

## *Relationship between Financial Independence and Marital Satisfaction among Married Individuals: Mediating Role of Perceived Social Support*

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### **Abstract**

The study investigates the relationship between financial independence and marital satisfaction among married individuals. Perceived social support is a mediator variable in the study. The study used correlational research design. Marital satisfaction scale, financial independent scale and the multidimensional scale of perceived social support (MSPSS) was used for assessing the selected variables in married individuals. The findings indicate a highly significant positive relationship between financial independence, marital satisfaction and perceived social support, suggesting that individuals who perceive themselves as financially autonomous report higher levels of contentment in their marital relationships. Results indicated that financial independence was a significant predictor of social connectedness, and that perceived social support was a predictor of marital satisfaction, these results support the mediational hypothesis. These findings will help further exploration of the importance of supportive social networks in promoting marital satisfaction. Implications for different fields such as counseling, and family therapy and relationship education are discussed.

**Keywords:** Financial independence, Perceived social support, Marital satisfaction.

## **Introduction**

Financial independence and marital satisfaction are two crucial aspects of modern life that significantly influence overall well-being and quality of life. The interconnection of these factors has garnered increasing interest from both researchers and the public, particularly as the dynamics of personal relationships become more reliant on financial security.

Financial independence refers to the ability to sustain oneself financially without relying on external support. This concept encompasses meeting basic needs as well as having the freedom to decide how to spend, save, and invest money. In today's context, financial independence is often associated with greater life satisfaction, reduced stress from financial uncertainty, and enhanced personal autonomy (Bea & Yi, 2018).

Financial stress is a well-known predictor of marital conflict. Studies have shown that financial challenges can lead to increased conflict, dissatisfaction, and even marital breakdown (Dew, 2009). Conversely, a stable financial situation can enhance partner satisfaction by promoting healthy relationships and a sense of security (Xiao, Chatterjee & Kim, 2014).

Marital satisfaction refers to the personal evaluation of one's marriage, encompassing feelings of fulfillment, contentment, and enjoyment within the relationship. This complex concept includes relational, psychological, and emotional dimensions. Studies also reported improved physical and mental well-being, as well as overall life satisfaction are associated with marital satisfaction (Mbonile & Kengata, 2021).

The factors influencing marital satisfaction are complex and multifaceted, involving aspects such as effective communication, conflict resolution, shared values, and emotional support. Financial elements, including income levels and financial stress, play an important role in shaping how both partners perceive their relationship and interact with each other (Nagurney, Reich & Newsom, 2004).

Perceived social support is an important term in psychology which refers to an individual's assessment of the availability and adequacy of assistance from their social network. It includes informational support (such as advice and guidance), instrumental support (like financial aid and practical assistance), and emotional support (including empathy and understanding). Research indicates that perceived social support is a key factor in mitigating the negative effects of stress and enhancing overall well-being (xiao, Chatterjee & Kim, 2014).

Perceived social support in marriage can act as a protective buffer against financial stress. When individuals feel supported by their social network, they are better equipped to handle financial challenges, which can relieve strain on their marriage and enhance marital satisfaction (Varisoglu, 2022). Robust support systems also foster resilience and coping skills, further influencing the relationship between financial independence and marital satisfaction.

While there is strong evidence supporting the direct relationships between perceived social support and marital happiness, as well as between financial independence and these factors, more in-depth studies are needed to explore the interactions among these variables. A deeper understanding of how perceived social support and financial aspects interact could shed light on their combined effects on marital satisfaction.

To address these gaps, the following research questions will be examined in this study:

How does financial independence influence marital satisfaction among married individuals?

What role does perceived social support plays and how it mediates the relationship between financial independence and marital satisfaction?

Are there variations in these relationships based on demographic factors such as age, income level, and length of marriage?

Understanding marital satisfaction, perceived social support, and financial independence is essential from both scientific and practical perspectives. Practically, the findings could inform programs and interventions aimed at enhancing marital satisfaction by addressing social and financial support needs. Theoretically, this study contributes to the existing knowledge of how social and economic factors interact within marriages, offering a deeper insight into how these elements influence marital satisfaction.

### **Objectives**

To investigate the association of financial independence, perceived social support and Marital Satisfaction among married individuals.

To find out the role of perceived social support in predicting relationship between financial independence and marital satisfaction among married individuals.

To measure how demographic variables i.e. gender differences affects financial independence, perceived social support and Marital Satisfaction among married individuals.

### **Hypotheses**

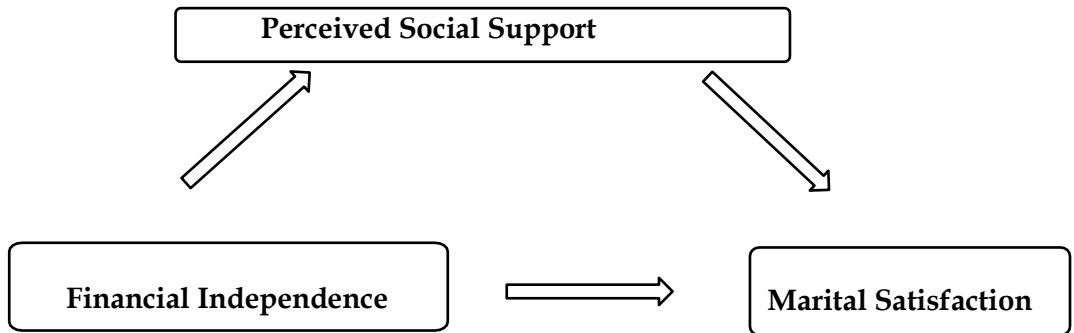
The hypotheses of this research are

There is significant positive relationship of financial independence and perceived social support with marital satisfaction among married individuals.

Perceived social support significantly mediates the relationship between financial independence and perceived social support among married individuals.

Marital satisfaction is high in married males compared to married females.

## Conceptual framework



*Figure 1: Mediating role of perceived social support between financial independence and marital satisfaction among married individuals*

## METHOD

### 2.1 Research Design

The study used the correlational research design. Correlational research is a type of research which is commonly used in psychology, which tries to find that whether two or more variables is having relation or not.

### Sample/Participants

Sample of the research includes married individuals, both males and females of age 25-50. Data was collected both online and inperson from swat, Peshawar, Swabi.

### Inclusion Criteria

Following inclusion criteria was used for selecting sample of the study

- (1) Age ranging from 25 and 50 years of age.
- (2) Employed

### Exclusion Criteria

Following exclusion criteria was used while selecting sample of the present study

- (1) Below 25 age individuals.
- (2) Unemployed.

## Instruments

### Financial Independence Scale

The Financial Independence Scale (FIS) is a test developed by Cohen and Kahn. It is used to assess a person's perceived level of financial independence. Items in the test assess various domains of financial independence, such as: income sufficiency, savings habits, investment knowledge, emergency funds: Examining the presence and adequacy of emergency savings. The FIS generally demonstrates good reliability, of 0.70, measured using Cronbach's alpha.

**Perceived social support scale**

This scale assess an individual's perceived level of social support with family, friends, and significant others. It is developed by Zimet and his colleagues for the use in both clinical and non-clinical settings. Reliability is 0.85 measured using Cronbach's alpha.

**Marital Satisfaction Scale**

It is a scale assessing quality of one's *marriage* on aspects such as communication, intimacy, conflict resolution and financial management. It has 15-items. Dr. Kranti Kumar Srivastava developed the scale. Cronbach alpha reliability of the marital satisfaction scale was 0.9.

**RESULTS**

Descriptive analysis was run to get descriptive statistics of the study. To measure the psychometric properties of the study variables, Cronbach's alpha reliability analysis was run on each scale. Furthermore, correlation matrix was also run to measure the relationships among variables. Mediation analyses were run via process macro to determine mediating role of mediator variable in the relationship between predictor and outcome variable. In order to get the demographic differences, t-test was also run.

**TABLE 1**

*Mean, Standard Deviation, Reliability Coefficient of Financial Independence scale, Perceived Social Support scale and Marital Satisfaction Scale (N=100).*

Variables				Range				Skewness	Kurtosis	K
				Actual		Potential				
				Max	Min	Max	Min			
(SD)				M						
FI	2	76	10.42)	43.66(	-72	22	12-	.43	.39	-
PSS				70.27(		10	20-	-		1.
	0	93	13.81)		-20		120	1.17	75	
MS				30.04(		00	00-	-		-
	1	89	12.81)		-49		63	.54	.82	

Financial Independence (FI), Perceived Social Support (PSS) and Marital Satisfaction (MS)

Table 1 shows the psychometric properties of the study variables. Reliability analysis indicated that financial independence scale has Cronbach's alpha of ( $\alpha = .76$ ), showing good internal consistency. Perceived social support scale reliability was ( $\alpha = .93$ ) with excellent consistency, and Marital Satisfaction Scale reliability was found to be ( $\alpha = .89$ ). It shows that all three variables with subscales are reliable. Skewness and kurtosis are also in acceptable range i.e. (-1 to 1).

**Table 2**

The Pearson correlation between *Financial Independence, Marital Satisfaction and Perceived Social Support*

S	Variables	2	3
r.no			
1	Financial Independence	.48**	.36*
2	Marital Satisfaction	-	.34*
3	PerceivedSocial Support	-	-

*Correlation between Financial Independence, Marital Satisfaction and Perceived Social Support*

The findings indicate a highly significant positive relationship between financial independence, marital satisfaction and perceived social support.

**TABLE 3**

*Mediation table for Financial Independence Scale, Perceived Social Support and Marital Satisfaction*

MS			PSS				
B	Variables	p	B	SE			P
	SE						
	FI	a	.60	.65	.000		c'
-2.19	.93	.000					
	PSS	-	-	-		b	
-.81	.42	.000					
	Constant	i1	4.65	.15	.000		i2
37.41	3.17	.000					
	R <sup>2</sup>	=	.12			R <sup>2</sup> = .14	
	F(1,218)	=	30.44			F(1,218) =	
8.40							

Note. β= Standard coefficient, \*\* p< 0.01, B= Unstandardized Co efficient, ΔR2= R Square Change, ΔF= FF change, CI= Confidence Interval.

Regression analysis was used to investigate the mediating role of perceived social support, financial independence and marital satisfaction. Results indicated that financial independence was a significant predictor of social connectedness, b= .60,p =000, and that perceived social support was a predictor of marital satisfaction, b=-.81,p=000.these results support the

meditational hypothesis. Significance of financial independence as predictor of marital satisfaction after controlling for the mediator, perceived social support,  $b = -2.19$ ,  $p = .000$ .

**Table 4**

*Gender Differences on Study Variables (N=100)*

Variables	Var	Females (n = 50)	Males (n = 50)	T	95% CI		Cohen's d
		M(SD)	M(SD)		LL	UL	
S	FI	41.74(8.19)	45.44(12.64)	.41***	1.9	.22	0.4
	PS	66.96(10.11)	71.48(17.57)	.52**	1.1	.78	2.8
	MS	32.22(5.27)	28.78(10.29)	.66**	1.4	.45	3.2

*Note.* FI = financial independence; PSS = perceived social support; MS= marital satisfaction

\* $p < .001$

Table 4 portrays significant gender differences in financial independence, marital satisfaction and perceived social support. Furthermore, the mean column shows that males are more financially independent. Perceived social support is high in males as compared to females. Psychological distress is low in males as compared to fathers.

## Discussion

The study investigated the relationship between perceived social support, financial independence, and marital satisfaction, particularly the mediating effects involved, and it emphasizes the importance of both social and economic factors in shaping marital outcomes.

Our findings support the idea that financial independence significantly enhances marital satisfaction. This aligns with research indicating that a stable financial situation reduces stress and tension in relationships, fostering a more content and harmonious marriage (Dew, 2009). Financial independence—characterized by the ability to make independent financial decisions without external pressures—contributes to a sense of security and personal agency. Consequently, partners are better positioned to connect positively and support one another, both of which are crucial for a fulfilling marriage (Mbonile & kengata, 2021).

The importance of perceived social support as a mediator in this relationship is further emphasized by the study. Perceived social support, which includes instrumental, emotional, and informational help, acts as a protective barrier against the stresses associated with financial difficulties. Financial stress may have a less detrimental impact on a person's marriage when they feel supported by their social

networks, which helps them deal with financial challenges (Shah & Shridar, 2024). Through the reduction of financial stress and the promotion of a more resilient and supportive relationship environment, this mediating effect suggests that perceived social support improves the favorable association between financial independence and marital satisfaction.

The study found that the relationships between financial independence, marital satisfaction, and perceived social support vary by demographic factors. For instance, the influence of financial independence on marital satisfaction and the significance of perceived social support may differ based on income levels, age, and duration of marriage. Younger couples or those with less financial stability may experience increased financial stress, making perceived social support particularly crucial for alleviating its effects. Conversely, couples with established financial independence and longer marriages may discover that financial stability alone is sufficient to enhance marital satisfaction, with perceived social support playing a less prominent role (Rusbult, 2018).

The research findings also emphasize the importance of considering both financial and social factors in interventions designed to improve marital satisfaction. Efforts to enhance financial knowledge and stability should be combined with programs that strengthen social support systems. For example, counseling services offering financial planning guidance along with support for building and nurturing social relationships could provide a more comprehensive approach to improving marital satisfaction (Wickrama, 2014). Integrating these strategies is likely to be more effective in addressing the multifaceted nature of marital satisfaction.

The study's conclusions also advance theoretical knowledge by highlighting the nuanced interaction between monetary and social variables. The impact of perceived social support acts as a mediator between financial independence and marital pleasure, suggesting that social and financial resources interact dynamically to influence relationship outcomes (Diver, 2019).

## **Conclusion**

In conclusion, this study advances our knowledge of how perceived social support and financial independence interact to affect marital pleasure. The study sheds light on how social and financial factors interact to affect marital dynamics by emphasizing the mediating role of social support. These findings suggest that targeting social and economic factors can be more beneficial in boosting marital satisfaction, which has practical implications for relationship counseling and support programs. We should further explore these linkages in different demographics and circumstances in order to better understand how social support, financial independence, and marital pleasure interact.

## **Implications**

The outcomes of this studies at the correlation among monetary autonomy and marital happiness, with perceived social backing as an intervening variable, results for each realistic movements and theoretical progress. Grasping the interplay of those additives can manual diverse strategies designed to enhance marital contentment and address monetary and social problems inside partnerships.

The significance of financial independence in contributing to marital



satisfaction is emphasized. This underscores the importance of including economic education and planning as essential elements in marriage counseling and support services. Couples experiencing financial difficulties can also benefit from targeted financial literacy programs that offer strategies for managing money, creating budgets, and making investments. These programs can help reduce financial stress and promote a more positive and supportive marital atmosphere by improving financial stability.

Moreover, the role of perceived social support as a mediator, indicating that enhancing social networks and help structures is critical for lowering the poor effect of economic pressure on marital happiness. Activities designed to beautify social help, consisting of developing supportive network networks, selling involvement in social groups, and nurturing more potent own circle of relatives ties, may be advantageous. Programs that integrate economic steering with sports to construct help can also additionally offer a greater complete technique to improving marital contentment. For example, couples may be entreated to take part in joint sports that target each economic making plans and social engagement, efficaciously addressing each economic and social wishes on the identical time.



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