

# What helps couples weather financial storms

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Experts have predicted that the COVID-19 pandemic will result in the worst financial crisis in the United States since the Great Depression. While the full scope of the financial fallout remains to be seen, furloughs, job losses and pay cuts resulting from the outbreak have already hit many people hard, and such financial challenges can put a

significant strain on romantic relationships.

Some couples may be better equipped to manage that kind of stress than others, suggests research by Ashley LeBaron, a doctoral student in the University of Arizona Norton School of Family and Consumer Sciences in the College of Agriculture and Life Sciences.

LeBaron, whose research was conducted prior to the COVID-19 pandemic, has studied how financial stress impacts married and [unmarried couples](#) from different socioeconomic backgrounds. Her findings provide insight into what might make some couples more resilient.

In 2018, as a student at Brigham Young University, LeBaron co-authored a paper in the *Journal of Family and Economic Issues* that focused on married couples affected by financial stress during the 2008 recession. She found that some couples reported that their relationships grew stronger not just in spite of, but because of, the financial challenges they had endured together.

However, most of the couples in that study were white, middle- or upper-class married couples.

Now a doctoral student at the University of Arizona, LeBaron set out in a more recent study to see if her previous findings would hold true for people for whom financial stress might have higher stakes—unmarried, low-income couples expecting their first child together.

Most of the couples in the new study, also published in the *Journal of Family and Economic Issues*, were low-income and black. All of them had experienced at least one of three financial stressors in the year prior: the inability to pay rent or a mortgage in full, having their utilities shut off or eviction.

"Financial stress isn't good for anyone, but for lower-income couples, it can really affect the time and energy and focus they can put on relationships," LeBaron said.

In both of her studies, LeBaron zoomed in on the relationships in which partners remained highly committed to one another after financial hardship.

In both studies, she found that the strongest relationships were those in which partners remembered to practice "relationship maintenance behaviors," including respecting one another, being there for one another, and showing love and affection for one another.

"A big take-home message is the importance of these relationship maintenance behaviors, especially when you're experiencing financial stress," LeBaron said. "It's hard to remember to do that when you're in the middle of financial stress. But making sure that your partner knows that you're there for them, and doing things that show love and affection for them is really important."

LeBaron also found that receiving financial support from family and friends was associated with higher levels of commitment for the couples in both of her studies.

In her second study, LeBaron measured the success of the unmarried, low-income, expectant couples not only by how committed they reported being to their relationship, but also by how well they reported co-parenting.

Some additional factors emerged as important for the low-income unmarried couples that LeBaron didn't see in the married couples. Those factors included having [health insurance](#), having a support network and having children with no more than one partner.

"It can be stressful and financially demanding to have kids with multiple partners," LeBaron said. She added that health insurance didn't emerge as a factor, and wasn't asked about, in the study of [married couples](#).

LeBaron's findings suggest that there may not be a one-size-fits-all approach to maintaining a strong relationship in times of financial stress.

"One of the takeaways for policymakers or therapists is that it really depends on the context of the couple you're trying to help, because something that works for one couple might not work for the other one," she said.

However, it seems that practicing relationship maintenance behaviors can go a long way for any couple, regardless of marital status and financial standing. And it's possible that some [romantic relationships](#) may grow stronger not just in spite of, but because of, financial challenges, LeBaron said.

"Financial stressors happen to everyone. They happen more often and to a greater extent to some people than others, but everyone experiences financial stress," LeBaron said. "If they use that stress as a catalyst to make positive changes in the [relationship](#), it can be an opportunity to grow closer together, instead of having that [stress](#) tear you apart."

**More information:** Ashley B. LeBaron et al, Financial Stressors as Catalysts for Relational Growth: Bondadaptation Among Lower-Income, Unmarried Couples, *Journal of Family and Economic Issues* (2020). [DOI: 10.1007/s10834-020-09666-z](https://doi.org/10.1007/s10834-020-09666-z)

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