Hard Times and Harder Minds: Material Hardship and Marital Wellbeing among Low-Income Families in Korea

Joyce Shim, Dominican University
RaeHyuck Lee, Columbia University
Jaeseung Kim, The University of Chicago

Background and Purpose:

Experiencing material hardship may bring various negative consequences for married couples and family members. However, little is known about whether and how experiencing material hardship affects marital wellbeing among low-income families in Korea. Therefore, this study examines the associations between material hardship and marital wellbeing among low-income families in Korea, separately for household heads and their wives. Research questions are: (1) Is material hardship associated with lower levels of marital wellbeing among low-income families?, (2) Are particular items of material hardship more strongly associated with lower levels of marital wellbeing?, and (3) Are the adverse associations between material hardship and marital wellbeing, if any, explained by depression or self-esteem?

Data and Method:

Data come from the 2012 and 2013 waves of the Korean Welfare Panel Study. The analytic sample consists of low-income 911 husband-wife dyads. Two indicators for marital wellbeing, one for satisfaction of family life and the other for satisfaction of spousal relationship, are measured on a 7-point Likert scale (1 = "very unsatisfied" to 7 = "very satisfied"). A binary indicator for material hardship is created by using thirteen items related to daily life hardship due to short of money in the past year. Four binary indicators for sub-items of hardship are created: "skipped meals," "difficulty in paying bills," "medical hardship," and "problems with credit." Depression is measured by using the total scores of eleven items about specific depression symptoms in the past week. Self-esteem is measured by employing the total scores of ten items about general feelings on his/her own worth. To address omitted variable bias, three models are specified: 1) an Ordinary Least Squares (OLS) regression with a rich set of covariates; 2) a lagged dependent variable model; and 3) a pooled-sample individual fixed effects model (the main model). This study conducts all models, separately for household heads and their wives.

Results:

Overall, we find that experiencing any material hardship is associated with lower levels of satisfaction of family life, consistently for both household heads ($\beta = -0.28$, $p < .05$) and their wives ($\beta = -0.26$, $p < .05$). We also find that experiencing difficulty in paying bills is an important risk factor for satisfaction of family life for wives ($\beta = -0.47$, $p < .05$), but this is not true for household heads. In addition, experiencing food hardship tended to be a risk factor for satisfaction of family life for both household heads and wives. In addition, we also find that depression and self-esteem partially mediate the associations between material hardship and marital wellbeing in both groups, and that the mediating role of self-esteem is somewhat larger than that of depression in the wife sample.

Implications:

The findings of this study show adverse associations between experiencing material hardship and

marital wellbeing in low-income families in Korea. The findings suggest that securing material resources for those low-income households should be one of the policy priorities to improve their wellbeing.