communication related to money. Some evidence also shows that economic uncertainty about one's financial future negatively affects psychological well-being beyond financial hardship alone (Leininger and Kalil 2014; Taylor et al. 2007). The Great Recession likely not only influenced couples' financial difficulties, but created insecurities about their future financial well-being.

### **Method Participants**

The sample included 82 married, heterosexual couples from Southern California. We also collected data from the couples' adolescent children (ages 12–18), but their data are not included in the current manuscript. Forty-four of the couples were Caucasian, 25 were Latino, and 13 were mixed-race (i.e., one partner was Caucasian and the other was Latino). The parents were continuously married ( $M$  length = 16.61 years). The Latino parents were primarily of Mexican heritage, with twenty being first generation immigrants to the US.

All of the families were experiencing financial uncertainty in some way. Eighteen (22%) of the wives and 19 (23%) of the husbands were currently unemployed. Another quarter of the sample was underemployed. Most of the husbands ( $n = 56$  or 68%) and many of the wives ( $n = 42$  or 51%) were employed full time. The median household income was \$61,000. Forty-nine (60%) of the couples owned their homes. Twelve (15%) of the families either currently had a house in foreclosure or had lost their home to foreclosure since the start of the Great Recession and three (3.7%) were currently undergoing a short-sale (i.e., selling their home back to the bank). Five (6%) of the families had filed for bankruptcy since the start of the Great Recession. The data were collected from October 2011 to June 2013.

### **Procedures**

Advertisements in Spanish and English were posted in local newspapers and social media. Flyers were also distributed in local businesses and at the front doorsteps of all of the homes that were listed as pre-foreclosures. When the parents called to inquire about the study, they were screened to ensure they were at least moderately uncertain about their family's financial future (see economic uncertainty scale items). The parents were also excluded from the study if they had thyroid conditions, endocrine related disorders, were undergoing chemotherapy, or were taking medications that could significantly impact the cortisol results. The participants were given instructions not to exercise rigorously the day of the study, not to visit the dentist within 48 h, and not to smoke, take drugs, or eat and drink 40 min prior to the study (but to eat dinner early and stop 40 min before we arrived so that they were not hungry during the study). All of the data were collected in the families' homes in the evening (between 4 and 7 pm) to control for the effect of diurnal rhythms of cortisol.

### **Economic Uncertainty**

An Economic Uncertainty Scale (EUS; see Afifi et al. 2015) was used to screen for parents' economic uncertainty.

Sixteen items asked parents how uncertain or unsure they are that in the next year that they will lose their job, no longer be able to pay their mortgage or rent, file for bankruptcy, and not be

able to provide for their child's needs, among other financial issues. The scale ranged from 1 to 5 with 1 being "very unsure" and 5 being "very sure."

The items were then coded so that higher scores equal greater economic uncertainty. The items were averaged ( $\alpha = 0.91$  for wives and  $0.94$  for husbands;  $M = 2.62$  and  $SD = 0.79$  for wives;  $M = 2.41$  and  $SD = 0.87$  for husbands; see Afifi et al. (2015) for the original factor analysis of these items, which proved to be a unidimensional measure).

### **Psychological Well-Being**

Parents' psychological well-being was measured with Ryff's (1989) psychological well-being scale. The scale ranged from 1 ("strongly disagree") to 7 ("strongly agree") and encompassed fundamental elements of positive psychological well-being, including self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life, and personal growth (e.g., "I feel like I am in control of my life," "I am happy with my life," and "I like my personality"). Larger numbers on this scale represent better psychological well-being. The reliabilities were  $0.74$  for wives and  $0.71$  for husbands.

### **Realism**

The parents rated the realistic nature of the conversation with three items on a scale that ranged from 1 to 7, with higher numbers representing a more normal, realistic and typical conversation. They found the interaction quite normal ( $M = 5.12$ ,  $SD = 1.36$ ,  $\alpha = 0.72$ ).

### **Self-Reported Stress and Anxiety**

The parents were asked how stressed and anxious they were during the conversation. They were asked the following two single items on seven point scales after the discussion task: "Talking to my spouse about this topic.....did not make me feel stressed at all" (1) to "made me feel very stressed" (7), and "Talking to my spouse about this topic made me....not anxious at all" (1) to "extremely anxious" (7). Higher scores indicate greater self-reported stress and anxiety.

### **Divorce Proneness**

Parents' divorce proneness was measured with four items from Edwards et al. (1987) Marital Stability Index. The items included: "Have you thought your marriage might be in trouble," "Thought of getting a divorce or separation," "Discussed divorce or separation with a close friend," and "Talked about consulting a lawyer about a divorce or separation?" The items ranged on scale from 1 "never," 2 "yes, prior to the last 3 years," 3 "yes, within the last 3 years" to 4 "yes, within the last 3 months." The items were summed for an overall divorce proneness score.

### **Qualitative Results**

Four communication patterns captured how couples discussed their financial uncertainty and stress. Once these communication patterns were solidified, they were each given a label of a particular couple type. The four couple types were unifying couples ( $n = 25$ ), thriving couples ( $n = 10$ ), pragmatic couples ( $n = 24$ ), and at-risk couples ( $n = 20$ ).

#### **Unifying Couples**

Unifying couples managed financial uncertainty by uplifting each other and communicating a unified front against the Great Recession. Partners consistently re-affirmed each other's contributions to the family, situated the partner as part of the solution and blamed their financial problems on factors external to the relationship and the family. The stress of financial uncertainty pushed these couples toward each other rather than away from each other.

#### **Thriving Couples**

Thriving couples encompassed all of the communication patterns of unified couples, but also demonstrated the ability to grow from the experience of financial uncertainty and stress. They

had all of the communication patterns of unifying couples, plus they used phrases that indicated that they expanded their perspective, learned something new or positive from the Great Recession, or grew (personally and/or relationally) from their experience in some way. This growth often revealed itself in the final lines of the transcript when the couples talked about the different ways they grew as a couple and as a family because of the hardships they experienced and were continuing to experience from the Great Recession. They all noted that they learned something from their financial hardships and became better people as a results.

### **Pragmatic Couples**

Pragmatic couples were more neutral and unemotional in their communication about money. These couples concentrated their efforts on meeting basic, day-to-day needs of their family (i.e., rent, groceries, gas) during their conversations. Pragmatic partners tended to be more objective and focused on discussing the problem, without influence from more subjective factors like emotions and feelings.

### **At-Risk Couples**

The final couple type is what we labeled “at-risk.” At-risk couples often turned against each other during the financial discussions, placing an emotional wedge in the partnership. Rather than turning outward toward external forces as a unified team like the unified and thriving couples, these partners could not effectively identify the root of their financial problems and uncertainties without disparagement, blame, threats, and disaffirmation toward their partners. For example, one wife explained to her husband how she started blaming him for their financial difficulties:

### **Quantitative Data Analysis**

The means and standard deviations for husbands and wives for the main variables are provided in Table 2. The length of the economic uncertainty, income, unemployment, medication use, and the length of the interaction did not significantly influence the results and therefore were not included as control variables. The ethnicity of the couples (coded into White, Latino, and Mixed-Race couples) was the only significant control variable in some of the analyses. Consequently, it was retained as a control variable in the final models. Given the small sample size, however, it was not included as a moderator in the models.

### **Supplemental Analyses**

Given the aforementioned results, it is possible that the couples differed in the extent to which they talked about their finances with each other prior to being in this study. We measured the degree to which the couples commonly avoided talking about finances with each other and their corumination about their financial stress in general (in survey 1). One-way analyses of variance were run to determine whether the unifying, pragmatic, and at-risk couples differed from each other on these two constructs. The results showed that the couple types significantly differed in their avoidance of financial discussions ( $F = 10.76, p < .001$ ), but not their co-rumination ( $F = 0.001, p = .99$ ). At-risk couples ( $M = 2.43, SE = 0.12$ ) avoided talking about their finances significantly more than unifying ( $F = 10.66, p < .001, M = 1.92, SE = 0.08$ ) and pragmatic couples ( $F = 20.11, p < .001, M = 1.78, SE = 0.09$ ).

### **Discussion**

Economic uncertainty is often stressful and conflict-inducing for couples (Faresjo et al. 2013). The findings from the current study, however, also suggest that economic uncertainty can sometimes strengthen marriages and families. Many of the couples ( $n = 35$  or 43%) in our study were resilient and even grew from their experiences with the Great Recession.



The couples' resilience and risk when talking about financial uncertainty and stress were revealed in four communicative ways: unifying, thriving, pragmatic, and at-risk. These communicative patterns were correlated with self-reported and physiological stress, anxiety, psychological well-being, and divorce proneness.

### **Communicative Ways of Talking about Financial Uncertainty and Stress**

A primary reason why couples are able to adapt to financial uncertainty is likely due to how they communicate about stressful issues like finances. The unified/thriving couples inspired each other, were unified in their fight against the recession, blamed external forces (e.g., the government, the Great Recession, banks) rather than each other, were "present" communicatively and emotionally, provided a safe space to talk about their uncertainty and stress, and discussed how they have grown from their struggles (in thriving couples).

### **Financial Communication Correlating with Mental Health Indices, Divorce Proneness and Stress**

In addition to qualitatively uncovering the ways couples talk about financial uncertainty, a second goal of the current study was to assess how these communication patterns predict stress reactions, mental health, and divorce proneness. The results might suggest that husbands and wives, somewhat regardless of how they communicated, exhibited blunted cortisol responses, represented by high levels of cortisol prior to their Conversation and rather sharp declines in cortisol immediately following the conversation. Rather than a blunted cortisol response, however, another interpretation is that the conversation was not nearly as stressful as they expected it to be (before the conversation).

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