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Family Bridges' AVANCE Program:

Exploring the Applicability of the Family Economic Stress Model with Latina Women Participating in the AVANCE Relationship Education Program

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Introduction

Research on marital and romantic relationship distress has long denoted the impact of economic stress on relationships satisfaction (Conger et al., 2010; McLeod & Kaiser, 2004; Mitchell et al., 2015). The family economic stress model (FESM) predicts that when financial pressure is high, romantic relationships are at increased risk for emotional and relational distress (Conger et al., 2010; Falconier & Jackson, 2020). However, these pressures can be attenuated by positive communication and coping. Alternatively, they can be intensified when there are negative interactions and avoidance. There is support for the FESM (Conger et al., 2010; Falconier & Jackson, 2020), yet there is less evidence within a Latino/a/x population. In particular, we will examine the degree to which income level as well as unity in money management play a role in relationship functioning. These two aspects are cornerstones of FESM and can have impacts on how couples engage in services, such as Couple Relationship Education (CRE) programs.

The current sample was derived from the AVANCE program, which is a faith-based CRE curriculum designed to reach Hispanic communities within the context of their parishes. The AVANCE program aims to improve communication, money management, child rearing, and relationship commitment. The data is from the baseline assessment of participants prior to the intervention.

Primary Aims

The primary aim of this study is to test elements of the FESM. Specifically, does financial management influence a couple's coping and relationship satisfaction.

Method

Participants: Primarily Latina/x (98%) women. Ages ranged from 17 to 77, with a mean age of 41 (SD=9.30) Recruitment was conducted through the Family Bridges AVANCE program, most often located in predominantly Latino/a/x churches. Most participants identified as married (64%) or married by Common Law (15.90%). 7;3.70% reported having 1-3 children under the age of 21.

Measures:

FINANCES

Occupation Status

Financial Management:

"We are united in managing our money."

Gottman-17 Scale (Gottman, 1999)

MARITAL SATISFACTION

Respect:

"My partner is understanding and empathetic." Close Relationships Scale (Frei and Shaver, 2002)

Dedication:

I like to think of my partner and me more in terms of "us" and "we" than "me" and him/her." Couple identity Subscale – The Commitment Inventory (Stanley & Markman, 1992)

Relationship Satisfaction:

"In general, how often do you think that things between you and your partner are going well?" Dyadic Adjustment Scale (DAS-4) (Sabourin et al., 2005)

COPING

Coping Skills:

"We help one another to put the problem in perspective and see it in a new light." Dyadic Coping Subscale (Bodenmann et al., 2006).

Communication:

"When we discuss relationship issues, I show my partner that I am listening by repeating back what I heard." The Communication Skills Test (CST; Saiz & Jenkins, 1996).

Discussion

Our findings support some aspects of the FESM by indicating that income and economic pressure affects the quality of Latina/xs relationship satisfaction; however, not their coping/communication.

Efforts to promote financial unity through supporting families with information about financial behaviors, partner financial management perceptions, and relationship outcomes could be important for Latina/xs to increase their relationship satisfaction, respect, and dedication to their relationships. Previous research has found that couples' abilities to manage financial distress are positively associated with how they problem solve, cope, and communicate in their relationships (Conger et al., 1999; Masarik et al., 2016). However, in this study we did not find a significant association with coping and communication. It could be that financial strain might impact the overall satisfaction of the relationship and has less to do with daily interactions or communications. Future research is needed to unpack these relationships.

Results

Table 1. Descriptive Statistics and Correlations for Study Variables

Variable	1	2	3	4	5	6	7	8	9
1. Coping	-								
2. Communication	.83**	-							
3. Money Manage	.53**	.52**	-						
4. Income	.09*	.09*	.08*	-					
5. Employment	.04	.08*	.11**	-.24	-				
6. Education	.02	.013	-.03	.29**	.19**	-			
7. Satisfaction	.23**	.24**	.21**	.08*	.02	.06	-		
8. Respect	.68**	.68**	.59**	.11**	.04	.07*	.26*	-	
9. Dedication	.48**	.47**	.50**	.12**	.04	.05	.26**	.55**	-
M	5.40	5.12	5.38	+	+	+	4.25	5.39	5.23
SD	1.60	1.41	2.00	+	+	+	1.38	1.51	1.52

Note. *P < .05; **P < .01
+ Categorical data

Table 2. Family Bridges MPLUS Model Results

	Estimate	Posterior S.D.
MARITAL SATISFACTION BY		
Relationship Satisfaction	1.00	0.00
Respect	3.08*	0.26
Dedication	2.34*	0.22
COPING BY		
Communication	1.00	0.00
Coping Skills	1.12*	0.03
FINANCE BY		
Financial Unity	1.00	0.00
Income	0.13*	0.05
FINANCE ON		
Coping	-0.07	0.12
Marital Satisfaction	3.31*	0.56
COPING ON		
Marital Satisfaction	2.58*	0.242

Note. **P < .01

Limitations & Future Directions

- Results are difficult to generalize since the sample includes only female participants.
- There was no assessment personal emotional distress that is a component of the FESM.

CRE programs are interventions that have the ability to be accessible to a wide range of people to improve relationship outcomes and relationship satisfaction. More research is needed to investigate CRE programs with diverse populations and explore the impact of the AVANCE program on dimensions of the FESM.