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Conditional Process Structural Equation Modeling of Couple Relationship Quality Based on Economic Pressure, Psychological Distress, Hostile Couple Interaction, and Family Resilience

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A B S T R A C T

Objective: This study aimed to test a conditional process structural equation model of couple relationship quality based on economic pressure, psychological distress, and hostile couple interaction, with family resilience as a moderating protective factor among partnered adults in Canada.

Methods and Materials: A cross-sectional correlational design was used. The sample consisted of 428 married or cohabiting adults residing in Canada who were recruited through community networks, online advertisements, workplace mailing lists, and social media. Participants completed measures of economic pressure, psychological distress, hostile couple interaction, family resilience, and couple relationship quality. Data were analyzed using confirmatory factor analysis and conditional process structural equation modeling in SPSS 30 and Mplus 8.11. Model fit was evaluated using CFI, TLI, RMSEA, and SRMR. Direct, indirect, sequential mediation, moderation, and conditional indirect effects were estimated, with 5,000 bias-corrected bootstrap samples used to determine the significance of indirect effects.

Findings: Economic pressure significantly predicted greater psychological distress ($\beta = .47$, $p < .001$), greater hostile couple interaction ($\beta = .21$, $p < .001$), and lower couple relationship quality ($\beta = -.12$, $p = .014$). Psychological distress predicted greater hostile interaction ($\beta = .39$, $p < .001$) and lower relationship quality ($\beta = -.18$, $p < .001$), while hostile interaction negatively predicted relationship quality ($\beta = -.46$, $p < .001$). The sequential indirect effect of economic pressure on relationship quality through psychological distress and hostile interaction was significant ($\beta = -.084$, 95% CI [-.132, -.049]). Family resilience positively predicted relationship quality ($\beta = .35$, $p < .001$) and significantly moderated the economic pressure–distress pathway ($\beta = -.14$, $p = .004$) and the hostile interaction–relationship quality pathway ($\beta = .16$, $p = .001$). The index of moderated mediation was significant (estimate = .041, 95% CI [.016, .074]).

Conclusion: Economic pressure was associated with poorer couple relationship quality through interconnected psychological and interpersonal mechanisms, whereas family resilience attenuated key adverse pathways and reduced the magnitude of the sequential indirect effect.

Keywords: *Economic pressure; Psychological distress; Hostile couple interaction; Family resilience; Couple relationship quality.*

1. Introduction

Couple relationship quality is a multidimensional indicator of the extent to which intimate partners experience satisfaction, emotional closeness, trust, commitment, constructive communication, and a sense of security within their relationship. High-quality couple relationships contribute not only to individual well-being but also to the functioning of families and the psychological and physical health of partners. Conversely, persistent relational dissatisfaction, hostility, emotional disengagement, and unresolved conflict may expose partners to chronic stress and increase vulnerability to psychological difficulties. The health implications of intimate relationships extend beyond subjective well-being, as relationship functioning has been linked to cardiovascular risk, stress-related physiological processes, health behavior, and disease management (Smith, 2022). Periods of collective or contextual adversity may intensify these relational processes. Research conducted during the COVID-19 pandemic, for example, demonstrated that changes in social interaction, mental health, sexual behavior, and digitally mediated intimacy were closely intertwined with the quality and functioning of intimate relationships (Ting & McLachlan, 2022). Accordingly, understanding relationship quality requires attention not only to interpersonal characteristics but also to the broader economic, psychological, and family systems in which intimate relationships are embedded.

Economic pressure represents one of the most consequential contextual stressors affecting contemporary families. Unlike objective socioeconomic status alone, economic pressure reflects partners' subjective experience of difficulty meeting financial obligations, insufficient resources for essential needs, uncertainty regarding future financial security, and the need to reduce ordinary expenditures. Such pressure can become a chronic source of threat that penetrates everyday family interactions. When partners repeatedly encounter concerns about housing, debt, employment, food, transportation, childcare, or other necessary expenditures, cognitive and emotional resources that might otherwise be directed toward supportive interaction can be depleted. Economic hardship has been associated with heightened conflict and aggression within intimate relationships, and evidence suggests that financial strain can provide a contextual condition in which destructive relational patterns become more likely (Schumann et al., 2023). The implications of financial insecurity may be especially severe when economic vulnerability intersects with coercion, dependence, or exploitation. For example, financially oriented forms of interpersonal abuse and coercion may create shame, secrecy, insecurity, and relational disruption that extend well beyond the immediate financial loss (Aborisade, 2025). Thus, economic pressure should be conceptualized as a relational stressor capable of initiating psychological and interpersonal cascades rather than merely as a background demographic characteristic.

Family stress perspectives provide an important framework for explaining how economic pressure may be translated into deterioration in couple functioning. According to this perspective, material hardship does not inevitably undermine relationship quality through a direct deterministic pathway. Instead, economic difficulties increase emotional strain, which can subsequently alter the way partners perceive, communicate with, and respond to one another. One of the most consistent psychological consequences of prolonged adversity is psychological distress, encompassing symptoms such as anxiety, depressed mood, irritability, helplessness, emotional overload, and diminished capacity to cope effectively with everyday demands. Evidence from diverse populations demonstrates that relational adversity and psychological distress frequently coexist. Among women exposed to intimate partner violence, anxiety, stress, and depressive symptoms represent important components of the psychological burden associated with harmful intimate relationships (Ali-Saleh et al., 2026). Similarly, reproductive coercion within marriage has been associated with elevated probabilities of anxiety and depression, illustrating the close connection between stressful partner-related experiences, diminished autonomy, and psychological health (Nahin et al., 2026). These findings suggest that psychological distress is not merely an individual symptom cluster but may constitute a central mechanism through which contextual and relational stressors influence couple functioning.

Economic pressure may increase psychological distress through several pathways. Persistent uncertainty regarding financial security can promote repetitive worry, anticipatory anxiety, feelings of inadequacy, perceived loss of control, and pessimism regarding the future. Financial difficulty can also restrict access to recreation, healthcare, childcare, and supportive resources that ordinarily protect mental health. When economic pressure occurs alongside unemployment, housing insecurity, social isolation, caregiving demands, or major societal disruptions, its psychological burden may become particularly pronounced. Studies of stress during

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disruptive social conditions have shown that socioeconomic and interpersonal factors jointly influence perceived stress (Maepa et al., 2023). Moreover, research conducted in populations experiencing severe contextual adversity demonstrates that mental health difficulties can be intensified by cumulative exposure to social and economic instability. For instance, elevated depressive symptoms have been documented among women receiving antenatal care in post-conflict environments where social and economic disruption may compound existing vulnerabilities (Gebremikael et al., 2026). These findings support the proposition that perceived economic pressure can operate as a proximal psychosocial stressor capable of increasing emotional dysregulation and psychological distress.

Psychological distress may subsequently impair couple relationship quality through changes in cognition, emotion, and interpersonal behavior. Individuals experiencing sustained anxiety or depressive symptoms may become more emotionally reactive, less tolerant of ambiguity, more likely to perceive partner behavior negatively, and less able to engage in constructive problem solving. Distress can reduce emotional availability and increase withdrawal, criticism, defensiveness, irritability, and hostile attribution. It may also create reciprocal processes in which one partner's emotional difficulties contribute to interactional stress that further intensifies the distress of one or both partners. The association between interpersonal adversity and distress is particularly evident in studies of psychological aggression and intimate partner violence. Psychological violence has been associated with substantial psychological distress, although personality characteristics and social support may modify this association (Huang et al., 2023). Similarly, violent relationship experiences have been linked to disruptions in psychological functioning, daily functioning, and perceived support (Bitton, 2023). These findings underscore the importance of considering distress as part of a dynamic relational system rather than as an isolated intrapersonal variable.

One likely behavioral expression of psychological distress within intimate relationships is hostile couple interaction. Hostile couple interaction includes criticism, contempt, verbal aggression, blaming, angry escalation, emotional invalidation, coercive communication, threatening behavior, and recurring antagonistic responses during conflict. Although hostility exists on a continuum and should not be equated with severe intimate partner violence, research on aggression and violence provides important evidence regarding the consequences of persistently destructive interaction. Emotional violence during pregnancy, for example, has been described as a complex relational experience involving humiliation, controlling behaviors, emotional injury, and difficulties in seeking interpersonal support (Moshi et al., 2025). Research on dating violence similarly indicates that harmful interpersonal interaction is associated with considerable emotional and psychological consequences (James, 2024). At more severe levels, coercive and violent couple dynamics may threaten physical safety, psychological health, and reproductive outcomes. Intimate partner violence has, for example, been associated with adverse outcomes among women undergoing fertility treatment (Wang et al., 2026). Although the present study focuses on hostile interaction rather than clinical or criminal forms of violence, this broader literature demonstrates that antagonistic couple processes can become powerful determinants of relational and individual outcomes.

Hostility is especially relevant as a possible mechanism connecting psychological distress to couple relationship quality. Distressed individuals may possess fewer emotional resources for empathy, perspective taking, and self-regulation during disagreements. Under conditions of heightened arousal, ordinary disagreements can be interpreted as threats, leading to harsh communication or rapid escalation. Repeated hostile exchanges may gradually weaken trust and emotional safety, thereby reducing satisfaction and intimacy. The consequences of harmful interaction are evident in research demonstrating strong associations between intimate partner violence and poorer relationship quality among pregnant women (Kuku-Kuye et al., 2025). Furthermore, the intergenerational transmission of violent or coercive interaction patterns suggests that hostile relational behavior can become embedded within broader developmental and family systems (Kita et al., 2025). Hostile interaction may therefore function as a proximal relational mechanism through which psychological distress generated by external pressure translates into lower relationship quality.

At the same time, economic pressure may have a direct association with hostile couple interaction independently of psychological distress. Financial decisions frequently involve issues of control, fairness, priorities, sacrifice, and responsibility, making economic difficulties particularly likely to generate interpersonal disagreement. When resources are scarce, decisions regarding spending or debt may become emotionally charged, and partners may blame one another for financial circumstances or differ regarding

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appropriate coping strategies. Economic strain has been shown to covary with psychological distress in low-income couples, while dyadic coping can alter the strength of this association (Falconier et al., 2024). This finding is especially important because it suggests that economic adversity does not operate uniformly across couples. The quality of the dyadic response to stress can determine whether financial strain produces psychological deterioration or becomes an opportunity for coordinated coping. Consequently, models of economic pressure and relationship quality should incorporate both mediating processes and protective relational or family resources.

Family resilience represents one such protective resource. Family resilience refers to a family's capacity to withstand, adapt to, and recover from significant stress while maintaining or reorganizing patterns of functioning in ways that preserve connection, meaning, and collective efficacy. It includes shared belief systems, flexible organization, open communication, collaborative problem solving, emotional connectedness, and the ability to mobilize internal and external resources. Resilience does not imply an absence of stress. Rather, resilient families may experience severe economic or psychological adversity but respond to it in ways that reduce disorganization and preserve supportive relationships. From a conditional-process perspective, family resilience is particularly important because it may change the strength of pathways connecting economic pressure, psychological distress, hostile interaction, and relationship quality. The same amount of economic pressure could therefore produce markedly different relational consequences in families differing in resilience.

The protective role of resilience is compatible with evidence emphasizing the value of social and relational resources under conditions of adversity. Holistic analyses of the psychosocial consequences of intimate partner violence indicate that individual psychological outcomes are shaped by interconnected family, social, community, and structural resources rather than by exposure alone (Wessells & Kostelny, 2022). Social support has similarly been identified as an important factor in understanding the psychological consequences of partner-related stress (Huang et al., 2023). Disclosure and support-seeking research also demonstrates that stressful intimate experiences are filtered through expectations of acceptance, perceived safety, relational trust, and the availability of supportive responses. Among individuals disclosing an HIV-positive status to sexual partners, the psychological process of disclosure and the support needs surrounding it illustrate how partner responses can either intensify vulnerability or facilitate adaptation (Pan & Luo, 2026). These observations are consistent with the idea that resilient family processes may buffer the emotional consequences of stress by enhancing shared coping, communication, and perceived relational security.

One pathway through which family resilience may operate is by weakening the association between economic pressure and psychological distress. In highly resilient families, partners may frame financial adversity as a shared problem rather than as an individual failure. Collaborative planning, flexible redistribution of responsibilities, realistic communication, and mutual emotional validation can reduce the extent to which economic difficulty becomes psychologically overwhelming. This reasoning closely parallels findings showing that dyadic coping moderates the association between economic strain and psychological distress among low-income couples (Falconier et al., 2024). When couples approach external stress jointly, the subjective psychological burden of the stressor may be reduced. Conversely, families characterized by inflexibility, fragmented communication, low mutual support, and limited collective efficacy may experience economic pressure as more threatening and uncontrollable, thereby increasing distress.

Family resilience may also buffer the destructive relational consequences of hostile couple interaction. Even families who generally function adaptively may occasionally experience criticism, irritability, or conflict, particularly under financial pressure. However, resilient family systems may have stronger repair mechanisms after conflict, including apology, emotional reconnection, collaborative meaning making, and restoration of supportive communication. Consequently, a hostile episode may be less likely to produce enduring deterioration in relationship quality when embedded within an otherwise resilient relational system. Research on support-seeking in the context of domestic violence demonstrates that perceived relational, cultural, and institutional resources can substantially influence how women understand and respond to harmful relationship experiences (Tashi, 2026). Likewise, sociocultural and legal perspectives on violence emphasize that interpersonal harm cannot be understood independently of the systems that shape resources, expectations, and responses to victimization (Hakim, 2023). Although severe violence is conceptually distinct from ordinary couple hostility, these studies highlight the broader principle that relational outcomes depend partly on the resources surrounding stressful interactions.

A further reason to examine conditional processes is that couple relationship functioning can be affected by culturally embedded family structures and social expectations. Relationship stress does not occur in a social vacuum. Household organization, gender roles, caregiving obligations, extended-family relationships, and expectations regarding marital permanence may shape both exposure to stress and responses to it. A review of patrilocal family arrangements in South Asia, for example, identified family structure as a potentially important determinant of maternal mental health (Brown & Satyanarayana, 2026). Gendered developmental pathways may also influence the connection between relationship adversity and psychological functioning. Research among young Ethiopian women has demonstrated interconnected pathways linking early marriage, intimate partner violence, and psychological well-being (John et al., 2022). These findings reinforce the need for systemic models that recognize the interaction between contextual stressors, emotional responses, interpersonal processes, and family resources.

Stress and relationship processes may also differ according to the specific vulnerabilities couples face. Infertility, for instance, can create profound psychological and relational strain involving grief, stigma, uncertainty, treatment burden, and perceived inadequacy (Khan, 2025). Among populations exposed to intimate partner aggression, psychological distress can likewise manifest in complex ways depending on behavioral history and personal vulnerabilities. Research examining perpetrators of intimate partner femicide, homicide, and other violent crimes has drawn attention to the interplay between psychological distress, personality-related characteristics, and prior treatment experiences (Marco et al., 2024). Among male university students who perpetrated intimate partner violence, mediated structural models have further demonstrated the value of analyzing emotional distress as part of multivariate pathways rather than considering aggression and mental health independently (López-Odar et al., 2026). These studies collectively support the methodological value of structural models capable of estimating simultaneous direct, indirect, and conditional effects.

The broader intimate partner violence literature additionally demonstrates that harmful relationship processes occur across diverse populations and social contexts. During periods of population-level disruption, violence risk may rise as mobility decreases, economic uncertainty intensifies, and individuals spend more time in stressful domestic environments. During the Shanghai lockdown, both women and men reported intimate partner violence, with multiple individual and contextual risk factors contributing to vulnerability (Yang et al., 2024). A global online study of sexual minority men likewise documented intimate partner violence victimization during the pandemic, underscoring the need to recognize relational adversity across diverse demographic groups (Hong et al., 2022). Recent national research among nurses has further demonstrated that partner violence remains relevant even within highly educated professional populations (Chen et al., 2026). Taken together, these studies indicate that destructive intimate processes are not confined to narrowly defined high-risk groups and that relational functioning should be studied through models incorporating social stress, mental health, interpersonal interaction, and protective resources.

Despite the expanding literature, several limitations remain in existing models of couple functioning. First, many studies examine economic strain, psychological distress, couple conflict, or resilience separately, thereby providing only a fragmented account of how these constructs operate together. Second, research frequently estimates direct associations without distinguishing the psychological process linking contextual stress to interpersonal behavior. Third, studies of resilience often treat it as a direct predictor of adjustment rather than examining whether resilience changes the strength of adverse pathways. Fourth, much of the available evidence focuses on severe outcomes such as intimate partner violence, whereas less is known about the continuous processes through which financial stress and emotional distress erode everyday relationship quality before severe dysfunction develops. Finally, conventional mediation models may be insufficient because they assume that indirect effects are equivalent across all families. A conditional-process structural equation modeling framework provides a more informative approach by simultaneously estimating latent relationships, sequential mediation, interaction effects, and the degree to which indirect pathways differ according to family resilience.

Accordingly, the present study conceptualized economic pressure as an external family stressor, psychological distress as an intrapersonal emotional response, and hostile couple interaction as a proximal interpersonal mechanism associated with couple relationship quality. Family resilience was conceptualized as a protective systemic resource capable of modifying key components of this pathway. Specifically, it was expected that greater economic pressure would be associated with greater psychological

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distress and hostile couple interaction and with lower couple relationship quality; psychological distress would be associated with greater hostile interaction and lower relationship quality; hostile interaction would be associated with poorer relationship quality; and psychological distress and hostile interaction would sequentially mediate the relationship between economic pressure and relationship quality. Family resilience was additionally expected to predict better relationship functioning and to attenuate both the association between economic pressure and psychological distress and the negative association between hostile interaction and relationship quality. Therefore, the aim of the present study was to test a conditional process structural equation model of couple relationship quality based on economic pressure, psychological distress, and hostile couple interaction, with family resilience as a moderating protective factor among partnered adults in Canada.

2. Methods and Materials

2.1. Study Design and Participants

The present study used a cross-sectional correlational design and conditional process structural equation modeling to examine direct, indirect, and moderated associations among economic pressure, psychological distress, hostile couple interaction, family resilience, and couple relationship quality. The study population consisted of adults currently involved in a marital or cohabiting intimate relationship and residing in Canada. Participants were recruited from Ontario, Quebec, British Columbia, Alberta, Manitoba, Saskatchewan, Nova Scotia, New Brunswick, Newfoundland and Labrador, and Prince Edward Island through community organizations, family and relationship networks, online community advertisements, workplace mailing lists, and social media recruitment between February and July 2026. Eligibility criteria were being at least 18 years of age, residing in Canada for at least one year, being currently married or cohabiting with an intimate partner for at least one year, and being able to complete the questionnaire in English. To avoid statistical dependency resulting from the inclusion of both members of the same couple, only one partner from each household was eligible to participate. Individuals who reported that they were currently separated, undergoing an active relationship dissolution, or unable to provide informed consent were excluded. A total of 472 individuals accessed the survey. Twenty-one records were removed because less than 80% of questionnaire items had been completed, 13 were excluded because eligibility criteria were not met, and 10 were identified as duplicate or implausibly rapid responses. The final analytic sample therefore consisted of 428 partnered adults. This sample exceeded the minimum requirement for structural equation modeling based on model complexity and provided sufficient statistical power for detecting small-to-moderate standardized structural and interaction effects. Participants completed an anonymous electronic questionnaire after providing informed consent. Participation was voluntary, respondents could discontinue at any time, and no identifying information was included in the analytic dataset.

2.2. Measures

Economic Pressure Scale. Economic pressure was assessed using a 12-item self-report measure derived from the economic pressure indicators commonly employed in family stress research. The scale assesses subjective difficulty meeting essential expenses, inability to afford desired or necessary goods and services, financial cutbacks, worry regarding financial obligations, and perceived insufficiency of household resources. Participants responded to items using a 5-point Likert-type scale ranging from 1, indicating that the described financial difficulty was not experienced, to 5, indicating that it was experienced to a very high degree. Item scores were averaged, with higher scores reflecting greater perceived economic pressure. The measure was selected because the study focused on the subjective strain created by economic conditions rather than household income alone. Previous applications of economic-pressure measures in family stress research have supported their construct validity and internal consistency. In the present sample, the scale demonstrated strong internal consistency, with Cronbach's alpha of .91 and composite reliability of .92.

Kessler Psychological Distress Scale. Psychological distress was measured using the 10-item Kessler Psychological Distress Scale (K10), developed to assess nonspecific symptoms of anxiety and depression during the recent past. Items evaluate experiences such as nervousness, restlessness, hopelessness, depressed mood, fatigue, and feelings that everyday activities require excessive effort. Each item is rated on a 5-point frequency scale ranging from 1 (none of the time) to 5 (all of the time). Total scores can range from 10 to 50, with higher scores indicating greater psychological distress. The K10 has been widely used in population and clinical research and has demonstrated

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satisfactory convergent validity, discriminant validity, and reliability across diverse samples. For the present structural model, item parcels were formed to represent the latent psychological distress construct while retaining the full item content of the instrument. Cronbach's alpha was .93 and composite reliability was .94 in the present study.

Hostile Couple Interaction Scale. Hostile couple interaction was assessed through an eight-item self-report scale reflecting antagonistic interaction patterns frequently included in family stress and couple-process research. Items measure the extent to which disagreements with the partner involve criticism, blaming, insulting or demeaning remarks, angry escalation, defensiveness, withdrawal used in a hostile manner, and difficulty restoring constructive communication after conflict. Respondents indicated how often each interaction had occurred during the preceding three months on a 5-point scale ranging from 1 (never) to 5 (very often). Scores were averaged, with higher scores representing more frequent hostile couple interaction. The scale was used as a measure of destructive conflict behavior rather than severe intimate partner violence and did not constitute a diagnostic assessment of abuse. Previous research using comparable hostile-interaction indicators within family stress models has supported their associations with emotional distress and relationship adjustment. Internal consistency in the present study was high, with Cronbach's alpha of .90 and composite reliability of .91.

Family Resilience Assessment Scale. Family resilience was measured using the Family Resilience Assessment Scale (FRAS), originally developed by Sixbey. The instrument contains 54 items and assesses family strengths across domains that include family communication and problem solving, utilization of social and economic resources, maintenance of a positive outlook, family connectedness, family spirituality, and the capacity to make meaning of adversity. Responses are provided on a 4-point Likert-type scale, with higher scores representing stronger perceived family resilience after reverse-scored items are recoded. The FRAS conceptualizes resilience as a systemic family resource rather than an individual personality trait. Previous studies have reported satisfactory construct validity and reliability for the instrument across family populations. Because the present analysis focused on the higher-order construct of family resilience, subscale scores were used as indicators of a latent resilience factor. Cronbach's alpha for the total scale was .94 and composite reliability of the latent construct was .93.

Perceived Relationship Quality Components Inventory. Couple relationship quality was evaluated using the 18-item Perceived Relationship Quality Components Inventory, developed by Fletcher and colleagues. The measure assesses six central dimensions of relationship quality: satisfaction, commitment, intimacy, trust, passion, and love. Each domain is represented by three items, and participants respond using 7-point rating scales, with higher scores indicating more favorable perceptions of the relationship. The instrument was selected because it provides a broad assessment of positive relationship functioning rather than focusing exclusively on conflict or marital satisfaction. Previous studies have demonstrated strong factorial validity and internal consistency for both the component scores and an overarching relationship-quality construct. In the present analysis, the six component scores were modeled as indicators of the latent couple relationship quality factor. The total scale demonstrated Cronbach's alpha of .95 and composite reliability of .95.

2.3. Data Analysis

Data were analyzed using IBM SPSS Statistics version 30 and Mplus version 8.11. Initial screening included examination of missing data, univariate distributions, multivariate outliers, and response patterns. Missingness was low, with less than 1.8% missing information for any individual item, and full-information maximum likelihood was used in the structural analyses. Descriptive statistics, including means, standard deviations, skewness, and kurtosis, were calculated for the principal variables. Pearson correlations were computed as preliminary estimates of bivariate associations. Internal consistency was evaluated using Cronbach's alpha and composite reliability. The measurement model was assessed through confirmatory factor analysis before testing the structural model. Convergent validity was evaluated through standardized factor loadings and average variance extracted, and discriminant validity was examined by comparing the square roots of average variance extracted with interconstruct correlations and by calculating heterotrait-monotrait ratios. Model fit was evaluated using the chi-square statistic relative to degrees of freedom, comparative fit index (CFI), Tucker-Lewis index (TLI), root mean square error of approximation (RMSEA) with its 90% confidence interval, and standardized root mean square residual (SRMR). Values of CFI and TLI of approximately .90 or higher and RMSEA and SRMR below .08 were considered evidence of

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acceptable model fit. Because the primary objective was to test a conditional process model, latent structural paths were estimated from economic pressure to psychological distress, hostile couple interaction, and couple relationship quality; from psychological distress to hostile interaction and relationship quality; and from hostile interaction to relationship quality. Family resilience was included as a direct predictor and as a moderator of the economic pressure-to-psychological distress pathway and the hostile couple interaction-to-relationship quality pathway. Latent interaction terms were estimated using the product-indicator approach with mean-centered indicators. Indirect effects were tested using 5,000 bias-corrected bootstrap samples, and an indirect effect was considered statistically significant when its 95% confidence interval did not include zero. Conditional indirect effects were calculated at one standard deviation below the mean, the mean, and one standard deviation above the mean of family resilience. Statistical significance was evaluated at $p < .05$.

3. Findings and Results

The final sample included 428 participants with a mean age of 39.62 years (SD = 10.84; range = 19–68). Of the participants, 239 (55.8%) identified as women, 183 (42.8%) as men, and 6 (1.4%) identified as nonbinary or another gender identity. A total of 312 participants (72.9%) were married and 116 (27.1%) were cohabiting with a partner. The mean duration of the current relationship was 11.74 years (SD = 8.31), and 267 participants (62.4%) reported having at least one child living in or regularly connected to the household. Regarding educational attainment, 62 participants (14.5%) had completed secondary education or less, 118 (27.6%) held a college or technical diploma, 167 (39.0%) held a bachelor's degree, and 81 (18.9%) had postgraduate education. In terms of annual household income before tax, 76 participants (17.8%) reported less than CAD 50,000, 141 (32.9%) reported CAD 50,000–79,999, 119 (27.8%) reported CAD 80,000–119,999, and 92 (21.5%) reported CAD 120,000 or more. Preliminary screening indicated no severe violations of univariate normality; absolute skewness values ranged from 0.18 to 0.71 and absolute kurtosis values ranged from 0.09 to 0.88. No problematic multicollinearity was detected, with variance inflation factors ranging from 1.31 to 2.18.

Table 1

Descriptive Statistics, Reliability Coefficients, and Correlations Among the Study Variables

Variable	M	SD	α	1	2	3	4	5
1. Economic Pressure	2.74	0.83	.91	1.00				
2. Psychological Distress	23.86	7.41	.93	.52**	1.00			
3. Hostile Couple Interaction	2.29	0.72	.90	.43**	.49**	1.00		
4. Family Resilience	3.02	0.42	.94	-.37**	-.46**	-.41**	1.00	
5. Couple Relationship Quality	5.18	1.03	.95	-.44**	-.51**	-.62**	.58**	1.00

As shown in Table 1, economic pressure was positively and significantly correlated with psychological distress ($r = .52$, $p < .01$) and hostile couple interaction ($r = .43$, $p < .01$), while it was negatively associated with family resilience ($r = -.37$, $p < .01$) and couple relationship quality ($r = -.44$, $p < .01$). Psychological distress showed a moderate positive relationship with hostile couple interaction ($r = .49$, $p < .01$) and significant negative relationships with family resilience ($r = -.46$, $p < .01$) and couple relationship quality ($r = -.51$, $p < .01$). Hostile couple interaction demonstrated the strongest negative bivariate association with couple relationship quality ($r = -.62$, $p < .01$). In contrast, family resilience showed a strong positive correlation with couple relationship quality ($r = .58$, $p < .01$). All reliability coefficients exceeded .90, indicating excellent internal consistency across the study measures. The direction and magnitude of the correlations were consistent with the hypothesized conditional process model and supported proceeding to confirmatory and structural analyses.

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Table 2

Measurement Model, Convergent Validity, and Overall Model Fit

Latent Construct	Standardized Loading Range	Composite Reliability	AVE	Maximum HTMT
Economic Pressure	.68–.86	.92	.59	.67
Psychological Distress	.74–.89	.94	.66	.71
Hostile Couple Interaction	.70–.87	.91	.61	.76
Family Resilience	.67–.85	.93	.64	.72
Couple Relationship Quality	.79–.91	.95	.75	.76

Fit Index	Obtained Value	Interpretation
χ^2	684.27	—
df	312	—
χ^2/df	2.19	Acceptable
CFI	.952	Good
TLI	.946	Good
RMSEA	.053	Good
90% CI for RMSEA	.048–.059	—
SRMR	.044	Good

The confirmatory factor analysis supported the proposed five-factor measurement structure. Standardized factor loadings ranged from .67 to .91 and were statistically significant at $p < .001$. Composite reliability values ranged from .91 to .95, and average variance extracted values ranged from .59 to .75, exceeding conventional criteria for convergent validity. Maximum heterotrait-monotrait ratios ranged from .67 to .76 and remained below .85, providing evidence that the latent constructs were empirically distinguishable. Overall model fit was satisfactory, $\chi^2(312) = 684.27$, $\chi^2/df = 2.19$, CFI = .952, TLI = .946, RMSEA = .053, 90% CI [.048, .059], and SRMR = .044. These results supported the adequacy of the measurement model and justified estimation of the hypothesized structural and conditional effects.

Table 3

Standardized Direct and Indirect Effects in the Structural Model Standardized structural path coefficients and multi-group comparisons

Structural Path / Effect	β	SE	p	95% CI
Economic Pressure → Psychological Distress	.47	.05	<.001	[.37, .56]
Economic Pressure → Hostile Couple Interaction	.21	.05	<.001	[.11, .31]
Economic Pressure → Couple Relationship Quality	-.12	.05	.014	[-.22, -.03]
Psychological Distress → Hostile Couple Interaction	.39	.05	<.001	[.29, .48]
Psychological Distress → Couple Relationship Quality	-.18	.05	<.001	[-.28, -.09]
Hostile Couple Interaction → Couple Relationship Quality	-.46	.05	<.001	[-.55, -.36]
Family Resilience → Psychological Distress	-.28	.05	<.001	[-.38, -.18]
Family Resilience → Hostile Couple Interaction	-.24	.05	<.001	[-.34, -.14]
Family Resilience → Couple Relationship Quality	.35	.05	<.001	[.25, .44]
Economic Pressure → Psychological Distress → Relationship Quality	-.085	.027	.002	[-.142, -.038]
Economic Pressure → Hostile Interaction → Relationship Quality	-.097	.028	<.001	[-.157, -.048]
Psychological Distress → Hostile Interaction → Relationship Quality	-.179	.032	<.001	[-.247, -.123]
Economic Pressure → Psychological Distress → Hostile Interaction → Relationship Quality	-.084	.021	<.001	[-.132, -.049]
Total indirect effect of Economic Pressure	-.266	.039	<.001	[-.347, -.195]
Total effect of Economic Pressure on Relationship Quality	-.386	.046	<.001	[-.477, -.299]

The structural model showed that economic pressure significantly predicted greater psychological distress (β = .47, $p < .001$) and greater hostile couple interaction (β = .21, $p < .001$) and retained a smaller negative direct association with couple relationship quality after mediating variables were included (β = -.12, p = .014). Psychological distress significantly predicted more hostile couple interaction (β = .39, $p < .001$) and lower relationship quality (β = -.18, $p < .001$), whereas hostile couple interaction was a particularly strong negative predictor of relationship quality (β = -.46, $p < .001$). Family resilience independently predicted lower psychological distress (β = -.28, $p < .001$), less hostile

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interaction (β = -.24, p < .001), and greater couple relationship quality (β = .35, p < .001). Bootstrap analysis supported three forms of mediation. The indirect effect of economic pressure through psychological distress was significant (β = -.085, 95% CI [-.142, -.038]), as was the indirect effect through hostile couple interaction (β = -.097, 95% CI [-.157, -.048]). Most importantly, the hypothesized sequential pathway from economic pressure to psychological distress, from psychological distress to hostile interaction, and from hostile interaction to lower relationship quality was significant (β = -.084, 95% CI [-.132, -.049]). The total indirect effect was β = -.266, indicating that a substantial proportion of the relationship between economic pressure and relationship quality operated through psychological and interpersonal mechanisms. The model explained 41.6% of the variance in psychological distress, 46.8% of the variance in hostile couple interaction, and 63.7% of the variance in couple relationship quality.

Table 4

Moderation and Conditional Indirect Effects According to Family Resilience

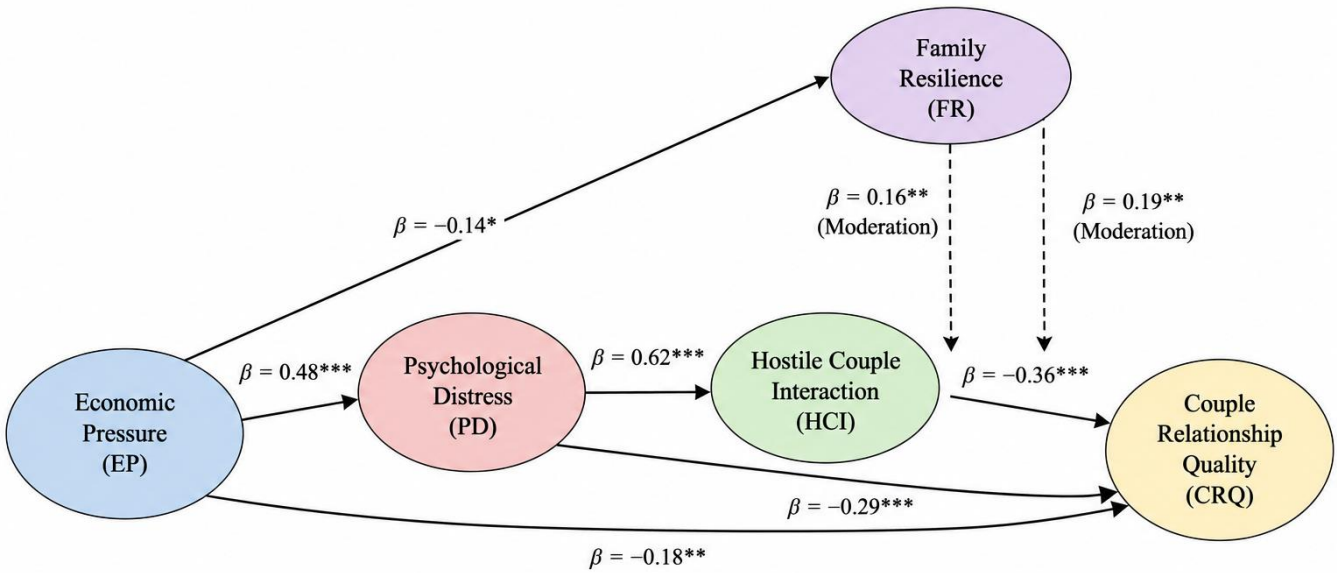
Effect			β	SE	p	95% CI
Economic Pressure × Family Resilience → Psychological Distress			-.14	.05	.004	[-.24, -.05]
Hostile Interaction × Family Resilience → Relationship Quality			.16	.05	.001	[.07, .26]
Economic Pressure × Family Resilience → Hostile Interaction			-.06	.04	.172	[-.14, .02]
Family Resilience Level	Economic Pressure → Psychological Distress	Hostile Interaction → Relationship Quality		Sequential Conditional Indirect Effect		
Low (-1 SD)	.58***	-.57***		-.129		
Mean	.47***	-.46***		-.084		
High (+1 SD)	.35***	-.34***		-.046		
Index of Moderated Mediation		Estimate	Boot SE	95% Bootstrap CI		
Conditional sequential indirect effect		.041	.015	[.016, .074]		

Family resilience significantly moderated two central pathways in the model. The interaction between economic pressure and family resilience significantly predicted psychological distress (β = -.14, p = .004), indicating that the positive relationship between economic pressure and distress became weaker as family resilience increased. At low family resilience, the conditional effect of economic pressure on psychological distress was β = .58, whereas the effect decreased to β = .47 at the mean and β = .35 at high resilience. Family resilience also moderated the association between hostile couple interaction and relationship quality (β = .16, p = .001). The negative effect of hostility on relationship quality was strongest at low resilience (β = -.57), intermediate at average resilience (β = -.46), and weaker at high resilience (β = -.34). The interaction between economic pressure and family resilience in predicting hostile interaction was not significant (β = -.06, p = .172). Importantly, the sequential indirect effect of economic pressure on relationship quality through psychological distress and hostile interaction varied according to family resilience. This indirect effect was strongest at low resilience (β = -.129), declined at average resilience (β = -.084), and was considerably weaker at high resilience (β = -.046). The index of moderated mediation was significant, estimate = .041, 95% bootstrap CI [.016, .074], because the confidence interval excluded zero.

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Figure 1

Conditional Process Structural Equation Model of Economic Pressure, Psychological Distress, Hostile Couple Interaction, Family Resilience, and Couple Relationship Quality



These results supported the proposed conditional process model and demonstrated that family resilience attenuated the psychological and relational transmission of economic pressure.

4. Discussion

The purpose of the present study was to test a conditional process structural equation model explaining couple relationship quality through the interconnected effects of economic pressure, psychological distress, hostile couple interaction, and family resilience among partnered adults in Canada. The findings provided substantial support for the proposed model. Economic pressure was associated with greater psychological distress and more hostile couple interaction and with lower couple relationship quality. Psychological distress was associated with both greater hostility and poorer relationship quality, while hostile couple interaction emerged as the strongest proximal negative predictor of relationship quality. Importantly, psychological distress and hostile couple interaction sequentially mediated the relationship between economic pressure and relationship quality, indicating that financial stress may affect couples partly by first increasing emotional distress and subsequently increasing destructive interaction. Family resilience showed direct protective associations with all three endogenous outcomes and moderated two critical pathways: it weakened the association between economic pressure and psychological distress and attenuated the negative association between hostile couple interaction and relationship quality. The significant index of moderated mediation further showed that the overall sequential transmission of economic pressure into poorer relationship quality was conditional on the level of family resilience.

The positive association between economic pressure and psychological distress was one of the strongest paths in the structural model. This finding is consistent with the conceptualization of financial pressure as a chronic psychosocial stressor capable of generating anxiety, worry, emotional depletion, and perceived loss of control. Economic difficulties do not affect families solely through reduced purchasing power. They can repeatedly confront individuals with threatening decisions, uncertainty regarding future stability, and perceived inability to fulfill expected family responsibilities. Previous research has demonstrated that economic strain and psychological distress are closely connected within couples, particularly when family resources are limited (Falconier et al., 2024). The present findings extend this evidence by embedding the economic pressure-distress relationship within a larger structural model that simultaneously accounts for hostile interaction, relationship quality, and family resilience.

This result is also consistent with broader evidence that sustained contextual and interpersonal stressors contribute to anxiety and depressive symptoms. Research among married women has linked harmful partner experiences to elevated

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anxiety, stress, and depression (Ali-Saleh et al., 2026), while reproductive coercion has similarly been associated with increased anxiety and depression (Nahin et al., 2026). Although economic pressure differs fundamentally from interpersonal violence or coercion, these findings converge around the broader principle that persistent uncontrollable stress can undermine psychological well-being. Studies of populations exposed to post-conflict and social instability likewise indicate that cumulative contextual adversity is strongly relevant to depressive symptoms (Gebremikael et al., 2026). In the present study, the substantial economic pressure-distress pathway suggests that financial stress should be recognized as an important psychological issue within couple and family interventions rather than being treated exclusively as a socioeconomic characteristic.

Economic pressure was also positively associated with hostile couple interaction. Even after psychological distress was controlled, economic pressure retained a direct association with hostility, indicating that financial pressure may influence couple interaction through multiple mechanisms. Financial difficulties can create repeated disagreements regarding spending, debt, employment, savings, household responsibilities, and the prioritization of limited resources. When couples disagree over how scarce resources should be allocated, discussions can become personalized, leading to criticism, blame, defensiveness, or withdrawal. Previous evidence has shown an association between economic hardship and intimate partner aggression, supporting the broader proposition that financial strain can create conditions conducive to destructive relationship dynamics (Schumann et al., 2023). The current study extends this evidence to a continuum of hostile interaction rather than severe violence and indicates that even nonviolent antagonistic exchanges may represent an important mechanism linking financial hardship with deteriorating relationship quality.

The significant association between psychological distress and hostile couple interaction provides further support for the family stress process proposed in the study. Individuals experiencing elevated anxiety, depressive symptoms, irritability, or emotional exhaustion may be less able to regulate reactions during disagreement and less capable of interpreting ambiguous partner behavior benevolently. Distress may reduce patience and increase negative attribution, resulting in more frequent criticism, defensiveness, escalation, or hostile withdrawal. Research has demonstrated substantial links between psychological violence and psychological distress (Huang et al., 2023), and studies of partner violence have similarly documented associations with stress and impaired functioning (Bitton, 2023). While much of that literature examines distress as a consequence of harmful interaction, the present model suggests the potential for bidirectional processes: distress may increase destructive interaction, while repeated destructive interaction may in turn contribute to further emotional difficulties. The cross-sectional design does not allow such reciprocity to be tested, but the strength of the association underscores the value of examining mental health and couple communication simultaneously.

Hostile couple interaction was the strongest direct negative predictor of couple relationship quality. This result is theoretically plausible because relationship quality is constructed through repeated interpersonal exchanges. Even when partners experience financial or psychological difficulties, the way they communicate and respond to one another may determine whether stress is experienced as shared adversity or as a threat originating within the relationship itself. Frequent criticism, contempt, blaming, emotional invalidation, and aggressive escalation can weaken emotional security and trust and reduce satisfaction, intimacy, and commitment. The finding aligns with research showing that harmful intimate interaction is associated with lower relationship quality (Kuku-Kuye et al., 2025). Qualitative evidence concerning emotional violence also illustrates how demeaning and controlling interpersonal behaviors can undermine emotional security and relationship functioning (Moshi et al., 2025). Likewise, investigations of dating violence have documented significant psychological consequences of destructive relationship patterns (James, 2024). Together, these findings suggest that hostile interaction is not simply a correlate of low relationship quality but potentially represents a proximal behavioral pathway through which broader stress becomes relationally consequential.

The significant sequential mediation pathway was a central finding of the study. Greater economic pressure predicted greater psychological distress; greater distress predicted more hostile couple interaction; and greater hostility predicted poorer relationship quality. This sequence is consistent with models proposing that contextual strain first affects emotional functioning and subsequently enters the interpersonal domain through maladaptive communication and conflict. The sequential indirect effect is important because it suggests that the association between financial pressure and relationship quality cannot be understood adequately through a direct-effect model. Two

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households experiencing similar economic difficulties may display very different relationship outcomes depending on the emotional and interpersonal responses generated by that stress. Structural research on emotional distress and harmful relationship behavior similarly demonstrates the value of mediated models for understanding how psychological states become connected to behavioral outcomes (López-Odar et al., 2026). Research addressing psychological characteristics among perpetrators of severe partner-related violence also emphasizes that destructive interpersonal behavior occurs within a broader matrix of psychological functioning rather than in isolation (Marco et al., 2024).

The persistence of a smaller but statistically significant direct effect of economic pressure on relationship quality indicates partial rather than complete mediation. Economic pressure may reduce relationship quality through pathways not included in the present model. Financial limitations can restrict opportunities for shared leisure, increase time spent working, reduce access to childcare or healthcare, limit housing options, and increase disagreements regarding future plans. Economic insecurity can also influence perceived fairness within the relationship if one partner believes that economic burdens are distributed inequitably. Financial exploitation or coercion may create even more severe relational consequences. Research on financial sextortion demonstrates how monetary threats and interpersonal vulnerability can become intertwined in ways that create shame, fear, and relational disruption (Aborisade, 2025). Thus, psychological distress and hostile interaction explain an important portion, but not all, of the effects of economic pressure on couple functioning.

Family resilience showed a substantial direct positive association with couple relationship quality and negative associations with both psychological distress and hostile couple interaction. These findings support a systemic understanding of resilience as an active family process rather than merely a stable trait. Families characterized by strong communication, shared meaning, flexible organization, mutual support, and effective use of resources may be better equipped to maintain relational functioning during adversity. Such families may coordinate responses to stress rather than individualizing blame and may be better able to protect emotional connection when external circumstances are difficult. Holistic approaches to intimate partner adversity similarly emphasize that psychological adjustment depends on networks of social, familial, and contextual resources (Wessells & Kostelny, 2022). Studies of support in the context of psychological violence also highlight the potential buffering role of supportive interpersonal resources (Huang et al., 2023).

The first significant moderation effect showed that family resilience weakened the relationship between economic pressure and psychological distress. Economic pressure was strongly associated with distress when family resilience was low, but the association became substantially weaker at higher resilience. This finding closely parallels evidence that dyadic coping can moderate the relationship between economic strain and psychological distress (Falconier et al., 2024). Resilient families may transform the meaning of financial hardship by framing it as a shared, manageable challenge rather than as evidence of personal failure or relational inadequacy. Effective communication may enable partners to clarify priorities, reduce uncertainty, coordinate financial decisions, and validate one another's emotional responses. Family connectedness can also reduce isolation, while flexible role organization may help families redistribute responsibilities when employment or income changes. Consequently, resilience appears to operate not only by improving general family functioning but by changing the extent to which external stress becomes internalized as psychological distress.

The second moderation finding indicated that family resilience buffered the negative association between hostile couple interaction and relationship quality. Hostile interaction predicted poorer relationship quality at all levels of resilience, indicating that resilience did not eliminate the harmful effects of antagonistic communication. However, the effect was considerably weaker in highly resilient families. This result suggests that resilient family systems may possess stronger mechanisms for repairing relational ruptures. Occasional hostility may be followed by apology, emotional reconnection, constructive discussion, or collaborative problem solving. Resilient couples may also have a larger reservoir of trust and positive shared experiences that prevents individual episodes of conflict from defining the entire relationship. Research on help-seeking in relation to domestic violence has emphasized that interpersonal and social resources influence how individuals interpret and respond to relational adversity (Tashi, 2026). Sociocultural analyses similarly show that the consequences of partner-related harm are shaped by the broader systems of support, justice, and social meaning available to individuals (Hakim, 2023). The current results extend this principle to ordinary relationship functioning by showing that systemic family strengths can attenuate, though not neutralize, the relationship consequences of hostile interaction.

The significant moderated mediation index provided the most integrative support for the conditional process framework. The sequential indirect effect of economic pressure through distress and hostility was almost three times larger at low family resilience than at high family resilience. This result demonstrates that indirect processes are not constant across families. Economic adversity was substantially more likely to become translated into poor relationship quality through psychological distress and hostile interaction when resilience was weak. Conversely, when resilience was high, the same general causal sequence was markedly attenuated. This pattern is consistent with research showing that the consequences of partner and family stress are highly dependent on available support and coping resources. For example, individuals faced with sensitive partner disclosure decisions have described support needs that fundamentally shape their psychological adaptation (Pan & Luo, 2026). The present findings suggest that family resilience may function in a comparable way by altering the psychological and interpersonal meaning of financial stress.

The broader relationship literature supports interpreting the model as a systemic rather than purely individual process. Intimate relationships can influence physical health through stress and behavioral pathways (Smith, 2022), while relationship processes during large-scale social disruption have been closely tied to mental health and behavior (Ting & McLachlan, 2022). Evidence from the COVID-19 period further demonstrated that stress, isolation, economic disruption, and relationship risk can become mutually reinforcing. Intimate partner violence occurred across both women and men during the Shanghai lockdown (Yang et al., 2024), and victimization was also documented in international samples of sexual minority men (Hong et al., 2022). Such findings emphasize that contextual pressures can enter the intimate relationship domain across diverse demographic groups.

The present findings are also relevant to understanding variation in vulnerability. Couple and family responses to stress are influenced by gendered social arrangements, extended-family structure, reproductive experiences, and culturally embedded expectations. Family living arrangements have been identified as potentially important for maternal psychological health (Brown & Satyanarayana, 2026), while pathways involving early marriage and intimate partner violence have been associated with psychological well-being among young women (John et al., 2022). Infertility has likewise been identified as a multidimensional psychosocial stressor with potential implications for both emotional well-being and relationship functioning (Khan, 2025). Within fertility treatment populations, partner violence may additionally affect important health outcomes (Wang et al., 2026). These studies reinforce the need to interpret economic pressure within the total ecology of family life rather than assuming that financial strain has uniform effects across all couples.

Finally, the findings should be viewed within a continuum of couple interaction ranging from ordinary disagreement to severe aggression and coercion. The hostile interaction measure used in this study was not intended to identify intimate partner violence. Nevertheless, research on severe partner aggression illustrates why early destructive interaction processes deserve attention. Violence can be transmitted across generations through complex developmental pathways (Kita et al., 2025), may occur even among professional groups such as nurses (Chen et al., 2026), and can produce substantial psychosocial consequences across socioeconomic and cultural contexts (Wessells & Kostelny, 2022). By identifying economic pressure, psychological distress, hostile interaction, and low resilience as interrelated components of poorer relationship functioning, the present model may help clarify processes that should be addressed before relational difficulties intensify.

5. Conclusion

The findings supported a conditional process model in which economic pressure was associated with poorer couple relationship quality both directly and indirectly through psychological distress and hostile couple interaction. Psychological distress represented an important emotional mechanism linking financial stress with destructive interpersonal behavior, while hostile interaction was the strongest proximal predictor of poorer relationship quality. Family resilience functioned as both a direct protective resource and a moderator that reduced the extent to which economic pressure translated into psychological distress and weakened the detrimental relationship between hostility and relationship quality. The significant conditional sequential indirect effect demonstrated that the relational consequences of economic adversity depend substantially on the resilience resources available within the family system. These findings highlight the importance of simultaneously addressing contextual economic strain, individual psychological functioning, couple communication, and family-level

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resilience when attempting to understand or improve intimate relationship quality.

6. Limitations & Suggestions

The study has several limitations. The cross-sectional design prevents firm conclusions regarding causal direction, and reciprocal effects are plausible; for example, low relationship quality may increase psychological distress or perceptions of economic pressure, while hostile interaction may both result from and intensify distress. All variables were assessed through self-report measures completed by one partner, which may have introduced shared-method variance and did not allow direct examination of dyadic agreement or partner effects. Although the sample included participants from multiple Canadian provinces, recruitment was primarily conducted through online and community channels and therefore may not fully represent adults with limited internet access, very low literacy, remote rural residence, or culturally and linguistically diverse populations who were unable to complete an English-language questionnaire. The measurement of hostile couple interaction captured destructive communication but should not be interpreted as an assessment of intimate partner violence. Finally, potentially important variables such as objective income change, employment instability, debt burden, partner attachment, social support, parenting stress, and prior mental health difficulties were not incorporated into the model.

Future research should test the proposed conditional process model using longitudinal and dyadic designs. Repeated measurement would permit examination of temporal ordering and reciprocal feedback between economic pressure, psychological distress, hostile interaction, and relationship quality. Actor-partner interdependence models could determine whether one partner's economic stress and distress influence the other partner's behavior and relationship evaluations. Future studies should also distinguish subjective economic pressure from objective economic indicators, investigate whether model pathways differ according to gender, relationship duration, parenthood status, income level, immigration background, and family structure, and examine additional protective processes such as dyadic coping, social support, psychological flexibility, financial communication, and secure attachment. Intensive longitudinal designs using daily diaries or ecological momentary assessment may be particularly valuable for determining how day-to-day financial stress is translated into emotional reactivity and couple conflict. Intervention studies could further test whether strengthening family resilience changes the indirect effects identified in the present model.

In practice, the findings suggest that services for distressed couples should assess financial stress, psychological distress, communication patterns, and family resilience together rather than treating these domains as unrelated problems. Couple and family interventions may benefit from combining financial stress management with emotion-regulation training, constructive conflict-resolution skills, collaborative problem solving, and resilience-building strategies. Clinicians should consider whether hostility during financial disagreements reflects underlying anxiety, hopelessness, or emotional overload and should help couples replace blame-oriented interaction with shared problem definition and coordinated coping. Community and family-support programs may also strengthen resilience by improving access to social resources, financial counseling, peer support, and practical assistance. Because hostile interaction remained harmful even at high levels of resilience, resilience-building should complement rather than replace direct intervention targeting destructive communication and relationship safety.

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Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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Authors' Contributions

All authors have equally contributed to the research process and the development of the manuscript.

Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

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