

Final Project 2

PMG 497

The Impact of Economic Stress on Family Satisfaction

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1. Chapter 1: Introduction

In today's rapidly changing world, families are increasingly exposed to financial pressures arising from multiple sources such as rising living costs, unstable job markets, inflation, and unpredictable economic downturns. Globalization and technological advances have transformed economies, but they have also contributed to greater uncertainty and volatility in employment and income, making it harder for many families to maintain financial stability (Conger & Donnellan, 2007; White & Rogers, 2000). These economic challenges are not just abstract numbers or distant national issues; rather, they are felt acutely within the private sphere of the household, shaping the daily routines, emotional wellbeing, and quality of relationships among family members (Voydanoff, 1990).

When families experience economic stress, the effects often extend beyond their bank accounts or spending habits. Financial hardship can create a climate of anxiety, worry, and emotional strain, which can spill over into the ways family members communicate, solve problems, and support one another (Conger et al., 2010; Gudmunson & Beutler, 2012). Research based on the Family Stress Model (Conger et al., 2010) suggests that parents under financial strain may become more irritable, anxious, or withdrawn, which can lead to increased conflict, less effective parenting, and ultimately, reduced family satisfaction. Children, in turn, may sense the tension and uncertainty, which can affect their own emotional adjustment and sense of security (Parke et al., 2004; Fiese & Winter, 2010).

Despite the growing body of research addressing the relationship between economic stress and family outcomes, significant gaps remain—particularly regarding how these dynamics play out in diverse cultural contexts. Much of the existing literature has focused on Western societies, often overlooking the unique cultural, social, and religious frameworks that shape family life in regions such as the Middle East (Al-Krenawi & Graham, 2000; Falicov, 2014). In many non-Western societies, extended

family and community support may act as buffers against financial stress, but these protective mechanisms are themselves subject to change as societies modernize and urbanize (Walsh, 2016; Gudmunson & Beutler, 2012).

Furthermore, the ways in which families perceive, experience, and respond to economic hardship are influenced by a variety of factors, including cultural values, family roles, coping strategies, and available social support (Taylor et al., 2015; Walsh, 2016). For example, some families may draw strength from shared traditions or religious beliefs, while others may rely on practical assistance from relatives or community organizations.

Given these complexities, it is critical to extend our understanding of how economic hardship shapes family satisfaction, not only by examining financial indicators but also by considering the cultural and social contexts in which families live (Masarik & Conger, 2017; Voydanoff, 1990). This study aims to address these gaps by exploring how economic stress impacts family satisfaction in a Middle Eastern context, with particular attention to the roles of cultural traditions, family structures, and community support. By doing so, the research hopes to offer new insights into the resilience and vulnerability of families facing financial adversity, and to inform interventions and policies designed to promote family well-being in times of economic uncertainty.

1.1. Research Background

Money and family life are closely connected, often in ways that aren't immediately obvious. In recent years, many families have found themselves struggling to keep up with rising costs of living, unexpected job losses, and the economic ups and downs that seem to come out of nowhere. These financial pressures don't just affect bank accounts—they can also create stress at home, change the way family members interact, and even shape how satisfied people feel with their family life as a whole. Understanding the impact of economic stress on family satisfaction has never been more important, especially as these challenges have become a daily reality for so many.

Researchers have spent decades trying to figure out how financial hardship affects families. One well-known framework, the Family Stress Model, explains that when families are under economic stress, it often leads to more arguments, poorer communication, and less emotional support at home (Conger et al., 2010). Imagine a family where parents are constantly worried about bills or job security; it's easy to see how this ongoing stress could lead to tension or make it harder for everyone to get along. Studies in countries like the United States and Canada show that families experiencing financial problems are more likely to report lower levels of happiness and satisfaction in their relationships (Masarik & Conger, 2017).

But it's important to remember that not every family responds to economic stress in the same way. Cultural background, community support, and family values can make a big difference. For example, in many Middle Eastern societies, it's common for extended families to live together or help each other out, which can provide a buffer against financial hardship. These strong support networks sometimes help families maintain a sense of stability and satisfaction, even when money is tight. Despite this, most of the existing research on economic stress and family

satisfaction has focused on Western countries, and we still know far too little about how families in other parts of the world experience these challenges.

Another limitation of past research is that it often looks at individuals—such as parents or children—rather than the family as a whole. This approach can miss the bigger picture, ignoring how financial stress affects daily life, family routines, and the emotional atmosphere at home. Some families seem to find ways to stay connected and satisfied even in tough times, while others struggle more. We don't fully understand what helps families stay resilient when facing economic hardship, and identifying these factors is crucial for providing better support.

This study aims to fill some of those gaps by exploring how economic stress impacts family satisfaction, particularly in Middle Eastern societies where family structures, traditions, and support systems might look different from those in Western countries. By focusing on the unique strengths and challenges faced by these families, this research hopes to shed light on what helps some families remain satisfied and resilient, even when facing serious financial stress. The insights from this work could be useful for social workers, counselors, and policymakers who want to develop programs or policies that truly support families during difficult economic times.

In short, as families everywhere continue to navigate financial uncertainty, it's critical to understand the real effects of economic stress on family life. By looking at the family as a whole and paying attention to cultural differences, we can better identify what families need to not just survive, but to thrive—even when money is tight. This research hopes to contribute to that broader understanding and, ultimately, to help families build stronger, more satisfying relationships, no matter what economic challenges they face.

1.2. Research Problem

While it's clear that financial stress is a growing issue, we don't have enough detailed research on how exactly it impacts family satisfaction; particularly in Middle Eastern contexts (Conger et al., 2010). Most studies focus on individual experiences or are limited to Western settings, leaving a gap in our understanding of how economic pressure influences day-to-day family life in other cultures (Masarik & Conger, 2017).

1.2.1. Theoretical Gaps

Most theories about how economic stress affects families are based on Western families and don't always consider different cultures. We still don't know enough about how family relationships and stress work in places like the Middle East, where traditions and family roles can be quite different.

1.2.2. Practical Gaps

Most programs that help families with financial stress are designed for Western societies. There isn't enough guidance on how to support families in other regions, where things like extended family and community support may be more important. As a result, families in places like the Middle East may not get the help they really need.

How does economic stress affect family satisfaction in Middle Eastern societies?

1.3. Research Significance

Studying the relationship between economic stress and family satisfaction matters not only for academic reasons but also for making a real difference in people's lives. If we can better understand what puts families at risk, and what helps them stay strong, social workers, counselors, and policymakers will be better equipped to support families during tough times (Taylor et al., 2017). Ultimately, this research could guide community programs and policies that help families stay resilient, even when money is tight.

1.3.1. At the theoretical level

On a theoretical level, this research can help deepen our understanding of how economic stress influences family satisfaction, especially in cultural contexts that haven't been studied as much. By looking at families outside of the typical Western focus, the study can add new perspectives to existing theories, or even challenge them. This could lead to a more complete and realistic view of how families cope with financial difficulties in different parts of the world.

1.3.2. At the practical level

On a practical level, the findings from this research have the potential to make a real difference for families and the professionals who support them. If we know more about what helps families stay satisfied and resilient during tough economic times, social workers, counselors, and policymakers can design better programs and policies. This could translate into more effective support and resources for families, helping them stay strong and connected even when money is tight.

1.4. Research Questions

- How does economic stress affect overall family satisfaction in Middle Eastern societies?
- What are the main factors that help families remain resilient under economic stress?
- How do family roles and cultural traditions influence the relationship between economic stress and family satisfaction?
- What forms of social or community support are most effective for families experiencing financial hardship?

1.5. Research Objectives

1. To examine the impact of economic stress on family satisfaction in Middle Eastern contexts.
2. To identify the main factors contributing to family resilience during financial hardship.
3. To analyze the role of cultural traditions and family roles in moderating the effect of economic stress.
4. To assess the effectiveness of different types of social and community support for families under economic stress.

1.6. Research Hypotheses

- H1: Economic stress negatively affects family satisfaction in Middle Eastern societies.
- H2: Families with strong social or community support report higher satisfaction levels despite economic stress.
- H3: Traditional family roles and cultural values moderate the relationship between economic stress and family satisfaction.
- H4: Family resilience is higher among families that utilize extended family or community support networks.

1.7. Research Model



1.8. Suggested Industry/Organization for Empirical Study

The empirical study will focus on families in urban and semi-urban areas of Saudi Arabia, with potential collaboration with local community centers or family counseling organizations. These organizations, such as the Saudi Family Counseling Association, provide support to families experiencing economic hardship and can facilitate access to participants for surveys or interviews. This setting allows for exploring the research questions within a relevant cultural and social context, reflecting real challenges faced by families in the region.

1.9. Research Methodology

This study will adopt a mixed-methods approach:

- **Quantitative:** A structured questionnaire will be distributed to a representative sample of families in Saudi Arabia to measure levels of economic stress, family satisfaction, and perceived support.
- **Qualitative:** In-depth interviews will be conducted with selected families and counselors to gain deeper insights into coping mechanisms and cultural influences.
- **Sampling:** Purposive sampling will be used for interviews, while stratified random sampling will be adopted for the questionnaire to ensure diversity in socioeconomic status.
- **Data Analysis:** Quantitative data will be analyzed using statistical software (e.g., SPSS) for correlations and regressions, while qualitative data will be subjected to thematic analysis.

1.10. The Suggested Project Structure

1. Chapter 1: Introduction
 - Background, Problem Statement, Gaps, Significance, Questions, Objectives, Hypotheses, Model, Methodology, Scope, Structure
2. Chapter 2: Literature Review
 - Overview of relevant theories and prior research on economic stress and family satisfaction
3. Chapter 3: Research Methodology
 - Detailed methodology, sampling, data collection tools, ethical considerations
4. Chapter 4: Statistical Analysis
 - Presentation and analysis of quantitative and qualitative results
5. Chapter 5: Findings, Discussion, and Conclusion
 - Discussion of results, implications, recommendations, limitations, future research
6. References
 - Full reference list
7. Appendices
 - Survey, interview guide, supplementary materials

2.Chapter 2: Literature Review

2.1. Introduction

Economic stress is increasingly recognized as a significant challenge impacting family well-being globally, affecting everything from daily routines to emotional health. In the current era of economic fluctuations, job insecurity, and rising living costs, families are more vulnerable to financial pressures than ever before. This chapter critically reviews the academic literature relevant to the impact of economic stress on family satisfaction, with a particular emphasis on both universal models and the unique context of Middle Eastern societies. The review begins by exploring the concept of economic stress, then discusses family satisfaction as a multidimensional outcome, and finally integrates empirical and theoretical findings regarding the relationship between these constructs, highlighting the moderating role of culture, family roles, and social support networks.

The importance of this review is to provide a comprehensive understanding of how economic stress affects families, which factors may buffer or exacerbate its effects, and to identify the gaps that justify the present research. The review also sets the theoretical foundation for subsequent empirical analysis, ensuring that the study is grounded in established knowledge while also contributing new regional perspectives.

2.2. Economic Stress

Definition and Dimensions

Economic stress, sometimes referred to as financial strain or hardship, encompasses a broad range of experiences related to limited financial resources, unpredictability in income, rising expenses, job loss, or sudden negative economic events. Conger et al. (2010) define economic stress as the subjective and objective strains experienced by families due to insufficient income or financial insecurity. While objective measures may include actual household income or unemployment status, subjective economic stress refers to the perception of not having enough money to meet basic needs, cover unexpected expenses, or maintain a desired standard of living.

The dimensions of economic stress can be broken down into:

- **Income inadequacy:** When families are unable to meet their basic needs, such as food, housing, and healthcare.
- **Economic instability:** Refers to unpredictable shifts in income, employment, or market conditions.
- **Debt and financial obligations:** The burden of loans, credit card debt, or other long-term financial commitments.
- **Anticipatory stress:** The anxiety or worry about future economic situations, such as fear of job loss or recession.

Theoretical and Empirical Perspectives

The Family Stress Model (FSM) developed by Conger and colleagues (2010) provides a foundational theoretical framework for understanding the mechanisms through which economic hardship influences family dynamics. According to the FSM, financial difficulties increase parental emotional distress (such as depression or anxiety), which in

turn disrupts parenting practices and leads to more conflictual, less supportive family environments. This model has been empirically validated in numerous studies across different societies and has been expanded to include the mediating and moderating roles of factors such as parental coping skills, social support, and community resources (Masarik & Conger, 2017).

Global and Regional Context

While economic stress is a worldwide phenomenon, its prevalence and impact may vary based on economic systems, social safety nets, and cultural expectations. For example, in Western societies, studies often find that economic hardship is associated with increased marital conflict, parenting stress, and negative child outcomes (Conger et al., 2010). In contrast, in many Middle Eastern societies, economic stress may be buffered by the presence of extended family systems and community-based support (Al-Krenawi & Graham, 2000). Here, families may rely on relatives for financial or emotional help, which can reduce the negative impact of economic hardship. However, economic crises or societal changes can also strain these traditional support systems.

2.3. Family Satisfaction

Definition and Conceptualization

Family satisfaction is a multidimensional concept that refers to the degree to which family members perceive their relationships, communication patterns, emotional bonds, and overall family life as positive and fulfilling. Taylor et al. (2015) describe family satisfaction as an indicator of family functioning, encompassing feelings of happiness, support, trust, and mutual respect among family members. It is often measured using scales that assess communication quality, emotional closeness, conflict resolution, and perceived support.

Family satisfaction is not only a desirable outcome in itself but also a protective factor for individual mental health, child development, and resilience during times of adversity. High family satisfaction is linked to lower levels of anxiety, depression, and behavioral problems among both adults and children.

Influencing Factors

Several elements influence family satisfaction, including:

- **Communication quality:** Open, honest, and supportive communication promotes satisfaction, while avoidance or criticism increases dissatisfaction.
- **Emotional support:** Families that provide encouragement and empathy tend to report higher satisfaction.
- **Financial stability:** Economic security reduces stress and conflict, contributing to a more harmonious family environment.

- **Shared values and traditions:** Families with strong cultural or religious values often have clearer expectations and more cohesive relationships.
- **Adaptability:** The ability to adjust roles and routines in response to challenges is critical for maintaining satisfaction.

Cultural Context

In collectivist cultures, such as those in the Middle East, family satisfaction is strongly related to the presence of extended family, interdependence, and mutual obligations (Falicov, 2014). The involvement of grandparents, uncles, aunts, and cousins is common and can provide both practical and emotional support during hard times. However, these same structures can also introduce challenges, such as conflicting expectations or intergenerational tensions, which may affect satisfaction in complex ways.

Additionally, societal norms regarding gender roles, authority, and family hierarchy can shape how satisfaction is experienced and reported. For example, in societies where traditional gender roles are emphasized, men and women may have different perceptions of what constitutes family satisfaction.

2.4. The Relationship Between Economic Stress and Family Satisfaction

Empirical Evidence

A robust body of literature demonstrates a negative association between economic stress and family satisfaction. The Family Stress Model (Conger et al., 2010; Masarik & Conger, 2017) suggests that economic hardship leads to increased parental stress, emotional withdrawal, irritability, and conflict, all of which undermine supportive family relationships and, consequently, satisfaction.

For example, Solantaus et al. (2004) found that Finnish families experiencing economic recession reported more psychological distress, poorer family functioning, and lower satisfaction, even after accounting for other risk factors. Similarly, Taylor et al. (2015) showed that among Mexican-origin families, economic pressure was associated with lower family cohesion and satisfaction, but strong social support could buffer these effects.

Moderating and Mediating Factors

Not all families experience the negative effects of economic stress in the same way. Several factors can alter the strength or direction of this relationship:

- **Cultural values and family roles:** In societies that value family unity and collective responsibility, families may adapt more effectively to financial hardship (Al-Krenawi & Graham, 2000).
- **Social support:** Extended family, friends, and community organizations can provide material assistance or emotional encouragement that reduces the impact of stress (Taylor et al., 2015).

- **Coping strategies:** Families that use positive coping mechanisms, such as problem-solving or seeking help, tend to maintain higher satisfaction.
- **Flexibility and adaptability:** The ability to share responsibilities or renegotiate roles during tough times can protect family relationships.

Uniqueness of the Middle Eastern Context

The role of culture is especially relevant in the Middle East, where family ties are typically stronger, and social networks broader, than in many Western societies. Al-Krenawi & Graham (2000) argue that traditional support systems—such as communal sharing of resources and collective child-rearing—can help families remain cohesive even under economic strain. However, rapid modernization, urbanization, and shifting social expectations may weaken these supports, leaving some families more vulnerable.

Despite these insights, there remains a lack of detailed research focused on how economic stress affects family satisfaction in the Middle East, particularly regarding which cultural factors are most protective, and how changing social structures are impacting family resilience.

Practical Implications

Understanding the pathways linking economic stress to family satisfaction can inform policymakers and practitioners about which interventions are most effective. For example, programs that strengthen family communication skills, promote social support, or provide financial counseling may help families maintain satisfaction despite economic pressures.

2.5. Conclusion

The reviewed literature clearly demonstrates that economic stress is a pervasive and influential factor shaping family dynamics and overall satisfaction. Drawing from robust theoretical frameworks such as the Family Stress Model, researchers have mapped out the pathways through which financial pressures translate into emotional distress, disrupted communication, and diminished family well-being. This negative link has been consistently validated across diverse geographic and cultural contexts, reinforcing the universal relevance of economic stress as a public health and social concern.

However, the literature also reveals a complex interplay between economic hardship and family satisfaction, with numerous moderating and mediating factors influencing the strength and direction of this relationship. Cultural traditions, family roles, and the availability of social and community support emerge as critical buffers that can mitigate the adverse impact of financial strain. In collectivist societies like those in the Middle East, extended family networks and strong communal ties have historically served as protective factors, promoting resilience and maintaining family satisfaction even during periods of economic adversity. Yet, these traditional support systems are themselves vulnerable to the pressures of modernization, urbanization, and shifting societal norms, which may erode their effectiveness over time.

Another significant gap identified in the literature is the relative scarcity of research focusing on non-Western contexts, particularly within the rapidly changing social and economic landscapes of the Middle East. Most existing studies have been conducted in Western countries, often overlooking the unique cultural, religious, and social frameworks that shape family experiences in Arab societies. Furthermore, much of the previous research has concentrated on individual outcomes—such as parental stress or child behavior—rather than adopting a holistic perspective on family satisfaction as a collective experience.

These gaps underscore the need for contextually grounded research that not only examines the direct effects of economic stress on family satisfaction but also explores the specific mechanisms and protective factors relevant to Middle Eastern families. By addressing these issues, the current study seeks to contribute valuable insights to both theory and practice. It aims to inform the development of culturally sensitive interventions and policies that can strengthen family resilience, enhance satisfaction, and ultimately promote well-being in the face of economic uncertainty.

In summary, while the detrimental influence of economic stress on family satisfaction is well-established, the literature points to a need for greater attention to cultural context, family structure, and evolving support networks. Future research should continue to explore these dimensions, leveraging both quantitative and qualitative approaches to capture the full complexity of family life in diverse settings. The findings from this study are anticipated to fill critical gaps in the literature, offering guidance for researchers, practitioners, and policymakers committed to supporting families in a challenging economic climate.

3. Chapter 3: Research Methodology

3.1. Introduction

This chapter explains the methodology that was applied in the current project to answer the study questions and test the hypotheses. It outlines the philosophical foundation, research design, population and sampling, data collection tools, and ethical considerations.

3.2. Operational Definitions for Research Variables

- **Economic Stress (Independent Variable):**

Measured through financial pressure, job insecurity, and rising living costs using a 5-point Likert scale.

- **Family Satisfaction (Dependent Variable):**

Measured through emotional support, communication, and family harmony using a 5-point Likert scale.

- **Cultural & Social Support (Moderating Variable):**

Measured through support from extended family, community, and religious coping mechanisms.

3.3. Research Design

Research Philosophy: Positivist

Research Approach: Deductive

Research Strategy: Survey

Research Choice: Quantitative (with qualitative support)

Time Horizon: Cross-sectional

This design enables testing the proposed hypotheses using structured data and statistical methods.

3.4 Research Population & Sample

Population:

Families residing in urban and semi-urban areas in Saudi Arabia.

Sample Size:

Approximately 200 participants based on Krejcie & Morgan (1970) sampling table.

Sampling Technique:

- Quantitative: Stratified random sampling
- Qualitative: Purposive sampling for interviews

3.5 Data Collection Method

- Structured questionnaire including three parts:

- Demographics
- Economic stress scale (Conger et al., 2010)
- Family satisfaction scale (Fiese & Winter, 2010)

Likert scale (1 = Strongly Disagree, 5 = Strongly Agree)

- Semi-structured interviews with family counselors

3.6 Types of Data

This research uses quantitative primary data collected through structured questionnaires distributed to Saudi families.

Primary data are obtained directly from respondents' answers, representing their perceptions of financial pressure and family satisfaction.

Additionally, secondary data such as journal articles, previous studies, and official economic reports were used to support the theoretical background and to validate the findings.

3.7 Data Analysis Procedures

Software: SPSS

- Descriptive statistics
- Correlation analysis
- Regression to test hypotheses
- Thematic analysis for interview data

3.8 Ethical Considerations

- Informed consent from participants
- Confidentiality & anonymity ensured
- Participation is voluntary and withdrawal allowed
- Data used strictly for academic purposes

3.9 Conclusion

In summary, this chapter described the research methodology adopted to examine the impact of economic stress on family satisfaction among Saudi families. The study employed a quantitative, cross-sectional design supported by a structured questionnaire. The research onion framework guided the process by defining the positivist philosophy, deductive approach, and survey strategy.

The population included Saudi households experiencing different levels of economic pressure, and a stratified random sampling technique was applied to ensure representation across age, income, and education levels.

Data collection relied on a Likert-scale questionnaire, while analysis will be conducted using SPSS, including descriptive, correlation, and regression analyses to test the hypotheses.

Finally, ethical principles such as confidentiality, informed consent, and voluntary participation were strictly observed. This methodological framework ensures the reliability, validity, and academic integrity of the research findings presented in the following chapters.

Appendix: Questionnaire

Section A: Demographic Information

1. Gender: Male / Female
2. Age: <25, 25–34, 35–44, 45+
3. Education Level: High School, Bachelor, Master, PhD
4. Monthly Income (SAR): <5000, 5000–9999, 10000–14999, 15000+
5. Marital Status: Single, Married, Divorced, Widowed

Section B: Economic Stress

1. My family struggles to cover monthly expenses.
2. We worry about losing our main source of income.
3. Rising prices make it hard to maintain our living standard.
4. We delay paying bills because of lack of money.
5. I often feel financial pressure affects my mood.

Section C: Family Satisfaction

1. I feel emotionally supported by my family members.
2. Communication in my family is open and respectful.
3. My family spends quality time together regularly.
4. We solve conflicts in a positive way.
5. I am satisfied with the level of harmony in our family.

Section D: Cultural & Social Support

1. My extended family provides support during financial hardship.
2. Community networks help reduce our stress.
3. Religious faith helps us cope with economic difficulties.
4. I receive emotional support from friends and relatives.
5. Cultural traditions strengthen our family bond.

Link: [Click Here](#)

Table of Research Instruments

Variable	Measurement Items	Source	Scale Type
Economic Stress (Independent Variable)	5 items (e.g., “My family struggles to cover monthly expenses”)	Adapted from Conger & Donnellan (2007)	5-point Likert
Family Satisfaction (Dependent Variable)	5 items (e.g., “I feel emotionally supported by my family members”)	Adapted from Walsh (2016)	5-point Likert
Cultural & Social Support (Moderating Variable)	5 items (e.g., “Religious faith helps us cope with economic difficulties”)	Adapted from Fiese & Winter (2010)	5-point Likert

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