

The Association Between Marital Happiness and Economic Conditions

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Introduction

- Marital happiness is a crucial component of overall life satisfaction and well-being, making it an important focus in psychological and social research (Amato & Previti, 2003).
- Financial stability is pivotal in fostering trust, reducing stress, and enhancing relationship quality, whereas financial strain is associated with marital conflict and dissatisfaction (Conger, Conger, & Martin, 2010).
- Satisfaction with finances and income levels are key economic factors that impact marital happiness and relationship health (Dew & Xiao, 2011).
- Together, these factors highlight the need to explore how financial well-being influences marital satisfaction.

Methods

Sample

- From the 2021 General Social Survey (GSS)
- Adults aged 18 and older diverse by age, gender, and income living in non-institutionalized housing in the United States

Measures

- **Marital Happiness:** responses were categorized into 3 groups: very happy, pretty happy, or not too happy
- **Financial Satisfaction:** responses were categorized into 2 groups: satisfied or not satisfied
- **Income:** responses were categorized and data managed into 3 groups: high, middle, and low income ranges

Research Questions

Do economic conditions correlate with marital happiness? Does satisfaction with one's finances predict higher marital satisfaction? Is earned income representative of economic conditions?

Results

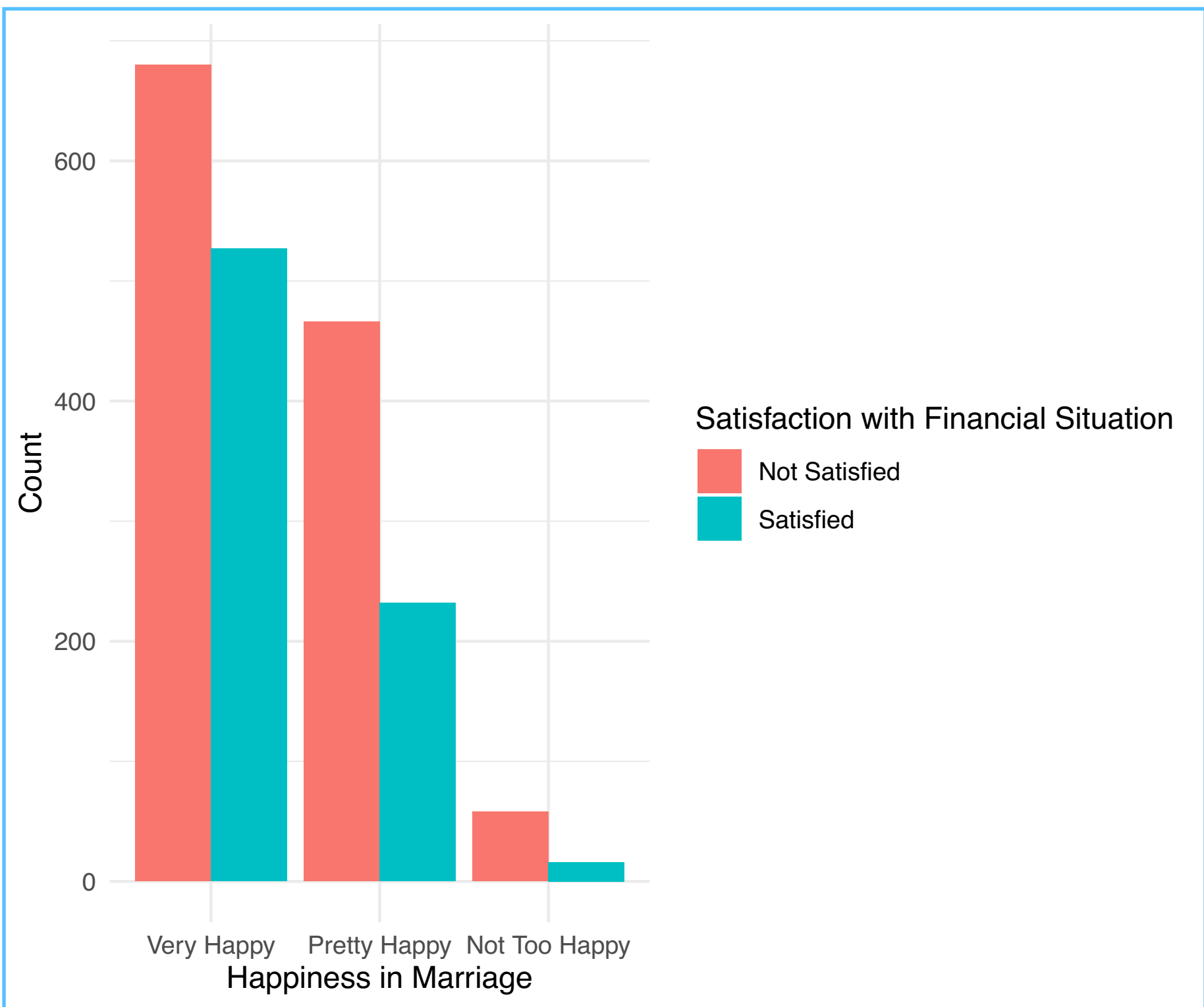


Fig. 1: Distribution of Financial Satisfaction Across Marital Happiness Categories

Across all levels of marital happiness, the majority of respondents were financially dissatisfied, with 'Not Too Happy' respondents showing the highest level of dissatisfaction (Fig. 1).

Marital happiness was significantly linked to financial satisfaction. Linear regression showed that individuals who were "Pretty Happy" (Beta = 0.17) or "Not Too Happy" (Beta = 0.37) reported higher financial satisfaction than those who were "Very Happy." Logistic regression confirmed that financial satisfaction (O.R. = 0.61) was a stronger predictor of marital happiness than income, highlighting the importance of perceived financial well-being in marital satisfaction.

A Chi-Square test of independence revealed that respondents who were 'Not Satisfied' financially were significantly more likely to report being 'Not Too Happy' in marriage (78.4%) than those who were 'Satisfied' (21.6%).

Post-hoc Chi-Square analysis showed that 'Very Happy' respondents were more likely to be financially satisfied, while 'Not Too Happy' respondents were predominantly dissatisfied. These findings suggest a strong link between higher marital happiness and financial satisfaction (Fig. 2).

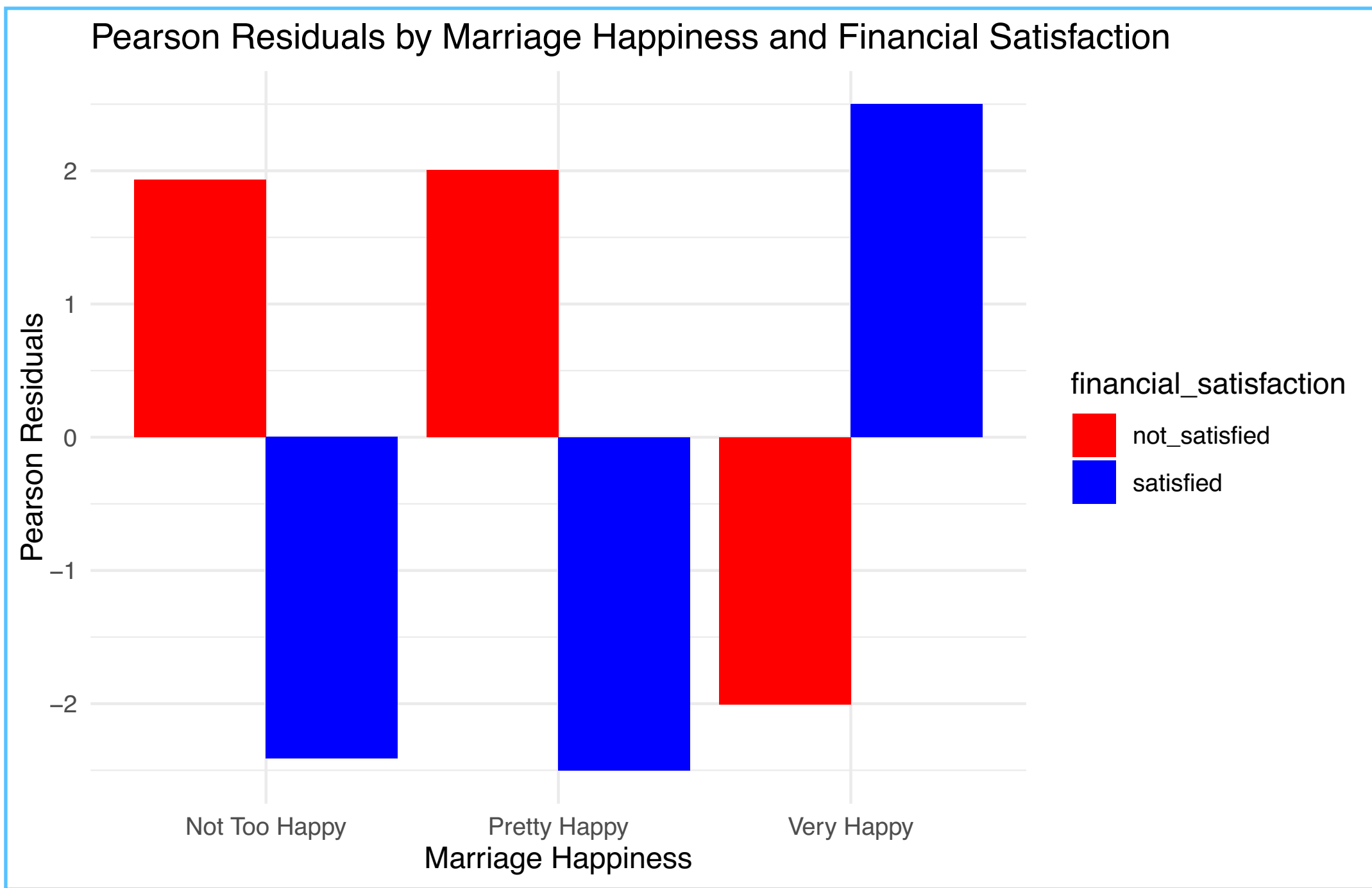


Fig. 2: Marital Happiness and Financial Satisfaction Post-Hoc Analysis Results

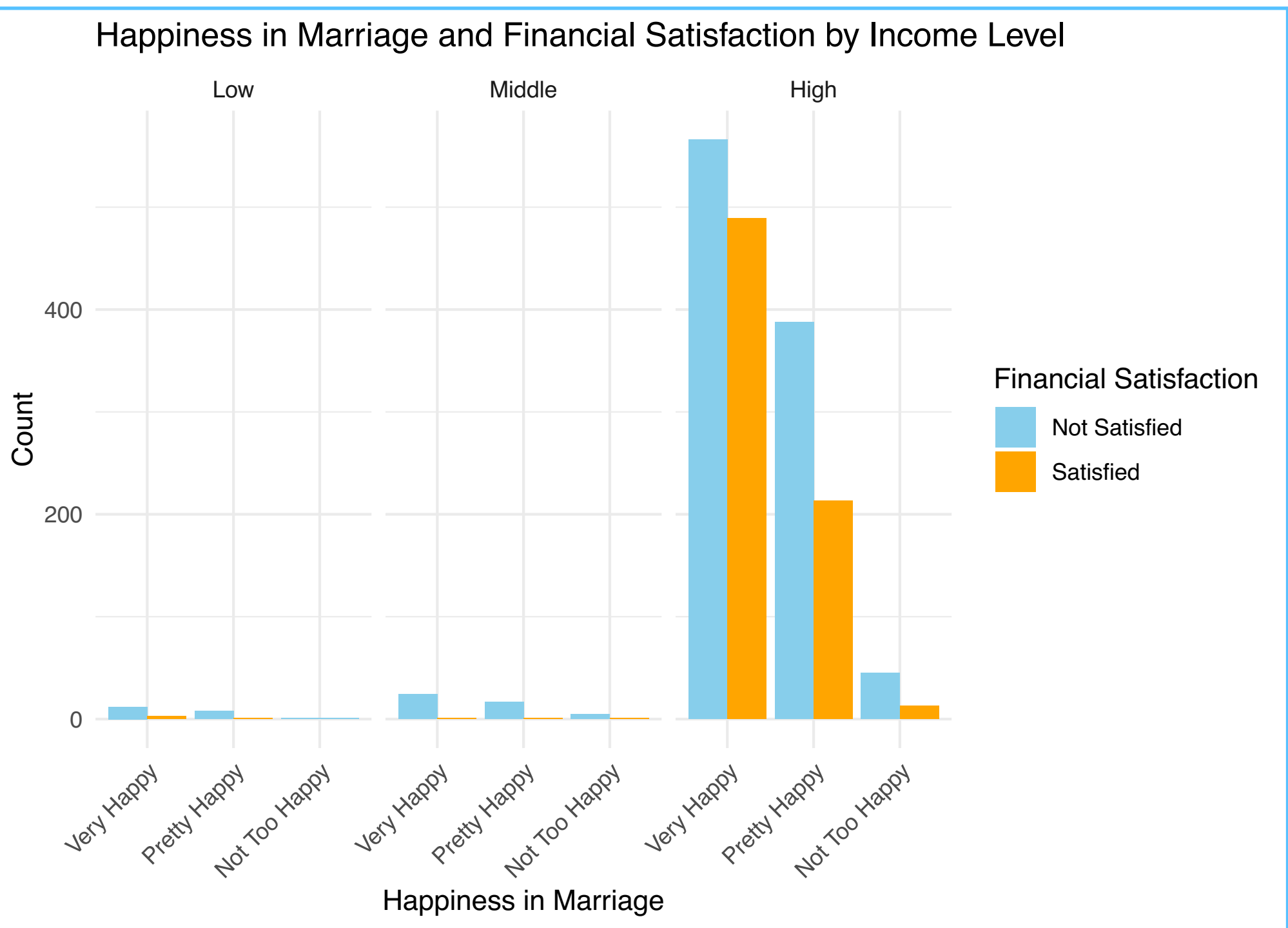


Fig. 3: Impact of Financial Satisfaction on Marital Happiness Across Income Levels

The graph displays that respondents who were "Not Satisfied" financially were more likely to report being "Not Too Happy" in their marriage, regardless of income. In contrast, the majority of those who were "Very Happy" in their marriage were "Satisfied" with their finances across all income levels. These results show a strong association between financial satisfaction and marital happiness with income playing a minimal role in moderating the relationship (Fig. 3).

Discussion

- Financial satisfaction is strongly correlated with marital happiness. Those who were "Not Satisfied" financially were more likely to report being "Not Too Happy" in their marriage.
- Higher financial satisfaction is linked to greater marital happiness. Those who were "Very Happy" in their marriage were more likely to be "Satisfied" financially.
- Income level showed no significant correlation with marital happiness in this analysis. Perceived financial satisfaction emerged as a stronger predictor of marital well-being than income level.
- Post-hoc Chi-Square analysis and regression models confirmed that financial satisfaction is a key factor influencing marital happiness, with financial dissatisfaction strongly associated with lower levels of marital happiness across income levels.
- **Financial satisfaction plays a critical role in marital happiness, independent of income level.**

References

- Amato, P. R., & Previti, D. (2003). People's reasons for divorcing: Gender, social class, the life course, and adjustment. *Journal of Family Issues*, 24(5), 602-626.
- Conger, R. D., Conger, K. J., & Martin, M. J. (2010). Socioeconomic status, family processes, and individual development. *Journal of Marriage and Family*, 72(3), 685-704.
- Dew, J., & Xiao, J. J. (2011). The financial management behavior scale: Development and validation. *Journal of Financial Counseling and Planning*, 22(1), 43-59.