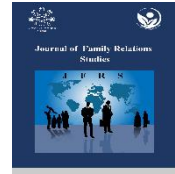




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Research Paper

The Mediating Role of Financial Anxiety in the Relationship between Coping Strategies and Marital Stress during an Economic Crisis



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ABSTRACT

Objective: Financial anxiety can affect the lives of many people, but in the literature, especially in Iran, it has not received much attention. The aim of this study was to determine the mediating role of financial anxiety in the relationship between coping strategies and marital stress.

Methods: The statistical population of the study is married people in Isfahan city. The Research method was correlation-path analysis. By convenience sampling method, 200 people were selected and completed the Financial Anxiety Questionnaire (FAQ), Coping Strategies Questionnaire (CISS), and Marital Stress Scale (MSS). Amos-24 software was used for the final evaluation of the model.

Results: Findings showed that problem-focused coping strategy and emotion-focused coping strategy indirectly affect marital stress through financial anxiety in married people. The normalized chi-square index is 1.34, the root of the mean squared error (RMSEA) is 0.04, and CFI = 0.99, TLI = 0.96, GFI = 0.99, and NFI = 0.98. Then it can be claimed that the model has a good fit.

Conclusion: Based on the results of this study, it can be said that the coping strategies that people use to deal with stressful situations affect their financial anxiety and, subsequently, their marital stress.

1. Introduction

According to the American Psychological Association, the economy is a stressful factor among people (APA, 2019). Financial anxiety affects psychological distress, which later affects various areas of life, including social relationships, family relationships, and mental health (Ryu & Fan, 2023). For this reason, identifying and treating financial anxiety is very important. Although financial anxiety is often caused by a specific external reality, such as an economic crisis, proper treatment prevents psychological stress and improves resilience

and coping (Bareket-Bojmel, 2021). Kokaliari (2018) and Kimhi et al (2021) believe that there was a significant increase in anxiety-related problems at the time of economic crises. On the other hand, evidence shows that differences and especially drastic changes in socioeconomic conditions can lead to mental health disorders, including anxiety (Mucci et al., 2016). In marriage, people face challenges that create challenges for them (Delshad et al., 2023). Marital stress is a situation in which marriage-related factors interact with

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individual factors and lead to a change in a person's psychological conditions (Beehr & Newman, 1998, as cited in Nwatu, 2018). Research has recently shown that stress at the couple level is associated with psychological and physical aggression, dissatisfaction, interaction problems, and relationship breakdown (Falconier et al., 2015). Among the stressors, one may refer to financial problems that play a great role in personal and marital life, especially during economic crises. According to the American Stress Survey, money, work, and the economy are the top three sources of financial anxiety (Grable et al., 2015). Yeung and Hofferth (1998) found that more than half of families with children experience economic stress at least once during childbearing, which, in turn, can cause more anxiety for the couples. These problems can affect their performance, reduce the quality of their marital relationship, and ultimately lead to marital instability (Lee et al., 2021). Financial anxiety is a concept that has not been studied in Iran yet. Given the economic conditions in Iran as well as the prevalence of COVID-19, financial problems seem to have affected marital life by acting as a stressor. This is because an economic crisis can increase tension in the family by inducing a decline in income, unemployment, and a rise in debts (Moore & Palumbo, 2010). At the same time, it is important to examine how coping strategies used by individuals affect the experience of financial anxiety. Therefore, the aim of this research is to investigate the relationship between coping strategies and marital stress by studying the mediating role of financial anxiety in economic crisis. It seems important to study this issue due to the prevalence of COVID-19 and its widespread impacts on business and inflation.

In recent years, due to the importance of pressures from economic problems, researchers have paid more attention to the role of those problems in marital relationships, and several studies have been conducted in this field. These studies address such subjects as financial infidelity (Jeanfreau et al., 2018; Mong et al., 2021), money management (Sages et al., 2013), financial management (Archuleta, 2013; Sorenson, 2013; Coelho, 2014; Baisden & Bartholomae, 2018), financial behavior (Copp et al., 2020) and financial stress (Kelley et al., 2018).

Conger et al. (2000) designed a model to show how economic stress increases emotional disorder and marital discord, causing disturbances in the marital relationship. According to some researchers such as Kelley et al. (2018), Bodenmann and Cina (2006) and Story and Repetti (2006), financial issues play important roles in both the duration and the quality of marriage. They are considered one of the most important sources of psychological stress and marital dissatisfaction. It has also been found that economic pressures and hardships

are associated with increased disagreement and decreased marital satisfaction (Dew & Yorgason, 2010; Lazarus & Falkman, 1984), followed by reduced marital duration (Gudmunson et al., 2007). Also, financial stresses promote husband hostility, decreased warmth and support, and spouses' perception of low marital quality (Conger et al., 1990).

Regarding the role of coping strategies in marital relationships, some scholars, such as Besharat et al. (2006), have shown that the negative emotional responses of spouses in difficult situations not only cause challenges in their marital life but also reduce their marital quality. In general, in the field of marital relationships, it has been shown that coping strategies have positive and significant effects on the general performance of couples and the efficiency of their marital relationships (Sadr et al., 2018); they reduce emotional turmoil and increase marital compatibility and satisfaction. On the other hand, ineffective coping strategies can disrupt communication and lead to incompatibility between spouses in stressful situations (Wunderer & Schneewind, 2008). As Masarik et al. (2016) found, couples who use problem-solving methods less are more aggressive in dealing with economic pressures. It seems that these pressures exacerbate emotional and behavioral problems for romantic partners, which may, in turn, lead to tension or the disruption of close relations. Bartholomae & Fox (2017) and Rahman (2019) have shown that couples' use of individual resources, such as problem-solving strategies, can significantly reduce economic pressure. Based on this research, there seems to be a connection between stress-coping strategies and the quality of marital relations as two variables. However, there is no research on whether financial anxiety can mediate between these variables in an economic crisis.

Research on financial problems and their impacts on marital and family relationships has gained more importance in recent years. In marital life, some stresses are caused by factors other than the couple's relationship; they arise from the interaction between the couple and the factors in the social environment, among which are the financial problems and the resulting stresses. In this regard, financial anxiety is a very common variable in economic crises. Archuleta et al. (2013) developed a tool to measure this variable according to Generalized Anxiety Disorder (GAD). Financial anxiety can be considered as a psychosocial syndrome according to which a person experiences anxiety and unhappiness when trying to effectively manage his or her financial affairs (Burchell, 2003; Naderi Nobandegani & Taghizadeh, 2022). In this situation, a financial problem may impose much pressure on the couple and lead to confusion in the family.

According to research findings, financial stresses intensify disputes between spouses (Grobbelaar & Alsemgeest, 2016).

Although anxiety-inducing economic conditions can affect people's performance and their marital life, the way they cope with the resulting stress is very important. Coping is a set of cognitions and behaviors adopted to manage stressful situations and reduce the adverse consequences. In this regard, coping strategies are the attempts to manage situations that are evaluated as potentially harmful or stressful (Folkman & Lazarus, 1980). It seems that coping has two main functions: regulating the disturbing emotions (to regulate the emotional distress) and focusing on cognition and behavior when a distressing situation occurs (to help change the relationship between the individual and the environment) (Rogowska et al., 2021).

Endler and Parker (1990) introduced three types of strategies to regulate performance in stressful situations. They include problem-solving, emotion-focused, and avoidance coping strategies. In the present study, two of these strategies are examined.

Problem-focused strategies are those with which a person seeks more information about the problem,

changes the structure of the problem cognitively, performs calculations about it, and prioritizes the problem-solving. Emotion-focused strategies, however, include ways in which the individual tries to reduce his or her unpleasant feelings instead of solving the problem. This type of coping involves such emotions as being upset, nervousness, crying, blaming, and mental disturbance. It seems that people who use problem-solving strategies in stressful situations can cope better with their financial problems and are less anxious by focusing on a solution to the problem. This helps them to achieve peace of mind. On the other hand, those who use emotion-focused strategies are more likely to raise their financial anxiety and then experience a stressful marital relationship. This research seeks to examine the structural relationships among the corresponding variables by finding responses to two main questions as follows:

1. Can financial anxiety play a mediating role in the relationship between the problem-solving strategy and marital stress?
2. Can financial anxiety play a mediating role in the relationship between the emotion-focused strategy and marital stress?

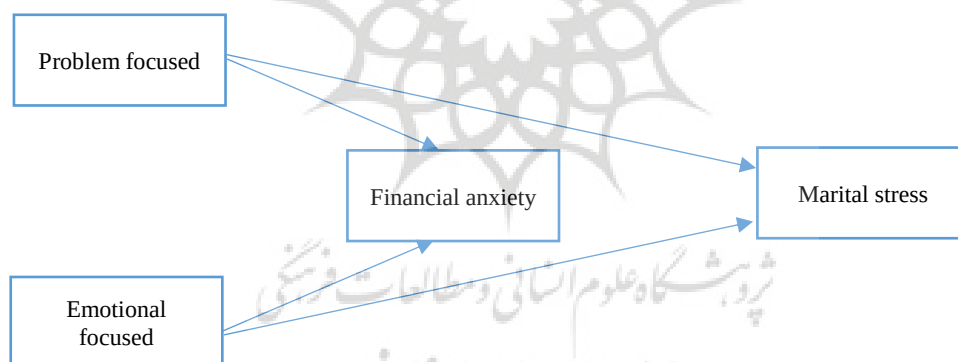


Figure 1. Conceptual model

2. Materials and Methods

Based on Aleyaran et al. (2022) and Talebian et al. (2023), the present study was conducted through correlations and path analysis. The research community consisted of the married people in the city of Isfahan, Iran, in 2020. Of them, 200 were selected using the convenience sampling method.

The sample of this research included 162 females (81%) and 38 males (19%). Also, of them, 92 (46%) were employed, 114 (57%) had a college education, and 86 (43%) had less than a diploma.

After expressing consent to take part in the study, the participants completed a questionnaire sent to them through their personal links. Before they answered the questions, they read an explanation of the aim of the research. After the data collection, 10 questionnaires that

were not completely filled out were excluded from the analysis.

1. Marital stress: A marital stress scale was developed by the researchers based on the Marital Stress Scale of Orth-Gomer et al. (2000). The scale contained 15 questions in the Yes/No format. A confirmatory factor analysis was performed to evaluate the validity of the scale. The results showed the acceptable validity of that scale for the Iranian society. In addition, using Cronbach's alpha method, the reliability of the scale was found to be 0.86.

2. Strategies to cope with stress: To examine a variety of stress-coping strategies, a questionnaire was designed based on the model introduced by Endler and Parker (1990). There were 48 questions, each to be answered on a five-point scale from 1 (never) to 5 (very much). The

questionnaire addressed three coping strategies: problem-focused, emotion-focused, and avoidance. The score of each strategy was from 16 to 80, and the method of coping was identified according to the person's score. Problem-focused coping was considered a person's direct cognitive actions performed to change or correct the threatening conditions in situations that were controllable or changeable.

Generally, a problem-focused strategy is based on past experiences and realism, gathering more information to solve the problem, consulting, and paying attention to the positive points of the problem. In contrast, emotional coping occurs when the person feels the situation is out of control. This type of coping often involves preoccupation, daydreaming, getting angry, crying, loneliness, depression, and other conscious activities. Endler and Parker (1990) reported Cronbach's alpha coefficients of 0.88 and 0.76 for women and 0.92 and 0.88 for men in problem-focused and emotion-focused styles, respectively. The corresponding coefficients obtained in the present research were 0.88 and 0.86 for problem-focused and emotion-focused styles.

3. Financial anxiety: A 7-item Financial Anxiety Scale was first developed by Archuleta et al. (2013). It was prepared on the basis of the General Anxiety Disorder

(GAD-7) Scale and implemented on a sample of students. A few representative items on this scale are "I feel anxious about my financial situation" and "I have difficulty concentrating on my studies/work because of my financial situation". This questionnaire is a 7-point Likert measure from 1 (never) to 7 (always), and the scores can vary from 7 to 49; a higher score means more financial anxiety. Archuleta et al. (2013) and Tran et al. (2018) reported the reliability of this scale at a Cronbach's alpha coefficient of 0.94. Archuleta's team also found that the divergent validity of this scale would be significant in terms of financial satisfaction. In the present study, the alpha coefficient for the reliability of the questionnaire was 0.91. The validity of the questionnaire on financial anxiety was also found acceptable through a confirmatory factor analysis.

3. Results

The Amos software version 24 was used to analyze the data and test the fitness of the proposed model. Fitness indicators were also used to determine the adequacy of the data for the model.

Descriptive statistics and correlations between Marital Stress, Financial Anxiety, Problem-Focused Strategy, and Emotion-Focused Strategy are shown in Table 1.

Table 1. Descriptive statistics and correlation coefficients of research variables

Variable	Mean	Standard Deviation	Marital Stress	Financial Anxiety	Problem-Focused Strategy	Emotion-Focused Strategy
Marital Stress	19.51	3.89	1			
Financial Anxiety	18.82	9.16	0.41**	1		
Problem-Focused Strategy	45.01	9.07	-0.24**	-0.18*	1	
Emotion-Focused Strategy	43.21	10.14	0.28**	0.26**	-0.08	1

As can be seen, there are significant relationships between marital stress and financial anxiety (0.41, $p < 0.01$), problem-focused strategy (-0.24, $p < 0.01$), and emotion-focused strategy (0.28, $p < 0.01$). There is also a

significant relationship between financial anxiety and problem-focused (-0.18, $p < 0.01$) and emotion-focused (0.26, $p < 0.01$) strategies.

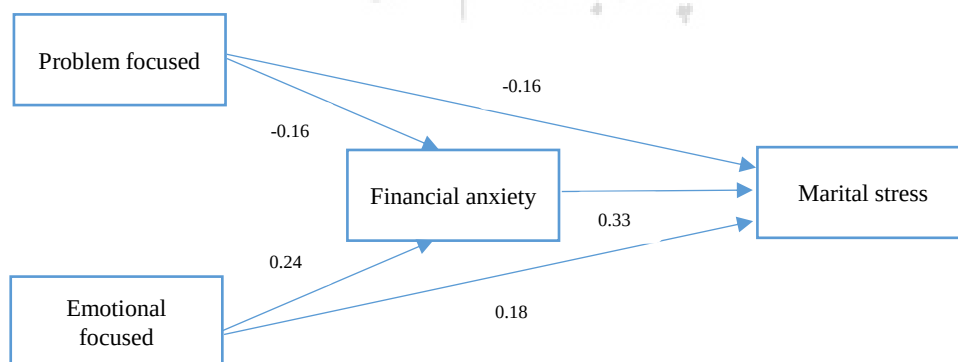


Figure 2. Research model

To examine the research questions, a structural model was used, and the variance of marital stress was explained based on the coping strategies mediated by

financial anxiety. The results of fitting the conceptual model of the research are presented in separate tables.

Table 2. Model fit indices

	χ^2/df	p.value	RMSEA	GFI	CFI	NFI	TLI	PARSIMONY
Tested research model	1.34	0.24	0.04	0.99	0.99	0.98	0.96	0.16

According to Table 2, the absolute, comparative, and concise fit indices of the model are desirable. As can be seen, the normalized chi-square index is 1.34, the root of the mean squared error (RMSEA) is 0.04, with CFI =

0.99, TLI = 0.96, GFI = 0.99, and NFI = 0.98. Since the indicators and outputs are all in desired ranges, it can be claimed that the model has a good fit. The following table shows the regression coefficients of the research variables.

Table 3. Regression coefficients of research variables

Hypothesis / Relationship	Path coefficient	p.value
Problem-Focused Strategy → Financial Anxiety	-0.16	0.01
Emotion-Focused Strategy → Financial Anxiety	0.24	0.001
Financial Anxiety → Marital Stress	0.33	0.001
Problem-Focused Strategy → Marital Stress	-0.16	0.009
Emotion-Focused Strategy → Marital Stress	0.18	0.004

As shown in Table 3, all the path coefficients are significant, among which financial anxiety (0.33) is the strongest predictor of marital stress.

Also, as Table 4 shows, the bootstrap results were used to test the significance of mediating effects of financial anxiety in the relationship between problem-focused strategy and marital stress and emotion-focused strategy

and marital stress. According to Table 3 the effect of problem-focused strategy on marital stress via financial anxiety ($\beta = -.052$, $p < .01$, 95% CI = $[-.123, -.021]$; 2000 bootstrap samples) and also the effect of emotion-focused strategy on marital stress via financial anxiety ($\beta = .079$, $p < .01$, 99% CI = $[.050, .160]$; 2000 bootstrap samples) were significant.

Table 4. Indirect effects and bootstrap results for the model

Independent variable	Indirect Effects Mediator variable	Dependent variable	Estimated effect	Lower	Upper	p.value
Problem-Focused Strategy	Financial Anxiety	Marital Stress	-0.052	-0.123	-0.021	0.017
Emotion-Focused Strategy	Financial Anxiety	Marital Stress	0.079	0.050	0.160	0.002

4. Discussion and Conclusion

The aim of this research is to investigate the mediating role of financial anxiety in the relationship between the marital stress of married women and their coping strategies. The results show a relationship between coping strategies (of emotion-focused and problem-focused types) and marital stress mediated by financial anxiety. Past studies have shown that stress and anxiety are emotional states related to depression that increase significantly during economic crises (Kokaliari, 2018; Ettman et al., 2020; Islam et al., 2020; Kimhi et al., 2021). Mucci et al. (2016) also believe that the economic crisis is an important stressor that has a negative impact on people's mental health. Also, financial anxiety leads to serious mental and physical health problems (Bareket-Bojmel, 2021). On the other hand, relative financial well-being is necessary for a peaceful life. Therefore, economic problems can cause individual and interpersonal tensions in married life. Almost every marriage struggles with some kind of conflict, bottleneck, or financial strain, much of which is inevitable, as in the case of sudden job loss, serious illness, or recession (Kelley et al., 2018). The problem often arises when the stress or anxiety of being in financial distress overshadows the marital relationship. In general,

financial stress and anxiety have negative impacts on many aspects of life, such as health, well-being, and educational status (Britt et al., 2015) as well as marital relationships.

Consistent with the findings of this study, Conger et al. (1999), Bartholomae and Fox (2017), Kelley et al. (2018), and Rahman (2019) have shown that behaviors such as problem solving after events can prevent the effects of economic hardship on couples. If problem solving is defined as a strategy to change the way the person and the environment interact in a stressful situation, using it will be of benefit for individuals (Folkman & Moskowitz, 2004) as well as their marital relationship. In other words, people who adopt a problem-solving approach can better cope with stress and life problems (D'Zurilla et al., 2002). This is because, in critical situations, consulting others, taking advantage of previous experiences, and gathering the necessary information to solve the problem have proved to be effective measures to reduce anxiety.

On the other hand, the results show that an emotion-focused strategy increases marital stress due to financial anxiety. To validate this issue, Besharat et al. (2006) showed that negative emotional responses of spouses in difficult situations not only cause challenges in their lives

but also reduce their marital quality. If the emotion-focused approach is considered as a strategy to regulate negative emotions in stressful situations, it is an incompatible strategy (Fink & Shapiro, 2013), and its application can cause stress to the individual and, consequently, to the marital unit. When applying this strategy, people use harmful methods to regulate their emotions. As a result, they not only fail to reduce their economic hardship but also increase the induced anxiety through reactions such as rumination, nervousness, and crying. However, those who use problem-focused strategies are less anxious in the face of financial problems, which has positive effects on the reduction of marital stress; it has been noticed that anxiety can disrupt interpersonal relationships. Those who tend to use emotional methods rather than problem-solving are less likely to deal effectively with their financial problems. They, thus, experience more anxiety.

The results of this study show that men have higher marital stress than women. This difference seems to be rooted in the Iranian culture; in this country, breadwinners are usually men, and they are naturally held responsible for family expenditures. This expectation makes men experience more anxiety than women in the face of an economic crisis.

On the basis of the points discussed, it is suggested that people be provided with the necessary training in skills such as problem-solving. Therapists can help clients with financial anxiety find new ways to reduce financial anxiety by teaching them step-by-step problem-solving. These skills can greatly control financial anxieties and ultimately reduce stress in married life. In this regard, couples may gain problem-solving skills by referring to certain training groups or institutes. It is also recommended that clients who report financial anxiety be referred to consultants in this area.

One of the limitations of the present study is the use of available samples. As a rule, with the convenience sampling method, the results are difficult to generalize. Also, this is an exploratory study in a country that is new to financial therapy concepts. Based on this, it is suggested that the relationships between these variables be further investigated in other cultures. As another limitation, the data were collected only with questionnaires. Accordingly, it is suggested that qualitative methods and interviews be used along with quantitative methods in future research on coping strategies to deal with economically stressful situations. Also, collecting information about a couple (and not just one person) can provide better insight about how the marital unit functions during an economic crisis. So, it is suggested that the pairwise confrontation of individuals be evaluated in the next research. The examination of

other variables, such as financial optimism and financial self-efficacy, in the Iranian society is also recommended. It is also suggested that necessary investigations be conducted in relation to the demographic variables that can affect the relationships between the research variables. For example, variables such as family economic level, monthly income, job status, and number of children can be controlled.

Based on the findings obtained from this research, it can be said that the anxiety related to the financial life of married people can have important effects on the formation of communication stress and reduce the quality of marital relationships, due to the existence of financial anxiety and a person's inability to manage the finances of married life, disputes and marital stress increase. However, the mechanisms used by married people in dealing with stressful situations can play an important role in increasing or decreasing their financial anxiety in stressful economic situations. Also, it should be noted that many variables can play a role in this relationship, which were not investigated in this study. Therefore, even though the results of this research can provide important information regarding the impact of financial problems, including financial anxiety, on the formation of marital disturbances, it seems that more research is still needed for more accurate conclusions in this field.

5. Ethical Considerations

Compliance with ethical guidelines

All ethical principles are considered in this article. The participants were informed about the purpose of the research and its implementation stages. They were also assured about the confidentiality of their information and were free to leave the study whenever they wished, and if desired, the research results would be available to them.

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Authors' contributions

All authors have participated in the design, implementation, and writing of all sections of the present study.

Conflicts of interest

The authors declared no conflict of interest.

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