

## Imagining the White Picket Fence: Social Class, Future Plans, and Romantic Relationship Quality

Lydia F. Emery and Benjamin Le

*Social Psychological and Personality Science* 2014 5: 653 originally published online 27 February 2014

DOI: 10.1177/1948550614524449

The online version of this article can be found at:

<http://spp.sagepub.com/content/5/6/653>

---

Published by:



<http://www.sagepublications.com>

On behalf of:

Society for Personality and Social Psychology



Association for Research in Personality

ASSOCIATION FOR  
RESEARCH IN PERSONALITY

European Association of Social Psychology



European Association  
of Social Psychology

Society of Experimental and Social Psychology



Additional services and information for *Social Psychological and Personality Science* can be found at:

**Email Alerts:** <http://spp.sagepub.com/cgi/alerts>

**Subscriptions:** <http://spp.sagepub.com/subscriptions>

**Reprints:** <http://www.sagepub.com/journalsReprints.nav>

**Permissions:** <http://www.sagepub.com/journalsPermissions.nav>

>> [Version of Record](#) - Jun 30, 2014

[OnlineFirst Version of Record](#) - Feb 27, 2014

[What is This?](#)

# Imagining the White Picket Fence: Social Class, Future Plans, and Romantic Relationship Quality

Social Psychological and  
Personality Science  
2014, Vol. 5(6) 653-661  
© The Author(s) 2014  
Reprints and permission:  
sagepub.com/journalsPermissions.nav  
DOI: 10.1177/1948550614524449  
spps.sagepub.com



Lydia F. Emery<sup>1</sup> and Benjamin Le<sup>2</sup>

## Abstract

Previous research has established that individuals from a lower social class report lower relationship quality. However, to date, no studies have examined interdependence processes within the relationship as a mechanism underlying this association. The present research investigates the role of planned tangible investments as a mediator between social class and relationship quality. Across two studies, we test this hypothesis correlationally (Study 1) and experimentally (Study 2). As predicted, lower-class individuals reported fewer planned tangible investments, which in turn were associated with lower relationship satisfaction and commitment (Studies 1 and 2), as well as overall satisfaction with life (Study 2). Together, these studies suggest the importance of perceived ability to make future plans for individual and relationship well-being. This research has implications for understanding relationship quality and mental health among lower-class populations, and the findings are discussed in relation to the growing literature on social class and romantic relationships.

## Keywords

social class, close relationships, investments, satisfaction, commitment

His private inability to believe he should ever be rich . . . he knew it to be absolute . . . only now was he having to think if it were prohibitive in respect to marriage.

Henry James, *The Wings of the Dove*

Wealth inequality in the United States is at record levels, with the richest 1% possessing 42.1% of the country's wealth (Wolff, 2012). This inequality gives rise to differences in *social class*, which includes objective resources (e.g., income, education, occupation) and individuals' subjective assessments of their own social status (Kraus, Piff, Mendoza-Denton, Rheinschmidt, & Keltner, 2012).<sup>1</sup> Lower social class harms both physical and psychological well-being, with health outcomes becoming increasingly worse at lower levels on the socioeconomic ladder (Marmot, Ryff, Bumpass, Shipley, & Marks, 1997). Social class also has ramifications beyond the individual; a growing body of research suggests significant class differences in relationship satisfaction (Dakin & Wampler, 2008; Karney & Bradbury, 2005).

However, few studies have examined the process underlying the association between lower social class and poorer relationship quality. Previous research has posited that severe environmental stressors impede relationship satisfaction more among lower-class couples (Karney & Bradbury, 2005; Maisel & Karney, 2012). The present research begins to consider the relational processes that might explain the association between lower social class and lower relationship quality. We adopt an

interdependence approach, which posits that the foundation of relationships resides in interaction (eliciting behavior or thoughts due to a partner's presence) and the rewards or costs from that interaction (Rusbult & Buunk, 1993). Specifically, we propose that low planned tangible investments, the expectation of attaching material resources to the relationship in the future (Goodfriend & Agnew, 2008), will account for the effect of lower social class on poorer relationship quality, which in turn should influence well-being.

Finances are a pervasive source of conflict among couples in general (Papp, Cummings, & Goeke-Morey, 2009), and financial stress can indirectly lead to marital distress and lower relationship quality (Conger, Rueter, & Elder, 1999; Cutrona et al., 2003). It is perhaps unsurprising that lower-class individuals report lower marital satisfaction (Dakin & Wampler, 2008). Moreover, although overall marriage rates declined gradually in the United States in the second half of the 20th century, there was a much steeper drop among less educated individuals (Pew Research Center, 2010). However, despite assertions that these

<sup>1</sup> University of Pennsylvania, Philadelphia, PA, USA

<sup>2</sup> Haverford College, Haverford, PA, USA

## Corresponding Author:

Lydia F. Emery, University of Pennsylvania, 202 S. 36th St., Philadelphia, PA 19104, USA.

Email: lydia.f.emery@gmail.com

declines in marriage rates among lower-class individuals indicate a lack of morality (Murray, 2012), there is little evidence that lower-class couples do not value marriage. In fact, couples across social classes place similar importance on marriage, and lower-class couples do not show more problematic behavior within their relationships than higher-class couples (Trail & Karney, 2012). Instead, financial concerns and low relationship quality are the most commonly listed barriers to marriage among lower-class couples (Gibson-Davis, Edin, & McLanahan, 2005). These findings suggest that the high value that these couples place on marriage is perhaps the very reason they hesitate to get married: Without adequate resources, lower-class couples are reluctant to become more committed. For instance, in interviews, one participant described an ideal marriage as having “a house, yard, a hunter dog, a fence, a car, two bank accounts . . . if we had [these things] . . . there wouldn’t be no arguing” (Gibson-Davis et al., 2005, p. 1308).

The importance of these material components suggests that if people do not expect to be able to obtain them, they may experience lower relationship satisfaction and hesitate to commit. These markers of relationship quality such as a house, a dog, and two bank accounts are a form of investment, the resources linked to a relationship, which are a central antecedent of commitment and relationship persistence (Le & Agnew, 2003; Rusbult, Martz, & Agnew, 1998). Researchers have identified two dimensions along which investments can be categorized. *Materiality* describes whether investments are tangible (e.g., buying a house with one’s partner) or intangible (e.g., self-disclosure), and *temporality* denotes whether investments are past (e.g., having a joint bank account) or planned (e.g., intending to have a joint bank account in the future; Goodfriend & Agnew, 2008). Together, these orthogonal dimensions create a taxonomy of investments, with four possible forms that they can assume.

Of the four types of investments, we propose that *planned tangible investments*, but not the other forms of investments, will underlie the association between social class and relationship quality. Financial instability should not affect intangible investments, such as self-disclosure. Although social class certainly might influence perceptions of past tangible investments, we hypothesize that expectation for future ability to invest in the relationship will be the most significant predictor of relationship quality. Individuals from lower socioeconomic backgrounds report more negative views of the future (Robb, Simon, & Wardle, 2009). It is likely that they will be more pessimistic about future ability to invest in the relationship, especially because lower-class individuals possess fewer resources in the present. Yet, hope is crucial for psychological well-being (Feldman & Snyder, 2005). For instance, among cancer patients, hope explains the association between health status and psychological distress, and partly explains the association between psychological distress and satisfaction with life (Rustøen, Cooper, & Miaskowski, 2010). Similarly, we expect that lacking hope for future ability to make tangible contributions to the relationship will account for the effects of social class on relationship quality, which in turn should be associated with overall satisfaction with life.

In the present research, we assess relationship quality through both satisfaction (an affective evaluation of the positive and negative aspects of the relationship) and commitment (a long-term orientation toward the relationship, intention to continue the relationship, and psychological attachment to the relationship; Arriaga & Agnew, 2001). Although several psychological studies have examined relationship satisfaction among lower-class couples (e.g., Maisel & Karney, 2012), none to our knowledge have investigated commitment. Yet, commitment should be an important outcome, given that financial concerns are a common barrier toward marriage (Gibson-Davis et al., 2005). Furthermore, commitment as a long-term orientation is relevant for planned investments, and commitment itself predicts crucial relationship outcomes, including relationship maintenance and breakup (Arriaga & Agnew, 2001; Le & Agnew, 2003).

### The Current Research

Despite the profound effects of social class on physical and mental health (Marmot et al., 1997), few social psychological studies have examined the effects of social class on close relationships, and among those that have, few have articulated a process underlying this association. Researchers have established that more severe stressors (e.g., partner’s problems with substance abuse) have stronger effects on relationship satisfaction among lower-class couples than among higher-class couples (Karney & Bradbury, 2005; Maisel & Karney, 2012). However, the current study is the first to our knowledge to propose interdependence processes as an explanation for the lower relationship satisfaction and poorer overall well-being experienced by lower-class individuals. Furthermore, previous psychological research has not examined commitment as an outcome. Understanding more of the mechanisms through which social class influences relationship quality is crucial, given the importance of high-quality relationships for physical and psychological health (e.g., Coyne et al., 2001; Diener & Seligman, 2002).

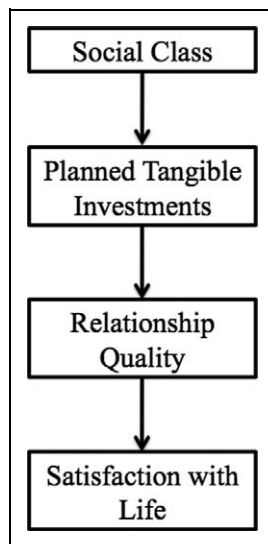
We hypothesize that planned tangible investments, but not past tangible investments or intangible investments (either past or planned), will underlie the association between social class and relationship quality. We test this primary hypothesis correlationally (Study 1) and experimentally (Study 2). Furthermore, we anticipate that the effect of social class on relationship quality through planned tangible investments will be associated with life satisfaction (Study 2; see Figure 1 for the proposed model).

## Study 1

### Method

#### Participants and Procedure

We recruited participants from Amazon’s Mechanical Turk (MTurk), an online marketplace in which users complete tasks



**Figure 1.** The hypothesized model.

for compensation. Participants recruited through MTurk are more representative of the U.S. population than are typical online samples (Buhrmester, Kwang, & Gosling, 2011). The initial sample contained 402 responses; prior to data analysis, we removed duplicate responses, incomplete responses, individuals who were not in relationships, and individuals who failed an attention check,<sup>2</sup> leaving 362 participants who were included in the final analyses (25.1% male, 74.0% female; 3 participants did not report their sex). The average age was 29.99 (standard deviation [*SD*] = 10.72), and the average relationship duration was 5.85 years (*SD* = 7.15). Most were unmarried: 64.9% were dating, cohabitating, or engaged; and 35.1% were married. In total, 79.0% identified as White, 10.5% as Asian, 8.3% as Black, 4.1% as Hispanic or Latino, 1.1% as Native American, and 0.8% as “other.”

Participants completed the study online. Following debriefing, they received 55 cents through MTurk.

## Measures

Unless otherwise noted, all items were assessed on a 9-point Likert-type scale (1 = *do not agree at all*, 9 = *agree completely*).

### Social Class

Social class was operationalized through education level, which has been used to assess social class in previous research (e.g., Kraus, Côté, & Keltner, 2010; Snibbe & Markus, 2005). Participants reported the highest level of education that they had completed on an 8-point scale (1 = *some high school*, 2 = *high school completion*, 3 = *some college, no degree*, 4 = *associate degree*, 5 = *bachelor's degree*, 6 = *master's degree*, 7 = *professional degree [e.g., JD, MD]*, 8 = *doctorate [PhD]*). The median education level was “associate degree.”

### Investment Types

Participants completed the Goodfriend and Agnew (2008) Investments Scale (past intangible investments: 8 items;  $\alpha = .87$ ;  $M = 7.53$ ,  $SD = 1.26$ ; past tangible investments: 5 items;  $\alpha = .85$ ;  $M = 4.92$ ,  $SD = 2.75$ ; planned intangible investments: 8 items;  $\alpha = .94$ ;  $M = 7.77$ ,  $SD = 1.50$ ; planned tangible investments: 5 items;  $\alpha = .90$ ;  $M = 6.88$ ,  $SD = 1.76$ ).

### Satisfaction

Participants completed the satisfaction subscale of the Investment Model Scale (Rusbult et al., 1998; 5 items;  $\alpha = .95$ ;  $M = 7.32$ ,  $SD = 1.76$ ).

### Commitment

Participants completed the commitment subscale of the Investment Model Scale (Rusbult et al., 1998; 7 items;  $\alpha = .91$ ;  $M = 7.76$ ,  $SD = 1.60$ ).

## Results

### Hypothesis Testing

We tested our hypotheses with multiple mediation using bootstrapping techniques (Preacher & Hayes, 2008). All four investment types were included as mediators; we used 5,000 bootstrapping resamples and considered the mediation to be significant if the 95% confidence interval (CI) did not include zero. All analyses controlled for age, relationship duration, and seriousness of the relationship, because these variables might be associated with education level, opportunity to have made past investments, and relationship quality. For each analysis, we also tested the CIs at which the effect remained significant.

First, we tested whether planned tangible investments mediate the association between social class and relationship satisfaction (Table 1). Planned tangible investments (95% CI = [.003, .068]) mediated the association between social class and satisfaction; past tangible investments (95% CI = [−.015, .010]), past intangible investments (95% CI = [−.023, .029]), and planned intangible investments (95% CI = [−.059, .116]) were not significant mediators,  $F(8, 351) = 30.25$ ,  $R^2 = .41$ ,  $p < .001$ . This effect remained significant up through a 98% CI.

Next, we examined whether planned tangible investments mediate the association between social class and commitment (Table 2). Planned tangible investments (95% CI = [.003, .045]) were a significant mediator; past intangible investments (95% CI = [−.023, .027]), planned intangible investments (95% CI = [−.068, .059]), and past tangible investments (95% CI = [−.041, .004]) were not,  $F(6, 352) = 127.97$ ,  $R^2 = .69$ ,  $p < .001$ .<sup>3</sup> This effect remained significant up through a 99% CI.

### Alternative Models

We tested two alternative mediation models, one with satisfaction mediating the association between social class and planned

**Table 1.** Mediation Results From Study 1 Predicting Relationship Satisfaction.

Independent Variable	Dependent Variable	<i>b</i>	<i>SE</i>	<i>t</i>
Education	Past tangible investments	.12	.08	1.52
Education	Planned tangible investments	.13*	.08	2.32
Education	Past intangible investments	.003	.04	0.07
Education	Planned intangible investments	-.006	.06	-0.11
Past tangible investments	Satisfaction	-.003	.04	-0.082
Planned tangible investments	Satisfaction	.13*	.05	2.56
Past intangible investments	Satisfaction	.25*	.10	2.60
Planned intangible investments	Satisfaction	.47**	.09	5.33
Education	Satisfaction <sup>a</sup>	.13†	.07	1.87
Education	Satisfaction <sup>b</sup>	.11†	.06	1.92

Note. *SE* = standard error.  $\beta$ s are unstandardized.

<sup>a</sup>The total effect without mediators present.

<sup>b</sup>The direct effect with mediators present.

\* $p < .05$ . \*\* $p < .001$ . † $p < .07$ .

**Table 2.** Mediation Results From Study 1 Predicting Relationship Commitment.

Independent Variable	Dependent Variable	<i>b</i>	<i>SE</i>	<i>t</i>
Education	Past tangible investments	.12	.08	1.52
Education	Planned tangible investments	.19*	.08	2.33
Education	Past intangible investments	.003	.04	0.08
Education	Planned intangible investments	-.006	.05	0.91
Past tangible investments	Commitment	-.12**	.02	-4.30
Planned tangible investments	Commitment	.09*	.03	2.84
Past intangible investments	Commitment	.26**	.06	4.18
Planned intangible investments	Commitment	.61**	.06	10.49
Education	Commitment <sup>a</sup>	-.02	.06	-0.42
Education	Commitment <sup>b</sup>	-.03	.04	-0.69

Note. *SE* = standard error.  $\beta$ s are unstandardized.

<sup>a</sup>The total effect without mediators present.

<sup>b</sup>The direct effect with mediators present.

\* $p < .05$ . \*\* $p < .001$ .

tangible investments, and one with commitment mediating this association. The model with satisfaction was significant (95% CI for planned tangible investments = [.002, .142]),  $F(5, 355) = 46.21$ ,  $R^2 = .39$ ,  $p < .001$ , but the model with commitment was not (95% CI for planned tangible investments = [-.092, .054]),  $F(5, 354) = 51.94$ ,  $R^2 = .42$ ,  $p < .001$ .

## Discussion

Study 1 found that lower-class individuals report fewer planned tangible investments, which in turn account for their lower relationship satisfaction and commitment. None of the other types of investments (past tangible, past intangible, or planned intangible) was a significant mediator.

## Study 2

Study 1 established initial support for our hypothesis that planned tangible investments would mediate the association between social class and relationship satisfaction and between social class and commitment. Study 2 expanded on Study 1 in three primary ways. First, we used an experimental manipulation of social class to test the causal effect of social class on

relationship quality through planned tangible investments. Second, we examined whether the effects of social class on relationship quality through planned tangible investments have broader ramifications for overall well-being, operationalized as satisfaction with life. Third, Study 1 assessed social class with one of its objective indicators (education); in Study 2, we manipulated the subjective aspect of social class to determine whether our findings extend into the psychological component of class.

## Method

### Participants

As in Study 1, we recruited participants from MTurk. The initial sample contained 966 responses. Of these, 252 were either mostly or entirely incomplete and were removed. An additional 50 responses were removed from participants who were not in relationships, participated in the study more than once, guessed the purpose of the study, or reported that their partner helped them answer study questions. Finally, 98 responses were removed from participants who did not follow instructions in the priming essay<sup>4</sup> (left it blank, typed nonsense words, did not



write about the hypothetical interaction, refused to consider any differences between themselves and the other person in the interaction, or wrote about something else entirely).

Five-hundred and sixty-six participants were included in the final analyses (50.4% male, 48.8% female; 5 participants chose not to report their sex). The median education level was “associate degree.” The average age was 30.97 ( $SD = 10.60$ ) and the average relationship duration was 6.32 years ( $SD = 7.19$ ); 61.6% were dating, cohabitating, or engaged, and 38.2% were married. In total, 80.9% identified as White, 9.4% as Asian, 5.8% as Black, 5.1% as Hispanic or Latino, 1.1% as Native American, .5% as Middle Eastern, and 0.7% as “other.”

### Procedure

Participants were randomly assigned to an upper-class manipulation or a lower-class manipulation (Kraus et al., 2010). They were shown an image of a ladder with rungs labeled 1–10 and asked to imagine that the ladder represented “where people stand in the United States.” In the upper-class priming condition, they were asked to compare themselves to the people “at the very bottom of the ladder” and to consider how they are different from those people. They were then asked to imagine themselves interacting with someone from the bottom of the ladder and to discuss how the differences between them would affect the interaction. The lower-class prime was identical, except that participants were asked to compare themselves to the people at the top of the ladder. Participants were given 2 min to respond to the prime. They then filled out a series of scales; following debriefing, they received 50 cents through MTurk.

### Measures

Unless otherwise noted, all items were assessed on a 7-point Likert-type scale (1 = *do not agree at all*; 7 = *agree completely*).

### Education

We assessed education with the same measure as in Study 1.

### Manipulation Check

Participants were asked to indicate where they would place themselves on the ladder on a 10-point scale (the *bottom rung* was labeled “1”; the *top rung* was labeled “10”).

### Planned Tangible Investments

Participants reported their planned tangible investments with the same measure as in Study 1 ( $\alpha = .83$ ;  $M = 5.65$ ,  $SD = 1.32$ ).

### Relationship Satisfaction

Participants evaluated their relationship satisfaction with the same measure as in Study 1 ( $\alpha = .93$ ;  $M = 5.81$ ,  $SD = 1.17$ ).

### Relationship Commitment

Participants reported their relationship commitment with the same measure as in Study 1 ( $\alpha = .87$ ;  $M = 6.14$ ,  $SD = 1.09$ ).

### Satisfaction With Life

Participants completed the Satisfaction with Life Scale (Diener, Emmons, Larsen, & Griffin, 1985; 5 items;  $\alpha = .92$ ;  $M = 4.90$ ,  $SD = 1.46$ ).

## Results

### Manipulation Check

An independent samples *t*-test revealed that participants in lower social class condition placed themselves significantly lower on the ladder than did participants in the higher social class condition,  $t(564) = -3.77$ ,  $p < .001$  (lower-class condition  $M = 5.02$ ,  $SD = 1.66$ ; higher-class condition  $M = 5.52$ ,  $SD = 1.47$ ).

### Planned Tangible Investments

An independent samples *t*-test revealed that the social class manipulation significantly affected planned tangible investments,  $t(564) = -2.09$ ,  $p = .037$ , such that participants primed with a higher social class reported more planned tangible investments ( $M = 5.77$ ,  $SD = 1.22$ ) than did participants primed with a lower social class ( $M = 5.54$ ,  $SD = 1.39$ ).<sup>5</sup> This effect remained significant when controlling for participants’ objective social class (assessed through education level) in a one-way analysis of covariance (ANCOVA),  $F(2, 573) = 2.60$ ,  $p = .048$ .

### Relationship Quality and Well-Being

Next, we sought to replicate the findings from Study 1 that social class exerts an indirect effect on relationship satisfaction and commitment through planned tangible investments (Table 3). We conducted two mediation analyses using bootstrapping techniques (Preacher & Hayes, 2008). We used 5,000 bootstrapping resamples and considered the mediation to be significant if the 95% CI did not include zero. The social class manipulation had a significant indirect effect on relationship satisfaction through planned tangible investments (95% CI = [.007, .175]),  $F(2, 563) = 56.46$ ,  $R^2 = .17$ ,  $p < .001$ . There was also a significant indirect effect on commitment through planned tangible investments (95% CI = [.011, .230]),  $F(2, 563) = 146.03$ ,  $R^2 = .34$ ,  $p < .001$ . Both effects remained significant up through a 96% CI.

We then examined whether this effect also extends into satisfaction with life overall (Table 4). A mediation analysis using bootstrapping techniques (Hayes, 2013) revealed that social class condition affected planned tangible investments, which in turn were associated with relationship satisfaction, which in turn was associated with satisfaction with life (95% CI = [.002, .115]),  $F(3, 560) = 95.74$ ,  $R^2 = .34$ ,  $p < .001$ ).

**Table 3.** Mediation Results From Study 2 Predicting Relationship Satisfaction, and Relationship Commitment.

Outcome	Independent Variable	Dependent Variable	<i>b</i>	<i>SE</i>	<i>t</i>
Relationship satisfaction	Social class condition	Planned tangible investments	.23*	.11	2.09
	Planned tangible investments	Relationship satisfaction	.36**	.03	10.58
	Social class condition	Relationship satisfaction <sup>a</sup>	-.09	.10	-0.88
	Social class condition	Relationship satisfaction <sup>b</sup>	-.17	.09	-0.189
Relationship commitment	Social class condition	Planned tangible investments	.23*	.11	2.09
	Planned tangible investments	Relationship commitment	.48**	.03	17.08
	Social class condition	Relationship commitment <sup>c</sup>	.04	.09	0.39
	Social class condition	Relationship commitment <sup>d</sup>	-.08	.07	-1.01

Note. *SE* = standard error.  $\beta$ s are unstandardized.

<sup>a,c</sup>The total effect without mediators present.

<sup>b,d</sup>The direct effect with mediators present.

\* $p < .05$ . \*\* $p < .001$ .

**Table 4.** Mediation Results From Study 2 Predicting Satisfaction With Life.

Outcome	Independent Variable	Dependent Variable	<i>b</i>	<i>SE</i>	<i>t</i>
Relationship satisfaction	Social class condition	Planned tangible investments	.22*	.11	2.00
	Planned tangible investments	Relationship satisfaction	.36**	.03	10.53
	Relationship satisfaction	Satisfaction with life	.67**	.05	14.38
	Social class condition	Satisfaction with life <sup>a</sup>	.10	.12	0.84
	Social class condition	Satisfaction with life <sup>b</sup>	.15	.10	1.44
Relationship commitment	Social class condition	Planned tangible investments	.22*	.11	2.00
	Planned tangible investments	Relationship commitment	.49**	.08	17.05
	Relationship commitment	Satisfaction with life	.29**	.07	4.47
	Social class condition	Satisfaction with life <sup>c</sup>	.10	.12	0.84
	Social class condition	Satisfaction with life <sup>d</sup>	.05	.12	0.43

Note. *SE* = standard error.  $\beta$ s are unstandardized.

<sup>a,c</sup>The total effect without mediators present.

<sup>b,d</sup>The direct effect with mediators present.

\* $p < .05$ . \*\* $p < .001$ .

Similarly, a second mediation analysis showed that social class condition predicted planned tangible investments, which were associated with commitment, which in turn was associated with satisfaction with life (95% CI = [.003, .075]),  $F(3, 560) = 26.93$ ,  $R^2 = .13$ ,  $p < .001$ . Both effects remained significant up through a 96% CI.

## Discussion

Study 2 was an experimental investigation of the effects of social class on planned tangible investments. Participants primed with a lower subjective social class perceived fewer planned tangible investments, which were associated with lower relationship satisfaction and lower relationship commitment; these, in turn, were associated with lower satisfaction with life.

## General Discussion

Social class has substantial effects on people's happiness in their romantic relationships (Dakin & Wampler, 2008; Karney & Bradbury, 2005), in part due to lower ability to buffer outside stressors on the relationship (Maisei & Karney, 2012). This lower relationship satisfaction is a strong deterrent toward

marriage among lower-class couples (Gibson-Davis et al., 2005). Yet, previous research has not identified specific relational processes to explain this effect. The present research finds that planned tangible investments, the expectation of making material investments in the relationship in the future (e.g., getting a joint bank account someday), account for the effects of low social class on poorer relationship quality and overall well-being.

Study 1 found correlational evidence for this model, which accounted for a large proportion of the variance in relationship satisfaction and relationship commitment. Study 2 replicated Study 1 and found experimental support for our model: Individuals primed with lower subjective social class (compared to higher subjective social class) perceived fewer planned tangible investments, which in turn were associated with lower relationship satisfaction and lower relationship commitment. These, in turn, were associated with lower satisfaction with life.

Together, these studies add to the growing literature on social class and relationship quality (Dakin & Wampler, 2008; Gibson-Davis et al., 2005; Karney & Bradbury, 2005) and speak to the importance of having the ability to make future plans for tangible investments in the relationship. The low relationship satisfaction observed among lower-class couples does not appear to be due to a lack of effort in the relationship;

instead, it is a lack of expectation for future ability to make material investments that prevents current satisfaction with their relationships, which extends into lower global quality of life.

Our findings are consistent with previous theorizing that lower-class individuals are more communally oriented in their relationships—that is, they should derive satisfaction from meeting a partner's needs (Kraus et al., 2012). The present studies suggest that lower-class individuals are less satisfied in their relationships because they do not expect that they will be able to contribute to the relationship (e.g., having shared possessions, making a joint financial investment with one's partner). Although the current research does not directly test communal orientation, this explanation is consistent with our findings.

There are potential clinical implications for this research, as an intervention aimed at improving optimism toward future ability to make tangible investments might improve satisfaction and commitment among lower-class couples. Lower relationship quality has been linked to a number of health outcomes, such as higher mortality rates among congestive heart failure patients (Coyne et al., 2001). In Study 2, the lower relationship quality due to low planned tangible investments among those primed with a lower social class was associated with lower satisfaction with life. Understanding the underpinnings of low relationship quality among lower-class couples is thus crucial for improving long-term life outcomes. That these relationship processes were associated with overall life satisfaction suggests the toxicity of lacking hope for the future and the importance of considering close relationships in examining the effects of social class on well-being.

The present research has several strengths, as well as some limitations. This is the first study to our knowledge to examine interdependence processes as an explanation for lower satisfaction among lower-class couples. We find both correlational and experimental evidence for this effect. To the best of our knowledge, this is also the first study in the social psychological literature to examine social class and relationship commitment. The finding that a lack of planned tangible investments is also associated with lower commitment is consistent with previous research in the sociological literature (Gibson-Davis et al., 2005).

We tested these hypotheses using Internet samples to avoid the lack of demographic diversity that tends to characterize college student samples. However, despite being more diverse than most college samples, the participants in this study were still not representative of the U.S. population as a whole. For instance, a large majority of the samples in both studies identified as White; a more diverse sample might have enabled us to examine the interactions between race and social class, as non-White couples might experience stressors that White couples do not (e.g., discrimination). Future research should attempt to replicate these findings with more demographically diverse samples.

Furthermore, Study 1 relied on educational attainment as a measure of social class, and Study 2 manipulated subjective

social class, suggesting that these effects emerge across both facets of social class. Although education is often considered the most central objective assessment of social class, other predictors of social class exist, including income and occupation (Kraus & Stephens, 2012). We expect that the pattern of results would remain the same if income or occupation was used instead of education, but an empirical test of this hypothesis would strengthen the present findings.

Future studies might also consider the role of financial strain, the perception of lacking sufficient resources (Conger et al., 1990). We suspect that financial strain might moderate the effects of social class on planned tangible investments. That is, lower-class individuals who are currently experiencing severe financial strain might retain less hope for their future ability to invest resources in the relationship than might lower-class individuals who are not under financial strain. Considering financial strain might enable future studies to gain a more complete perspective on how social class affects relationship quality.

Although these studies only collected data from one member of the couple, future studies could benefit from dyadic data. We suspect that planned tangible investments are a dyadic process; for example, one partner's planned tangible investments might influence the other partner's relationship quality and life satisfaction. These effects might persist over time as well, with one partner's changes in planned tangible investments in turn influencing the other's partner's satisfaction down the road. Dyadic and longitudinal data would further illuminate how planned tangible investments underlie the association between social class and satisfaction for couples over time.

Social class has significant effect on life outcomes (Marmot et al., 1997) and on romantic relationships (Karney & Bradbury, 2005). The present research is the first to our knowledge to propose a mechanism internal to the relationship to explain the association between social class and relationship quality. Lower-class individuals do not expect to have the resources to make material investments in the future, accounting for their low satisfaction and low commitment, which in turn are associated with low satisfaction with life. As long as economic inequality continues to widen, a lack of hope for the future ability to contribute to the relationship may continue to corrode the relationships and well-being of lower-class couples.

### Authors' Note

Those interested in accessing study materials should contact the first author.

### Declaration of Conflicting Interests

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

### Funding

The author(s) received no financial support for the research, authorship, and/or publication of this article.



## Notes

1. Researchers tend to use either social class or socioeconomic status to describe individuals' relative social ranks. We have chosen to use social class here, because it describes the psychological assessment of one's own status in addition to factors such as education and income (Kraus et al., 2012). Socioeconomic status, on the other hand, comprises education, income, and occupation, and is therefore more objective (Adler et al., 1994).
2. Participants do not always read items or instructions carefully, which may especially be a problem on Mechanical Turk (MTurk). An attention check is a question designed to pinpoint which participants are not reading the questions (Oppenheimer, Meyvis, & Davidenko, 2009).
3. Given that satisfaction and commitment were correlated ( $r = .63$ ,  $p < .001$ ), we also replicated these analyses with a composite variable combining satisfaction and commitment; the pattern of results remained the same, with only planned tangible investments being a significant mediator (95% CI = [.004, .055]).
4. We examined the priming essays in isolation from the rest of the data set, so participants' responses to the variables of interest were not visible when determining which participants failed to follow instructions.
5. When including the manipulation check in a one-way analysis of covariance (ANCOVA), the effect of condition on planned tangible investments became nonsignificant,  $F(1, 566) = 2.40$ ,  $p = .12$ , suggesting that the effects of the manipulation are due to changes in subjective social class.

## References

- Adler, N. E., Boyce, T., Chesney, M. A., Cohen, S., Folkman, S., Kahn, R. L., & Syme, S. L. (1994). Socioeconomic status and health: The challenge of the gradient. *American Psychologist*, *49*, 15–24.
- Arriaga, X. B., & Agnew, C. R. (2001). Being committed: Affective, cognitive, and conative components of relationship commitment. *Personality and Social Psychology Bulletin*, *27*, 1190–1203.
- Buhrmester, M., Kwang, T., & Gosling, S. D. (2011). Amazon's Mechanical Turk: A new source of inexpensive, yet high-quality, data? *Perspectives on Psychological Science*, *6*, 3–5.
- Conger, R. D., Elder, G. H., Lorenz, F. O., Conger, K. J., Simons, R. L., Whitbeck, L. B., . . . Melby, J. N. (1990). Linking economic hardship to marital quality and instability. *Journal of Marriage and the Family*, *52*, 643–656.
- Conger, R. D., Rueter, M. A., & Elder, G. H., Jr. (1999). Couple resilience to economic pressure. *Journal of Personality and Social Psychology*, *76*, 54–71.
- Coyne, J. C., Rohrbach, M. J., Shoham, V., Sonnega, J. S., Nicklas, J. M., & Cranford, J. A. (2001). Prognostic importance of marital quality for survival of congestive heart failure. *The American Journal of Cardiology*, *88*, 526–529.
- Cutrona, C. E., Russell, D. W., Abraham, W. T., Gardner, K. A., Melby, J. N., Bryant, C., & Conger, R. D. (2003). Neighborhood context and financial strain as predictors of marital interaction and marital quality in African American couples. *Personal Relationships*, *10*, 389–409.
- Dakin, J., & Wampler, R. (2008). Money doesn't buy happiness, but it helps: Marital satisfaction, psychological distress, and demographic differences between low- and middle-income clinic couples. *The American Journal of Family Therapy*, *36*, 300–311.
- Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985). The satisfaction with life scale. *Journal of Personality Assessment*, *49*, 71–75.
- Diener, E., & Seligman, M. E. P. (2002). Very happy people. *Psychological Science*, *13*(1), 81–84.
- Feldman, D. B., & Snyder, C. R. (2005). Hope and the meaningful life: Theoretical and empirical associations between goal-directed thinking and life meaning. *Journal of Social and Clinical Psychology*, *24*, 401–421.
- Gibson-Davis, C. M., Edin, K., & McLanahan, S. (2005). High hopes but even higher expectations: The retreat from marriage among low-income couples. *Journal of Marriage and Family*, *67*, 1301–1312.
- Goodfriend, W., & Agnew, C. R. (2008). Sunken costs and desired plans: Examining different types of investments in close relationships. *Personality and Social Psychology Bulletin*, *34*, 1639–1652.
- Hayes, A. F. (2013). *Introduction to mediation, moderation, and conditional process analysis*. New York, NY: The Guilford Press.
- James, H. (1909/2002). *The wings of the dove*. New York, NY: W. W. Norton.
- Karney, B. R., & Bradbury, T. N. (2005). Contextual influences on marriage: Implications for policy and intervention. *Current Directions in Psychological Science*, *14*, 171–174.
- Kraus, M. W., Côté, S., & Keltner, D. (2010). Social class, contextualism, and empathic accuracy. *Psychological Science*, *21*, 1716–1723.
- Kraus, M. W., Piff, P. K., Mendoza-Denton, R., Rheinschmidt, M. L., & Keltner, D. (2012). Social class, solipsism, and contextualism: How the rich are different from the poor. *Psychological Review*, *119*, 546–572.
- Kraus, M. W., & Stephens, N. M. (2012). A road map for an emerging psychology of social class. *Social and Personality Psychology Compass*, *6*, 642–656.
- Le, B., & Agnew, C. R. (2003). Commitment and its theorized determinants: A meta-analysis of the investment model. *Personal Relationships*, *10*, 37–57.
- Maisel, N. C., & Karney, B. R. (2012). Socioeconomic status moderates associations among stressful events, mental health, and relationship satisfaction. *Journal of Family Psychology*, *26*, 654–660.
- Marmot, M., Ryff, C. D., Bumpass, L. L., Shipley, M., & Marks, N. F. (1997). Social inequalities in health: Next questions and converging evidence. *Social Science & Medicine*, *44*, 901–910.
- Murray, C. (2012). *Coming apart: The state of white America 1960–2010*. New York, NY: Crown Forum.
- Oppenheimer, D. M., Meyvis, T., & Davidenko, N. (2009). Instructional manipulation checks: Detecting satisficing to increase statistical power. *Journal of Experimental Social Psychology*, *45*, 867–872.
- Papp, L. M., Cummings, E. M., & Goeke-Morey, M. C. (2009). For richer, for poorer: Money as a topic of marital conflict in the home. *Family Relations*, *58*, 91–103.

- Pew Research Center. (2010). *The decline of marriage and rise of new families*. Retrieved from <http://www.pewsocialtrends.org/2010/11/18/the-decline-of-marriage-and-rise-of-new-families/2/#ii-overview>
- Preacher, K. J., & Hayes, A. F. (2008). Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior Research Methods, 40*, 879–891.
- Robb, K. A., Simon, A. E., & Wardle, J. (2009). Socioeconomic disparities in optimism and pessimism. *International Journal of Behavioral Medicine, 16*, 331–338.
- Rusbult, C. E., & Buunk, B. P. (1993). Commitment processes in close relationships: An interdependence analysis. *Journal of Social and Personal Relationships, 10*, 175–204.
- Rusbult, C. E., Martz, J. M., & Agnew, C. R. (1998). The investment model scale: Measuring commitment level, satisfaction level, quality of alternatives, and investment size. *Personal Relationships, 5*, 357–391.
- Rustøen, T., Cooper, B. A., & Miaskowski, C. (2010). The importance of hope as a mediator of psychological distress and life satisfaction in a community sample of cancer patients. *Cancer Nursing, 33*, 258–267.
- Snibbe, A. C., & Markus, H. R. (2005). You can't always get what you want: Educational attainment, agency, and choice. *Journal of Personality and Social Psychology, 88*, 703–720.
- Trail, T. E., & Karney, B. R. (2012). What's (not) wrong with low-income marriages. *Journal of Marriage and Family, 74*, 413–427.
- Wolff, E. (2012). *The asset price meltdown and the wealth of the middle class*. Paper presented at the annual meeting of the Association for Public Policy Analysis & Management, Baltimore, MD. Retrieved from <https://appam.confex.com/appam/2012/webprogram/Paper2134.html>

### Author Biographies

**Lydia F. Emery** is a research coordinator at the Annenberg Public Policy Center of the University of Pennsylvania.

**Benjamin Le** is an associate professor of psychology and department chair at Haverford College.