Integrating the structure and process of marital commitment: How do moral and personal commitment protect families facing financial difficulties?

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Introduction

Commitment to marriage enhances martial satisfaction (Swensen & Trahaug, 1985), and quality (Sabatelli & Cecil-Pigo, 1985; Swensen & Trahaug, 1985). Those committed to their marriage also have higher marital stability (Amato & DeBoer, 2001; Booth, Johnson, White, & Edwards, 1985; Miller, 1997; Sabatelli & Cecil-Pigo, 1985). These effects come about because committed spouses make personal sacrifices, which satisfies their spouse and serves to enhance the marriage (Van Lange, Rusbult, Drigotas, Arriaga, Witcher, & Cox, 1997; Wieselquist, Rusbult, & Foster, 1999). That commitment helps sustain marriages over time is well documented.

The effects of commitment during times of nonnormative family stress has been less studied. In the context of family stress and resilience theory (see Patterson, 2002), commitment may a resource that allows couples to effectively adjust to the demands of nonnormative events. Recent research indicates that commitment may shield couples from the effects of negative financial events. Feelings of moral obligation to marriage developed prior to financial strain have been shown to buffer couples from increased marital distress during financial strain (Dew, 2003a; Dew2003b). Perceiving benefits from the marriage (personal commitment) may also protect marriage from distress during financial strain, though the effect is only marginally significant (Dew2003b).

The purpose of this research is to examine the mechanisms through which moral and personal commitment shield marriages from the effects of financial strain. It also offers a tentative test of the mechanisms through which personal and moral commitment help to maintain marriages in a broader sense.

Background

Commitment

Commitment is simultaneously a process of and structure within marriage. Interpersonal exchange theory is rich in specific tests and validations of the process through which marital commitment helps to sustain marriage. When spouses' desires conflict, individuals with high commitment transform their desires and sacrifice to satisfy their spouses (Van Lange, et al., 1997; Wieselquist, et al., 1999). Recognizing their spouses' willingness to sacrifice, each spouse begins to trust the other more and be more willing to become further dependent and committed to the relationship (Wieselquist, et al., 1999). Commitment thus initiates a process of reciprocal pro-relationship behaviors (Wieselquist, et al., 1999).

As a structure, interpersonal exchange theory describes commitment as the forces which keep a couple married. Six factors have been shown to maintain marriages: high rewards of the marriage, low costs of the marriage, few alternatives to the marriage, many barriers to leaving the marriage, many irretrievable resources invested in the marriage, and a favorable comparison of the distribution of the rewards within the marriage (Booth, et al., 1985; Kelley & Thibaut, 1978; Kurdek, 1995; Levinger, 1976; Nock, 1995; Sabatelli & Cecil-Pigo, 1985). These factors have been assumed to form a global measure of commitment. However, the global measure of commitment has been criticized as not fully capturing the experiences of married individuals (Johnson, Caughlin, & Huston, 1999).

A recent theoretical innovation relying on more phenomenological approach identifies three attitudes or values that maintain marriages. The commitment framework (Johnson, 1991) asserts that individuals stay married because they want to stay married (personal commitment),

they feel they should stay married (moral commitment), and because they feel they have to stay married (structural commitment). These three values have been empirically verified as accurately describing the reasons that people stay married (Adams & Jones, 1997; Johnson, et al., 1999). However, little attention has been paid to the process through which these values affect and protect marriage. This research will address this gap in the literature examining the processes through which moral and personal commitment protect marriage during negative financial events.

Financial Strain and Marital Dynamics

Many U.S. families experience nonnormative negative financial events. 2.8 million married couples in the U.S. lived below the poverty line in 2001 (Proctor & Dalaker, 2002). Nearly 30% of families followed in the Panel Study of Income Dynamics lost half or more of their income at least once (Yeung & Hofforth, 1998). Yeung and Hofforth (1998) also found that 41% of the families lost at least 20% of the household head's working hours and that 17% of the families experienced both income and work hour loss. Finally, between 1995 and 2002, ten million U.S. households filed for bankruptcy (ABI World, 2003).

Unfortunately, negative financial events can harm marriages. Tests of the family stress model (Conger, Rueter, & Elder, 1999) have shown that negative financial events places spouses under psychological and emotional stress. This emotional stress makes it more likely that they will engage in negative behaviors such as arguing with or showing contempt toward each other (Conger, Elder, Lorenz, Conger, Simon, Whitbeck, Huck, & Melby, 1990; Conger, et al., 1999; Liker & Elder 1983; Horwitz, McLaughlin, White, 1997; Kinnunen & Pulkkinen, 1998; Kwon, Rueter, Lee, Koh, & Ok, 2003; Vinokur, Price, & Caplan, 1996). Negative attitudes and

behaviors the lead couples to take steps toward divorce. Individuals who faced negative financial events are more likely to divorce than those who do not (Yeung & Hofforth, 1998).

However, commitment helps couples avoid the marital strain that accompanies negative financial events. Couples with high moral commitment are less likely to experience increases in marital distress, despite going through negative financial events (Dew, 2003a). Additionally, personal commitment also protects couples, though the effect is only marginally significant (Dew, 2003b).

This research analyzes where personal and moral commitment may intervene in the sequence of the family stress model. A version of the family stress model (Conger, et al., 1999) that has been adapted to the data is located within the oval in Figure 1. Figure 1 also shows the hypothesized relationships of personal commitment and moral commitment with the family stress model.

Hypotheses

In spite of marital problems, those committed to the institution of marriage should be less prone to divorce. In an ordinary least squares regression, moral commitment negatively predicted divorce proneness during objective financial strain (Dew, 2003a; Dew, 2003b). Those who are committed to the institution of marriage are probably less likely to consider divorce an option, and so take less steps toward divorce during difficult times.

> *Hypothesis 1:Moral commitment helps couples avoid divorce proneness during financial strain, independent of moral commitment's effects on problematic attitudes and behaviors.*

This first hypothesis serves as a partial replication of Dew (2003a, 2003b). However, the key difference is that the past research used only a sub-sample of individuals who faced negative financial events. This research uses the full sample and tests the interaction between negative financial events and moral commitment or negative financial events and personal commitment. *The interaction term must be significant for hypothesis one (and all the other hypotheses) to be validated.*

Moral commitment should also help couples limit negative attitudes and behaviors, because morally committed individuals value the institution of marriage and want to avoid divorce. One of way to eliminate the possibility of divorce is to avoid the problematic interactions that precede divorce. Spouses who report less marital problems are less likely to divorce later on (Amato & Rogers, 1997). Thus, couples who are morally committed will avoid attitudes and behaviors which can lead to divorce.

> *Hypothesis 2:Moral commitment helps couples avoid engaging in problematic attitudes and behaviors during financial strain.*

It should be noted that Amato & Rogers (1999) analysis was similar to this test. Their construct of divorce attitudes is the same as the moral commitment variable in this study except that Amato & Rogers (1999) did not add a midpoint to their scale to include the ambivalent responses (see variable description on page 7). Additionally, their dependent variable of marital conflict differs from the problematic attitudes and behaviors in this study. Their marital conflict variables asked about domestic violence, arguments over the division of labor, and the general levels of conflict in the marriage. The problematic attitudes and behavior scales (see variable

description on page 8) used in this study are broader measures which tap general attitudes and behaviors which are problematic to marriages (e.g., jealousy and alcohol abuse).

Personal commitment should help couples to avoid problematic attitudes and behaviors during financial strain. As discussed above, the interpersonal literature has shown that highly committed individuals modify their desires, and make sacrifices to please their spouse. Commitment in the interpersonal literature is closest to Johnson's personal commitment (Johnson, et al., 1999). Thus, personal commitment should help spouses avoid adopting problematic attitudes and behaviors during negative financial events.

Hypothesis 3: Personal commitment helps couples avoid engaging in problematic attitudes and behaviors during financial strain.

Finally, personal commitment may help couples resist the emotional strain of negative financial events. This hypothesis is also drawn from the interpersonal commitment literature. Individuals with high personal commitment trust their spouse and can count on their spouse's support (Wieselquist, et al., 1999). Marital support from one's spouse has been shown to reduce the emotional distress inherent in negative financial events (Conger, et al., 1999).

Hypothesis 4: Personal commitment will decrease the likelihood that a couple will report that their finances have gotten worse despite negative financial events.

Methods

Participants

Participants are drawn from the Marital Instability Over the Life Course Study, a longitudinal nationally representative study (Booth, Amato, Rogers, Johnson, 2001). In 1980, 2033 individuals participated in phone interviews generated through random digit dialing. The participants were reinterviewed in 1983. Researchers gathered detailed marital and occupational

data as well as demographic and economic data. This research focuses on the first two panels of the data in order to limit the effects of attrition.

The participants in the study are individuals who remained in the survey and married (no separation, divorce, or death) between the two waves of the surveys. There were 1480 such cases.

Variables

Independent Variables –

Personal commitment taps how much individuals want to stay in a marriage – or that they feel they are benefiting from the marriage. Personal commitment is created by summing two scales which assess the respondent's satisfaction with their spouse, and the benefits they feel from their marriage. The 1980 personal commitment scale has a Chronbach's alpha of .84.

Moral commitment measures how much individuals feel they should stay in the marriage. Moral commitment is a sum of six variables which measure how committed individuals feel to the institution of marriage and their feelings toward divorce. The variables ask how much they disagree or agree with statements about marriage and divorce (e.g., "Marriage is for life even if the spouses are unhappy.") Two variables had over 10% of the respondents selecting they don't know how much they agree or disagree. In order to include these responses, a midpoint for all the items was created. All the responses of "I don't know" were assigned to the midpoint. The 1980 moral commitment scale has a Chronbach's alpha of .61.

Negative financial events are measured by a dichotomous item which measures whether individuals or their spouses experienced any one of six negative financial events. Examples are whether the husband lost his job or whether the family had to rely on public assistance. Because

the model number of negative financial events was zero (44% of the sample), we hypothesize a threshold effect will occur between those who experience negative events and those who do not. This explains our use of a dichotomous item rather than a poisson count scale.

As indicated above, the main independent variables of interest are the interactions between moral commitment and negative financial events and between personal commitment and negative financial events. Because the sample includes many who have no financial strain, the main effect of the commitment types on the outcome variables would not necessarily represent what the effects of commitment is during negative financial events. Thus, for the hypotheses to be supported, the interaction terms must be statistically significant.

Dependent variables –

Divorce proneness is a scale which tracks the steps the spouses have taken toward divorce from thinking the marriage is in trouble, to talking about divorce with each other, to filing the divorce papers. It has to be logged (base 10) to meet the normality assumptions needed for path analysis. It has a Chronbach's alpha of .7.

Problematic marital attitudes is a scale of six items which assesses whether either or both spouses evidence attitudes (such as jealousy or anger) which are problematic to marriages. Before they were summed, the variables were recoded. Zero represented neither spouse had a problem with that attitude, one meant one spouse did, and two meant that they both had a problem with that attitude. The Chronbach's alpha of the scale is .73.

Problematic marital behaviors are a scale of seven items which assesses whether either or both spouses behave in ways (such as abuse drugs or have extramarital affairs) which are

problematic to marriages. Like the problematic marital attitudes, the behavior variables were recoded before they were summed. The Chronbach's alpha of the scale is .5.

Emotional distress is assessed through a single dichotomous variable which asked the respondent whether they felt irritable, nervous, or depressed between the panels. The participant was also asked whether their spouse indicated that he or she felt this way.

Control variables –

The standard variables of age, age of spouse, gender, income, education, and education of spouse are controlled. Religiosity is also controlled because religiosity is positively associated with marital stability and moral commitment (Dew, 2003a; Fiese & Tomcho, 2001). Additionally, 1980 levels of emotional strain, marital problems, and divorce proneness will be controlled. Thus, the independent variables are predicting a change in the dependent variables through a lagged regression model.

Analyses

Using Amos (Arbuckle, 1999) we plan to use path analysis to model the effect of the interaction of personal or moral commitment and negative financial events on divorce proneness, problematic attitudes, behaviors, and emotional strain during negative financial events. We will use standardized solutions in all the models. Further, we use the comparative fit index (CFI) because it makes adjustments for the sample size (Bentler, 1990). A CFI cutoff of .9 will be used to evaluate model fit (Kaplan, 2000).

The analyses will take a hierarchical approach by beginning with the relationship between negative financial events, the specific commitment type, and divorce proneness. In each

subsequent path analysis, intervening variables from the family stress model will be added and their effects will be noted.

The first analysis attempts to replicate and provide a stricter test of the findings in Dew2003a. This will be accomplished by testing the effects of moral commitment, negative financial events, and the interaction between negative financial events on divorce proneness while including the control variables. As noted above, the difference between this model and Dew2003a is that Dew2003a used only a subsample of individuals who experienced negative financial events and included no interaction term. For moral commitment to actually shield couples during negative financial events (hypothesis 1), the full sample must be used *and the path coefficient of the interaction term between negative financial events and marital commitment must be negative and statistically significant*.

In the second model testing moral commitment, problematic marital attitudes and problematic marital behaviors will be added to the first model are added. The path coefficient of the interaction term of moral commitment and negative financial events must significantly predict problematic marital attitudes and/or problematic marital behaviors for hypothesis 2 to be supported. Additionally, the path coefficient of the interaction term to divorce proneness must not be reduced below significance for hypothesis 1 to hold.

Past research (Dew2003a;Dew2003b) indicates that the direct effect of personal commitment on divorce proneness during financial strain is weak to nonexistent. Therefore, the direct effect of the interaction between personal commitment and objective strain on divorce proneness will not be tested. The model will be run to give a baseline model fit to compare the other models against.

In the second model testing personal commitment, problematic marital attitudes and behaviors will be added to the model. The path coefficient of the interaction term between personal commitment and negative financial events must be negative and significantly predict problematic marital attitudes and/or problematic marital behaviors for hypothesis 3 to be supported.

In the third model, testing personal commitment, the respondent's and their spouse's emotional strain will be added to the model. Only the interaction term between personal commitment and negative financial events will be tested because the interaction term of moral commitment and objective strain is not hypothesized to effect emotional strain. The path coefficient of the interaction term between personal commitment and negative financial events must be negative and significantly predict emotional strain in either the respondent or the spouse in order for hypotheses 4 to be supported.

Results

Hypothesis 1 received partial support. Above and beyond what all couples experience, moral commitment may protect couples that are experiencing negative financial only somewhat. Model 1 showed a very good fit of the data with a comparative fit index (CFI) of .982. Further, the path coefficient for the interaction between moral commitment and negative financial events negatively predicted divorce proneness ($\exists$ = -.05, p <.05). The main effect for moral commitment on divorce proneness was also negative and robust ($\exists$ = -.08, p < .001) and about the same as the main effect for experiencing negative financial events ($\exists$ = -.07, p < .001). Thus, couples who experience negative financial events and have higher levels of moral commitment experience less distress than those who experience negative financial events and have lower

levels of moral commitment. Both these findings provide a replication of past research (Dew, 2003a; Dew, 2003b).

When problematic marital behaviors and attitudes were added (Figure 3), the main effect of moral commitment negatively predicted divorce proneness (∃ = -.07, $p < .01$), and the interaction term remained marginally significant (∃ = -.04, $p < .08$). Thus, during negative financial events, moral commitment may provide some protection from increased divorce proneness over and above the benefits all couples with high moral commitment receive.

Weak support was found for hypothesis 2 (see figure 3). Model 2's fit was a little worse (CFI = .974) than model 1, though the difference is probably not significant. The path coefficient for the interaction between moral commitment and negative financial events negatively predicted problematic martial behaviors, though the effect was only marginally significant (∃ = -.04, $p < .07$). The interaction term did not predict problematic marital attitudes. The main effect of moral commitment on problematic marital behaviors was significant (∃ = -.05, $p < .05$). Again, moral commitment may provide some additionally protection from increased problematic marital behaviors during negative financial events over and above the benefits all couples with high moral commitment receive.

Hypothesis 3 was partially supported (see figure 4). The model had a CFI of .973, which is close to the CFI of the baseline model (.981, model not shown). Additionally, the path coefficient for the interaction between personal commitment and negative financial events negatively predicted problematic martial behaviors (∃ = -.05, $p < .02$). However, contrary to hypothesis 3, the interaction term did not predict problematic marital attitudes – though the main effect for personal commitment on problematic marital attitudes is negative and robust (∃ = -.11,

p <.001).

Contrary to hypothesis 4, personal commitment has a positive relationship between the respondents emotional strain during negative financial events. The models fit (CFI = .964) was again close to the baseline and within acceptable ranges. However, the interaction term positively predicted the respondent's emotional strain during negative financial events (∃ = .05, p <.05). The interaction term did not predict the spouse's emotional strain. Further, the relationship between the interaction of personal commitment and objective strain and problematic marital behaviors was strengthened (∃ = -.06, p <.01) with the addition of emotional strain.

Discussion

We found that both moral commitment and personal commitment have different roles in the marital processes arising from negative financial events. Moral commitment formed before negative financial events helps couples avoid taking steps toward divorce during financial events. However, this effect is partially mediated by problematic marital behaviors. That is, part of the reason couples with high moral commitment avoid taking steps toward divorce during financial strain is that they avoid problematic marital behaviors during financial strain.

The interaction of negative financial events and moral commitment is only weakly associated with problematic marital behaviors. Given the length of time in between panels (3 years) even a marginal effect of the interaction is worth noting. That is, the stabilizing effect of moral commitment may happen at the time of the financial problem. Unfortunately, we do not have a measure of how long it has been since the negative financial event. Further, the interaction (and main effects) are predicting *a change* in the dependent variables because this is a

lagged regression (residual gain score) model. Thus, the moral commitment shows a protective effect against engaging in problematic marital behaviors during negative financial events even in the face of a highly constrained model.

Personal commitment formed before negative financial events helps couples avoid engaging in problematic marital behaviors during negative financial events. Couples who have high levels of personal commitment have a good motivation to avoid engaging in problematic marital behaviors (e.g., the benefits of their marriage and their satisfaction with their spouse are high). Further, personal commitment during negative financial events protects couples from engaging in problematic marital behaviors above and beyond what all couples experience. It is interesting that the effect of personal commitment on problematic marital attitudes does not vary by whether or not the individuals experience negative financial events. However, the main effect or personal commitment on problematic marital attitudes is negative which means that couples who face negative financial events benefit from personal commitment just like their counterparts who do not experience these problems.

Contrary to what we hypothesized, initial levels of personal commitment increase emotional strain during negative financial events. This finding is problematic because it goes against findings from the interpersonal exchange and family stress literature (Conger et al., 1999; Weiselquist, et al., 1999). This finding may contradict prior findings because personal commitment is a different construct than marital support behaviors (Conger, et al., 1999) and commitment processes (Weiselquist, et al., 1999). As constructed in this study, personal commitment is an attitude, while Conger, et al. (1999) and Weiselquist, et al. (1999) constructed commitment as behaviors and a process respectively. During negative financial events, attitudes

may not be enough to protect couples – only positive behaviors will do. Further Conger, et al. (1999) used scales to assess emotional strain, while this researched used a single dichotomous item.

However, different methodology does not explain why the personal commitment actually increases emotional strain. Dew (2003a; 2003b) showed that negative financial events, on average, decrease personal commitment. Perhaps levels of personal commitment concurrent to emotional strain would be more appropriate to use. If personal commitment has decreased as a result of negative financial events, it is actually *the change* in personal commitment that would be important to analyze. Individuals that changed from high levels of personal commitment to low levels, would be expected to have increased emotional strain. If on average individuals who experience a decline in personal commitment as Dew (2003a; 2003b) suggests, than a high level of initial personal commitment could increase emotional strain.

A second problem with this finding is that the family stress model places emotional before problematic marital behavior. Thus, it does not make sense in the family stress model for a process to increase emotional strain, but decrease problematic marital behaviors. That adding the path from emotional stress to problematic marital behaviors actually *strengthens* the relationship between personal commitment and negative marital behaviors may suggest the presence of a three way interaction effect of personal commitment, emotional strain, and negative financial events on problematic marital behaviors. That is, the effects of personal commitment on problematic behaviors during negative financial events varies by the presence or absence of emotional strain. This awaits future research.

This research provides a small point of departure to understanding the marital processes that the commitment attitudes of the commitment framework (Johnson, 1991) bring about. Feeling obligated to the institution of marriage allows couples to avoid increases in problematic marital behaviors over time as well as taking steps toward divorce. It may be that couples committed to the institution of marriage behavior consistently with their desires to maintain the marriage by avoiding behaving badly and/or talking about divorce. Alternatively, these couples may strive to improve the quality of their marriage by engaging in positive marital attitudes and behaviors.

Personal commitment helps couples to avoid increases in problematic marital behavior, problematic marital attitudes, and taking steps toward divorce (main effect, figure 4). It is interesting that personal commitment helps couples avoid increases in negative attitudes, but moral commitment does not. Individuals who experience high benefits of their marriage have a strong motivation to avoid attitudes and behaviors that may reduce these benefits.

Unfortunately, this research carries with it all of the limitations of secondary data research. Future research using a more fine-grained approach would be able to elucidate the individual and dyadic processes behind these findings.1

To conclude, personal and moral commitment seem to play a role in the family stress model. Moral commitment helps couples avoid taking steps toward divorce during negative financial events. To a small extent this is because moral commitment helps couples not engage in problematic marital behaviors. Personal commitment also helps couples avoid adapting negative marital behaviors during negative financial events. However, this effect may be mediated by whether individuals experience decreased personal commitment or increased

emotional strain as a result of the negative financial events.

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Figure 1
Model of hypothesized relationships between personal commitment, moral commitment, and the family strain model.
Note: The oval contains the Family Stress Model (Conger, Rueter, Elder, 1999).

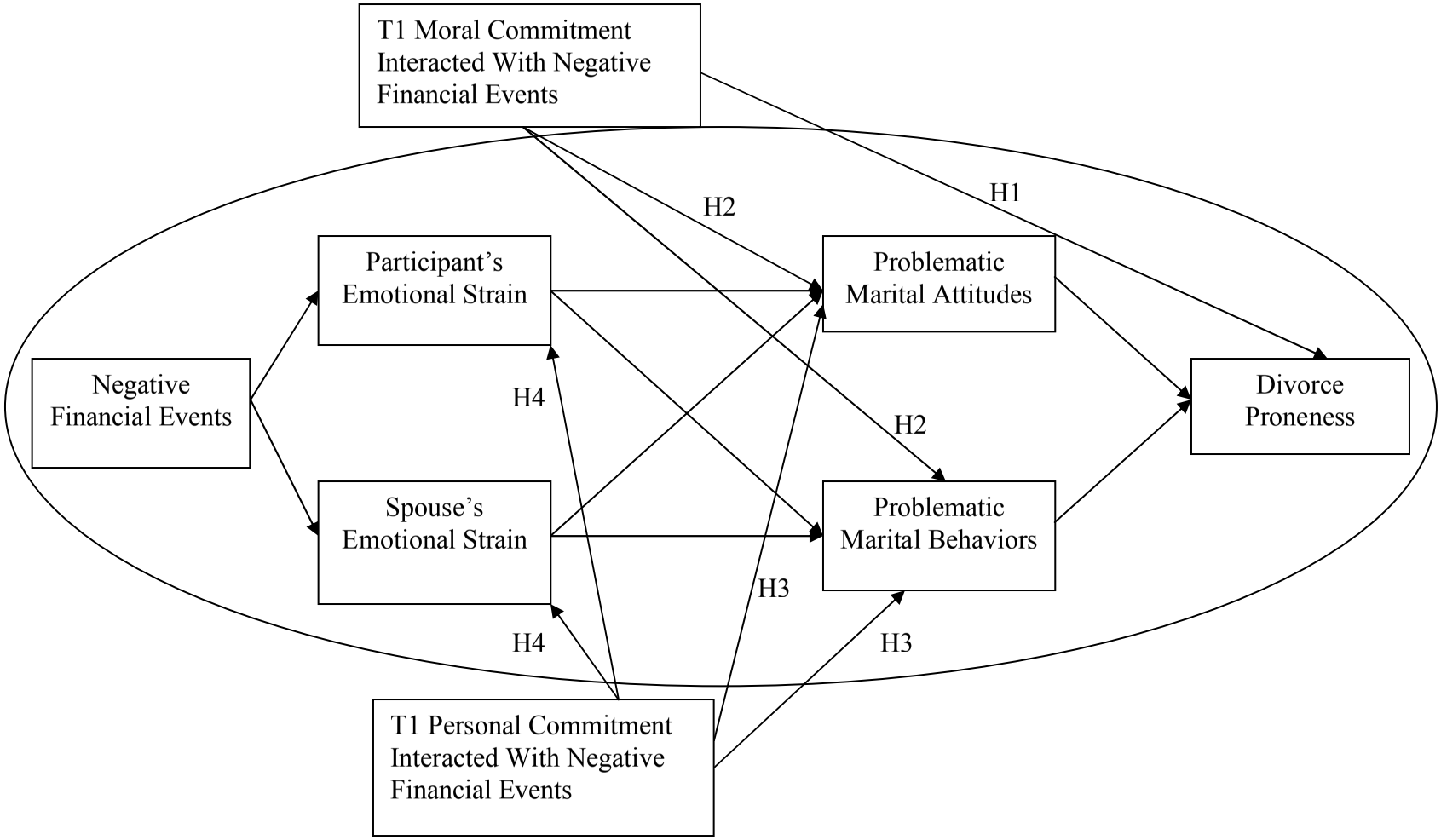

Figure 2
Relationship between negative financial events, moral commitment, and divorce proneness.
(Note = Control variables, and error terms not shown; Standardized coefficients)
$\chi 2$ (26, n = 1480) = 671.231 p < .001, CFI = .983
+p<.10, * p < .05, ** p < .01, *** p < .001

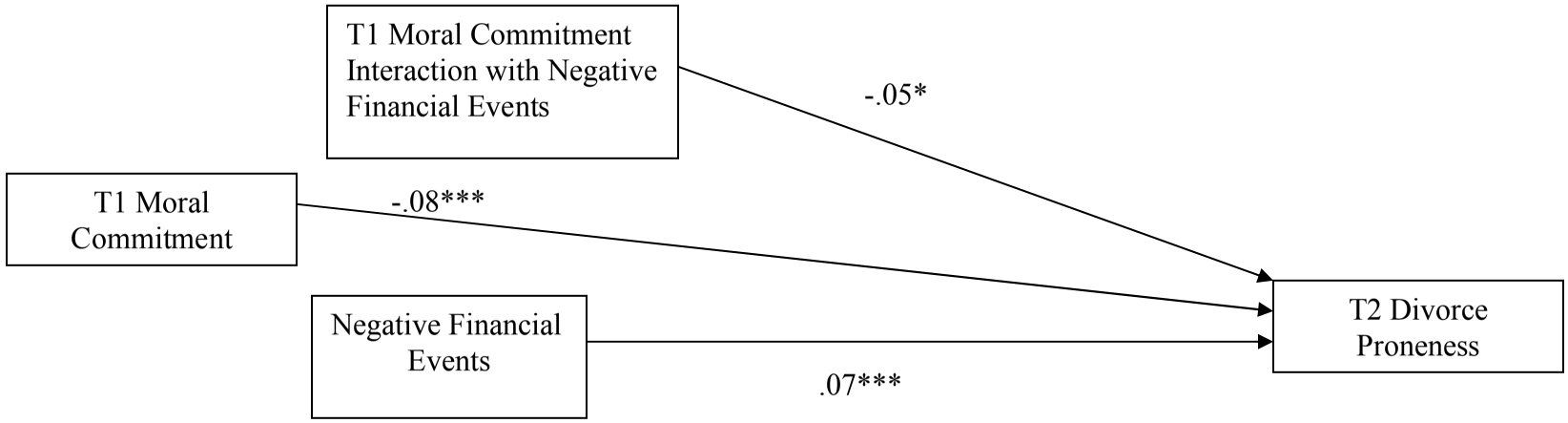

Figure 3
The partial mediating relationship of problematic marital behaviors between moral commitment, negative financial events, and divorce proneness. (Note = Control variables, and error terms not shown; Standard coefficients).
$\chi 2$ (54, n = 1480) = 1181.535 p < .001, CFI = .974
+p<.10,* p < .05, ** p < .01, *** p < .001

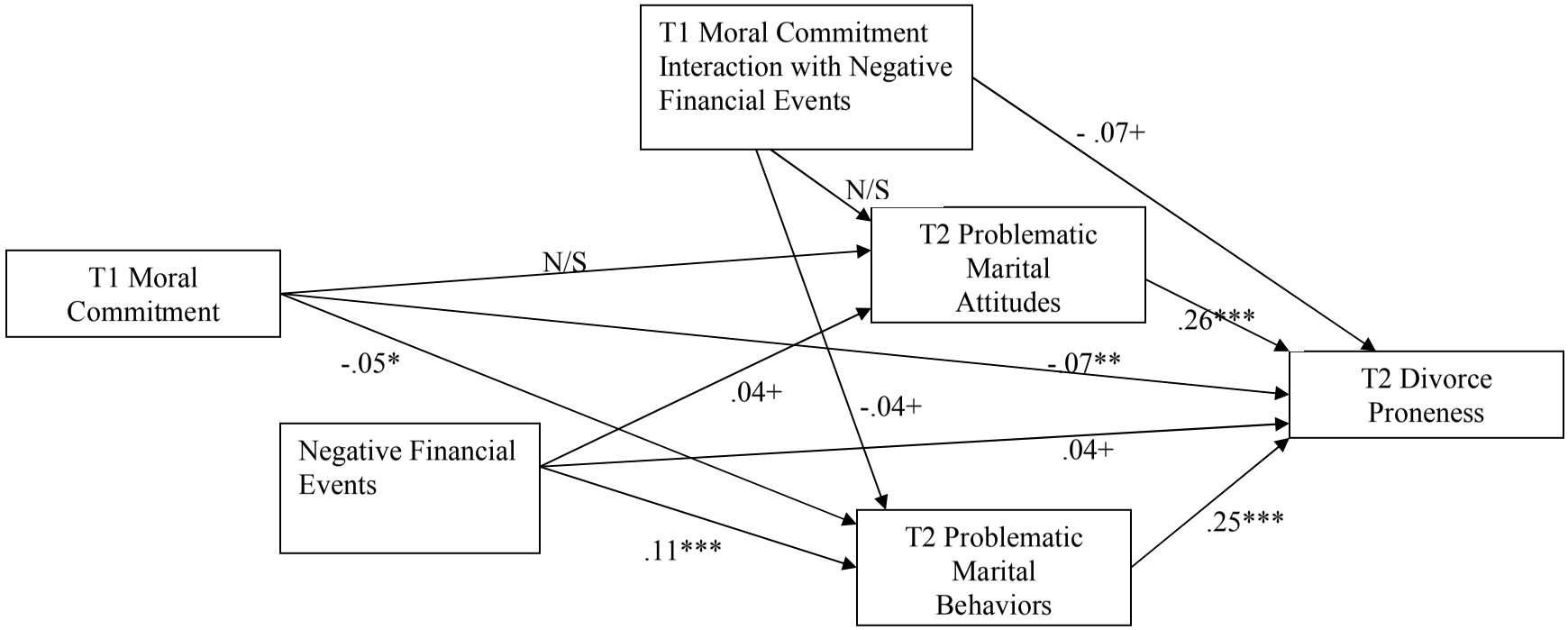

Figure 4
The relationship of problematic marital behaviors between personal commitment, objective strain, and divorce proneness.
(Note = Control variables, and error terms not shown; Standard coefficients).
$\chi 2$ (55, n = 1480) = 1233.837 p < .001, CFI = .973
+p<.10,* p < .05, ** p < .01, *** p < .001

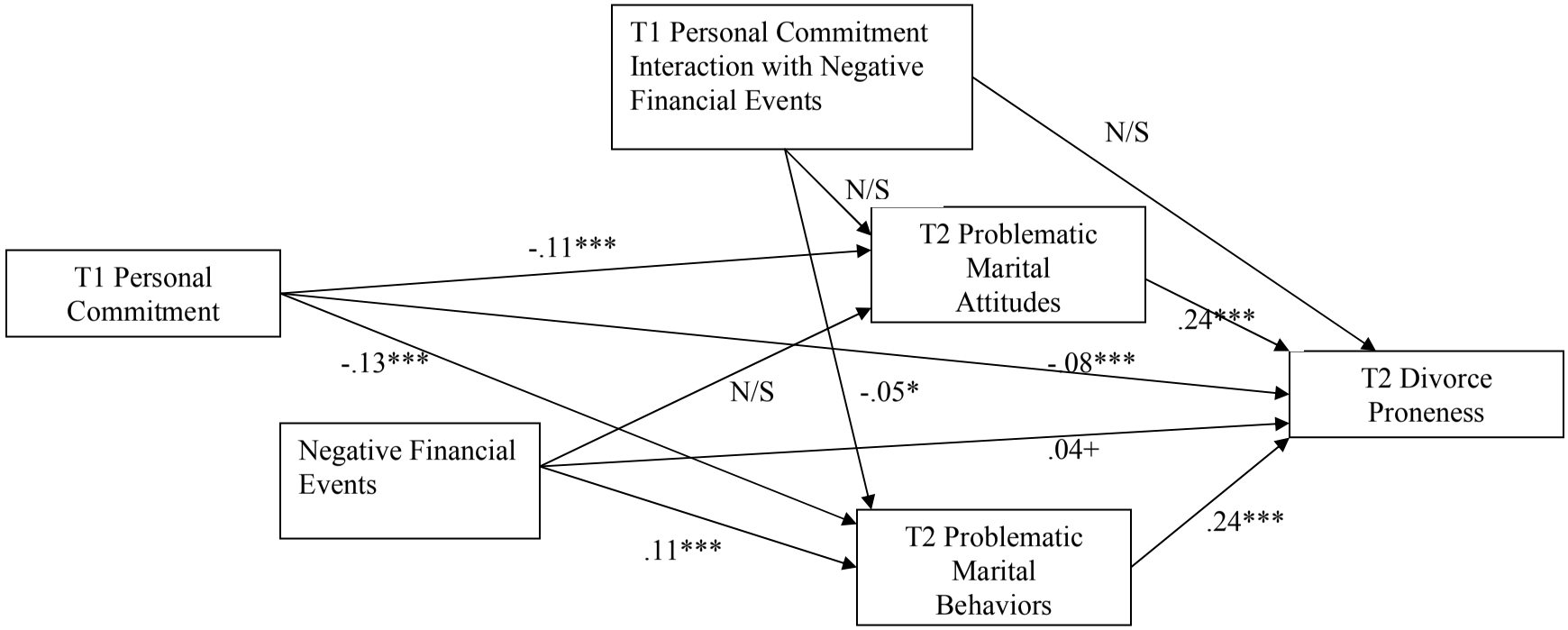

Figure 5
The relationship of problematic marital behaviors between personal commitment, objective strain, and divorce proneness.
(Note = Control variables, and error terms not shown; Standard coefficients).
$\chi 2$ (93, n = 1480) = 1889.071 p < .001, CFI = .964