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The Mediating Role of Commitment and Relationship Satisfaction on Socioeconomic-Status and Stability

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Healthy romantic relationships and relationship maintenance are essential to human development (Conger et al., 2000; Guerrero et al., 2011). There has been an ongoing interest regarding relationships for many years, and researchers have identified numerous factors associated with relationship continuation, such as positive mental and physical health, self-esteem, and stability (Bradbury et al., 1995; Guerrero et al., 2011; Johnson & Galambos, 2014; Luciano & Orth, 2017). Although relationship continuation is often associated with positive mental health and physical health, a limited number of articles have provided consistent results relating to factors that associate with relationship stability. For example, in one study it was suggested that long-distance relationships are shown to be more stable than close-proximity relationships (Stafford & Merolla, 2007). However, another study found that there were no differences in these relationships predicting stability (Horn et al., 1997). Although the current study did not examine whether long distance or close proximity relationships relate to relationship stability, this study extends previous literature on factors that relate to relationship stability.

Stability

By definition, stability within the context of relationships refers to the “changeability” of a situation (Muschetto & Siegel, 2018). The ability to control the frequency of change determines whether a situation is stable or unstable. Stability is associated with positive health outcomes and adaptive behaviors (Muschetto & Siegel, 2018; Shafer et al., 2014). For example, children reared in stable relationship households are likely to engage in healthy interpersonal relationships (Shafer et al., 2014). Additionally, stability is correlated with improved psychological well-being. In contrast, unstable situations are associated with diminished trust and negatively impact helping behaviors (Barnes et al., 1979). Barnes examined the relationship between helping behaviors and romantic stability among a sample of students. Students were more likely to assist a peer when the peer was stable in their need for assistance (consistent in asking and needing help) than students who were unstable. The results suggest that stability promotes comfort when taking risk for/with others, and relationship risk taking is likely dependent upon interpersonal trust and relational commitment. Therefore, stability within romantic relationships is necessary to foster helping behaviors, which are vital in adaptive reciprocal relationships. Although there is evidence that stability is related to positive relationship outcomes, it is possible that stability also

enhances relationship satisfaction, which might lead to relationship longevity.

Relationship Satisfaction

Various theories have posited factors likely related to relationship satisfaction. For example, the interdependence theory presumes that people in romantic relationships aim to maximize their rewards and minimize cost. When rewards trumps cost, that signifies positive relationship outcomes. However, when cost outweigh rewards, it translates to negative relationship outcomes (Vanlance et al., 1997). Individuals in relationships are not always methodical in weighing how positive or negative outcomes impact their relationships. Individuals often have prior expectations regarding their ongoing relationships (Guerrero et al., 2011). For example, some individuals expect highly rewarding outcomes in their relationships, which suggests that outcomes almost always must be highly rewarding for their relationship to be satisfactory. In this case, it is not simply a positive relationship if the rewards outweigh the costs, but instead, it is the size of the margin that influences perceptions of relationship well-being.

Relationship satisfaction refers to the idea of an overall evaluation of one's relationship and the extent to which the relationship is fulfilling (Gerlach & Driebe, 2018). Researchers suggest that factors such as reciprocal support, investment, and positive communications are predictive of relationship satisfaction (Hendrick et al., 1988). However, when factors that are associated with relationship satisfaction are unmet, an unhealthy atmosphere emerges, leading to relationship instability and potential separation (Zaheri et al., 2016). Furthermore, relationship dissatisfaction is associated with negative child outcomes, including low self-esteem, low academic achievement, increased depression, and anxiety (Frisco et al., 2007). In sum, the attainment of a satisfying relationship is not only beneficial whereby it promotes positive mental health, but also positively related to positive communication between partners. However, relationship dissatisfaction is predictive of lower self-esteem, anxiety, and depression. One factor often associated with better relationship satisfaction is higher socio-economic status (Archuleta, 2013; Maisel & Karney, 2012).

Socio Economic Status

Higher income within romantic relationships is associated with lower likelihood of relationship dissolution, divorce, and an increase in relationship satisfaction/happiness (Karney & Bradbury, 2005; Orbuch et

al., 2013; Jackson et al., 2017). Couples with lower income have greater instability in their relationships and are more likely to discontinue the relationship (Wu, & Pollard, 2000). Tensions caused by low income in relationships are also associated with relationship distress (Dew, 2016). When couples encounter financial challenges such as job instability, individuals within the relationships are at risk of having higher levels of emotional distress (e.g., depression, anxiety, anger management), which might result in behavioral problems (Conger, Conger, & Martin, 2010). Relationship partners experiencing psychological distress can lead to relationship dissatisfaction. Overall, it appears that higher income couples are more likely to experience relationship satisfaction compared to lower income couples likely because they have more access to resources. Access to more resources may be predictive of relationship longevity and overall relationship satisfaction. Therefore, increased income might also improve commitment and relationship stability.

Commitment

Commitment within a romantic relationship is considered an influential factor that predicts lasting relationships (Rusbult et al., 1993). The four factors that commitment is dependent upon include psychological attachment, desire for relationship longevity, lack of other partner alternatives, and intentions to stay (Rusbult et al., 1998). When these four factors exist in a relationship, the relationship is more satisfying, and partners are more committed to each other. However, when these factors are not met, the relationship is less satisfying and noncommittal (Buunk & Bakker, 1997). Lack of commitment may also be associated with mistrust in relationships, which might lead to dissatisfaction and relationship termination. Although literature provides evidence supporting the benefits of commitment in relationships, few articles specifically test whether socioeconomic status predicts stability in relationships as explained by commitment.

Theoretical orientation

The investment model was developed and based on the tenants from interdependence theory, which assumes that people are motivated to maximize rewards but minimize cost (Kelly & Thibaut, 1978). According to the investment model, there are three factors that often predicts relationship commitment: satisfaction, investment size, and quality of alternatives. (Rusbult, Martz, & Andrew, 1998). Satisfaction refers to the overall extent to which individuals are satisfied within the relationship (Impett et al., 2001). Higher income and commitment within the

relationship often leads to satisfactory relationships (Carlson, Daire, & Bai, 2014; Givertz et al., 2009). Investment size refers to the quality of shared attributes in the relationship, such as time spent together, jointly owned home, or joint financial investments (Impett et al., 2001). In addition, investment size could also include children within the relationship (Rhatigan & Axsom, 2006). That is, the more children shared, the more invested people are in the relationship. The investment model also predicts that the increase of commitment within a relationship positively influences stability. For example, in a longitudinal study, college students who were more committed in their relationships were more stable and less likely to end their relationship compared to less committed students (Bui, Peplau, & Hill, 1996; Rusbult, 1983). Although the investment model has yielded consistent results from various articles, there are limited studies that examined the role of socioeconomic status, relationship satisfaction, and commitment on stability guided by the investment model.

Current study

Using data on romantic couples in the Detroit, Michigan area, the present study investigated the extent to which socio-economic status, commitment, and relationship satisfaction relate to stability, while controlling for education level, happiness, presence of children, age, life satisfaction, race, and sex. Specifically, commitment and relationship satisfaction were examined as explanations of the relationship between socio-economic status and stability. Previous studies indicated that higher socio-economic status likely leads to a more satisfying relationship (Archuleta, 2013; Maisel & Karney, 2012). However, little is known about whether income status predicts relationship stability. Another neglected area is whether relationship satisfaction and commitment explain the relationship between income status and relationship stability. To address these gaps, the study tested these relationships and provided a novel contribution to relationship literature, in which income is investigated as a potential predictor of relationship stability.

Hypotheses

This study posits that higher socioeconomic status will be positively related to higher relationships satisfaction.

Relationship satisfaction will be positively related to commitment.

This study posits that relationship satisfaction and commitment will mediate the relationship between socioeconomic status and stability, such that socioeconomic status will be positively related to commitment and relationship satisfaction, which will both be positively related to stability.

Methods

Data

Secondary data were used from the Couples and Well-Being Project, 1993-1995, Detroit Metropolitan Area (Acitelli, Veroff, & Douvan, 2013). Data were collected by interviewers from the SRC Institute for social research (Acitelli, 1997). Initially, the study was reviewed and approved by the Social Research Institute at the University of Michigan. Research interviewers partitioned 2,319 homes in the tri-county area in Detroit Michigan. Eligible participants were 18 years or older. To avoid complications, only couples who were in their first marriage were able to participate in the study. Two waves of data were collected, and the data used in the current study were from the first wave. For an in-depth description of how the sample was obtained, see Acitelli (1997).

Participants

A total of 331 respondents were included in the current study. Respondents were 34 years old on average ($Mdn = 32$; $SD = 8.5$), 50% male, 35.1% college educated, 74.9% married, with an average annual income \$51,829.00 ($SD = \$22,559.00$), 21.4% African American or Black, and 70.4% Caucasian White.

Dependent Variable

Relationship stability. Relationship stability refers to the consistency of the overall relationship. Stability was measured by asking respondents: “how stable do you feel your relationship is in the past few months.” It was measured on a 4-point Likert type scale from 1 (not at all stable) to 4 (very stable). These questions reported adequate reliabilities ($\alpha = .75$).

Predictor Variables

Socioeconomic status (household income). Respondents were asked to report their annual household income in dollar amount, which was then divided by 10,000 to create a household income index, which also helped coefficient interpretations.

Relationship satisfaction. Relationship satisfaction refers to how happy individuals are within their relationships. A single item was used to measure relationship satisfaction: “in all how satisfied are you with your

relationship?” Responses were recorded on a Likert type scale from 1 (very dissatisfied) to 4 (very satisfied).

Commitment. Commitment refers to how committed partners are with each other. One sample item is, “I am faithful to (husband/wife/partner)”, using a 5-point Likert scale from 1 (extremely well) to 5 (not at all). These questions reported adequate reliabilities ($\alpha = .84$)

Control Variables

Education. Education was measured by asking respondents about their highest education attainment. Categories included whether or not respondents attained college education.

Age. Age was measured by asking respondents how old they were.

Marital status. Marital status was measured by asking participants their marital status. Response options included whether or not respondents were married.

Personal happiness. Personal happiness was measured by asking respondents overall if they were very happy, pretty happy, or not too happy their your personal life on a 3-point Likert type scale from 1 (not too happy) to 3 (very happy).

Number of children. Number of children was measured by asking respondents how many children they had in total.

Sex. Respondents were asked to indicate their sex, either male or female.

Life Satisfaction. Respondents were asked how satisfied they were with life on a 3-point Likert scale from 1 (Not very satisfying) to 3 (Completely satisfying).

Race. Race was measured by asking participants you're their race.

Results

Prior to analysis, all continuous predictor variables were mean centered. A multiple linear regression analysis was used to test whether commitment, socioeconomic status, and relationship satisfaction predicted

stability (see Table 1 for Means and Standard Deviations). Also, Andrew Hayes's (2013) process macro was used to test mediation, in which socioeconomic status and stability mediated by commitment and relationship satisfaction while controlling for age, marital status, sex, race, personal happiness, education, and number of children. Prior to final analyses, normality and multicollinearity were assessed. There were no indications of multicollinearity and no violations of multivariate normality. Commitment and stability were slightly skewed. Transforming stability had no impact on outcomes so it was unchanged. Commitment was transformed using log transformation because it improved multivariate normality.

[Table 1 about here]

Mediation analysis included three steps. In step 1, socioeconomic status predicted relationship satisfaction while controlling for age, life satisfaction, marital status, race, sex, personal happiness, education, and number of children. In step 2, socioeconomic status and relationship satisfaction predicted commitment while controlling for age, life satisfaction, race, marital status, sex, personal happiness, education, and number of children. In step 3, socioeconomic status, relationship satisfaction, and commitment, predicted stability while controlling for age, life satisfaction, marital status, sex, personal happiness, race, education, and number of children.

In step 1, in which relationship satisfaction was the outcome variable, the overall model was significant, $R^2 = .28$, $F(9, 321) = 14.17$, $p < .001$. Happiness was positively related to relationship satisfaction $b(1, 329) = .47$, $SE = .07$, $p < .001$, 95% $CI = [.33, .61]$.

In step 2, in which commitment was the outcome variable, the overall model was significant, $R^2 = .42$, $F(10, 320) = 23.57$, $p < .001$. Relationship satisfaction, $b(1, 329) = .08$, $SE = .01$, $p < .001$, 95% $CI = [.06, .09]$, and life satisfaction, $b(1, 322) = .03$, $SE = .01$, $p = .02$, 95% $CI = [.04, .06]$, were positively related to commitment. Race was also related to commitment $b(1, 322) = .02$, $SE = .01$, $p = .01$, 95% $CI = [.01, .03]$, such that Caucasians reported more committed relationships than African Americans on average. Socioeconomic status, $b(1, 329) = -.01$, $SE = .02$, $p = .008$, 95% $CI = [-.01, -.001]$, and age, $b(1, 329) = -.01$, $SE = .001$, $p = .04$, 95% $CI = [-.03, .01]$, were negatively related to commitment.

In step 3, in which stability was the outcome variable, the overall model was significant, $R^2 = .63$, $F(11, 319) = 49.74$, $p < .001$. Commitment was positively associated with stability, $b(1, 329) = 1.42$, $SE = .17$, $p < .001$, 95% $CI = [1.1, 1.8]$. Relationship satisfaction was positively related to stability, $b(1, 329) = .22$, $SE = .03$, $p < .001$, 95% $CI = [.16, .28]$.

Happiness was positively related to stability, $b(1, 329) = .13$, $SE = .04$, $p < .001$, $95\% CI = [.06, .20]$. Race was also positively related to stability, $b(1, 329) = .04$, $SE = .02$, $p = .04$, $95\% CI = [.001, .10]$, such that Caucasians reported more stable relationships than African Americans. However, socio economic status was negatively related to stability, $b(1, 329) = -.03$, $SE = .01$, $p < .001$, $95\% CI = [-.04, -.01]$. Age, college education, sex, marriage, life satisfaction, and total number of children in the house were all not statistically significant predictors of stability (See Table 2 for coefficients).

[Table 2 about here]

Indirect effects analysis tested whether commitment and relationship satisfaction mediated the relationship between socioeconomic status and stability. The relationship between socio-economic status and stability was mediated by commitment, $IE_{\text{coefficient}} = -.01$, $SE_{\text{boot}} = .004$, $95\% CI_{\text{boot}} = [-.012, -.002]$ (See Figure 1).

[Figure 1 about here]

Discussion

This study investigated the extent to which commitment, socioeconomic status, and relationship satisfaction predicted stability. Also, the current study investigated whether relationship satisfaction and commitment mediated the relationship between socioeconomic status and stability. The initial hypothesis regarding income was not supported; instead, socioeconomic status was negatively related to relationship satisfaction. Also, the hypothesis suggesting that relationship satisfaction and commitment mediated the relationship between socioeconomic status and stability was only partially supported. Commitment mediated the relationship between socioeconomic status and stability but not in the predicted direction because income was negatively related to commitment. Moreover, relationship satisfaction did not mediate the relationship between income and stability.

Implications for this study are important, considering the contradiction found in our study in comparison to the overwhelming majority of relationship literature. In this case, income was negatively related to commitment and satisfaction. The overall median household income of the current sample was \$50,000, which was above the Michigan average, \$33,604 (U.S. Bureau of the Census, 1995). It is possible that income variations among lower and lower middle-class relationships differ from those on the higher end of middle class and upper class. In the current sample, there was no annual income above \$80,000, so the median was much closer to the ceiling than the floor (\$2,500). In higher

socioeconomic status relationships, it is possible that increases in income threaten the relationship or cause more problems. Increases in finances might lead to increases in financial disagreements, increased responsibility, and might possibly be a representation of higher workloads. For instance, individuals in higher income relationships might argue about spending habits, which would lead to overall dissatisfying relationships. All of these could cause strains that were not considered in this data or analyses. Moreover, relationships in which income is inversely related to satisfaction might involve commitment and stability as important aspects contributing to satisfaction and impacted by income; however, relationships in which income and satisfaction are positively related might involve different relationship components that mediate that relationship. Future research would have to better study this to determine whether it is a realistic consideration and explanation of these results.

The sample in this study also seemed to be pretty noncommitted, unhappy, and unstable in their relationships, so the role of income might be fundamentally different when compared to a sample that is more committed, happy, and stable. Individuals with more positive perceptions of their relationship might view income and relationship quality very differently; thus, the relationship between the two might be inconsistent within the current sample.

Though causal paths cannot be determined with the current data, it seems that personal happiness might help build commitment and enhance relationship satisfaction or reflect more committed and satisfying relationships. Because a relationship includes the emotions of two individuals, positive emotions, such as happiness, might help contribute to building satisfying relationships.

Consistent with previous research, the current study indicated that commitment was related to relationship stability. People may consider that the most important factor to achieve relationship stability would be to increase their income, but this might not be true for every couple. More commitment, though, does seem to be associated with improved relationship stability. This, at the very least, adds validity to the measures as their relationship is consistent with prior research.

Limitations

The current study addressed factors that are predictive of relationship stability. Although the study provided a novel relationship between income and satisfaction, there are various limitations. First, the sample used in the study was collected in the Detroit metropolitan area in 1993. Therefore, the characteristics that are predictive of relationship

satisfaction in the year 1993 compared to 2020 might have changed. Second, respondents in the study were sampled in only one geographic location. Therefore, generalizability is threatened. Third, respondents in the study were overall dissatisfied with their relationships prior to participation in the study. Therefore, it could be that factors presented in the study have different effects on relationship satisfaction, since respondents were already dissatisfied in general, potentially causing floor effects. Despite limitations, the current study provided an insightful contribution to romantic relationship literature in which it contradicted previous results, which suggests that higher socioeconomic status relates to more relationship satisfaction. At the same time, this study provided consistent results suggesting that commitment relate to relationship stability.

Future Research

The current study analyzed secondary data that provided novel findings related to relationship stability. However, this study had several limitations that yielded questions that could be addressed in future studies. Future research should examine the extent to which years of marriage or time together might predict relationship stability. Though it might be difficult to examine experience and years of marriage as it relates to relationship stability, it would yield interesting results and fill a gap in relationship literature. Future studies should also compare people that are generally satisfied with people that are dissatisfied when modeling income and other relationship aspects predicting relationship stability. Future studies should also examine whether relationship satisfaction and commitment directly or indirectly predicts mental health outcomes among students or non-students. Though our study did not examine these paths, examining the roles of mental health outcomes within relationships could future influence theory on relationships and evidence-based interventions during conflictual periods. Lastly, future research should examine whether other forms of commitment, such as financial trust/sharing, safety, and fidelity, are better predictors of relationship stability.

Conclusion

The aim of the current study was to examine which factors relate to stability. Based on prior research, high socioeconomic status is associated with a satisfactory relationship. However, in the current study we found contradictory evidence, suggesting this might not always be the case. It appears that commitment explains the relationship between socioeconomic status and stability, but what builds relational commitment

remains unclear. Research should continue to examine which personal and relational characteristics predict relationship stability and the specific role socioeconomic status plays.

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Table 1. Means and Standard Deviation

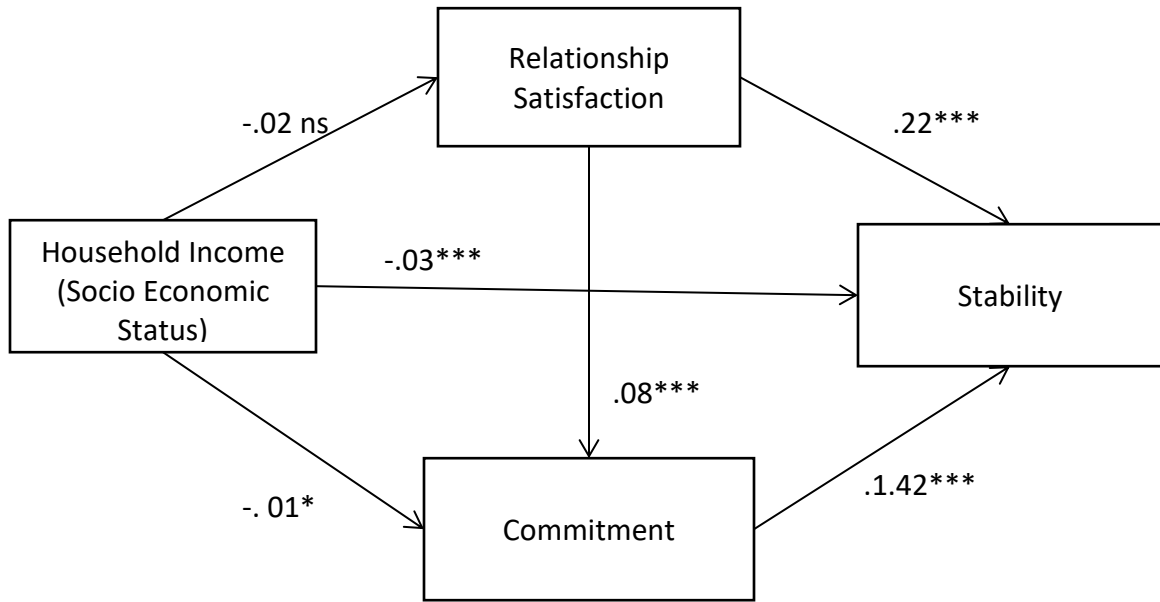
Variable	Mean	Standard Deviation
Commitment	.113	.125
Stability	1.82	.317
Relationship Satisfaction	1.42	.667
Annual Household Income	\$51,829.00	\$22,559.00

Table 2. Regression coefficients and standard errors for each step in mediation analysis (N= 331).

Variable	<u>Relationship Satisfaction</u>		<u>Commitment</u>		<u>Stability</u>	
	b(SE)	95% CI	b(SE)	95% CI	b(SE)	95% CI
Income (SES)	-.02(.02)	[-.05,.01]	-.01(.02)*	[-.01, -.02]	-.03(.08)***	[-.04, -.01]
Marriage	-.16(.10)	[-.35,.03]	-.08(.01)	[-.03, .02]	-.09(.05)	[-.18, .05]
Age	.01(.01)	[-.01, .01]	-.01(.09)*	[-.03, .00]	.01(.02)	[-.01, .01]
College	.03(.10)	[-.12, .20]	-.01(.01)	[-.04, .01]	.05(.04)	[-.02, .12]
Happiness	.50(.10)***	[.33, .61]	-.01(.01)	[-.01, .03]	.13(.04)***	[.06, .20]
Sex	.05(.10)	[-.10, .20]	.09(.01)	[-.01, .03]	-.06(.03)	[-.12, .01]
# of children	.02(.03)	[-.03, .08]	.02(.04)	[-.07, .01]	.02(.01)	[-.01, .04]
Lifesatisfaction	.12(.10)	[.04, .30]	.03(.01)*	[.05, .06]	-.02(.04)	[-.10, .10]
n	.10(.04)	[-.02, .15]	.02(.01)**	[.08, .03]	.04(.02)*	[.01, .10]
Race						
Commitment	NA	N/A	N/A	N/A	1.42(.04)***	[1.08, 1.75]
Stability	N/A	N/A	N/A	N/A	N/A	N/A
Relationships	N/A	N/A	.08(.01)***	[.06, .10]	.22(.03)***	[.16, .28]
atisfaction						
R ² (N=331)	.28***		.42***		.63***	

Note. *P < .05, **p < .01, ***p < .001

Figure 1. Mediation model



Note. $^*p < .05$, $^{**}p < .01$, $^{***}p < .001$