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THE IMPACT OF ECONOMIC CRISIS ON STABILITY AND QUALITY OF INTIMATE RELATIONSHIP

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Abstract

In this article, we developed a model based on the insight into different theories and empirical studies about impact of economic crisis on intimate relationship. With the economic crisis, the behaviour of individual in a relationship also changed. Increased stress is one of the reactions of individual to the crisis, and this directly or indirectly influences his or her intimate relationship. That impact is manifested as a factor of the decrease of stability and quality of such relationship. As a starting point, we took the fact that the individual in developed western societies is adapted to the mainstream of so-called consumer society, which discourages him or her to strive for the intimate relationship, and the purpose of such relationship is the preservation of family. On the contrary, this encourages individual's selfish principle to satisfy his or her comfort and convenience. We were mainly interested in the individual's reaction to this phenomenon. Based on these findings, we developed the "intimate relationship stress model" (IRSM), which could be used in further empirical studies and psychotherapy practices.

Key words: intimate relationship, economic crisis, stress, relationship stability, relationship quality.

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Introduction

In this article, we paid a special attention to in-depth analysis about the impact of economic crisis on the intimate relationship stability and quality. For this purpose, we shall make a brief review of economic crisis, which started in the USA in 2000. It was well documented in the literature, while was very interesting for academicians and practitioners who were researching the reactions of different social groups (OECD, 2008; U.S. Bureau of Census, 2009). It was found that the situation established in the USA after 2000 had an exceptionally positive impact on wealthy people, who enriched more and more. Therefore, a 20% of families created up to 50% of total revenue in the USA. On the other side, the lowest revenue outran the lowest limit until then. Consequently, in the first decade of new millennium, numerous families in the USA were affected by the risk of poverty, and especially the families of ethnical minorities, who were the most negatively exposed to such risk even before the economic crisis (Conger, Conger and Martin, 2010). They were additionally affected by the crisis started in 2007 in the USA with the burst of the property bubble, which continued with the financial sector, and later passed on the real economy sector. Afterwards, it appeared in Europe. Slovenia was not an exception. Before the EU accession in 2004, Slovenia had a high economic growth. When Euro was introduced in 2007, financial markets became accessible, which caused an explosion of loans in public and private sector. This caused the expansion of the financial, and the construction and property sector. The fact that Slovenia in this period was still in the process of post-socialist transition additionally complicated the situation. Mentioned transition is manifested as a process of rapid, manifold, multifaceted, and polyvalent social changes followed by many contingencies, ambivalences, and anomalies. Such society cannot be efficient without organisation and must be guided in accordance with the crisis management (Jelovac, 2002). Unfortunately, as a young country, Slovenia was not prepared and did not have capacities for such guidance. Both, the scope of construction activities and the industrial production for the export due to the economic crisis at Slovenian key trade partners, decreased. In the last quarter of the year 2008, Slovenian economy was already exposed to negative trends leading to the recession (see Table 1). The total amount of the debt reached approximately a sixth part of Slovenian GDP (EUR 5.5 billion). Due to difficulties in their own balances, caused by declines, banks radically limited their primary activity – financing of companies and population, and this had an additional impact on the crisis deepening in the real sector (OECD, 2009).

Table 1: Recession in Slovenia (in %)

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013
GDP volume	4.0	5.8	6.9	3.6	-8.0	1.4	1.2	0.6	-1.0
Employment growth	-0.5	1.6	3.3	2.6	-1.8	-2.5	-4.0	-1.1	-1.6
Inflation rate	2.3	2.8	5.6	2.1	1.8	1.9	2.0	2.7	0.7
At-risk-of-poverty rate	12.2	11.6	11.5	12.3	11.3	12.7	13.6	13.5	4.5

Source: Statistical Office of the Republic of Slovenia, 2014

In 2009, Bank of Slovenia officially proclaimed the recession in Slovenia, when GDP decreased “nominally” by 5.1% (factually by 8.1%). Budget revenue at the same time decreased by 11.8%, while the budgetary expenditures increased by the rate 9.3%. Slovenia did not react to the recession with its public expenditures, although GDP decreased by 2 billion comparing to the previous year. Therefore, a deficit of EUR 1,729 million emerged” (Senjur, 2012, p. 10). The crisis in Slovenia continued in following years, despite the USA and the majority of European countries managed to get out of recession. The crisis in Slovenia is still going on. It passed from economy to all subsystems of the society and became the crisis of values, a cultural, political, and moral crisis.

The subject of our research will be the impact of economic crisis on intimate relationship, taking into consideration the existing studies as well.

Different theoretical perspectives

An individual has the possibility to enter the relationship that could be registered as marriage as well. Relationship can also be a basis for the family. The family is mostly defined as a basic cell of society, which is its reflection and cause at the same time. It reflects the social relations, but family simultaneously has the reverse effect on mentioned relations. With its behaviour, the individual shape his or her own family, as a part of the wider society, which also in a reverse effect influence and shape their behaviour (Lewin, 1948). It is defined as a social group, for which is significant the cohabitation, economic cooperation and reproduction (Murdock, 1949). A family always includes adults of both sex, among which at least two maintain socially accepted sexual relationship, and one or more their own or adopted children, living together (Haralambos, 1999). The development of family nowadays reached the point where

some consider that it can be defined only as a statistical unit. According to them, the family is a community of at least two persons living together within a private household (Dolenc, 2012). Such definition is in accordance with the international recommendations regarding population census.

An individual needs an intimate partner to form a family. This choice of the partner is always based on the values shaped through the primary socialisation in adolescence, and at the same time, these values depend on the upbringing and living environment. The values that an individual takes into consideration when choosing the partner for the intimate relationship are important, since they influence the individual's behaviour and attitude, and shape the wider society as well.

In the recent studies of relationships, we can perceive four different theoretical perspectives, which have a substantial impact on researchers. All four perspectives are conceived on three pillars: 1) the theory must predict how the relationship will be and must provide the links between different levels of the analysis; 2) the theory must define the development and changes in the relationship succeeding over time, and foresee the (un)successfulness of the relationship; and 3) the theory should explain the reasons for different outcomes in the relationship during this relationship (Karney and Bradbury, 1995).

Social exchange theory

Huge number of academicians relied on social exchange theory in the past, when they were researching marriages and intimate relationships. Based on the previous interdependence theory (Thibaut and Kelley, 1959), Levinger was the one who applied it the first (1965, 1976). The theory explains the relationship as a process of *exchange between partners*: a) of personal weighing up about gains from the marriage (gains on social status, sexual fulfilment, emotional security, etc.), b) of barriers that might appear in the case of separation (change in sense of financial, social, religious status), c) presence of attractive alternatives outside relationship (the gain obtained with the escape from the relationship, preferred partners etc.) (Karney and Bradbury, 1995). The higher estimate of gains and losses from the marriage is, and the lowest the presence of attractive alternative in partners' environment is, the higher is the relationship successfulness. Lewis and Spanier kept on developing Levinger's ideas (1979, 1982) and developed the model of connection between the satisfaction and relationship stability, which further influence the successfulness outcome of the relationship. Therefore, relationships are satisfactory and at the same time unstable,

satisfactory and at the same time stable, unsatisfactory, but stable, and unsatisfactory, but unstable.

The theory owes its popularity to a variety of variables possible to include. Levinger (1976) set the variables on the macro level (perception of community, socio-demographic factors, employment status, etc.) and on the micro level, if the barriers were extensively conceived. As an argument in favour of this theory, we can also mention the clear discernment between the satisfaction and relationship stability, and because of this, it can provide the explanation both to the unsatisfied couples why should stay together, and to the satisfied ones why should separate.

Renowned critics of this theory, Lewis and Spanier (1979, 1982) emphasise the importance of time perspective, i.e. the change of relationship over time. Therefore, the satisfaction and the stability of the relationship are continuously changing, and social exchange theory does not provide the answer how the changes occur and which is the direction of change particular relationships will go. This theory does not explain how the change of satisfaction occurs during the relationship.

Behavioural theory

Behavioural theory is based on the social exchange theory described above, but the emphasis is on *interpersonal exchange within relationships*. The relationship (un-)successfulness is understood as weighing up the satisfaction and alternatives that an individual comprehend as a mutual exchange of behaviour, and not as a measure or a result. The studies based on this theory (Stuart, 1969; Wills, Weiss and Patterson, 1974; Markman, 1981) concentrated mostly on the behaviour types. On the one hand, we have studies that facilitate the successfulness of the outcome, for example, a conversation as a capability to solve conflicts or rewarding for positive behaviour and the latter should lead to the relationship successfulness. On the contrary, the punishment and negative behaviour in the relationship will not have positive results. This theory provides the "way" to the quality relationship and shapes the positive behavioural model as a resource to preserve successfulness of the relationship (Bradbury and Fincham, 1991; Gottman, 1990, 1993). Many scientists agree that the disadvantage of this model is the strong emphasis on the interaction, since the relationship interactions should be researched in light of partners' life, so they could be fully understood in their wholeness (Karney and Bradbury, 1995). On a macro level, the following deficiencies were confirmed: disregard of individual's patterns of behaviour, such as personality, education, and other important life events affecting the individual, which

were transferred to the relationship, as well as their influences on their behaviour. Karney and Bradbury further conclude that behavioural theory provides only an explanation of limited range of outcomes in a relationship. Although the negative behaviour influences the relationship successfulness, the theory does not explain how the change of initially positively adapted patterns of behaviour occurred, or vice versa, how partners without suitable knowledge and skills can spontaneously improve their relationship. The theory also does not provide the answer to the question when the agony reaches the point of separation of the couple. The theory itself does not explain the changes in relationship duration. At the same time, the behavioural theory contributes to the comprehension of relationship development that shapes the research model of behaviour in relationship and concepts that have not yet been included in a broader view on relationship (Karney and Bradbury, 1995).

Attachment theory

Attachment theory is based on the concept of the early, primary attachment of an individual-infant to important persons who will take care of him/her. Bowlby (1969) is considered as a founder of that theory, as asserted that for the life in two is crucial the first close relationship with the people from her or his environment. The theory was later complemented based on the discovery that the first contacts with other persons were different. That way, the differentiation of two main styles of early attachment was achieved: (i) *secure attachment*, the commonly perceived between a mother and a child, is also the most ideal, as provides a stable basis to research new stimulus; (ii) *anxious or ambivalent attachment* includes also the parents that divergently respond to their children and send them ambiguous messages. For example, if parents on the one hand avoid nursing their child, and on the other show that they care about the child, he or she internalise that ambivalence and, when grows up, this will be reflected as a permanent pattern in individuals behaviour and consequently will be transferred to his or her relationships. Attachment theory predicts that the individual's *early experience* in relationship shapes individual's pattern of behaviour and influences the development of further relations in adulthood, and consequently foresee the perspective of successfulness in relationship (Karney and Bradbury, 1995).

The mentioned theory establishes the link between levels that social exchange theory and the behavioural theory overlooked, as emphasises more the early perception than experience. Although, in our opinion, overlooked the changes and variability in the intimate relationship also. The theory does not predict how the partner will choose exactly the right one and does not explain how his or her personal experience influences

the relationship development from the very same beginning to the end, but only explains the outcome based on early experience. This theory overlooked the possibility of matching between partners who were exposed to different styles of early attachment. The theory considered that only the individuals exposed to the secure style were able to maintain successful and durable relations. On the other hand, the ones for whose early childhood such style was not significant, were considered as incapable of successful and durable relationships, as if these were the only predictors for successful and durable relationships (Karney and Bradbury, 1995). The theory in general does not explain how relationships change over time and why some couples do not behave in accordance with the expectations of theory, but do warn about the role of individual's early experience impact on his or her choice of relationships and anticipate the individual's possibilities of functioning in the relationship.

Crisis theory

This theory developed from the need to explain the reaction of the family to stressful events. Hill was the first who dealt with this subject (1949). He tried to explain why some couples in a crisis react in a manner that they achieve the improvement, and why the reaction of some other couples has leads to the worsening of the situation in the relationship or even to the separation. He developed the ABCX model. In that model, he illustrates stressful events, which require the adaptation of the family or the intimate partners. Under B is provided the assumption that families have different facing capabilities. The C includes the assumption that families or intimate partners assign different meanings and importance to different events. The X set the crisis nature. Based on this model, the researchers can anticipate which family or relationship will successfully recover after the crisis (Karney and Bradbury, 1995).

McCubbin and Patterson (1982) warned that the model ABCX focus only on variables present before the crisis and improved it. Therefore, they added the time perspective to the model, as described below: (i) the reaction to the event can develop over time and (ii) the reaction to event causes new reactions to further events. This way an improved ABCX model was created: the A is the event that can cause stress (McCubbin and Patterson also called it the collapse); the B is the previous level of the facing capability that influence the increase of the reaction to the event; the C is the capability to detect the event considering previous experiences and, at the same time, the perception and tackling the potential outcome; the X is an answer to the crisis, which causes or does not cause the adaptation. Based on this, some researchers tried to explain and predict the outcome in marriage or relationship and they

concluded that the couples that were more frequently encounter the stressful situations were more exposed to the negative outcome (Karney and Bradbury, 1995). Therefore, the crisis theory is the first that takes into account the impacts of external events on an individual and consequently on his or her relationship. Thus, crisis theory introduces the marriage or intimate relationship in the interaction with the outside world. It predicts the successfulness and the probability of relationship durability, once emerged the factors that provoked the crisis. However, it does not explain what enabled the emergence of the crisis.

Each theory explained above deals with important aspects of intimate relationship. Social exchange explains the difference between partner's satisfaction and stability, although it does not take into consideration the time component. Behavioural theory deals with the consequences of interactions between partners, without the connection with the wider context of the relationship. Attachment theory deals with individual's early experiences, but the lack of explanation of relationship development is the deficiency of this theory. Crisis theory introduces the external factors into relationship, but it does not explain the changes over time. Based on the critical reflection about the underlying assumptions and scope of these theories, we shall deduce below a set of variables in building our model.

Impact of stress on intimate relationship

Existing studies about marriage and/or intimate relationship stability researched different impacts. We shall focus only on the most significant. For example, Schiller compared the sample of 46 married couples mutually matched by age, upbringing, religion, occupation or socioeconomic status (hereinafter SES) with the sample of control group, where people connected each other randomly, and concluded that individuals chose the partner based on similarity, and at the same time tended to monogamy (Schiller, 1932). The expectations on marital life influence the relationship stability. It is important partners' expectations on marital life to be harmonised as much as possible, especially after birth of the first child. Waller's research of marital life perception at non-married couples was based on the research of the connection of perception and on further acting in marriage. It was concluded that the expectations were exactly the most powerful predictor whether partners would marry or not. At the same time, it was concluded that marriage-related expectations of men were more important for its survival than the expectations of women. The results of the study indicated that the stability of the marriage depended also on the rationality of expectations and concluded that this was indeed the most powerful argument that testified potential stability of marriage

(Waller and McLanahan, 2005). The results of the American national research on family development (1995) indicated that the marriages contracted after 1980 were more stable. Since the causes of such phenomenon were not subject of this study, Heaton researched the reasons for better stability of marriages after 1980. He concluded that the reasons were the older age when entering the marriage and higher education of newlyweds (Heaton, 2002). Winch and Greer (1965) found that there was a connection between an early marriage and the legal stability of marriage and obtained the following results: (i) early weddings in the USA are associated with relatively low SES, (ii) early weddings in the USA are associated with higher level of marital instability, (iii) relatively low SES in the USA is associated with relatively higher grade of marital instability (Winch and Greer, 1965), which indicates that the predispositions to enter the relationship are extremely important for predicting relationship success, which is substantially dependent on subjective attitude towards such a relationship.

Sociocultural, economic, political-legal, technological, and environmental changes (so called PEST factors) influence both the society and the family. The society has an important impact on shaping individual's behaviour. Since its beginnings in the 19th century, the industrialisation encouraged the transition from traditional to secular-rational values, while the development of post-industrial society implied the transition towards the increase of confidence, tolerance, wellbeing, and post-material values. Emergence of industrial society was associated with the cultural shifts away from the traditional system of values (World Values Surveys, 1998). Emergence of post-industrial society "is associated with shifts away from absolute norms and values towards values that are increasingly rational, tolerant, trusting, and participatory" (Ingelhart and Baker, 2000, p. 19). That shift consequently caused the decrease of certainty the individual was used to. The individual can experience such changes as stressful, since she or he cannot find in themselves sufficient resources, knowledge, and experiences to overcome them. Long-term exposure of individual to stressful factors caused the change of individual's values, which influenced the understanding of relationship and its outcome (Kelly, 2004). Longitudinal research conducted between 1997 and 2000 in Australia was based on the model of long-term observation of changes, which Kelly resumed and adapted according to the research model of Lazarus and Folkman (1984), who researched the change of values at individuals after a long-term exposure to stress. This research confirmed the hypothesis that individual's values really would change at the long-term exposure to stress (Kelly, 2004).

Stress, i.e. the exposure to stressful factors is something that individuals experience every day. Stressful factors are present on workplace, at home, in traffic, in interpersonal relations, even when the individual is alone. What he or she will experience as stressful, and how much it will burden the individual, depends mostly on his or her internal resources and preparedness to face up the stress. Stress does not necessarily imply only bad results. When the outcome of increased stress is favourable for the individual, she or he can gain a lot. People in stressful situations discover new ways of facing the changes, their new capabilities and above all, they gain new experience in confronting the stressful situation, which increases their self-image and self-confidence on a long term (Tedeschi and Calhoun, 2004). Such type of stress we named a *positive stress*. Unfortunately, people mostly tackle the stress when it has a negative impact on their life, and negative change can lead to a *negative stress*. For many, the key factor of negative stress is the lack of “money in the wallet”. Because of these difficulties, people are more concerned – they make decisions to change their economic situation regardless of other consequences. It gradually influences the weakening of their self-image and self-esteem, which can affect all aspects of life. In brief, stress is “a particular unpleasant feeling that one experiences when one perceives that something one values has been lost or is threatened. This loss or threat could be something material (e.g., loss of one's house), social (e.g., a relationship breakup), symbolic (e.g., threat to one's status as provider), or economic (e.g., job insecurity)” (Davis and Mantler, 2004, p. 2).

Stress includes many biochemical (changes in secretion of catecholamine, adrenaline, noradrenaline, glucocorticoid and cortisol), physiological (changes in blood pressure, pulse and sweating), cognitive and behavioural changes. In the case of short-term exposure to the stressful factors, biochemical and physiological changes recover and readapt. In the case of long-term exposure to stressful factors, the stress becomes chronic, and this is a serious danger to the individual's health (cardiovascular disease, arthritis, hypertension, weakening of immune system) (Sapolsky, 1998). Stress can also have consequences to the psychological health of individual, such as depression or increased anxiety disorder (Davis and Mantler, 2004). However, individuals react differently to particular changes. It is confirmed that the stress has a negative impact on a particular aspect of individual's life, and it is the fact that the intensity of such impact depends on its interpretation of stressful factors. That means that the result of changes will not be the same for everyone, but the researches in assessments and analyses usually focus on typical reactions of the majority.

Among others, an unwanted change in a financial aspect can cause negative stress. In such case, there is a frustrating feeling, when an individual is not able to meet all financial liabilities, to afford the necessities of life or to provide means of subsistence. Stress that appears in such case includes different feelings: horror, anxiety, fear, distress as well as anger and frustration associated with financial burden. Although everyone subjectively evaluates his or her own financial situation, the concept *financial burden* is defined as incomes below the poverty line (comparing to the size of families), the decrease of family's incomes by more than 35% comparing to previous year, and the increase of indebtedness, or when an individual lose his or her job or employment (Davis and Mantler, 2004). Financial burden is an aspect that researchers, who studied different consequences of negative financial burdens impacts, included as a variable in their studies. The impact of family life changes in economic aspect, i.e. based on an empirical research, the financial burden of families was identified for the first time after the stock exchange crash in 1930s in the USA (also called Great Depression) (Angell, 1936). Considering the data obtained between 1914 and 1967 in New York, the researchers established the link between the economic indicators and hospitalisation, mostly of men, in psychiatric institutions: when the situation in economy got worse, the number of patients in psychiatric hospital increased. The suicide and alcoholism rates also increased, as well as the use and the consumption of tobacco products. The same tendency is noticed in the number of single persons and especially the mortality rate due to cardiovascular diseases (Brenner, 1973). The financial stress is also associated with the perception of health, self-esteem, satisfaction, and functioning of family (Fox and Chancey, 1998). The financial constraint cause the consequences on mental health, as people are worried and depressive, which has further impact on the deterioration of physical health (Lange and Byrd, 1998). A Swedish study among unemployed youth (between 16 and 25 years) showed that headaches, stomach problems, and insomnia were more frequent among individuals with the higher rate of financial difficulties. In addition, the health deterioration would be more intensive as the financial pressure increased (Rantakeisu, Starrin and Hagquist, 1999). On a random sample (N = 1424), comprised of men and women from New York, was founded that the financial stress is directly associated with the level of depression. The link between the depression and volumes of consumed alcohol was also detected. More depressive individuals consume more alcohol, being convinced that it helps them to tackle the problems. The research results partially coincide with them – according to these results, alcohol consumption leads to a short-term immediate stress release (Peirce, Frone, Russell and Cooper, 1994). However, it is not helpful as a long-term solution,

since financial stress can provoke the depression, and this is mental disorder associated with the individual's low motivational, cognitive, and behavioural inclusion in life. Depression also reflects in clear physiological and neurochemical changes. Their classical symptoms include the difficulties with the fatigue, loss of libido and interest for preferred topics. The irritability and avoiding other people are also increase (Davis and Mantler, 2004).

The effects of financial distress are not visible only in individual's mental and physical health, but they influence the relationship as well. Financial pressure causes low self-respect and decreased satisfaction in relationship, and consequently decreases difficulties and conflicts in intimate relationship. Fox and Chancey found out in their study that increased financial stress caused more verbal and physical violence, both among partners and family members (Fox and Chancey, 1998). The stressful factors influence the wellbeing and satisfaction of individuals, and the stability and the quality of their intimate relationships have been already confirmed in several studies (Pearlin, 1989; Hammen, 1991; Coyne and Downey, 1991; Aneshensel, 1992; Conger, Lorenz, Elder, Simons and Ge, 1993; Karney and Bradbury, 1995; Turner, Wheaton and Lloyd, 1995; Cohan and Bradbury, 1997; Conger, Rueter and Elder, 1999). The financial pressure is directly linked to increased depressive behaviour of partners, which influences the irritability and hostile attitude towards the partner, affects the satisfaction, and at the same time contributes to the relationship instability (Conger, Rueter and Conger, 2000). Based on the research, which showed that couples with higher demands in life are more prone to distress in relationship, we can assert that *financial stressors have a direct impact on the satisfaction in relationship*. Couples have different reactions to the stressors and perceive them in different ways. It is particularly important how individuals confront to stressors first for themselves, and then in relationship as well, since this influence the relationship quality (Randall and Bodenmann, 2009). In relationship preserving, the education of couples about stress effects and how to minimise and confront the stress is of high importance, and this applies to the satisfaction with the relationship as well (Russell and Slaby, 2012).

The stress, caused by economic difficulties, is one of the key factors for relationship success or preservation and stability. Based on this fact, Conger (1990), in his research about stress impact on family life, developed the model of family stress, a basis for further studies about influences on a relationship. Conger and Elder improved it in 1994 as *Family stress model* (hereafter: FSM). They developed the model to

explain how the financial difficulties caused by recession in agricultural economy in 1980 influenced the life of countryside families (Conger and Conger, 2002; Conger, Wallace, Sun, Simons, McLoyd and Brody, 2002). Since then, this model became the basis for empirical studies about impacts of economic stressors on relationship satisfaction and quality. According to FSM, the economic difficulties will lead to the disorientation in relationship and increase of risk of partner's (in-)stability. Markers of difficulties include low incomes, high debts comparing to incomes and negative financial events, such as unexpected losses of revenue, job instability, increased economic requests (Conger et al., 2010). "Contrary to the suggestion by some researchers that economic pressure involves subjective impressions (e.g., White and Rogers, 2000), the FSM holds that are tangible events in an individual's life that can significantly impact family functioning" (Conger et al., 2010, p. 690). Therefore, according to the FSM model, at the level of increased economic pressure, a high emotional stress influencing the relationship is expected.

Figure 1: FSM model

Source: Conger et al., 2010, p. 690.

Below, we would like to refer to some studies that used the FSM model. For example, in Finland was conducted a study on a sample of 250 respondents, 133 men and 117 women at age 36 years, in a marital or cohabitation relationship (total average duration 11.4 years). The study was based on FSM model and confirmed a negative impact of economic pressure on individuals in a relationship, which consequently reflected on the relationship itself. Then, the results from this research were compared with the results obtained in the research based on FSM model and similar sample in the USA (Conger et al., 1994) and it was concluded that there were differences in the results due to different socio-cultural environment. Namely, women in Finland are substantially more dedicated to the career life and they return sooner to the job after childbirth than women in the USA. Because of that, the differences are mostly noticeable in the reaction of women to economic stressors.

Women with lower economic standard and unstable career life in Finland report on depression, marriage problems, and low marriage quality. In the case of men, the results of both studies were similar: low employment status or prediction of worsening of financial situation lead to depression and huge problems in relationship. Both of them influence the low quality of marital life (Kinnunen and Pulkkinen, 1998).

Similar research on partner's resistance to economic pressures in Iowa lasted three years (1989-1991) on a sample of more than 400 married couples from lower-middle class. This one was also based on FSM model and studied the influence of economic stressors on marriage, but its subject also included specific of spouses' characteristics that enable the resistance to stress. The obtained results confirm the fact about negative impact of economic pressure that cause economic stress, which consequently leads to conflicts in the marriage. Only the support in high level, which is targeted to the awareness about the connection between the economic pressure and psychology stress, is helpful to partners in such circumstances. If this support is efficient, the number of conflicts and stress in marriage will decrease (Conger et al., 1999).

The reliability of FSM model regarding the strengths and weaknesses of its hypotheses was verified in 2002. Empirical evidence connected the basic FSM with the extended version of this model and identified it as a scientific apparatus suitable for use in research (Conger and Conger, 2002). Another study from 2002 included a sample of Afro-American intimate partners, both the ones living in rural and in urban environment. This study researched the impact of economic pressure on stress and confirmed that economic problems led to economic pressure (income per family member, insecure job, loss of employment, family expenses and debts), which caused the stress at both partners and affect the decrease of conflicts in relationship (Conger et al., 2002). In a similar study conducted in South Korea in 1998, where the FSM was applied on a sample of 236 couples from middle class in urban and rural environment, the reaction of partners to the economic crisis was researched. All respondents were parents of adolescents (average age 13.9 years), since the sample was taken through their children in schools. The obtained results indicate a negative impact of economic stressors on relationship stability and quality, although certain differences were detected again (comparing to another similar studies) because of socio-cultural factors predominant in the environment where the research was conducted. At male respondents in S. Korea was not discovered that stress would cause a conflict in relationship, while in other environments was detected a significant correlation between economic pressures and problems in marriage. The authors of this study

interpreted the different results comparing with another studies in light of the traditional taboo for men to express the feelings at home and of working hours that “keep” men away from families all day long. The most probably is that the Korean men externalise the stress outside their families in the interaction with other men (Kwon, Rueter, Lee, Koh and Ok, 2003).

The FSM model was used again in the study conducted in Finland in 1999 on a sample of 608 Finnish spouses. The results showed the connection between negative economic situation and low satisfaction in marriage (Kinnunen and Feldt, 2004). In Romania was conducted the study, in which was applied the mentioned model on a sample of 239 mothers. The results in this case confirmed that increased economic pressure was associated with large number of relationship conflicts, among others because of depression of partners and poor social support (Robila and Krishnakumar, 2005). Studies that research the connections among socio-economic status, family processes and individual's development use the FSM model to obtain data on satisfaction and relationship quality, and with extended model the researchers examined how these impacts reflects on children (Conger and Donnellan, 2007). The link between economic status and relationship problems was also researched with the FSM model in Turkey in the beginning of 2004. After the huge economic crisis that affected Turkey in 2001, the researchers examined the connection between stress and economic crisis on the sample of 1201 respondent, aged between 21 and 58 years, based on analysis of obtained data. The hypotheses set (based on previous studies conducted elsewhere in the world) were confirmed with the results of the survey, in which the first part was intended to verify the economic impact on the individual, the objective in the second one was to verify the impact of the stress on the individual, and in the third one was to examine the impact of both on relationship problems. The study on Turkish sample as well indicated that the economic crisis actually has a negative impact on relationship and its stability. As in previously described studies, the research from Turkey confirmed the impact of socio-cultural environment, i.e. the context of study, since there were differences, which did not substantially affect the results at the individuals' reaction to the crisis. Since in Turkey the Islam is predominant religion (99%), men do not show their weaknesses in front of women, but prefer to resort to taverns and search for a company of friends. Because of that, women are later exposed to emotional stress. This is the consequence of the economic crisis, the global one, and the crisis in their families (Aytac and Rankin, 2009).

Similar research was conducted in 2003 and 2004, i.e. three years after the economic crisis in Argentina, which ended with the bankruptcy of the state. The sample in this research is slightly smaller, since it was comprised of 144 couples. They were chosen through their participation in at least one psychotherapy process on the clinic in Buenos Aires. The results of this study as well confirmed a negative impact of the crisis on a relationship and again were detected some differences, culturally conditioned due to the environment in which the selection of respondents was made. The contribution of this study consists of the proposals for development and the implementation of both prevention and curative programmes, which can help partners to overcome the problems in critical period (Falconier and Epstein, 2010).

Examining the connection between the economic crisis and relationship stability and quality, we found out that the studies in this regard had already confirmed the positive correlation between both globally, but not in Slovenia where such research has not been conducted so far. The population of this young and independent country face up with stress, mostly caused by unfinished process of post-socialist transition started in 1991 and the most recent economic crisis from the year 2007, which affected Slovenia with full intensity in 2009. Slovenia is currently in a general crisis, in a range from moral, over cultural, to economic-political crisis. Such set of circumstances increase the confusion, internal conflicts, and absenteeism of individual. This is how individual "reacts to the increase of complexity and aimlessness of economic processes and state apparatus in era of finalisation of historical project of social power monopolisation" (Jelovac, 2002, p. 136).

Towards the stress model of intimate relationship

Based on the above-mentioned, we shall try to shape our own model, called the *Intimate Relationship Stress Model* (hereafter: IRSM). Considering that FSM was proved as reliable in previous studies, we refer to all its elements deemed as relevant, based on critical reflection of its achievement in explanation of key variables that influence the correlation between the economic crisis and intimate relationship stability and quality. Above-mentioned and analysed empirical studies confirmed the impact of economic crisis on the increase of conflicts and stress in intimate relationship, but did not examine one important phenomenon. This phenomenon is the situation of individual torn between the social belonging (to the organisation, relationship, family) and tendency to self-fulfilment at all cost (exaggerated tendency to the individuality with the emphasis on satisfying and meeting one's own goals and wishes, regardless of the others, e.g. the tendency on a limit to the egoism, which indicates an infantile perception of reality). We

agree that more mature individuals will be able to establish relationships that are more reliable and stable. Although we assume that the level of education and older age when getting married are not decisive factors of maturity for intimate relationship. This year we shall proceed with the verification of the model based on the primary data, which we shall obtain within a qualitative and quantitative empirical study on mentioned phenomenon and the triangulation of the results gathered in such survey.

In view of the above, we have developed the model IRSM (see Figure 2) which visualises the connection among particular key elements: (i) economic crisis, (ii) stress, (iii) intimate partner, (iv) intimate relationship, (v) values, (vi) passivity, (vii) disputes, (viii) strengthening, (ix) relationship breakdown, and (x) preservation of intimate relationship. The explanations of mentioned elements are:

Ad (i): Economic crisis is the situation where the economic activity decreases, i.e. the situation with negative growth in economy, indicated mostly by: fall in GDP, liquidity problems, instability of prices, employment decline rate, and outflow of capital and impoverishment of the wider population strata. It can affect only particular industry or industries within the national economy of one or more countries, the entire economy in one or more countries, a part of the world, or it can be present worldwide. Economic crisis can appear in three forms: stagnation, recession, or depression.

Ad (ii): Stress is the most frequently defined as a reaction of the individual on burdens from the environment. "Psychological stress occurs when an individual perceives that environmental demands tax or exceed his or her adaptive capacity" (Cohen, Kessler and Gordon, 1995).

Ad (iii): An intimate partner is an individual who enters into a repetitive interaction with another person on his or her own choice and that interaction is based on love, closeness, belongingness, and confidence. It meets emotional and sexual needs in an intimate relationship.

Ad (iv) Intimate relationship is a relatively durable relationship between two partners.

Ad (v) Values mean the basic positive beliefs of individuals and groups and these values direct their attitude, decision-making, and behaviour.

Ad (vi) Passivity in an intimate relationship is understood as partner's lack of interest or ignoring the partner and their joint activities.

Ad (vii) Dispute is a situation in an intimate relationship, in which the partners disagree regarding important questions, values, and objectives in relationship.

Ad (viii) Strengthening relationship is a process, in which the partners in crisis support each other, attach to each other, and cooperate in achieving joint objective.

Ad (ix) Relationship breakdown is the point in a relationship where the final separation of intimate partners occurs.

Ad (x) Preservation of relationship means that intimate partners in a crisis are able to find means and ways to continue their intimate relationship.

Figure 2: IRSM

With the breakout of the economic crisis, increases the stress of the individual and this has a significant impact on relations and relationship stability. The data about this can be obtained through the questionnaires already used and verified in previous surveys based on FSM. However, we are interested in something that the researchers have overlooked so far. Because of that, we included in our model the following values as elements used as a basis for the research of three potential types of partner's reaction to the crisis: passivity, disputes, and strengthening of relationship. There is an old saying: *what does not kills you, makes you stronger!* The type that the individual will choose considerably depends on his or her system of values (Johansson, 1987; Kelly 2004; Sendil and Cesur, 2011).

The values are phenomena that we speculate a lot and tacitly assume. Sometimes we do not understand them quite well, since we do not think about them sufficiently. Each individual has her or his own values and because of that, "the neutrality of values" is impossible. The values are main drivers of human behaviour and they does not push us in our behaviour as instincts, impulses and needs do, but have an effect on us

with their power of attractiveness, like a magnet. Values are more like motivational objectives and guidance (Jelovac, 2000, p. 19). According to their essence, the values are “generalised and relatively durable conceptions on goals and phenomena we highly appreciate, and they apply to a large number of categories of subordinated objects and relations that direct our interests and our behaviour” (Musek, 1993, p. 72-73). They are “one of the most important achievements of the human culture” (Musek Lesnik, 2008, p. 91). A human does not satisfies only his or her physiological needs, but feels, think, and judge what is good, what is better, and what the best is. Based on this, we can conclude that the values are indeed “people's basic beliefs that lead the actions and judgements in different directions” (Jelovac, 2000, p. 20). They are “basic positive individuals' and groups' principles of life”. The value is the reason why we tend to achieve something and what we actually achieve: *aim, ideal, guidance, attitude*, in other words, “relation of men toward something that for her or him is more valuable, important, and valid comparing to something else” (Jelovac, 2000). The values can vary, depending on the class, type, and level. Indeed, different classes of values are predominantly *positive (wanted)* versus the *negative (unwanted)*. It means that values are always organised in pairs: good vs. bad, beautiful vs. ugly, etc. Regarding the type of values, we have two of them, i.e. values-norms vs. values-ideals. As far as the concerned level, values can differ depending on the place where they are positioned on the scale of values (Jelovac, 2000).

Values can vary regarding the environment and the spirit of the times. Over longer periods, certain shifts in individuals' preferences about particular values and guidance regarding values can appear (Rokeach, 1973; Musek, 1993). Because of values changes, the individual's expectations from partner in the relationship changed a lot in previous century (Schiller, 1932; Markman, 1979, 1981, 1984; Bronfenbrenner, 1986; Jockin, McGue and Lykken, 1996; Waller and McLanahan, 2005), which consequently influenced the choice of the reaction type on the relationship crisis. Our IRSM model includes the assumption that in the case of passivity and disputes or conflicts in the relationship, it is more likely that the latter will end with the breakdown. In the case where the partners are more attached one to another, the relationship strengthen, which consequently leads to its preservation.

Conclusion

Today's society is highly *disoriented society* compared to other societies from the past. Its elites (intellectual, political, cultural, etc.) disagree about the target function of nowadays socio-systems. Because of that, a feeling of being lost in space and time overwhelms modern man-

individual. He or she is not as lucky person as once used to be, while lived on a horizon of a World-historical project, such as modernisation, liberalisation, bolshevisation, denazification, which inspired him or her with meaning of living. When the social macro cosmos breaks down, as it happened at the end of 20th century, the individual has no other option but to escape to his or her own micro cosmos. When “grand recits” (Lyotard, 2002) about Modernity, about *Weltgeist* (World-spirit), which sends the individuals and peoples “to pull the chestnut out of fire” (Hegel), about “free trade in a free world” (liberalism), about “universal human emancipation” (Marx), about “bright future” (bolshevism), about “pure race” (Nazism) etc. are already told, then on the world's stage remain only “petits recits” (Lyotard, 2002), which are above all trivial, which cross, interlace and tell endless small stories and tall tales. One of them is vulgar-materialistic story about what, where and how much to buy, of course, as cheaply as possible, since more should be “saved” for new purchases – the story that every day obsess masses in global village. Everything turned into goods or service on sale. Modern man is *homo consumens*, in other words, he or she lives and works for the shopping in spare time. To be means - to go shopping. Partners, regardless of a gender, are not an exception in this case. Intimate partner keeps this role as any other goods, as far as he or she serves its intended purpose.

The use of IRSM in further empirical studies offers a new perspective on intimate relationship exactly from the point of view of today's hedonistically oriented and egoistic individual who is a product postmodern social reality, which guides her or him as a consumer towards instantaneous and superficial meeting of their artificial needs and wishes. Since the previously conducted studies did not deal with the new situation of individual, which is torn between the social belongingness and the tendency self-affirmation of ego, any further research based on our IRSM model could bridge this gap.

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