

Role of Inflationary Stress on Marital Satisfaction and Psychological Wellbeing: Mediating Role of Resilience

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Abstract: This study explores how stress brought on by rising prices, called inflation, plays off against someone's ability to bounce back or recoup after experiencing difficulty. Using a sample of 300 participants, this study applies descriptive statistics and correlation analysis to explore the relationships between resilience, psychological well-being, and financial stress. The results show a negative connection between feeling tough inflation pressures. This means that when there is stronger pressure in the economy, people don't do as well in dealing with stress, overall. Results suggest that strengthening resilience strongly correlates with improved mental health outcomes. So, people who are more resilient tend to do well psychologically, too. This study's results share key findings stating that becoming more resilient helps people handle the stress caused by high inflation and leads to more positive outcomes.

Keywords: Inflationary Stress, Resilience, Marital Satisfaction, Psychological Well-being, Economic Pressures, Coping Abilities

Introduction

One of the big challenges of being married and working now is that money stuff like inflation haunts us a lot, and it makes life really hard on a day-to-day basis. Rising prices mean stressed pockets for regular families, and that stress isn't just about the wallets; it's about people's hearts and minds. Costs are skyrocketing, and prices keep climbing, and the weight of high costs is definitely affecting the mental and emotional health of people, too. Recent research highlights how stress brought on by inflation makes married life not just tougher but also adds another layer of challenge to mental health and increases the resilience of that family unit (Mitra et al., 2024).

Inflation rates have increased significantly in recent years, with the U.S. inflation rate increasing from 1.2% in 2020 to nearly 8% by 2022 due to the economic repercussions of the COVID-19 pandemic (Mitra et al., 2024).

In Pakistan, inflation surged from approximately 23.4% in fiscal year 2023–24 to an average of just 4.64% in fiscal year 2024–25, reflecting a sharp decline due to tight monetary policy, IMF-backed reforms, and stabilizing commodity prices; it reached a historic low of 0.3% in April 2025, before slightly increasing to 3.5% by May 2025 (Pakistan Bureau of Statistics, 2025; Reuters, 2025). This sharp increase has put an unprecedented financial load on households and cut buying power. It also increases the chances of many people ending up in financial trouble. The effects of inflationary stress extend beyond objective financial measures; they influence individuals' subjective perceptions of financial stability, which in turn shapes their overall quality of life and relationships (Guan, 2022). There is growing evidence that people experiencing higher inflation suffer from lower satisfaction in romantic relationships because financial stress commonly drives up conflict and lowers emotional closeness (LeBaron et al., 2018).

Psychological well-being is similarly vulnerable to inflationary stress. Economic uncertainty can provoke anxiety, depression, and a general sense of distress, particularly as individuals struggle to

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maintain their living standards amid rising costs (Williams & Brown, 2019). Economic pressures definitely correlate with reduced happiness and a creeping sense of hopelessness. People who don't have much to manage are literally struggling just to get their heads above water (Mitra et al., 2024). The negative correlation between inflationary stress and mental health has been well-documented, underscoring how economic challenges contribute to adverse psychological outcomes (Kelley et al., 2018), and this issue was also a central topic of discussion when it was held in Indonesia.

Resilience becomes a really important factor in reducing the mental stress that comes from high prices. Research shows that people who recover well from tough times use different skills to get through tough stuff. They hone at solving problems that come up, and they also refuse to be alone in feeling good. Seeking out friendship and being able to keep a sunny disposition helps, too, even when life gets hard and rugged (Masten et al., 2017). For instance, individuals with high resilience are better able to manage financial setbacks without experiencing significant emotional decline. Being able to adapt much better enables people to keep their mental health and also their relationships thriving as well. This all points to resilience as a strong buffer against the really tough pressures of high stress (Mitra et al., 2024).

For instance, a cross-sectional study of 193 Pakistani adults (aged 18–35) found that higher levels of resilience significantly predicted greater psychological well-being across multiple dimensions, especially autonomy and environmental mastery, indicating that resilience helps individuals maintain mental health despite financial and stress-related challenges (Khan et al., 2025).

To further explore the complex interaction between economic stress and marital dynamics, this study draws on the Family Adjustment and Adaptation Response (FAAR) model, which posits that effective communication serves as a key protective factor in maintaining marital quality during times of financial strain (Patterson, 1988). Studies show that couples who converse openly and constructively when they're facing hard money situations report less trouble in their marriages (LeBaron et al., 2018). Effective communication seems to smooth really rough spots financially, pretty plain and simple. Conversely, if couples are bad at talking to each other to resolve problems, money issues can make existing tensions worse and contribute even more harshness in the relationship quality. Positive communication has been identified as a critical factor in reducing the impact of financial stress on relationships, although studies note gender-based differences in how such communication affects marital satisfaction (Kelley et al., 2018).

This study also integrates Social Exchange Theory to explore how financial stress reshapes individuals' perceptions of relationship rewards and costs, affecting commitment levels. According to this theory, individuals assess the benefits and drawbacks of their relationships, with financial stress heightening perceived costs and potentially prompting partners to reconsider their level of investment in the relationship (Thibaut Kelley, 1959). Such re-evaluations may lead to increased conflict or withdrawal, particularly if the perceived costs of remaining in the relationship outweigh the benefits (Lebaron et al., 2018).

In short, this study looks at all the ways that having an uncertain economy makes people feel good about themselves, deal with hardship better, and interact well with their spouse. It's about trying to understand what people do when money gets tough and they're in loving relationships.

Inflationary stress, financial strain caused by rising prices consistently undermines marital satisfaction and psychological well-being, increasing symptoms of anxiety and depression (Ryu & Fan, 2022; MDPI Household Pulse analysis). The Family Stress Model further highlights how financial pressure disrupts relationship functioning and mental health via heightened interpersonal conflict and caregiver distress. Resilience, conceptualised as adaptive capacity, has been shown to mediate the impact of stressors on marital satisfaction.

Hojjat et al. (2016) found that resilience fully mediated the effects of social support and its effect on satisfaction. Recent relational resilience research supports its buffering role for both marital satisfaction and mental health under stress. Building on these findings, this study examines resilience as a mediator in the relationships between inflationary stress and (1) marital satisfaction and (2) psychological well-being. It also explores whether married individuals in nuclear family systems experience greater inflationary stress than those in joint family systems, aiming to clarify how family structure and resilience

interact under economic pressure. By contributing to the understanding of these interconnections, this research seeks to inform interventions that promote resilience, enhance communication, and foster relationship satisfaction among married working adults, ultimately supporting their holistic well-being in the face of financial strain (Tavakol et al., 2017; Mitra et al., 2024).

Research Design

The present study is quantitative, employing a cross-sectional research design.

Hypotheses

1. There is a negative correlation between inflationary stress and both marital satisfaction and psychological well-being.
2. Resilience mediates the relationship between inflationary stress, marital satisfaction and psychological well-being.
3. Married individuals living in a nuclear family system experience more inflationary stress than those in a joint family system.

Method

Participants

The study involved 300 married individuals, consisting of both men and women, to explore factors affecting marital satisfaction and psychological well-being. Participants were aged between 20 and 59 years, representing a diverse demographic background. The participants included individuals with varying educational levels, ranging from high school graduates to those with advanced degrees. Data were collected from various institutions, including schools, colleges and universities.

Operational Definitions

Resilience: Resilience is the ability to bounce back or recover from stress (Smith et al., 2008).

Psychological Well-being: It is the subjective understanding of positive psychological states such as happiness, life satisfaction, and a sense of purpose (Dhanabhakayam & Sarath, 2023), and the personal evaluation of a person's life that is categorised by affirmative emotions, engagement, and meaning (Diener et al., 2010).

Marital Satisfaction: Marital satisfaction refers to the subjective attitude that individuals have toward their marital relationship. It encompasses how content, fulfilled, or happy someone feels within their marriage (Gottman et al., 1992).

Inflationary Stress: Inflationary stress is operationally defined as the perceived financial strain experienced by couples due to sustained increases in the general price level of goods and services, leading to heightened financial pressure, decreased purchasing power, and potential conflicts over budgeting and financial decisions within the marital relationship (Johnson & Smith, 2023).

Instruments

Resilience: To measure resilience, this study used the Brief Resilience Scale developed by Smith et al. in 2008. It has six items, and each item is rated on a 5-point scale from strongly disagree to strongly agree. For items 1, 3, and 5, the scale is: 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree. For items 2, 4, and 6, the scale is reversed: 1=strongly agree, 2=agree, 3=neutral, 4=disagree, 5=strongly disagree (Smith et al., 2008).

Psychological Wellbeing: The Psychological Wellbeing Scale (PWBS) was developed by Carol Ryff in 1989 to measure a person's psychological well-being. It has 18 questions covering six areas: autonomy, environmental mastery, personal growth, positive relationships, purpose in life, and self-acceptance (Ryff, 1989).

The Kansas Marital Satisfaction Scale (KMSS): The Kansas Marital Satisfaction Scale (KMSS) was developed by Schumm et al. (1986) and is a commonly used tool for assessing marital satisfaction. It features three subscales that examine different dimensions of satisfaction, consisting of three items rated on a 7-point scale from 1 (extremely dissatisfied) to 7 (extremely satisfied). The scale boasts a reliability score of .90.

Financial Stress (FS): Financial Stress was measured using a validated five-item self-report instrument, designed to evaluate concerns related to family financial well-being. Participants indicated their level of agreement with each statement on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Higher composite scores reflected greater perceived financial stress. The scale demonstrated high internal consistency, with a Cronbach’s alpha coefficient of 0.87 (Northern et al., 2010).

Procedure

To start collecting data, the participants were first given a full explanation of the study goals, and they were asked to give their informed consent to take part. This ensured that participants fully understood the purpose and nature of the research before proceeding. The sample comprised 300 married individuals residing in the Punjab province of Pakistan. Each respondent was approached individually and given a questionnaire designed to gather data relevant to the study. Participants got clear and comprehensive directions for doing the survey to make sure everyone did it the same way and got a super accurate response. During this interaction, researchers addressed any questions or concerns raised by the participants to facilitate their understanding and comfort. Furthermore, participants were assured that all information collected would remain strictly confidential and be used solely for research purposes. This commitment to privacy and confidentiality was emphasised to promote honest responses, contributing to the integrity of the data collected.

Results

Statistical analysis was used to compute the results. Along with the descriptive statistics, correlation, T-test, and mediation analysis were used to assess the relationships among the study variables.

Table 1
Demographic Characteristics of the Participants

Variables	f	%
Gender		
Male	162	53.1
Female	138	45.2
Family System		
Joint	152	49.8
Nuclear	148	48.5

Note: f = frequency %= percentage

Table 1 explains the frequency based on the given demographic characteristics of the participants. The majority of participants identified as male, while the rest of the participants identified as female. An almost equal proportion of participants are from joint and nuclear family systems.

Table 2
Descriptive Statistics for the Study Variables

Variables	K	α	M	SD	Range		Skewness	Kurtosis
					Actual	Potential		
RL	6	.88	19.16	8.27	9-26	6-30	.21	.56
PWB	18	.92	58.26	17.31	22-82	18-126	.50	-1.38
IS	5	.97	13.43	7.98	5-23	5-25	.08	-1.76
MS	3	.99	12.89	7.89	3-21	3-21	-.19	-1.69

Note: K= no of items, α=Cronbach’s alpha, SD= standard deviation, RL=Resilience, PWB=Psychological wellbeing, IS= Inflationary stress, MS= Marital satisfaction

Table 2 shows the values of mean, range, standard deviation, skewness, kurtosis, and alpha reliabilities of scales. All scales demonstrated high reliability, with Cronbach’s alpha values well above the acceptable

threshold, indicating strong internal consistency. The measures of skewness and kurtosis confirmed that the data met the assumption of normal distribution.

Table 3
Pearson Product Correlation among Resilience, Psychological Wellbeing, Inflationary Stress & Marital Satisfaction (N= 300).

	RL	PWB	IS	MS
RL	–	–.78**	–.93**	.94**
PWB		–	.75**	–.79**
IS			–	–.98**
MS				–

** . Correlation is significant at the 0.01 level. * . Correlation is significant at the 0.05 level
Note: RL= Resilience, PWB= psychological well-being, IS= Inflationary stress, MS= marital satisfaction.

Table 3 highlights significant correlations between the variables. Resilience is negatively correlated with psychological well-being and inflationary stress but positively correlated with marital satisfaction. Psychological well-being shows a positive correlation with inflationary stress and a negative correlation with marital satisfaction. Additionally, inflationary stress is negatively correlated with marital satisfaction. These relationships suggest strong associations between the variables.

Table 4
Mean Comparison of Family System on Resilience, Psychological Well-being, Inflammatory Stress, and Marital Satisfaction (N= 300).

Variables	Joint		Nuclear		t (298)	p	CI 95%		Cohen's d
	M	SD	M	SD			UL	LL	
IS	12.46	7.47	14.43	8.38	–2.14	.000	.661	4.38	.25
RL	20.40	8.04	17.88	8.33	2.66	.008	–11.44	–3.73	.31
PWB	54.51	15.89	62.10	17.91	–3.89	.000	–3.77	–.16	.45
MS	13.94	7.31	11.81	8.34	2.35	.000	.35	3.92	.27

Note: RL= resilience, PWB= Psychological well-being, IS= Inflationary stress, MS= Marital satisfaction, M= mean, SD= standard deviation, p is significance level= *p<.05, **p<.01, ***p<.000.

Table 4 shows the scores of the T-test, comparing nuclear and joint family systems. The results show that there is a significant difference between the two groups. Married individuals in a nuclear family system reported higher inflationary stress and psychological well-being. On the other hand, married individuals in a joint family system displayed significantly higher resilience and marital satisfaction.

Figure 1
Mediation Model Analysis of Inflationary Stress on Relationship/Marital Satisfaction and Psychological Well-being with the Mediating Role of Resilience (N = 300)

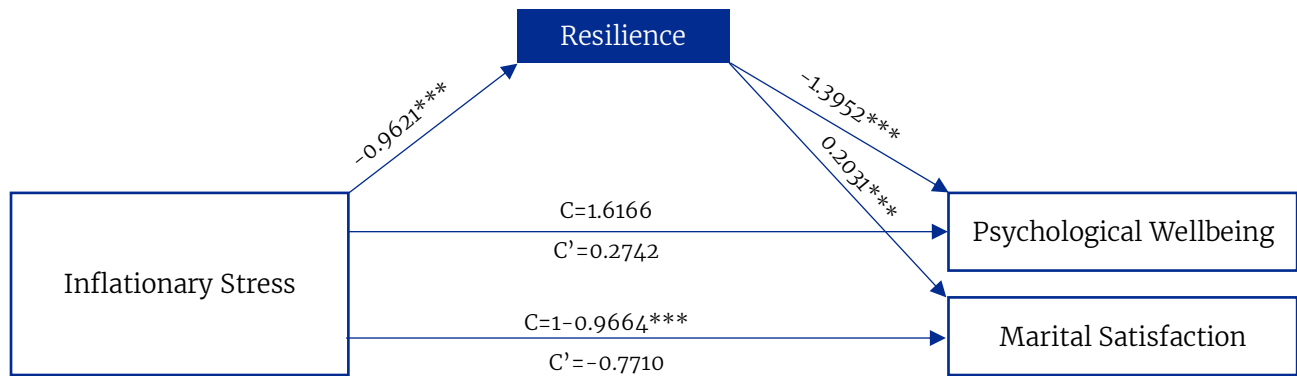


Table 5
Mediation Model Analysis of Inflationary Stress on Psychological Well-being with the Mediating Role of Resilience (N = 300)

	B	SE	R ²	P	95% CI	
					LL	UL
IS → BR	-0.96	0.02	0.86	0.000	-1.01	-0.92
BR → PWB	-1.40	0.20	-	0.000	-1.79	-1.00
IS → PWB	0.27	0.21	0.62	0.191	-0.14	0.69
IS → BR → PWB	1.34	1.10	-	-	0.76	4.07

Note: IS= Inflationary stress, BR= Brief Resilience, PWB= Psychological Wellbeing

The mediation analysis shows that the Inflationary Stress significantly affects the mediator, which in turn has a significant impact on the dependent variable. However, the direct effect of the independent variable on the dependent variable is not significant, suggesting that the relationship between the two variables mainly occurs through the mediator. This highlights the important role of the mediator in this relationship, with the results supported by confidence intervals that show a significant indirect effect.

Table 6
Mediation Model Analysis of Inflationary Stress on Relationship/Marital Satisfaction with the Mediating Role of Resilience (N = 300)

	B	SE	R ²	P	95% CI	
					LL	UL
IS → BR	-0.96	0.02	0.86	<.001	-1.00	-0.91
BR → MS	0.20	0.02	-	<.001	0.14	0.26
IS → MS (Direct)	-0.77	0.03	-	<.001	-0.83	-0.71
IS → BR → MS	-0.19	0.25	-	-	-0.79	-0.06

Note: IS= Inflationary stress, BR= Brief Resilience, MS= Martial Satisfaction

The mediation analysis table shows that as inflationary stress (IS) increases, resilience (BR) tends to decrease, with a significant relationship between them. Higher resilience is linked to greater marital satisfaction (MS), suggesting that improving resilience can boost satisfaction in relationships. However, IS also directly reduces marital satisfaction, independent of resilience. While resilience partially mediates the relationship between IS and marital satisfaction, its effect is not strong enough to be statistically significant. In summary, while IS affects both resilience and marital satisfaction, resilience doesn't fully mediate the impact of IS on marital satisfaction.

Discussion

The findings of this study offer valuable insight into the interconnectedness of inflation-related stress, resilience, marital satisfaction, and psychological well-being. Consistent with recent research in psychology and the social sciences, the results reveal a significant negative correlation between inflationary stress and resilience (Friedline et al., 2021). This suggests that financial pressures can weaken individuals' ability to cope with adversity, which in turn may have a detrimental effect on their mental health and personal relationships (Mitra et al., 2024). Resilience emerges as a protective factor, helping individuals navigate financial stress and maintain their well-being and marital satisfaction. This aligns with studies showing that resilience supports emotional stability and relational harmony during tough economic times (Guan et al., 2022).

The results also emphasise the importance of family structure. People who live in families that work together, where aunts and uncles and cousins and mom and dad live all in the same house together, reported they have less financial stress and they're better at bouncing back from really trying financial times compared to people who live with just their parents and spouse. It's true that families that live together and support each other financially stay afloat better and feel stronger resilience when tough times come calling. Recent research highlights how the shared responsibilities and emotional support provided

in joint families can ease financial burdens and improve mental health (Khan Ullah, 2020). Living in a supportive environment where responsibilities are distributed helps individuals manage stress more effectively and maintain a positive outlook, especially in times of economic uncertainty (Hill et al., 2021).

The connection between inflationary stress and marital satisfaction echoes findings from recent studies showing that financial strain often leads to relational conflicts and reduced emotional intimacy (LeBaron et al., 2020). But resilience is really important when it comes to fighting back against all that stuff. People who have high resilience are the ones who really do great at talking to each other and holding strong emotional connections matter most to them, especially when they're dealing with rough money stuff too. This aligns really well with the Family Adjustment and Response through Adapting (FAAR) model, which Patterson has recently honed in on. This emphasises that resilience resources are super important if families are going to keep relationships strong when times get tough (2020). Resilience really helps couples figure things out together when they are feeling stressed or short of money. It also helps them find ways to interact positively and work problems out more constructively together (Kelley et al., 2021).

And these results also kind of speak to Social Exchange Theory, which is all about how economic stress affects how people view their relationships. Financial stress may lead to feelings of increased relational costs, but resilience acts as a counterbalance by fostering emotional strength and commitment, keeping relationships stable even during adversity (Thibaut Kelley, 2020). Resilience means not just better mental health for individuals, but it also strengthens connections between partners and helps them fight challenges alongside one another.

This study also really shines a light on how elevated inflation just plain screws with mental health. Research right now is turning this same correlation around with insecurity about money, anxiety, and depression. Overall quality of life plummets. Williams & Brown (2020) say the same thing. However, the positive link between resilience and psychological well-being suggests that individuals with greater resilience can maintain a sense of purpose and satisfaction in life despite financial challenges (Lu Lin, 2021). That sure emphasises that building strategies to deal with things in unpredictable economic times really pays off for mental health.

These results really point out how important resilience is when it comes to how people and couples deal with stresses caused by high prices and how to keep strong relationships and stay healthy psychologically. They emphasise the need for interventions aimed at building resilience, fostering communication, and strengthening support systems to buffer the negative effects of economic stress. Future research could go deep and dig into these dynamics over time and in different cultures. Going deeper this way would yield valuable information on how people collaborate around important financial hurdles while keeping their mental and human capital healthy at the same time.

Conclusion

This research explores the link between inflation-induced stress, resilience, and marital satisfaction, particularly their role in shaping psychological well-being. High inflation taxes us badly and makes stuff way harder to handle. People with resilience are better equipped to uphold functionality even during adversities. Correspondingly, family structure plays an important role. This research provides an ingredient for future studies. People who live in joint families enjoy a lighter financial load and greater satisfaction levels because it's easier to handle life's costs, and everyone supports each other. The harmful impact of inflation-related stress could be lessened through resilience and marital satisfaction. We've got some really helpful results that naturally go along with creating programs that make life stronger and make people happier mentally.

Limitations

1. The study employed convenience sampling, which limits the representativeness and generalizability of the findings.
2. Data collection was restricted primarily to Wah Cantt, Rawalpindi and Islamabad, as those aren't exactly a sample that reflects much diversity.

3. Social desirability bias could have affected responses given, which could possibly undermine the authenticity of the data.
4. The cross-sectional design of the study restricts the ability to establish causal relationships between variables.

Suggestions

1. Qualitative methods, like interviews and focus groups, are great for really getting to know people deeply and minimising different kinds of biases that people might bring to survey results.
2. Longitudinal research could help establish causality and observe changes in marital satisfaction and psychological well-being over time.
3. Future research should also consider how cultures vary; it's important for understanding whether that matters for how happy people stay married and for their overall happiness.

Implications

1. The findings provide valuable insights for psychologists and family therapists to design targeted interventions and support systems to enhance the well-being of married employees.
2. The study can guide the development of resilience-building programs by exploring how individuals recover from adversity.
3. Practical applications of the study can inform workplace policies to support marital satisfaction and psychological well-being.

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