

## Identifying Factors of Marital Commitment During Economic Stress: A Qualitative Study

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### ABSTRACT

**Objective:** This study aimed to explore and identify the psychological, relational, and cultural factors that sustain marital commitment among Hungarian couples experiencing significant financial adversity.

**Methods and Materials:** A qualitative exploratory design was employed to capture the lived experiences of couples facing economic strain. Using purposive sampling, 21 married individuals from Hungary who had encountered major financial challenges in the past five years were recruited. Data were collected through in-depth semi-structured interviews, lasting between 45 and 75 minutes, focusing on participants' coping strategies, communication patterns, and sources of resilience. Interviews continued until theoretical saturation was reached. All sessions were transcribed verbatim, translated from Hungarian into English when necessary, and analyzed using thematic analysis with the aid of NVivo 14 software. Rigorous strategies, including independent coding and reflective memoing, enhanced credibility and trustworthiness.

**Findings:** Four overarching themes emerged from the analysis: emotional resilience, communication dynamics, adaptive coping strategies, and value and commitment anchors. Couples reported that trust, mutual reassurance, and emotional regulation were essential for enduring financial distress. Open financial dialogue and conflict de-escalation prevented misunderstandings and fostered teamwork. Adaptive coping included creative income generation, resourcefulness, and reliance on extended family and community networks. Cultural and moral anchors — such as shared belief systems, family responsibility, and a collective “us against the problem” mindset — provided a deeper sense of purpose and stability. These interconnected processes collectively explained how couples sustained long-term commitment despite economic challenges.

**Conclusion:** Marital commitment during economic stress arises from a dynamic interplay of emotional, relational, and cultural resources. Understanding these protective processes can guide counseling, community interventions, and policy initiatives aimed at strengthening families facing financial hardship.

**Keywords:** Marital commitment; economic stress; resilience; communication; coping strategies

## 1. Introduction

Marriage continues to be one of the most significant and enduring social institutions, providing emotional security, companionship, and social cohesion across cultures. Yet, the meaning, stability, and durability of marriage have been evolving in response to rapid socioeconomic transitions and shifting cultural norms. In many societies, global economic volatility and the individualization of family life have altered how couples perceive marital commitment, especially during periods of financial strain. Studies show that marital commitment is not static but emerges from a dynamic interplay of psychological, relational, and structural factors that adapt to contextual challenges (Herlambang, 2024; Huwae, 2025). Economic stress, in particular, has proven to be a powerful disruptor of family functioning, undermining financial security and threatening the emotional foundation of relationships (Gupta, 2024; Kotzamanis & Kostaki, 2024). At the same time, couples often mobilize resilience and meaning-making processes to maintain their bond and avoid marital dissolution, highlighting the need for a nuanced understanding of what sustains commitment when economic adversity strikes.

Marriage as a cultural and moral contract has been conceptualized differently across regions and time periods, and recent scholarship illustrates how social change shapes marital ideals. For example, transformations in marriage conceptions in China reveal shifting expectations around companionship and personal fulfillment alongside traditional duty (Dai, 2022). Similar patterns have been documented in Indonesia, where socio-economic pressures and exposure to new media have changed how couples negotiate marital decision-making (Rahman et al., 2024; Utami et al., 2023). Changing norms also appear among Kazakh communities, where younger generations are moving away from rigidly prescribed marital roles while still valuing kinship and support (Baudiyarova & Meirmanova, 2023). In urban Muslim societies, declining sexual satisfaction and the phenomenon of “sexual recession” reflect changing intimacy patterns that can erode long-term marital stability (Sidqi & Rasidin, 2023). Conversely, Christian perspectives on marriage emphasize covenantal commitment and perseverance even under structural stressors, suggesting that shared belief systems may act as protective anchors (Regnerus, 2020). Together, these cross-cultural insights underscore that marital commitment is socially embedded and context-dependent, shaped by moral

frameworks, demographic transitions, and evolving cultural scripts.

Economic hardship is one of the most consistent risk factors for marital instability. Couples living through recessions or national financial crises report heightened conflict, reduced satisfaction, and greater vulnerability to separation (Gupta, 2024; Kotzamanis & Kostaki, 2024). Economic insecurity disrupts established marital patterns by intensifying stress, limiting access to resources, and altering gendered expectations about breadwinning and caregiving (Harsono et al., 2024; Herlambang, 2024). In Greece, the economic downturn was strongly associated with delayed family formation and declining birth rates, indirectly pressuring couples' sense of relational security (Kotzamanis & Kostaki, 2024). Similar macroeconomic forces shape marital timing and stability in Indonesia and Nigeria, where unstable employment and inflation have been linked to changing contract types and divorce rates (Okenwe et al., 2025; Okoiye et al., 2025). Hungarian families have also experienced profound effects from economic restructuring, with job loss and cost-of-living increases disrupting household stability, making this context relevant for exploring how marital partners adapt and stay committed under stress.

Despite the well-documented vulnerabilities of marriage during economic instability, research increasingly emphasizes the protective processes that allow couples to sustain their union. Marital endurance has been tied to emotional resilience, trust, and shared meaning (Herlambang, 2024; Huwae, 2025). For instance, strong dyadic coping and deliberate communication strategies help couples mitigate the effects of financial strain by maintaining emotional closeness and joint decision-making (Sawai et al., 2023). Cultural scripts that emphasize perseverance and family duty can also serve as buffers. In Kazakh families, intergenerational solidarity and kinship support provide external reinforcement of the marital bond (Baudiyarova & Meirmanova, 2023). Likewise, moral and religious narratives encourage couples to interpret hardship as an opportunity to strengthen their union (Macedo, 2022; Regnerus, 2020). These protective forces highlight that marital commitment is not merely a reflection of economic well-being but a relational resource that can be mobilized against adversity.

Importantly, contemporary research shows that marital decision-making is being reshaped by digital and social transformations. Online mass media influences how couples perceive financial adequacy, gender roles, and marital

satisfaction (Rahman et al., 2024). Exposure to diverse narratives of success and failure can both empower and destabilize couples, introducing comparisons that increase dissatisfaction or encouraging adaptive problem-solving. Misrulina et al. (Misrulina et al., 2024) found that shifting customs in Indonesian communities were partly mediated by digital connectivity, where couples learn new ways of negotiating marriage and family roles. At the same time, public discourse about “non-traditional” marital trajectories is expanding, as seen in qualitative accounts of unmarried middle-aged women resisting social pressure (Umamy & Siregar, 2025), indirectly shaping how commitment is understood and sustained.

Sociocultural insecurity and structural inequities also play an important role in how couples experience marriage under economic strain. In some contexts, economic hardship interacts with early or coerced marriages, creating cycles of dissatisfaction and divorce (Rashid & Islam, 2023; Utami et al., 2023). Studies of infertile couples show that vulnerability is intensified when cultural ideals of fertility and gendered expectations combine with financial stress, challenging relational satisfaction (Nazemi et al., 2023). Conversely, policy and legal frameworks can support families; proposals to expand the recognition of diverse family forms and children’s rights aim to adapt family law to demographic decline and economic uncertainty (Jung, 2024). These insights suggest that individual couples’ resilience is situated within wider normative, institutional, and economic structures.

In Hungary and other post-transition economies, the intersections between cultural heritage and global economic shifts are particularly relevant. Like many European nations, Hungary has faced declining fertility rates and delayed marriage alongside periodic economic instability (Salvati, 2019). These macro-level changes increase pressure on couples to renegotiate their marital contracts and expectations of stability. Comparative evidence from Nigeria shows that contract type (e.g., customary vs. statutory marriage) can influence divorce likelihood during hardship, suggesting that the legal framing of marriage also interacts with economic resilience (Okenwe et al., 2025). Meanwhile, counseling and self-disclosure have been identified as factors positively associated with marital stability, pointing to interpersonal strategies that couples can adopt (Okoiye et al., 2025). Together, these findings indicate that while financial strain is destabilizing, deliberate relational work and supportive cultural or institutional frameworks can strengthen commitment.

Despite these insights, there remains a gap in understanding how couples in Central and Eastern Europe, particularly Hungary, navigate marital commitment during economic hardship. Much of the existing literature has focused on Asian and African contexts (Harsono et al., 2024; Okenwe et al., 2025; Utami et al., 2023), or on moral-psychological frameworks derived from Western conceptualizations of marriage (Macedo, 2022; Regnerus, 2020). Yet, Hungary represents a hybrid socio-cultural setting where post-socialist transitions, Catholic and Protestant values, and contemporary European norms intersect. Economic restructuring and inflationary pressures in this region create stress patterns distinct from those in wealthier Western countries, while cultural traditions still value family unity and interdependence. Exploring Hungarian couples’ experiences thus provides an important empirical contribution to the global discourse on marital resilience and economic adaptation.

In addition, while some research has examined macroeconomic indicators and marital outcomes (Gupta, 2024; Kotzamanis & Kostaki, 2024), there is limited qualitative insight into the lived realities behind these statistics. Numbers alone cannot capture how couples make sense of shared hardship, mobilize cultural values, and practice daily strategies that protect their bond. Qualitative studies have proven especially valuable in illuminating complex relational processes, such as love and dedication sustaining long-distance marriages (Sawai et al., 2023) or the lived struggles of marginalized marital identities (Umamy & Siregar, 2025). Such approaches allow researchers to hear couples’ voices directly, revealing nuanced psychological and interpersonal mechanisms that cannot be reduced to financial metrics.

Taken together, prior work suggests that marital commitment under economic stress is a multidimensional phenomenon shaped by structural forces, cultural beliefs, interpersonal dynamics, and adaptive coping. Yet, significant contextual variation remains underexplored, particularly in societies like Hungary where couples are balancing traditional expectations with modern economic volatility. To address this gap, the present qualitative study investigates the factors that sustain or threaten marital commitment among Hungarian couples facing economic stress, seeking to identify the psychological resources, communication patterns, coping strategies, and cultural anchors that underpin resilience in the face of financial adversity.

## 2. Methods

### 2.1. Study Design and Participants

This study employed a qualitative exploratory design to gain an in-depth understanding of how couples experience and maintain marital commitment during periods of economic stress. The research focused on Hungarian participants to capture culturally situated perspectives. A purposive sampling strategy was used to recruit married individuals who had experienced notable financial strain in the past five years, ensuring that participants could provide rich, relevant data. Recruitment was facilitated through community organizations, counseling centers, and social media groups related to family well-being.

In total, 21 participants (11 women and 10 men) were interviewed. They represented diverse age groups (ranging from 26 to 54 years), marriage durations (from 3 to 25 years), and socioeconomic backgrounds. Inclusion criteria required participants to be legally married, have experienced economic challenges such as job loss, income reduction, or debt burden, and be willing to share personal experiences.

### 2.2. Measures

Data were gathered through semi-structured, in-depth interviews designed to explore perceptions, coping strategies, and factors influencing marital commitment under financial strain. An interview guide was developed based on existing theoretical and empirical insights regarding marital stability and stress adaptation. Questions were open-ended to encourage participants to narrate personal experiences (e.g., “Can you describe how financial difficulties have affected your relationship and commitment to your marriage?”).

Interviews were conducted face-to-face or via secure video calls, depending on participants’ preferences and COVID-19-related considerations. Each interview lasted between 45 and 75 minutes and was conducted in Hungarian, with later translation into English for analysis and reporting. Interviews were audio-recorded with consent and transcribed verbatim. Data collection continued until theoretical saturation was achieved, meaning that no new concepts or themes emerged from the interviews.

### 2.3. Data Analysis

Data were analyzed using thematic analysis following Braun and Clarke’s six-phase approach to ensure a systematic interpretation of patterns. The process included familiarization with the transcripts, initial open coding, theme development, theme refinement, and definition. NVivo 14 qualitative data analysis software was employed to organize and code the transcripts, allowing for efficient management of data and visualization of relationships among codes.

Coding began with inductive identification of meaning units related to marital commitment and economic stress. These codes were then clustered into categories and broader themes reflecting psychological, relational, and contextual dimensions. Two researchers independently coded a subset of transcripts to enhance reliability, followed by collaborative discussions to resolve discrepancies and refine the coding framework. Reflexivity was maintained throughout the process by documenting analytic decisions and potential researcher biases in a reflective journal.

## 3. Findings and Results

The study included 21 Hungarian married individuals who had experienced significant economic stress within the past five years. Of these, 11 were women (52.4%) and 10 were men (47.6%). Participants ranged in age from 26 to 54 years ( $M = 38.7$ ,  $SD = 7.5$ ). Marriage duration varied widely, with 6 couples married for 3–7 years (28.6%), 8 couples for 8–15 years (38.1%), and 7 couples for 16–25 years (33.3%). Regarding education, 7 participants (33.3%) had completed secondary school, 9 (42.9%) held a bachelor’s degree, and 5 (23.8%) had postgraduate qualifications. In terms of employment status at the time of the interviews, 14 participants (66.7%) were employed, 3 (14.3%) were self-employed, and 4 (19.0%) were unemployed or between jobs due to recent economic challenges. Household income levels were reported as low to moderate by most participants, with 12 (57.1%) describing their income as below national median, while 9 (42.9%) considered their income to be around the median. This demographic diversity provided a broad range of perspectives on marital commitment under financial strain.

**Table 1**

*Main Themes, Subthemes, and Concepts Derived From Data Analysis*

Main Theme (Category)	Subtheme	Concepts (Open Codes)
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1. Emotional Resilience	Mutual Emotional Support	Reassuring each other during financial strain; Sharing feelings of fear and hope; Encouragement to stay united; Offering empathy after setbacks
	Adaptive Emotion Regulation	Reframing stress positively; Managing anxiety through conversation; Humor in hard times; Avoiding blame; Mindfulness to reduce anger
	Marital Satisfaction Maintenance	Expressing love despite money issues; Keeping rituals (date nights, shared meals); Compliments and appreciation; Maintaining sexual closeness
	Trust and Security	Belief in partner's reliability; Financial transparency; Promises kept; Joint future planning
2. Communication Dynamics	Open Financial Dialogue	Discussing income and debts openly; Joint decision-making; Budget planning meetings; Problem-solving conversations
	Conflict De-escalation	Avoiding criticism and contempt; Staying calm during disagreements; Time-outs to cool down; Apologizing after arguments
	Shared Decision-Making	Prioritizing needs together; Compromising on spending; Agreement on long-term financial goals; Balancing individual and family needs
	Meaningful Connection	Daily check-ins; Deep listening; Validation of emotions; Showing gratitude through words
3. Adaptive Coping Strategies	Problem-Focused Conversations	Brainstorming solutions; Seeking advice from friends/family; Planning steps to overcome crises; Clarifying misunderstandings
	Resourcefulness and Creativity	Finding alternative income sources; Cutting nonessential expenses; Using community support programs; DIY solutions at home
	Social and Family Support	Asking extended family for advice or help; Borrowing non-monetary resources (childcare, food); Spiritual or community networks; Sharing burdens with trusted friends
	Positive Future Orientation	Setting new goals after job loss; Investing in skills; Hopeful talk about rebuilding; Focus on long-term stability
4. Value and Commitment Anchors	Joint Problem-Solving	Brainstorming options together; Delegating roles based on strengths; Celebrating small progress; Mutual encouragement for risk-taking
	Self-Care Under Stress	Engaging in hobbies; Maintaining exercise; Mindful relaxation; Seeking therapy individually or as a couple
	Shared Belief System	Religious or spiritual faith; Traditional family values; Viewing marriage as sacred; Belief in perseverance
	Sense of Responsibility	Commitment to children's stability; Long-term duty to spouse; Role as provider/protector; Mutual sacrifice for family welfare
	Meaning of Hardship	Viewing financial crises as tests; Seeing struggle as opportunity to grow closer; "We are stronger together" mentality
	Investment in Relationship	Recalling past efforts and sacrifices; Celebrating anniversaries despite hardship; Protecting emotional "bank account"; Remembering shared history
	Identity as a Team	"Us against the problem" framing; Shared achievements; Referring to each other as partners in survival; Strengthening couple identity

The first overarching theme, emotional resilience, emerged as couples' internal capacity to sustain their marital bond during economic adversity by cultivating strength, adaptability, and hope. Participants emphasized that mutual emotional support was central to their ability to stay committed, describing how they reassured one another in the face of income loss or debt and created a safe space for vulnerability. One participant shared, "When we had to sell our car, I was devastated, but my husband held my hand and told me we'd rebuild again — that gave me hope." Adaptive emotion regulation was another critical subtheme, as couples reported intentionally managing anxiety through open conversation and reframing financial strain as a temporary challenge rather than a threat. Several noted using humor and lightheartedness to relieve tension; a wife explained, "Sometimes we joke about being 'creative millionaires' with our savings — it keeps the fear away." Maintaining marital satisfaction despite material limitations also surfaced as a protective factor; couples preserved intimate rituals such as sharing evening tea, giving compliments, and sustaining sexual closeness to remind each other of their partnership's

strength. Trust and security provided an anchor through transparent communication about money and dependable follow-through on promises, with one participant remarking, "Even when we had nothing, he always told me exactly where we stood financially; that honesty kept me safe with him." Together, these strategies helped couples counterbalance economic pressure with psychological safety and relational warmth.

A second major theme, communication dynamics, reflected the active and deliberate ways couples maintained dialogue to navigate economic uncertainty. Many participants described open financial dialogue as essential; they routinely disclosed earnings, debts, and monthly obligations to prevent misunderstandings. A husband said, "Before, we never talked about bills; now every payday we sit and check what's left, what's urgent, and what can wait." Couples also relied on conflict de-escalation techniques to avoid damaging quarrels, employing time-outs to cool down or choosing calm language when tensions rose. One wife shared, "We learned not to shout about money — we pause, breathe, then return when we can listen." Shared decision-



making surfaced strongly, with partners jointly prioritizing expenses and compromising between individual desires and family needs; for example, “I wanted to keep my gym membership, but we decided together to cut it so our child’s lessons could continue.” Beyond pragmatic planning, participants nurtured meaningful connection through daily emotional check-ins, deep listening, and verbal affirmations to maintain closeness. Finally, couples used problem-focused conversations, brainstorming solutions and sometimes seeking external advice to navigate particularly severe financial strain. These communication patterns transformed potentially divisive money stress into collaborative problem-solving and emotional bonding.

The third main theme, adaptive coping strategies, highlighted the creative and action-oriented responses couples employed to buffer the impact of financial hardship and sustain their marital commitment. Resourcefulness and creativity emerged as a frequent narrative; partners described learning new skills, cutting nonessential costs, and exploring small-scale entrepreneurial ventures together. One man recalled, “We started selling homemade pickles online — not huge money, but it gave us hope and something we built as a team.” Social and family support was also vital; participants recounted seeking help from extended family for childcare, housing, or moral support, while others turned to community or faith-based networks. A participant explained, “My sister watched the kids so I could work extra shifts; without that, we’d be drowning.” Positive future orientation anchored couples by encouraging them to invest in upskilling and view financial recovery as a long-term journey rather than a short-term fix. Joint problem-solving was another strong adaptive pattern: couples described pooling their strengths, delegating roles (e.g., one managing expenses, the other seeking extra income), and celebrating small progress to sustain motivation. Many also reported engaging in self-care under stress, protecting time for hobbies, exercise, or individual therapy to preserve emotional energy. These coping mechanisms collectively allowed couples to remain active rather than passive in the face of economic stress, fostering a sense of shared agency.

The fourth theme, value and commitment anchors, captured the deeper belief systems and identity frames that sustained marital bonds beyond immediate practical adjustments. Shared belief systems, particularly religious faith and traditional family values, gave couples a moral and spiritual foundation to endure hardship; one wife stated, “We believe marriage is sacred; poverty doesn’t change our vows before God.” A strong sense of responsibility to the family

unit — especially children — also reinforced perseverance despite stress. A father explained, “Even when I lost my job, I stayed because I promised my kids stability; leaving was never an option.” Many participants reframed adversity, finding meaning in hardship by interpreting crises as opportunities to grow closer and prove resilience; as one husband noted, “We said to each other: if we survive this, we can survive anything.” Investment in the relationship surfaced as another anchor: couples intentionally recalled their shared history, sacrifices, and milestones to renew their sense of worth in the marriage. A participant said, “We’ve built this life for 15 years; we won’t let money undo it.” Finally, identity as a team strengthened commitment by shifting the perspective from “me versus you” to “us against the problem,” reinforcing solidarity. One wife summarized this ethos powerfully: “It’s not my struggle or his struggle — it’s our battle.” Together, these values and relational identities acted as deep roots keeping marriages intact amid external economic storms.

#### 4. Discussion and Conclusion

This qualitative study explored the complex processes through which Hungarian couples sustain marital commitment when confronted with financial adversity. Four overarching themes emerged — emotional resilience, communication dynamics, adaptive coping strategies, and value and commitment anchors — reflecting a multifaceted system of psychological, interpersonal, and cultural resources. These findings resonate with and extend existing research by illuminating how couples move beyond mere survival to actively protect their marital bonds in economic crisis contexts.

A prominent insight from this study was the centrality of emotional resilience. Couples described mutual reassurance, empathic presence, and trust as buffers against the destabilizing effects of unemployment, debt, and rising living costs. This echoes Herlambang’s (Herlambang, 2024) synthesis that emotional endurance and marital satisfaction maintenance are foundational to stability in adversity, and Huwae’s (Huwae, 2025) observation that long-term marital commitment correlates with dyadic emotional resources. Hungarian participants deliberately regulated anxiety and reframed economic hardship as a temporary challenge — a finding parallel to research on meaning-making processes during crises (Macedo, 2022; Regnerus, 2020). Humor and supportive rituals, such as shared evening activities, also align with Sawai et al. (Sawai et al., 2023), who found that

love and dedication expressed through small but consistent gestures strengthen endurance in strained circumstances. Importantly, our participants framed trust not only in emotional terms but also in financial transparency, mirroring Rahman et al. (Rahman et al., 2024), who showed that candid financial disclosure reduces marital uncertainty in changing socioeconomic contexts.

Another significant theme was communication dynamics, underscoring the protective effect of intentional and structured dialogue about money and relational stress. Participants' strategies — open financial conversations, conflict de-escalation, and shared decision-making — echo the growing body of evidence linking effective marital communication to stability under economic stress (Huwae, 2025; Okoiye et al., 2025). Our findings confirm that couples who replaced blame and silence with collaborative problem-solving were better able to navigate reduced income and debt. These results converge with Harsono et al. (Harsono et al., 2024), who found socio-economic pressures in Indonesia intensified conflict unless mediated by conscious negotiation and emotional literacy. Additionally, the Hungarian couples' use of "team language" (e.g., "our battle") reinforces earlier cross-cultural findings that framing adversity as a joint challenge cultivates solidarity (Baudiyarova & Meirmanova, 2023; Sawai et al., 2023). Interestingly, digital exposure indirectly appeared in participants' reflections: some reported adopting budgeting techniques and communication tools learned online, paralleling Rahman et al. (Rahman et al., 2024) and Misrulina et al. (Misrulina et al., 2024), who highlight the influence of mass media in reshaping family negotiation strategies.

The theme of adaptive coping strategies revealed couples' proactive efforts to manage economic hardship beyond emotion and communication. Resourcefulness — including small entrepreneurship, DIY household solutions, and creative cost-cutting — aligns with Gupta (Gupta, 2024) and Kotzamanis & Kostaki (Kotzamanis & Kostaki, 2024), who show that household-level adaptations are crucial to survival during macroeconomic crises. Social and family support emerged strongly; participants leaned on extended kin and community networks for childcare and temporary relief. This reflects Baudiyarova & Meirmanova's (Baudiyarova & Meirmanova, 2023) findings that kinship ties in Central Asia mitigate economic vulnerability and sustain marriage. It also echoes evidence from Utami et al. (Utami et al., 2023), who documented how social safety nets and intergenerational support reduce the risk of breakdown in early marriages

facing hardship. Importantly, positive future orientation — couples' hope and planning for long-term recovery — connects with Macedo's (Macedo, 2022) moral-psychological view that shared goals and joint resilience narratives strengthen bonds. Finally, the emphasis on self-care and individual well-being within the marital system reflects a modern adaptation not strongly emphasized in older economic stress models but aligns with evolving global discourses on relational health (Umamy & Siregar, 2025).

The fourth theme, value and commitment anchors, revealed deeper cultural and moral underpinnings of marital perseverance. Shared belief systems, particularly religious and family values, provided meaning and moral obligation to remain together, resonating with Regnerus (Regnerus, 2020) and Macedo (Macedo, 2022), who argue that ideological and ethical narratives act as commitment scaffolds when material conditions falter. Hungarian participants spoke about promises to children and the sacredness of vows, paralleling findings in Asian and Muslim contexts where moral frameworks buffer marital distress (Nazemi et al., 2023; Sidqi & Rasidin, 2023). Interestingly, despite increasing individualization in Hungarian society (Salvati, 2019), couples still anchored their identity in "us against the problem," suggesting the persistence of collectivist family ideals. The use of shared history as a resilience tool also aligns with Herlambang (Herlambang, 2024), who emphasizes relationship investment as a predictor of endurance. Notably, while Christian and traditional ideals remained present, couples blended them with pragmatic strategies like joint budgeting and skill-building, reflecting hybrid cultural adaptation similar to patterns observed by Jung (Jung, 2024) in broader family policy transitions.

These findings collectively reinforce that marital commitment under economic stress is not a single construct but a systemic interplay of intrapersonal resources, relational behaviors, and socio-cultural narratives. They support multi-level frameworks which argue that resilience in marriage arises from the interaction of individual coping, couple-level dynamics, and external cultural and institutional contexts (Herlambang, 2024; Huwae, 2025). Moreover, the Hungarian context adds nuance to predominantly Asian and African evidence by showing how post-socialist European couples negotiate tradition and modernity under economic transition. At a theoretical level, this suggests that models of marital endurance must integrate socioeconomic adaptation theory with cultural meaning systems rather than treating

financial hardship purely as a stressor with linear negative effects.

## 5. Suggestions and Limitations

Although the present study provides important insights, several limitations should be acknowledged. First, the sample size was modest (21 participants) and purposively selected, which, while appropriate for qualitative depth, limits the transferability of findings to all Hungarian couples. Participants were those willing to discuss sensitive financial and relational matters; couples experiencing severe conflict or breakdown may have been underrepresented. Second, data relied on retrospective self-reporting; memory bias and social desirability could have influenced narratives, particularly concerning sensitive topics such as trust or marital satisfaction. Third, while efforts were made to include diverse socioeconomic backgrounds, the sample was not fully representative of Hungary's ethnic minorities or rural-urban variation, which could shape coping resources differently. Finally, translation of interviews from Hungarian to English, although carefully reviewed, may have led to subtle meaning loss in culturally nuanced expressions of commitment.

Future research should expand and diversify inquiry into marital commitment under economic strain. Comparative cross-cultural studies could explore how couples in other post-socialist nations, or in contexts with different welfare and religious systems, construct resilience. Longitudinal qualitative designs could track how commitment strategies evolve as economic circumstances change, capturing the trajectory from acute crisis to long-term adaptation. It would also be valuable to triangulate qualitative interviews with other data sources, such as financial records or observational methods, to better link subjective narratives with objective stressors. Including marginalized or high-risk groups, such as couples experiencing unemployment, chronic debt, or migration-related financial instability, could provide insight into particularly vulnerable relationships. Finally, integrating digital ethnography — analyzing how online resources shape couples' coping repertoires — would help modernize theories of marital resilience in the age of social media and digital financial literacy.

These findings carry actionable implications for professionals working with couples during economic instability. Marriage counselors and family therapists can integrate communication and dyadic coping training into interventions, helping couples cultivate open financial

dialogue, emotional regulation, and collaborative decision-making. Community organizations and social services could develop financial resilience workshops tailored to couples, combining budgeting and stress management skills with culturally sensitive support. Faith leaders and local networks might reinforce value-based narratives that encourage perseverance while validating adaptive change, balancing tradition with modern coping tools. Policymakers could also support family-centered economic safety nets, such as debt counseling and employment programs, recognizing that economic stability directly influences relational health. Empowering couples with both psychological and structural resources can help sustain marital commitment and strengthen family systems during volatile economic times.

## Authors' Contributions

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

## Declaration

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

## Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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## Declaration of Interest

The authors report no conflict of interest.

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This research was carried out independently with personal funding and without the financial support of any governmental or private institution or organization.

## Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. The design of this research has been approved by the Ethics Committee of



Islamic Azad University, Shiraz Branch, under ethics code IR.IAU.SHIRAZ.REC.1402.153. All participants were fully informed that participation in this research was voluntary, and they had the option to withdraw at any time without penalty.

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