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# FINANCIAL EFFECT ON THE ADJUSTMENT OF SPOUSES DURING COVID 19 LOCKDOWN

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## Abstract

The objectives of this study was to investigate whether individuals suffer from fear of financial situation and uncertainty, to investigate the level of adjustment of spouses, to investigate support extended by the other family members and, to analyse whether the support extended by the other family members moderates the relationship between individuals' fears on financial situation/uncertainty and, the respective level of adjustment of spouses. The data collected from an online survey, through a random sample of 300 adults aged 25 years and older residing in the Western Province, Sri Lanka were analysed. A conceptual model was developed and variables such as fear of financial situation, uncertainty and extended family support available for spouses was reviewed in relation to the adjustment of spouses. Four hypotheses were established. Statistical analysis wer performed to identify moderator effect of resources available for spouses. It were identified that COVID-19 created fear of financial situation and uncertainty among married couples and, it was concluded that support provided from their respective families contributed to adjustment of Sri Lankan spouses. A key limitation was that there was no equal participation from both genders. Future research may include replicating the same study with a more diverse sample. Future researchers can conduct a follow-up study to identify long-term effects of COVID-19 on Sri Lankan married couples.

**Key Words:** Adjustment of Spouses, Uncertainty, Financial Situation, Family Support, Covid-19

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## **Introduction**

As one of the most talked about pandemics in the past few centuries, Corona Virus disease (COVID-19) will have a special place in historical documents over the immense impact it instigated up on human lives globally. The difficulties it brought upon married couples, the challenges it effectuated needs to be studied to identify the impact COVID-19 had on spouses and families. Factors such as fear of financial situation and uncertainty of the future, has caused many couples to rift apart and the stability and the harmony of their relationships had been maintained due to the support received from their respective relatives and other family members. The results of these situations will have an effect on the future generation and therefore, a thorough understanding will benefit when analysing functions of marital couples after COVID-19. The following objectives were derived in order to identify the above-mentioned information.

## **Objectives**

- 1) To investigate whether individuals suffer from fears on financial situation and uncertainty
- 2) To investigate the level of adjustment of spouses
- 3) To investigate support extended by the other family members
- 4) To analyse whether the support extended by the other family members moderates the relationship between individuals' fears on financial situation/uncertainty and the level of adjustment of spouses

This research has extracted evidence from former studies done on the same issues through the literature review. As a result the study has identified numerous ways how couples have been affected due to financial fears and uncertainties and the way they adjust themselves with the support of families. This research developed a conceptual framework with the models of human behaviour and the ways these couples would function.

## **Literature Review**

### ***Adjustment of Spouses***

Adjustment of Spouses can be defined as “a condition in which there is an overall feeling in husband and wife of pleasure and contentment with their marriage and with each other” (Thomas, 1977) or the accommodation of spouses to each other (Kendrick and Drentea, 2016). Many studies have identified that there is a relationship

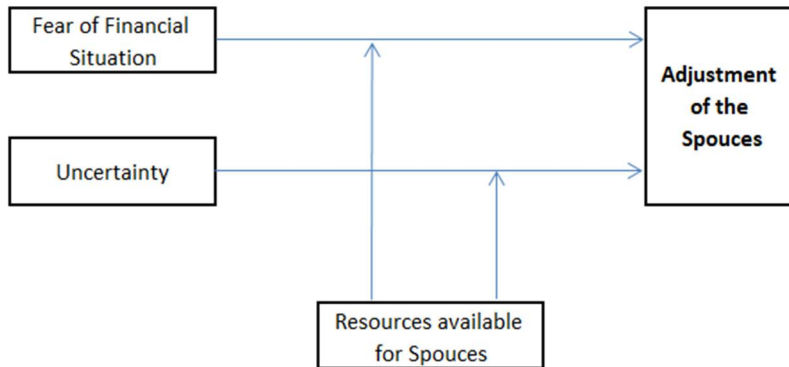
between adjustment of spouses and marital satisfaction (Bhaskar-Shrinivas et.al, 2005). Some studies have identified that the inability of partners to adjust in global crisis results in failure of marriage (Schütter and Boerner, 2013). Luring and Selmer (2010) have found that couples who are adjustable in any crisis or disastrous situation stay together through a life time.

As Bakker (2005) points out, the perceptions of one spouse gets transferred to other spouse whether it is a negative or a positive influence and hence the adjustment level of one spouse will most certainly influence the other. This is significant when the spouses are experiencing an extreme condition like the COVID-19 pandemic. The negativities of one spouse such as fears and uncertainties will affect the adjustment level of the other. When consigned to isolation without movement due to lockdown, the spouses will become highly dependent on each other and, as a result the frequency and level of interaction between the spouses also increase (Takeuchi et al., 2002). Therefore, the adjustment of spouses also gets affected. Studies have found that the spouses, who start living under the same roof for a longer duration, come across many differences in the way they perceive values and beliefs (Andreason, 2008). This is accelerated with financial fears and other uncertainties that they face due to COVID-19.

In a study done by Shaffer and Harrison (2001) it was identified that the adjustment of spouses is smoother when there were no financial barriers or uncertainties present. Accordingly, when the spouses were employed and had no fear or uncertainty of the future, they adjust well in their marriages. Shaffer and Harrison (2001) also identified that spouses who had support from their respective extended families were better in adjustment than compared to those without such support. This proposes that the external support such as the family values, cultural beliefs and social pressure brought by the extended families ensured the relationship was maintained firmly (Cerdin and Selmer, 2013).

All these studies have commonly identified that the adjustment of spouses gets affected by factors such as financial fears and uncertainties which are commonly seen among couples during COVID-19 pandemic. Similarly couples with external support have found it easier to adjust in spite of these obstacles during COVID-19.

In the following section variables of fear of financial situation, uncertainty and resources available for spouses are reviewed in relation to the adjustment of spouses and propose our hypotheses of the study. The conceptual model developed for the study is shown in figure 1.



*Figure 1: Conceptual Model*

### ***Fear of Financial Situation***

COVID-19 has brought about many challenges to the lives of spouses and, fear of financial situation has been one of the dominant obstacles among them. With downsizing and closing of businesses, the unemployment rate has gone up causing an economic collapse all around the country due to COVID-19. This has made many spouses feel threatened about their financial security and the fear of losing employment or income has caused a strain on many relationships. Schneider et al. (2017, p.4) states that “During times of widespread economic upheaval, financial stress impacts families directly via individual job loss, as well as indirectly through uncertainty about the national economy and/or local unemployment rates”. This fear is worse for daily income earners and couples with low income rates who require more adjustment in their relationships.

Therefore, the COVID-19 pandemic has brought many financial fears among spouses and caused an additional stress in their marriages.

Such fears of financial situations needs to be addressed and dealt with in order to adjust in their marital relationships and, these spouses would require external support in order to do so. A study done by Millet et al. (2020) identifies that the adverse effects of

COVID-19 brings fears of financial situation and stress causing additional strain on couples and their marital adjustment. Another extensive study done by Conger et.al (1999) identifies how fear of finances and economic strain causes emotional distress which directly affects the marital relationships of spouses. Balzarini et al. (2020) also suggests that COVID-19 brings stresses such as financial fear which directly causes poor relationship functioning. Amato and Rogers (1977) states financial reasons as one of the most prominent reasons for failure of marriage among couples.

Therefore, it is evident that the fear of financial situation caused by COVID-19 would bring many stressors for couples and their relationship adjustments. Based on the above reviewed literature, it is hypothesised:

**H1: Fear of Financial situation of spouses influences the adjustment of spouses.**

### ***Uncertainty***

Uncertainty is when couples can no longer predict the future or what is to happen (Berger and Bradac, 1982). When faced with a COVID-19 type of a pandemic situation couples has no prior experience to rely on which increases the level of uncertainty (Senatore, 2013). Therefore, uncertainty causes couples unable in making decisions or adjustments within their relationships. Even though the vaccines are in effect, since there is no real cure for COVID-19, uncertainty persists among couples. As couples influence each other with adjustments in their relationships, it is inevitable to see the impact of uncertainty on that. Even when one partner gets affected due to uncertainty the other will also find it difficult to adjust, as a result (Brown, 1995).

A study done by Cimprich et al. (2005) identified that many health crisis situations bring uncertainty about the future among couples. The study further reiterated that repetition of such health disasters such as COVID-19 waves shall increase the uncertainty which will affect the adjustment of couples. Downe-Wamboldt et al. (2006) stated how uncertainty increased negativities in couple's marital relationships. Uncertainty increases the level of adjustment of couples during any health disaster (Northouse et.al, 1998). They have also identified how uncertainty affects levels of adjustment in couples when facing health diseases. This study concludes that high level of uncertainty causes poorer adjustment in couples.

In another study, Northouse et al. (2001) identified that couples facing fatal health crisis claimed to have high uncertainty which caused adjustment issues among the spouses. In a similar study, Northouse et al. (2007) claimed that while uncertainty created a significant impact on adjustment of couples, over time these couples managed to overcome these uncertainties with external resources.

In the COVID-19 pandemic type of health disasters many uncertainties come to place such as fear of the health of loved ones, the future of the family and the income and well-being of each other. As a result couples require additional adjustment to maintain harmony in their relationships (Karney et al., 2005). In this study the role of uncertainty was investigated to identify how it affects the adjustment of couples during the COVID-19.

Based on the above reviewed literature, it is hypothesised:

**H2: Uncertainty influences the adjustment of spouses.**

### ***Resources available for spouses***

With the COVID-19 and the lockdown which followed, many couples required assistance when dealing with the fear of financial situation and uncertainties. The resources available for the couples have assisted in the way the couples adjusted during these obstacles caused by the COVID-19.

The extended family has been defined by Taylor (2013) as biological members of the couples who are beyond the immediate family considered. The parents, in laws, cousins and the siblings of the couples can be identified as such external family. According to Wilson (1999) what is important than the actual definition is the support offered by them to the couple.

### ***Family Support during Fear of Financial Situation***

Wilson (1999) further reiterates that having such external family support shall ease the financial fears and uncertainties a couple may have. The support extended by external family has made it viable for couples to adjust to the fear of financial situation.

A study done by Walsh (2015) identifies how family support eases financial fears during crisis situations as the couples can rely upon the relations in an emergency fund requirement situation. With the new technology, even during lockdown the finances can be assisted with using the internet and online banking; therefore, having family

support would certainly have a positive effect in the fear of financial situation for couples. Falicov et al. (2020) observes that families who struggle with financial difficulties cope better during COVID-19 as they are used to financial hardships. As a result he finds that such couples are not too concerned with the family support available with regards to fear of financial situation.

In another study by Adams et al. (1996), it was identified that couples with no family support found additional financial strain which caused stress in their marital relationships. Pearlin and Schooler (1978) has pointed out the importance of family support when coping with financial fears. He emphasises how having extended family support eases the financial burdens a couple undergo during stressful times which helps them with adjustment. Engstrom (2012) states how the external families have more resources in hand which can be contributed to the couples during the financial fears.

Family support extended from relations will bring emotional security and stability among couples who can then easily face the fears of financial situation caused by the COVID-19 (Walsh, 2015). Many couples with children found that COVID-19 caused extra strain on the marriages due to the children being isolated at homes without going to school and the couples having to work from home. This additional stress intensifies the fear of financial situation which affects the adjustment of couples. The lack of support offered by the extended family during this traumatic period would clearly escalate the challenges the couples face, Fraenkel (2019). Based on the above reviewed literature, it is hypothesised:

**H3: Family support available for spouses moderates the relationship between Fear of financial situation and the adjustment of spouses.**

#### *Family Support during Uncertainty*

Walsh (2015) speaks of the negative effects of isolation. With the lock downs or travel restrictions due to COVID-19, many couples could not associate or interact with families. Thus, the support extended from family was broken which brings a negative effect in the adjustment of spouses. Waites (2009) points out how when couples receive family support they act as a collaborative team which assists when facing uncertainties.

In a study done by Dressler (1985), it is specified how the lack of support from extended family creates stress which affects the harmony and adjustment of couples. He further concludes that people with better support from extended families perceive their marriages to be more adjustable and peaceful. Walen and Lachman (2000) identified the relationship of extended family support with uncertainties and adjustment of spouses. They concluded that among couples with family support, the adjustment and wellbeing was always observable. This type of support is essential when couples face uncertainties due to COVID-19.

In a study done by Waites (2009) it was identified that extended families are seen mostly in collective cultures like in Sri Lanka, where couples depend up on relations and family members to share responsibilities. Strong et al. (2008) states that external family members tend to appreciate the idea of group relationships than couples and therefore cause a rift between couples when interfered unnecessarily. Therefore, it can be seen that not having the family support during COVID-19 and the couples who go through the lockdowns alone may feel more harmony as a result.

In a study done by Bester and Malan-Van Rooyen (2015), it was identified that when relations or other family lives with the couples, the uncertainties are less as there is a strong mental support system taking place. They further reiterated that couples were less stressed and displayed more strength when such family members were providing support during uncertain times.

Imber-Black (2020) has identified how the use of new technology allowed the families to support couples even during social distancing taking place. Therefore even during COVID-19 many families still provided support for couples which helped to ease their worries and uncertainties. Based on the above reviewed literature, it is hypothesised:

**H4: Family support available for spouses moderates the relationship between Uncertainty and the adjustment of spouses.**

With the above literature review, it can be seen that the family support available for married spouses that affect their adjustment

during COVID-19 impacts their fear of financial situation and uncertainty.

### **Method**

As seen in the literature review many couples have faced challenges due to COVID-19 and fear of financial situation and uncertainty has threatened the well being and harmony of their marriages. The adjustment of these couples was influenced by the support extended by their families and the survey was created to identify the actual results of these factors.

### **Measures**

To measure the Fear of Financial situation and Uncertainty, a 14-item measure was used, which can be seen in Appendix 1. These measures were taken using the questionnaire by Deguglielmo (1973), named 'The Development of an Instrument for Measuring Financial Adjustment. These items were on a five-point Likert scale ranging from always (1) to never (5).

To measure the Adjustment of spouses, a 2-item measure was used, which is shown in Appendix 2. These measures were taken using the questionnaire by Hansen (1978), named 'Marital adjustment, idealization, and conventionalization'. These items are on a four-point Likert-type scale ranging from always agree (4) to disagree frequently (1).

To measure the Resources available for spouses, a 11-item measure was used, which are shown in Appendix 3. These measures were taken using the questionnaire by Deguglielmo (1973), named 'The Development of an Instrument for Measuring Financial Adjustment. These items were on a five-point Likert scale ranging from always (1) to never (5).

### **Population and Sample**

The total population of Sri Lanka comes close to 21.5million people and 48% of the population consists of adults of the ages 25-60 years (worldpopulationreview.com 24/09/21) which is equivalent to roughly 10 million people. In the Western province the total number of adults in the ages 25-60 comes to roughly 1 million. In order to calculate a "95% confidence level with only a 5% chance of the sample results differing from the true population average, confidence interval of the

margin of error is calculated by  $1/\sqrt{N}$ . Here N is considered as the number of participants or sample size" (Niles, 2006). Therefore, the 300 participants who contributed in the survey would suffice in justifying the total population that was studied.

### ***Participants***

300 participants took part in the survey and they were male and female adults of the ages 25-60 years residing in the Western Province of Sri Lanka. The survey which was in English medium took 25 minutes on average to complete. Initially the respondents were briefed about the purpose of the survey and the google link to the survey was sent only after receiving the consent from them. All the participants took the survey voluntarily and remained anonymous.

### ***Method of data collection***

The online survey started on the 12th of March 2021 and ended on the 12th of June 2021. This was a period where Sri Lankan government had imposed a partial lockdown all across the country. Travelling was strictly limited to essential services and mostly all work was done from home unless it is essential work such as health or military services. The questionnaires were prepared and uploaded on google form. 25 – 60 year old adults whose contact emails were extracted from government institutes, private companies, social media and other web groups were sent the details of the survey explaining the purpose. Once the demographics and the consent were confirmed the link was sent for their anonymous participation.

### ***Method of data analysis***

Validity and reliability of the measures were evaluated. Principle component factor analysis was conducted using SPSS software. Factor analysis yielded two factors for fear of financial situation and uncertainty; these were named as fear of financial situation and fear of uncertainty. Factor analysis yielded two factors for resources available for spouses; these were named as family resources and cultural pressure. The fit measures were given in Table 1. Results of these tests were shown in Appendix 1 to 3. Moderation analysis was conducted using PROCESS programme developed by Hayes (2013). Indirect effects were assessed based on 5,000 bootstrapped samples using bias-corrected 95% confidence intervals (CI) for the size and significance of the effects.

Table 1. Fit measures

	Cronbach's alpha	Explained variation	Eigenvalue	AVE	Construct reliability
Fear of financial situation and uncertainty:	.932	.932	-	-	-
Fear of financial situation	.958	47.47	7.695	.728	.956
Fear of uncertainty	.906	27.31	2.774	.698	.920
Adjustment of spouses	.800	83.349	1.667	.834	.909
Support from other family members	.890	69.488	3.474	.695	.919

## Results

Since fear of financial situation and fear of uncertainty yielded two factors, we analysed two separate models.

Results relating to the fear of financial situation and adjustment of spouses moderated by support from other family members are shown in Table 2. As can be seen in Table 2, the effect of fear of financial situation (IV) on adjustment of spouses is not significant ( $p > .05$ ). The effect of support from other family members (M) on adjustment of spouses is significant ( $B = -.7316, p < .001$ ). The effect of interaction on adjustment of spouses is also significant ( $B = .1624, p < .001$ ). Relationships between fear of financial situation (IV) and adjustment of spouses are significant for all low ( $b = .2667, p < .001$ ), average ( $b = .3665, p < .001$ ), and high ( $b = .4663, p < .001$ ) values of support from other family members (M). Overall, support from other family members (M) moderates the relationship between fear of financial situation (IV) and adjustment of spouses. Figure 2 shows this relationship figuratively.

Table 2. Fear of financial situation and adjustment of spouses moderated by support from other family members.

	Adjustment of spouses (DV) B(SE)		
Fear of financial situation (IV)	-.1170 (.1157)		
Support from other family members (M)	-.7316 (.1387)***		
Interaction (IVxM)	.1624 (.0378)***		
R <sup>2</sup>	.1786		
F (df1, df2)	21.3782 (3, 295)***		
ΔR <sup>2</sup>	.0513		
ΔF(df1, df2)	18.4183 (1, 295)***		
Conditional effects:			
	-SD	Mean	+SD
Support from other family members (M)	2.3634	2.9779	3.5924
Effect (t)	.2667 (5.1558) ***	.3665 (7.3168)***	.4663 (7.9698)***

Notes: Unstandardized regression coefficients are reported; standard errors = SE. Bootstrap sample size = 5000. \*\*\*  $p < .001$  (two-tailed).

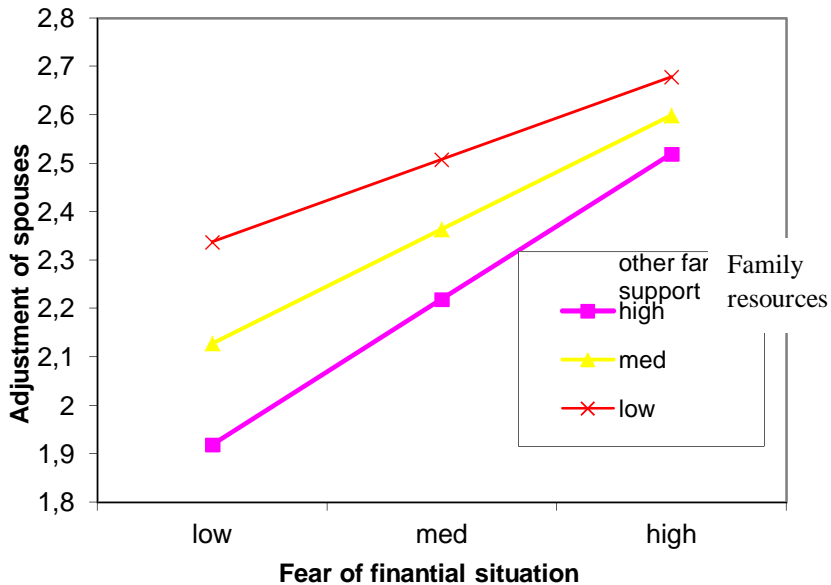


Figure 2. Moderation Graph- fear of financial situation and adjustment of spouses moderated by support from family members

Results relating to the fear of uncertainty and adjustment of spouses moderated by support from other family members are shown in Table 3.

As can be seen in Table 3, the effect of fear of uncertainty (IV) on adjustment of spouses is significant ( $B = -.7966, p < .001$ ). The effect of support from other family members (M) on adjustment of spouses is significant ( $B = -.4030, p < .001$ ). The effect of interaction on adjustment of spouses is also significant ( $B = .1915, p < .01$ ). Relationships between fear of uncertainty (IV) and adjustment of spouses are significant for low ( $b = -.3439, p < .001$ ) and average ( $b = -.2262, p < .001$ ) values of support from other family members (M). Overall, support from other family members (M) moderates the relationship between fear of uncertainty (IV) and adjustment of spouses. Figure 3 shows this relationship figuratively.

Table 3. Fear of uncertainty and adjustment of spouses moderated by support from other family members.

	Adjustment of spouses (DV) B(SE)		
Fear of uncertainty (IV)	-.7966 (.1374)***		
Support from other family members (M)	-.4030 (.1219)**		
Interaction (IVxM)	.1915 (.0389)***		
R <sup>2</sup>	.1046		
F (df1, df2)	11.4840 (3, 295)***		
ΔR <sup>2</sup>	.0736		
ΔF(df1, df2)	24.2438(1, 295)***		
Conditional effects:			
	-SD	Mean	+SD
Support from other family members (M)	2.3634	2.9779	3.5924
Effect (t)	-.3439 (-4.9324)***	-.2262 (-3.5819)***	-.1085 (-1.6629)

Notes: Unstandardized regression coefficients are reported; standard errors = SE. Bootstrap sample size = 5000. \*\*  $p < .01$ , \*\*\*  $p < .001$  (two-tailed).

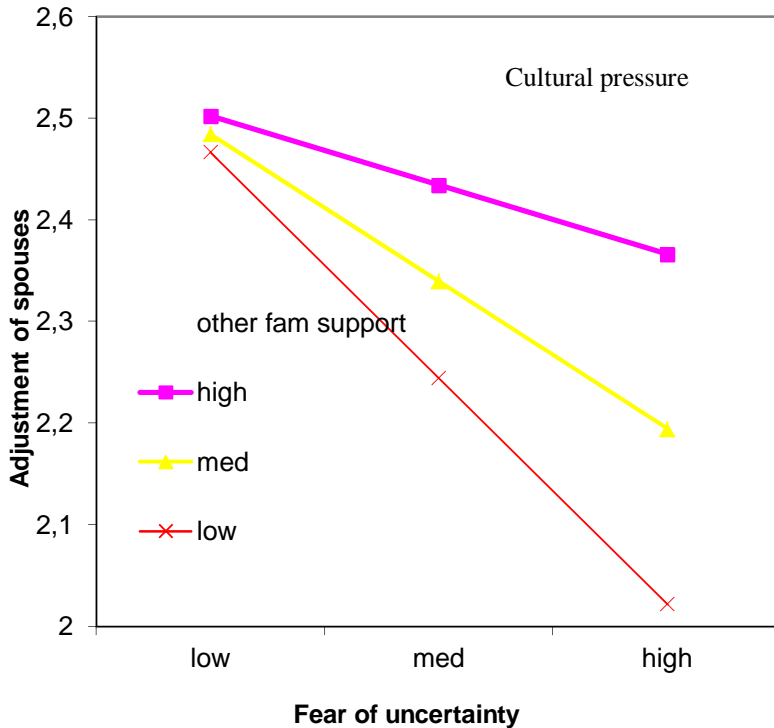


Figure 3. Moderation Graph- fear of uncertainty and adjustment of spouses moderated by support from other family members

### Discussion of Results

COVID-19 has created many challenges for couples and they have undergone many adjustments in order to remain in harmonious relationships. The fear of financial situation due to unemployment and lack of business transactions and uncertainties created with not knowing of the expiration of the pandemic and the health issues attached to it, has enhanced the level of adjustment of couples. Thus, this study has identified the factors that moderate the effects of the financial fear and uncertainties couples go through in relation to their adjustment level. The literature has identified how the social distancing and other non-pharmaceutical interventions such as wearing face masks and following hygiene measures makes people feel safe but at the same time makes couples feel stressed and isolated.

The findings of this study affirm that and, further emphasises that having thoughts of stress and uncertainty amplifies their level of adjustment and brings disharmony in marital relationships. Therefore, it is necessary to address these issues when identifying the impact of COVID-19 has had on couples emotionally, Qiu et.al. (2020).

A study done by Xiang et. al (2020) identifies how COVID-19 pandemic has brought uncertainties in married couples. This along with fear of financial situation causes many psychological distresses among couples and according to Ahorsu (2020), this affects the adjustment level in such couples. Harper et.al (2020) has found how majority of couples who face uncertainties and financial fears require psychological support to adjust in their relationships. Therefore while identifying the relationship between fear of financial situation and uncertainty on adjustment of couples in Sri Lanka, this study also investigated the moderation effect of family resources had on the above relationships. The study identified that many participants felt moderate to high levels of uncertainty throughout the COVID-19 lockdown periods. These participants declared that the level of support extended by the external families moderated these adjustments. This is in line with a similar study done by Van Bortel et.al (2016) and another study done by Brooks et al. (2020) where it is evident that the support given by the external families moderates the effects of the pandemics on couples. During uncertain times such as pandemics when couples go through many financial hardships the support of external families acts as a resource in coping with these situations, Rubin et.al (2010). Therefore, by observing the study results it is evident that the external family support moderates the effects of the couples' adjustment due to fear of financial situation and uncertainty caused by COVID-19.

## **Conclusion**

The COVID-19 has caused many disruptions in Sri Lanka including closing down of businesses and schools. Many couples were consigned to their homes due to periods of lockdown and working from home measures implemented by the government. The effect of spending lengthy periods of time exclusively with each other has brought many tensions among married couples. With the uncertainties and the fear of the financial situation in the future caused by the doubts and obstacles of COVID-19 has worsened these worries. Thus, this study was conducted with the aim of

identifying the couples' well being and adjustment level during the state regulated lockdown periods.

The specified main objectives of this study was to investigate whether individuals suffer from fears on financial situation and uncertainty, to investigate the level of adjustment of spouses, to investigate support extended by the other family members and to analyse whether the support extended by the other family members moderates the relationship between individual's fears on financial situation/uncertainty and the level of adjustment of spouses.

The study was conducted initially with the development of a conceptual model. In here, the three variables fear of financial situation, uncertainty and resources available for spouses were studied in relation to the adjustment of spouses. Thereafter, four hypotheses were developed. These are H1: Fear of Financial situation of spouses influences the adjustment of spouses, H2: Uncertainty influences the adjustment of spouses, H3: Family support available for spouses moderates the relationship between Fear of financial situation and the adjustment of spouses and H4: Family support available for spouses moderates the relationship between Uncertainty and the adjustment of spouses.

The methodology of the study began with the data collection done with a survey. Over 300 male and female adults of the ages 25-60 years took part in the survey questionnaire which had 82 questions.

Since fear of financial situation and uncertainty yielded two factors and resources available for spouses yielded one factor, the study analysed two separate models. Results relating to the fear of financial situation and adjustment of spouses moderated by family resources conclude that family resources moderates, the relationship between fear of financial situation and adjustment of spouses. Results relating to the uncertainty and adjustment of spouses moderated by family resources conclude that the family resources moderates, the relationship between fear of uncertainty and adjustment of spouses.

Overall, the results of this study conclude that the challenges brought by the COVID-19 pandemic caused many strains and tensions among couples who required adjustment in order to maintain harmony in their relationships. The married couples who were

estranged with each other due to lockdown faced fear of the financial situation and uncertainties which has increased this effect. Having external family support has provided the couples with the ability to make the adjustment during the COVID-19.

### **Limitations and Future Research**

As in any study, there are a few imitations that can be identified in this. Main limitation arises with the fact that the survey questionnaire was self-administered. As a result the participants may at times respond with a more socially acceptable response than voicing the actual truth. Another limitation is the number of participants who responded to the questionnaire. The anticipation of the study was to obtain an equal number of participation from both genders but the majority of the respondents were females. The language and computer/technical literacy were another two limitations as the questionnaire was compiled in English and the mode of responding required internet and the ability to navigate through a computer or a mobile device. The respondents with such language and technical ability represented a certain demographic and may not necessarily represent all the married couples in the country as a whole.

To avoid these limitations, in the future more studies can be conducted with a diverse group with more methods of collecting data such as face to face interviews and case studies. In order to identify the actual impact of COVID-19 on couples, these types of studies should be conducted time to time in the future through and post the pandemic. Additional research can be conducted in the future to make recommendations to these couples in further adjustments and moving forward in the new normal way of life amidst COVID-19.

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## Appendix

### *Appendix 1. Fear of financial situation and uncertainty*

Item	Fear of financial situation	Uncertainty
My spouse's attempt to control my spending money causes disagreement.	.764	
For me, it has been difficult to adjust to the economic needs of my spouse	.813	
I feel that if my spouse had a better education we would have more money	.825	
Fights over money often occur	.882	
My spouse and I find it difficult to communicate when expressing views on monetary needs	.903	
Disagreements over money offer an easy way to release hostility	.923	
Disagreements over what to spend money on have occurred in my marriage	.800	
My spouse and I have disagreements over who will handle the family money	.901	
My spouse and I disagree about which bills need to be paid at the first of the month	.798	
I consider budgeting money carefully to be important		.855
I would respect my spouse's occupation if he did not earn an average salary		.880
My spouse's spending habits are agreeable with me and efficient		.798
I feel financially capable to take care of myself in cases of crisis		.873
I feel that education guarantees a stable income		.765
Eigenvalue	7.695	2.774
Explained variation (rotation sum of	47.47	27.31

squared Loadings)		
Cronbach's alpha	.958	.906
AVE	.728	.698
Construct reliability	.956	.920

### ***Appendix 2. Adjustment of spouses***

Item	Adjustment
Handling Family Finances	.913
Matters of Recreation	.913
Eigenvalue	1.667
Explained variation (rotation sum of squared Loadings)	83.349
Cronbach's alpha	.800
AVE	.834
Construct reliability	.909

### ***Appendix 3. Support extended by other family members***

Item	Support
My spouse and children always assist with me with household chores	.792
My mother in-law and father in-law have Babysat/looked after my children when I am occupied with my career duties	.867
My other in-laws (eg. Sisters in-law) have Babysat/looked after my children when I am occupied with my career duties	.817
My own parents have Babysat/looked after my children when I am occupied with my career duties	.866
The day to day contribution of my husband in the home-front is a great support for my career advancement	.824
Eigenvalue	3.474
Explained variation (rotation sum of squared Loadings)	69.488
Cronbach's alpha	.890
AVE	.695
Construct reliability	.919