How Resources (or Lack Thereof) Influence Advice Seeking on Psychological Well-being and Marital Risk: Testing Pathways of the Lack of Financial Stability, Support, and Strain

Melissa Curran · Casey Totenhagen ·
Joyce Serido

Abstract Using the model of conservation of resources (Hobfoll in The ecology of stress. Hempshire, New York, 1988; Hobfoll in Am Psychol 44:513–524, 1989; Hobfoll in Stress, culture, and community: the psychology and philosophy of stress. Plenum, New York, 1998; Hobfoll in Appl Psychol Int Rev 50:337–421, 2001), we explore how advice seeking, as influenced by lack of financial stability and support and strain from others (i.e., spouse, friends, and family) predicts psychological well-being and marital risk. Married and committed individuals ($n = 1,798$) were drawn from a nationally representative sample, the MIDUS. We found that advice seeking predicted psychological well-being and marital risk, but that the relationships depended on the availability of resources (i.e., financial stability, support, strain) and from whom support or strain was received. For example, for individuals lacking financial stability, marital risk decreased with advice seeking for those reporting high support from friends, whereas for individuals with financial stability, marital risk increased with advice seeking for those reporting high support from friends. We explain how understanding advice seeking and its outcomes must be considered within the context of available resources (or lack thereof).

Keywords Resources · Conservation of resources · Psychological well-being · Marriage · Advice seeking · Lack of financial stability · Support · Strain

M. Curran (✉) · C. Totenhagen · J. Serido
Family Studies and Human Development, University of Arizona,
McClelland Park, 650 North Park Avenue, P.O. Box 210078,
Tucson, AZ 85721-0078, USA
e-mail: macurran@email.arizona.edu

Introduction

As adults live longer (US Census Bureau 2008), psychological well-being and marital risk are deserving of attention. Psychological well-being, conceptualized in this study as low negative affect and high positive affect, is important to study because it predicts productive activities, allows for fulfilling relationships with others, and promotes the ability to change and to cope with adversity (US Department of Health and Human Services 1999). Marital quality is also important to study in that those who are married experience health benefits, so long as their marital quality is more positive rather than negative (Umberson et al. 2006). In other words, it is not marriage per se that brings benefits. Instead, it is the quality of marriage that is important to consider. Thus, those with high marital risk, or feelings that the marriage may be in trouble or that partners will separate, would not be afforded the same benefits as those with low marital risk.

What, then, predicts psychological well-being and marital risk? Using the *model of conservation of resources* by Hobfoll (1988, 1989, 1998, 2001), we propose the following conceptual model: Psychological well-being and marital risk can be predicted by advice seeking, as influenced by lack of financial stability (versus having financial stability) and support and strain from particular others (e.g., spouse, family, friends). Our goal in this paper is to more explicitly connect advice seeking, a *potential* resource in and of itself, with other available *potential* resources (such as financial stability and support) as well as a lack of resources (such as lack of financial stability or strain) in order to predict psychological well-being and marital risk.

We use marital and committed partners drawn from the National Survey of Midlife Development in the United

States (MIDUS) to test three objectives: (1) How the effects of advice seeking differ by the outcome (psychological well-being versus marital risk), (2) How the availability of resources (financial stability, support), or lack of resources (lack of financial stability, strain), affects the relationship between advice seeking and each of the outcomes, and (3) How the origin of social resources (e.g., support from spouse, family, and friends) affects the relationship between advice seeking and each of the outcomes.

Conservation of Resources

Hobfoll (1988, 1989, 1998, 2001) posits that under conditions of stress, individuals strive to minimize the net loss of their resources. Further, people strive to "retain, protect, and build resources, and what is threatening to them is the potential for or actual loss of these valued resources" (Hobfoll 1989, p. 513). In contrast, when individuals are not currently facing stressors, they strive to develop a surplus of resources to offset the potential of future demands and resource losses (i.e., resource gain).

In this model, resources are defined as objects, personal characteristics, conditions, or energies that are valued by the individual or that serve as a means for attainment of these objects, personal characteristics, conditions, or energies (Hobfoll 1989). Resources are a required currency of everyday life. Stress results when the demands of life use up or threaten to use up resources (i.e., resource loss), or when there is a mismatch between the use of resources and the benefit received (Hobfoll 2001). That is, individuals are more likely to experience positive well-being when they have a surplus of resources or when an investment of their resources results in greater gain rather than loss.

One way to conceptualize advice seeking using the model of conservation of resources is that of resource loss; that is, when individuals seek advice from others, they are depleting their resources, such that advice seeking is an act that requires people to use social capital, thus not only incurring a depletion of resources, but also not allowing them to build up their resources. Thus, greater advice seeking should predict a decrease in psychological well-being. An alternative conceptualization, however, is that advice seeking is a resource gain, in that advice seeking represents an investment of one resource (e.g., seeking advice from others) to increase another, more valuable resource (e.g., figuring out ways to decrease marital risk). In this sense, advice seeking becomes a cost–benefit decision for the individual to make. That is, while greater advice seeking may be costly in terms of psychological well-being, the added benefits from a healthy marriage (or less negative marriage) may represent an overall gain in resources. We explain more about advice seeking in terms

of resource loss and psychological well-being, versus resource gain and marital risk, in the following paragraphs.

Advice Seeking

We define advice seeking as the preference for getting advice from others before making a decision and when upset, feeling better after talking it over with others. As discussed earlier, advice seeking may very well predict decreased psychological well-being, in that having to seek advice is viewed as a resource loss. In support of this argument, past research has found that greater advice seeking is associated with decreased psychological well-being. In a study by Pearlin and Schooler (1978), greater help-seeking (specific to marital and parenting problems) was associated with more psychological distress. In another study, after controlling for earlier psychological symptoms and perceived stress, greater advice seeking (termed as support mobilization) was related to increased psychological symptoms at the follow-up assessment (Aldwin and Revenson 1987). In another study, this one of college students, greater advice seeking was related to an increase in subsequent depression (Lakey 1988).

In terms of advice seeking and its relation to marital risk, it may be that seeking advice is not a resource loss, but instead a resource gain (a trade-off to increase a more valuable resource). The actual research on advice seeking and marital risk is limited, but in one study, it was found that couples who were willing to enter couple's therapy (i.e., seek advice from others) had greater increases in satisfaction than those who did not seek treatment (Christensen and Heavey 1999). Thus, couples who are willing to seek the help of professionals may fare better than those who do not seek help. Given these findings of advice seeking on psychological well-being, and advice seeking on marital risk, it becomes clear that advice seeking can be conceptualized as a cost–benefit decision. Thus, we propose using the model of conservation of resources (Hobfoll 1988, 1989, 1998, 2001) to further examine the impact of advice seeking on both psychological well-being and marital risk, and the conditions under which advice seeking is beneficial (i.e., resource gain) versus detrimental (i.e., resource loss).

As part of the conservation of resources model, we know that resources are not distributed equally; those with fewer resources are more vulnerable to additional resource loss and are also less capable of resource gain (Hobfoll 1989, 2001). In Western society, financial stability (e.g., adequate income, adequate financial credit, savings or emergency money, medical insurance) is an important resource (Hobfoll 1998, 2001). It makes sense, then, to consider how the lack of financial stability leaves individuals vulnerable to resource loss.

Lack of Financial Stability

When individuals are confronted with stress, they are predicted to strive to minimize their net loss of resources (Hobfoll 1989). Energy in this case is not being expended to add to a surplus which would contribute to increased well-being, but instead energy is being expended in an attempt to minimize the loss of resources. Thus, lack of financial stability represents an example of a resource loss that leaves individuals particularly vulnerable.

For individuals who lack financial stability, the expense of energy to minimize the loss of resources may be a constant source of stress that impacts the well-being of individuals (Adler et al. 1994; Vinokur et al. 1996) and couples (Conger et al. 1990; Robertson et al. 1991; Vinokur et al. 1996). Lack of financial stability can influence psychological well-being and health of those at all financial levels, not just those in extreme poverty (Adler et al. 1994). Research indicates that financially strained individuals are both more likely to experience depression (Vinokur et al. 1996), as well as reduced marital quality (Conger et al. 1990; Vinokur et al. 1996). Thus, we would expect individuals who lack financial stability to report decreased psychological well-being as well as increased marital risk. Considering that financial status is difficult to change (O'Neill et al. 2000), these findings, in and of themselves, are especially troubling. Because individuals who lack financial stability have limited resources to begin with, we expect that greater advice seeking places them at an even higher risk for *further* resource loss.

Although advice seeking for those who lack financial stability bodes ill in terms of diminished psychological well-being and higher marital risk, other available resources, such as social support, may buffer these relationships. Indeed, in addition to financial stability, supportive interpersonal relationships (e.g., intimacy with one or more family members or at least one friend, companionship, loyalty from friends) are important resources in Western society (Hobfoll 1998, 2001).

Support

Social support is typically considered a resource such that ongoing support helps individuals to conserve resources from which to draw upon when they are faced with a stressor and/or loss of other resources (Hobfoll 1989). In particular, emotional support, or having someone to talk to about problems, is one important component of social support (Uchino et al. 1996) and is related to expectations of longer lives (Ross and Mirowsky 2002). When marital quality is more positive than negative, married couples experience physical health benefits (Umberson et al. 2006). Additionally, social support may have beneficial effects on the health of married individuals (Heffner et al. 2004) and also on their marital satisfaction and outcomes (Kurdek 2005). Thus, we expect that availability of social support acts as a buffer allowing individuals to minimize resource loss.

Support from informal networks may represent an important resource for advice seeking (Chang 2005), particularly for individuals who lack financial stability. As was the case for couples attending marital counseling, there will be some individuals who prefer to seek advice from paid professionals rather than individuals in their immediate network. This type of advice seeking, however, may not be a possibility for individuals who lack financial stability. Research has found that individuals who exclusively use social networks (e.g., friends and family) for financial advice have lower socioeconomic status than those who use networks in conjunction with other sources (Chang 2005). In other words, for those who are low in socioeconomic status, family and friends are an especially important resource for conserving their resources under conditions of financial stress.

At the same time, however, for those who lack financial stability, the quality of advice that is received may not represent a good investment because support networks tend to be homogenous in nature (Henly et al. 2005). That is, although those who lack financial stability may turn to family and friends for support and advice, these individuals may not be in a position to provide quality advice because they too may be financially unstable and need to conserve their *own* resources. In other words, the quality of advice received for those who lack financial stability may also be deficient. Other research supports this finding, showing that women with lower material and psychological resources derived less beneficial support and suffered more stress from their social ties than did women with greater resources (Riley and Eckenrode 1986) and that those of the lower socioeconomic class may be frequently too overburdened themselves to provide help to those in need (Kaniasty and Norris 1995). Thus, seeking advice, even from individuals from whom advice is usually requested, may be a stressful experience in and of itself, using up limited resources with little prospect for receiving adequate return. Thus, one can see how preferences for seeking advice and from whom individuals seek advice may impact individuals' psychological well-being, especially under conditions of financial stability versus lack of financial stability.

The results regarding marital risk and lack of financial stability are not as prominent as those with regard to psychological well-being. In one study, for example, it was found that in financially unstable households, support seeking for women from family and friends was actually *detrimental* to the marriage (Robertson et al. 1991). But

whether or not this pattern is upheld in other studies has yet to be tested. Thus, there is a need to investigate how support from others influences lack of financial stability to predict both marital risk and psychological well-being.

Given that the quality of advice received from one's support network (e.g., for those who lack financial stability) may affect the association between advice seeking and outcomes, it is important to consider that a support network may potentially result in a resource loss. Further, since a *loss of resources* is more salient than a *gain in resources* (Hobfoll 2001), it is important to consider both support and strain.

Strain

Whereas social support typically refers to the positive, emotionally sustaining qualities of relationships, strain from relationships refers to the negative or demanding aspects of relationships (House et al. 1988). Previous researchers have suggested that the positive and negative content of relationships should be considered as conceptually distinct dimensions of relationships as they may differentially and independently impact well-being (House et al. 1988; Lincoln 2000). That is, while spouse, family, or friends may be giving support to those who are seeking it, that support may instead be experienced as strain. Behavior that is meant to be supportive may instead seem annoying, demanding, or critical. In a review of 28 studies of support and strain (called positive and negative social interactions, respectively), Lincoln (2000) found that in 68% of the studies, strain had a stronger impact on psychological well-being, while only one study reported stronger effects for support. Further, although 21% of the studies documented that both strain and support were equally important for psychological well-being, overall, the results provided strong evidence that strain was more harmful than support was helpful. These findings are consistent with the conservation of resources model (Hobfoll 2001), positing that resource loss is substantially more salient than resource gain, and that given equal amounts of loss and gain, loss will have a significantly greater impact on the individual than gain. Thus, we expect that relationship strain will accelerate resource loss. For those who lack financial stability then, strain may be particularly detrimental as these individuals have fewer available resources in general.

Support and Strain from Particular Others

As just discussed, individuals who lack financial stability may turn to individuals they know for advice (Chang 2005). Whether the assistance received conserves resources or uses resources may depend on the particular other who provides support or strain. In the few studies of married individuals in which multiple providers of support and strain (i.e., spouse, family, and friends) have been explored, results are mixed. Support from the spouse, but not from other family or friends, positively predicted outcomes such as life satisfaction (Walen and Lachman 2000; Wan et al. 1996) and positive affect (Walen and Lachman 2000), and negatively predicted negative affect (Walen and Lachman 2000). Yet, another study found that only support from family, and not support from the spouse or friends, negatively predicted mood and anxiety disorders (Bertera 2005).

Strain, in general, is predictive of poorer life satisfaction as well as greater negative mood and problematic health symptoms (Walen and Lachman 2000). Strain from family predicted all the same outcomes, in the same direction, except for life satisfaction. Strain from friends did not predict any of the outcome variables. In contrast, Bertera (2005) found that strain from spouse and family, and to a lesser extent, strain from friends, was predictive of greater negative mood and anxiety disorders. Although the outcomes differed between the two studies, the results of strain underscore its importance as a study variable. To understand more about the role of strain and psychological well-being, the inclusion of strain from different individuals will be an important aspect of the current study.

For the investigation of strain and marital risk, research is once again limited, especially when different individuals are taken into consideration. However, it is generally accepted that the marital relationship is important for individual well-being (Umberson et al. 2006). Thus, strain from the romantic partner may play a larger role in psychological well-being and marital risk than strain from other individuals, such as other family and friends. Given the lack of research on this topic, however, this idea is posed as a research question.

Taken together, these results provide evidence that support and strain from particular others cannot be viewed as equivalent resources, especially for those who lack financial stability. This same research also provides a rationale as to why it is important to study support and strain from particular others as separate predictors versus collapsing support or strain across a variety of people, or why we expect that the impact of social resources will vary depending on who is providing support or strain.

Hypotheses

As drawn from the model of conservation of resources, we examine how advice seeking predicts psychological well-being and marital risk, as moderated by lack of financial stability, support, and strain. We first pose a research question: Given the mixed findings about the impact of different individuals on psychological well-being, and the

lack of research with regard to marital risk, what is the pattern of results for support and strain from different individuals (i.e., spouse, family, and friends)? That is, which relationships will allow individuals to add to or conserve their resources, and which relationships will use up available resources?

Arguing that advice seeking needs to be considered in relation to lack of financial stability, support, and strain, in order to understand psychological well-being and marital risk, we make the following predictions:

(H1): With higher advice seeking, lack of financial stability should negatively predict psychological well-being and positively predict marital risk, whereas with higher advice seeking, financial stability should have the opposite pattern (Advice Seeking × Lack of Financial Stability).

(H2): With greater advice seeking and higher *support*, individuals will report greater psychological well-being and lower marital risk (Advice Seeking × Support), whereas with greater advice seeking and higher *strain*, individuals will report the opposite pattern (Advice Seeking × Strain).

(H3): With higher *support*, individuals will report greater psychological well-being and lower marital risk, although the effect should be more beneficial for those who lack financial stability than for those with financial stability (Lack of Financial Stability × Support). With greater *strain*, individuals will report lower psychological well-being and greater marital risk, and the effect should be more detrimental for those who lack financial stability than for those with financial stability (Lack of Financial Stability × Strain).

(H4): With greater advice seeking and higher *support*, individuals will report greater psychological well-being and lower marital risk, although the effect should be more beneficial for those who lack financial stability than for those with financial stability (Advice Seeking × Lack of Financial Stability × Support). With greater advice seeking and higher *strain*, individuals will report lower psychological well-being and greater marital risk, and the effect should be more detrimental for those who lack financial stability than for those with financial stability (Advice Seeking × Lack of Financial Stability × Strain).

Methods

All participants are from a nationally representative dataset, National Survey of Midlife Development in the United States, or the MIDUS (see Brim et al. 2004), with the baseline data being reported here (data from the twin and siblings studies were not used). The use of the MIDUS dataset offers a number of methodological strengths including participants drawn from a representative dataset, a large sample size, and a rich dataset with regard to the study variables. The MIDUS survey was administered via random digit dialing to a national sample of 7,189 noninstitutionalized, English-speaking adults. Respondents were between the ages of 25–74 and were recruited by telephone to participate in the study. Because one of the variables of interest was marital risk, only those individuals who were married ($n = 1,741$) or in a committed, cohabiting relationship ($n = 57$) were included. The total sample then was 1,798 individuals.

In terms of demographic variables for our sample, the median age range was 45–54. The median years of education completed was one to 2 years of college (18.0%), with 9.7% reporting some grade school to GED; 29.8% reporting graduation of high school; 11.5% reporting three or more years of college to an associate degree; and 31% reporting graduation from college to professional degree. There were 977 men (54.3%) and 821 women (45.7%). In terms of ethnicity, 91.3% of the sample was White. The median number of children was two (32.7%), with a range from 0 children (15.2%) to five or more children (6.4%).

Respondents answered questions about psychological well-being, marital risk, advice seeking, lack of financial stability, support, and strain. Higher scores on scales indicate greater positivity for the positive scales (e.g., positive affect, support) and greater negativity (e.g., marital risk, lack of financial stability) for the negative scales. (See Table 1 for descriptive statistics of the study variables, and Table 2 for correlations among the variables.)

Table 1 Descriptive statistics for study variables

Variables	M	SD	Min	Max
Psychological well-being				
Negative affect (log)	0.15	0.14	0.00	0.70
Positive affect	3.42	0.70	1.00	5.00
Marital risk	1.91	0.65	1.00	4.20
Advice seeking	2.72	0.67	1.00	4.00
Lack of financial stability (z score)	−0.21	3.61	−7.53	11.99
Support				
Support from spouse	3.58	0.56	1.00	4.00
Support from family	3.46	0.58	1.00	4.00
Support from friends	3.21	0.67	1.00	4.00
Strain				
Strain from spouse	2.16	0.62	1.00	4.00
Strain from family	2.09	0.60	1.00	4.00
Strain from friends	1.91	0.49	1.00	4.00

Note: Sample size is 1,798 individuals

Table 2 Intercorrelations of study variables

Variables	1	2	3	4	5	6	7	8	9	10	11
1. Negative affect	–	–	–	–	–	–	–	–	–	–	–
2. Positive affect	−.62*	–	–	–	–	–	–	–	–	–	–
3. Marital risk	.31*	−.33*	–	–	–	–	–	–	–	–	–
4. Advice seeking	−.06*	.09*	−.06*	–	–	–	–	–	–	–	–
5. Support from spouse	−.24*	.30*	−.62*	.12*	–	–	–	–	–	–	–
6. Support from family	−.23*	.27*	−.23*	.14*	.24*	–	–	–	–	–	–
7. Support from friends	−.15*	.22*	−.12*	.19*	.19*	.38*	–	–	–	–	–
8. Strain from spouse	.29*	−.30*	.69*	−.03	−.63*	−.19*	−.14*	–	–	–	–
9. Strain from family	.26*	−.23*	.27*	.03	−.14*	−.38*	−.14*	.31*	–	–	–
10. Strain from friends	.18*	−.12*	.23*	.03	−.08⁺	−.12*	−.09*	.27*	.47*	–	–
11. Lack of financial stability	.31*	−.33*	.31*	−.01	−.24*	−.19*	−.19*	.26*	.18*	.15*	–

* $p < .01$; ⁺ $p < .05$; $N = 1{,}798$ individuals

Measures

To assess psychological well-being, measures of both positive and negative affect were used. For *positive affect*, participants were asked to report during the past 30 days how they had felt on each of six items, including feeling cheerful, in good spirits, extremely happy, or calm and peaceful on a 1 (*all of the time*) to 5 (*none of the time*) point scale. Items were reverse coded so that higher scores indicated better mood and then the mean of all six items was computed ($\alpha = .91$). For *negative affect*, participants were asked to report during the past 30 days how often they had felt on each of six items, including feeling so sad nothing could cheer them up, feeling nervous, and restless or fidgety on a 1 (*all of the time*) to 5 (*none of the time*) point scale. Items were reverse coded so that higher scores indicated more negative mood and then the mean of all six items was computed ($\alpha = .87$).

To assess *marital risk*, respondents answered five questions. First, they were asked about how often in the past year they had thought their relationship might be in trouble, rated on a 1 (*never*) to 5 (*all the time*) point scale. Next, they were asked about the chances of separation from the partner, rated on a 1 (*very likely*) to 4 (*not likely at all*) point scale. Finally, they were asked about disagreements regarding money matters, household tasks, and leisure time activities, rated on a 1 (*a lot*) to 4 (*not at all*) point scale. All items except the first one were reverse coded and then the mean of all five items was computed ($\alpha = .76$).

To assess *advice seeking*, respondents answered three questions, "I like to get advice from others before making a decision," "When I'm upset about something, I feel better after I talk it over with others," and "I prefer to make decisions without input from others." Items were coded on a 1 (*a lot*) to 4 (*not at all*) point scale. The first two items

were reverse coded, the three items were summed together, and the mean was computed across the set of items ($\alpha = .60$).

To assess *lack of financial stability*, respondents answered five questions. For the first two questions, individuals answered how they would rate their financial situation these days and looking ahead 10 years from now on a 0 (*worst*) to 10 (*best*) point scale. The next question concerned how much thought and effort individuals put into their financial situation these days on a 0 (*none*) to 10 (*very much*) point scale. For the last two questions, respondents indicated how difficult it was to pay their monthly bills, which was rated on a 1 (*very difficult*) to 4 (*not at all difficult*) point scale, and the amount of money they had now, which was rated on a 1 (*more money than need*) to 3 (*not enough money*) point scale. All items, except the last one, were reverse coded, all items were transformed into *z*-scores, and then summed together. Higher scores signified greater lack of financial stability ($\alpha = .75$).

To assess *support*, respondents answered four questions on a 1 (*a lot*) to 4 (*not at all*) point scale. With regard to the support questions about family, respondents were asked, "Not including your spouse or partner, how much do members of your family really care about you?"; "How much do they understand the way you feel about things?"; "How much can you rely on them for help if you have a serious problem?"; and "How much can you open up to them if you need to talk about your worries?" The same questions were asked about friends, with the prompt, "How much do your friends..." Finally, the same questions were asked about the spouse or partner, with the prompt, "How much does your spouse or partner..." Items were recoded so that higher scores indicated more support. Each of the four items specific to the particular person (i.e., family,

friend, spouse) was summed together, and then the mean was calculated across the four items to form the support scales ($\alpha = .84$, .88, and .86 for family, friends, and spouse, respectively).

To assess *strain,* respondents answered four questions on a 1 (*often*) to 4 (*never*) point scale. With regard to the strain questions about family, respondents were asked, "Not including your spouse or partner, how often do members of your family make too many demands on you?"; "How much do they criticize you?"; "How often do they let you down when you are counting on them?"; and "How often do they get on your nerves?" The same questions were asked about friends, with the prompt, "How much do your friends…" Finally, the same questions were asked about the spouse or partner, with the prompt, "How much does your spouse or partner…" Items were recoded so that higher scores indicated greater strain. Each of the four items specific to the particular person (i.e., family, friend, spouse) was summed together, and then the mean was calculated across the four items to form the strain scales ($\alpha = .80$, .80, and .80 for family, friends, and spouse, respectively).

Plan for Analysis

Outcomes of psychological well-being have been found to be, at best, only modestly correlated, so following the example of others (Grzywacz and Marks 1999), our measures of psychological well-being were operationalized as distinct outcomes. Weighted data from STATA were used and are reported here. Because negative affect was found to be both skewed and kurtotic, it was log transformed.

Hierarchical regression analyses were used. Given the moderated regression analyses used here, the predictor variables that were used to create interaction terms were centered and these centered values were used to compute the interaction terms (Aiken and West 1991). Also, because the multiplicative two- and three-way interaction terms represent the interaction only when all lower order terms have been partialled, we included all lower order components in the analyses for the interactions (Aiken and West 1991).

The analyses were conducted in five blocks. On the first block, the control variables were entered and consisted of age, gender, race (dummy coded as 0 = *white*, 1 = *other*), number of children, and education. On the second block, the conditional main effects (i.e., hypothesized predictors and moderators) were entered. These included advice seeking, lack of financial stability, support from spouse, support from family, support from friends, strain from spouse, strain from family, strain from friends. The third block included all the two-way interactions between advice

seeking and lack of financial stability, advice seeking and each of the support variables, and advice seeking and each of the strain variables. The fourth block included all the two-way interactions between lack of financial stability and each of the support variables, and lack of financial stability and each of the strain variables. Finally, the fifth block included the three-way interactions among advice seeking, lack of financial stability, and each of the support variables, and advice seeking, lack of financial stability, and each of the strain variables.

Following the example of others (Walen and Lachman 2000), we report the significance level at .01 for all main effects and at .05 for all interaction terms. Given the large sample size and number of analyses conducted, a significance level of .01 for main effects is reasonable, as is the significance level of .05 for the interactions given that interactions are more difficult to detect. We still report the conditional main effects that were $p < .05$ in the text and tables, but describe these as trends.

Results

Descriptive Statistics and Correlations

The descriptive statistics and correlations of the study variables are in Tables 1 and 2, respectively. The support scales and positive affect are concentrated toward or near the upper limit of the range, and the strain scales are concentrated toward the lower limit of the range. Advice seeking was positively correlated with each of the support variables and positive affect, and negatively correlated with negative affect and marital risk. Support from the spouse, family, and friends was positively correlated with one another, while negatively correlated with strain from the various others and lack of financial stability.

Overview of Interactions

After specifying the control variables in Block 1 and the conditional main effects in Block 2 of the hierarchical regression analysis (see Table 3), we tested the hypothesized interactions. The interaction terms are not included in the tables, but significant terms are reported in the text. The coefficients reported in the tables and in the text are all unstandardized coefficients (B).

Significant two- and three-way interactions were probed by graphing regression lines using the methods described by Aiken and West (1991). For the significant three-way interactions, we plotted the estimated effects of advice seeking on each of the outcome variables for two values of support (or strain), one standard deviation above the mean and one standard deviation below the mean, and for low

Table 3 Summary of hierarchical regression analysis

Variable	Dependent variables					
	Negative affect (log)		Positive affect		Marital risk	
	B	SE B	B	SE B	B	SE
Intercept	.13*	.05	2.86*	.24	2.35*	.18
Block 1: demographics						
Number biological children	−.00	.00	−.00	.01	−.01	.01
Race	.02	.01	−.26*	.06	−.14*	.05
Education	−.00⁺	.00	−.01	.01	−.01	.00
Age	−.01*	.00	.02	.01	−.09*	.01
Gender	.03*	.01	−.05	.03	−.09*	.02
R^2 for block 1	.04*		.02*		.06*	
Block 2: main effects						
Advice seeking	−.00	.01	.03	.03	−.00	.02
Lack of financial stability	.01*	.00	−.05*	.01	.02*	.00
Support from spouse	−.00	.01	.13*	.05	−.36*	.03
Support from family	−.02⁺	.01	.13*	.04	−.02	.03
Support from friends	−.01	.01	.09*	.03	.06*	.02
Strain from spouse	.04*	.01	−.12*	.04	.47*	.03
Strain from family	.02*	.01	−.08⁺	.04	.05	.02
Strain from friends	.01	.01	.01	.04	.06⁺	.03
R^2 for block 2	.20*		.23*		.58*	
R^2 change	.16*		.21*		.52*	
R^2 for equation	.22*		.25*		.58*	
F statistic	$F(32, 1,766) = 13.86$		$F(32, 1,776) = 15.92$		$F(32, 1,766) = 63.27$	

Note: The final statistics are based on equations that included interaction terms that when significant, are discussed in the text

* $p < .01$; ⁺ $p < .05$; $N = 1,798$ individuals

and high levels of lack of financial stability. Because taking one full standard deviation above the mean would exceed the uppermost limit for support from spouse and support from family, we used one-half standard deviation above and below the mean for these variables in plotting the interactions. All other plots use the full one standard deviation above and below the mean. For the two-way interactions, we explain the plotting of the estimated effects for each analysis in the following paragraphs.

(H1): With higher advice seeking, lack of financial stability should negatively predict psychological well-being and positively predict marital risk, whereas with higher advice seeking, financial stability should have the opposite pattern (Advice Seeking × Lack of Financial Stability).

Although the conditional main effects for lack of financial stability were in the expected direction (see Table 3, Block 2), we did not find support for an interaction between advice seeking and lack of financial stability.

(H2): With higher advice seeking, support should positively predict psychological well-being and negatively predict marital risk (Advice Seeking × Support), whereas with higher advice seeking, strain should have the opposite pattern (Advice Seeking × Strain).

We found mixed support for this hypothesis. Strain exacerbated the effect of advice seeking on negative affect. Support, however, did not diminish the effect (that is, none of the interactions with Advice Seeking × Support were statistically significant). For the two-way interactions of Advice Seeking × Strain, we found four significant findings: Advice Seeking × Strain from the Spouse predicted both negative affect and positive affect ($B = −.03$, SE $B = .01$, $p < .01$, and $B = .15$, SE $B = .05$, $p < .01$, respectively), and Advice Seeking × Strain from Friends predicted both negative affect and positive affect ($B = .04$, SE $B = .02$, $p < .001$, and $B = −.18$, SE $B = .06$, $p < .01$, respectively). Expectedly, as individuals sought more advice, negative affect increased, and positive affect decreased, both for individuals reporting high and low
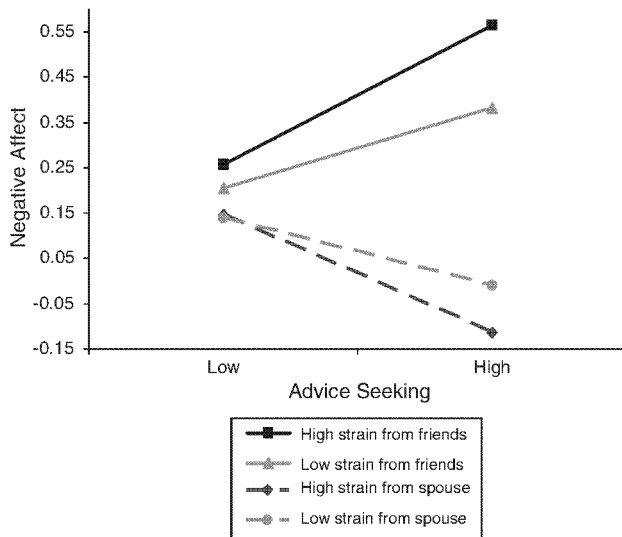
Fig. 1 Pattern of negative affect on advice seeking, as a function of strain from friends compared to strain from the spouse

strain from *friends*, although the patterns were stronger for high strain from friends. Unexpectedly, however, we found the opposite pattern for strain from the spouse. Here, we found that as individuals sought more advice, negative affect decreased, and positive affect increased, for both high and low strain from the *spouse*, although the patterns were once again stronger for high strain. Figure 1 illustrates the difference in findings between strain from friends and strain from the spouse for negative affect.

(H3): With higher support, individuals will report greater psychological well-being and lower marital risk, although the effect should be more beneficial for those who lack financial stability than for those with financial stability (Lack of Financial Stability × Support). With greater strain, individuals will report lower psychological well-being and greater marital risk, and the effect should be more detrimental for those who lack financial stability than for those with financial stability than for those with financial stability (Lack of Financial Stability × Strain).

We found that Lack of Financial Stability × Support from Friends significantly predicted marital risk ($B = -.02$, SE $B = .01$, $p < .05$). This interaction was qualified by a significant three-way interaction involving advice seeking ($B = -.01$, SE $B = .01$, $p < .05$), and the pattern of findings for this two-way is similar to the three-way, which we discuss under H4. We did not find support for Lack of Financial Stability × Strain.

(H4): With greater advice seeking and higher support, individuals will report greater psychological well-being and lower marital risk, although the effect should be more beneficial for those who lack financial stability

than for those with financial stability (Advice Seeking × Lack of Financial Stability × Support). With greater advice seeking and higher strain, individuals will report lower psychological well-being and greater marital risk, and the effect should be more detrimental for those who lack financial stability than for those with financial stability (Advice Seeking × Lack of Financial Stability × Strain).

As mentioned earlier, we found a significant three-way interaction of Advice Seeking × Lack of Financial Stability × Support from Friends for marital risk. Expectedly, we found that for individuals who lacked financial stability, marital risk decreased with advice seeking for both high and low support from friends, although the decrease was steeper for those reporting high support from friends. Unexpectedly, however, we also found that for individuals who had financial stability, marital risk increased with advice seeking for both high and low support from friends, but that the increase in marital risk was greater for those reporting high support from friends (see Fig. 2).

We also found a significant three-way interaction of Advice Seeking × Lack of Financial Stability × Support from Family for negative affect ($B = .01$, SE $B = .00$, $p < .05$). Expectedly, we found that for individuals with financial stability, negative affect decreased with advice seeking for both high and low support from family, although the decrease was steeper for those reporting high support from family. Unexpectedly, however, for individuals who were lacking financial stability, negative affect increased with advice seeking for both high and low support from family, although there was a slightly steeper
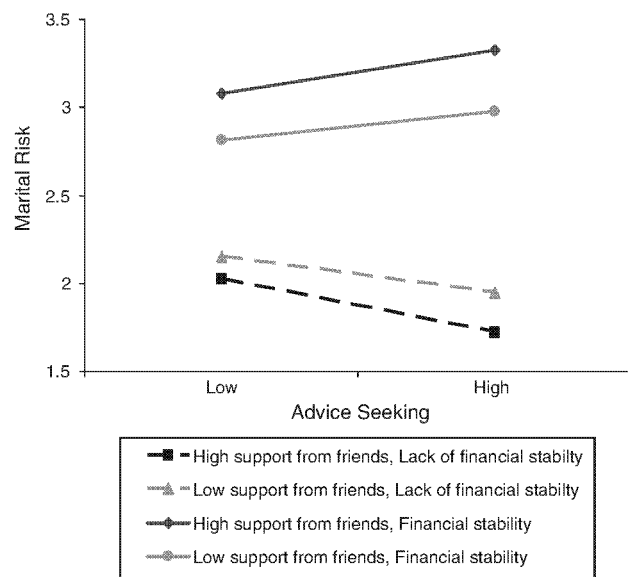

Fig. 2 Pattern of marital risk on advice seeking, as a function of support from friends, as dependent on lack of financial stability
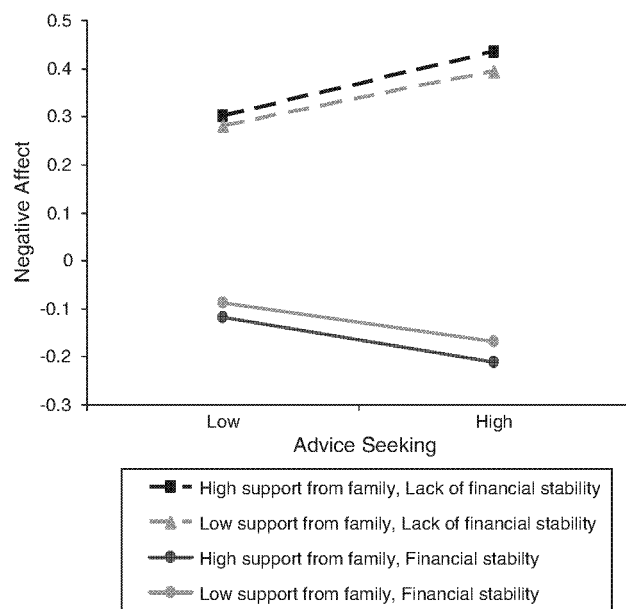
Fig. 3 Pattern of negative affect on advice seeking, as a function of support from family, as dependent on lack of financial stability

increase for those reporting high support from family (see Fig. 3).

Discussion

We use the model of conservation of resources (Hobfoll 1988, 1989, 1998, 2001) to examine how advice seeking, a potential resource, predicts psychological well-being and marital risk, as influenced by other potential resources, such as financial stability and support from particular others (spouse, family, friends), or lack of resources, such as lack of financial stability and strain from particular others (spouse, family, friends). We find that advice seeking predicts psychological well-being and marital risk, and that the relationships depend on the availability of resources, or lack of resources, and from whom support or strain is received.

We hypothesized that with greater advice seeking, *support* should positively predict psychological well-being and negatively predict marital risk, although the effect should be more beneficial for those who lack financial stability than for those who have financial stability. We find support for this hypothesis such that for individuals lacking financial stability, marital risk decreases with advice seeking for both high and low support from friends, although the decrease is steeper for those reporting high support from friends (Fig. 2). We also find support for this hypothesis such that for individuals with financial stability, negative affect decreases with advice seeking for both high and low support from family, although the decrease is

steeper for those reporting high support from family (Fig. 3).

Unexpectedly, however, we also find that for individuals with financial stability, marital risk increases with advice seeking for both high and low support from friends, but that the increase in marital risk is greater for those reporting high support from friends (Fig. 2). In other words, with greater advice seeking, marital risk actually is the *highest* for those who receive support (not strain) from friends and for those who are financially stable. In contrast, the opposite, and expected, pattern is evidenced for those who receive high support from friends and who lack financial stability. Also unexpectedly, we find that for individuals who are lacking financial stability, negative affect increases with advice seeking for both high and low support from family, although there is a slightly steeper increase for those reporting high support from family (Fig. 3).

Why is it that with greater advice seeking, the greatest increase in marital risk is seen for those with financial stability and with high support from friends, while the opposite pattern is seen for those who lack financial stability? Consistent with the conservation of resource model, one explanation is that, even though those with financial stability have greater marital risk, financial stability nevertheless seems to convey advantages and resources that may not be offered or allowable for those who lack financial stability. That is, for those who are financially stable, greater advice seeking, coupled with high support from friends, allows them the possibility to contemplate and articulate marital risk (defined as thinking that their marriage may be in trouble, considering separation from the partner, and strong disagreements with the partner). In contrast, such contemplation may not be a viable option for those who lack financial stability, in that these individuals need to conserve their resources, even if a problematic spouse is one of those resources.

As for the second unexpected finding, why is it that, for those who lack financial stability, greater advice seeking and high support from family predicts an increase in negative affect, while the opposite (and expected) pattern is seen for those with financial stability? While those who lack financial stability may turn to, and even receive, high support from their family, such support may be compromised because these family members may be in their own state of stress and not able to offer the advice that financially unstable people need because they themselves are trying to conserve their own resources. Research described in the literature review (Kaniasty and Norris 1995; Riley and Eckenrode 1986) supports this claim. In contrast, those who are financially stable may have networks of support that have more resources than those available to individuals who lack financial stability. This idea would explain why financially stable individuals experience decreased

negative affect with support from their family when they sought advice.

Both of these unexpected findings support the view that financial stability acts as a strong resource, which is probably why in many Western societies, finances were commonly voiced as resources (Hobfoll 1998, 2001). In contrast, the lack of financial stability is reinforced here as a lack of resource, and one that has great implications for the individual's psychological well-being.

The aforementioned findings are with regard to advice seeking as viewed in terms of *support* and financial stability. We also find a pattern of results for advice seeking and *strain*. Specifically, we find that with greater advice seeking, high strain from *friends* predicts higher negative affect and lower positive affect, as expected (see Fig. 1). In contrast, however, with greater advice seeking, high strain from the *spouse* predicts lower negative affect and higher positive affect, which was not as expected (see Fig. 1). Because we find this same pattern of results for negative affect and positive affect, it is more difficult to dismiss the results as spurious.

It could be argued that seeking advice in a context of high strain from the spouse may represent a way in which the individual is attempting to work out the differences in the couple's relationship, in which case a subsequent improvement in psychological health is plausible. That is, instead of ignoring or dismissing that there is marital risk, partners seek out advice, perhaps on how to help improve their marriage before it gets worse.

With friends, on the other hand, perhaps the fact that these relationships are more easily broken off than family or spousal ties explains why we see such negative effects for strain when individuals are advice seekers. That is, when individuals experience strained relationships with friends, yet still seek advice, it is possible that this advice seeking behavior is even more taxing on the already strained relationship than it was before the advice seeking behavior. Given that there may not be the same barriers to leaving a friendship as there are to leaving a marriage or one's family, advice seeking in an already strained friendship may be particularly risky for psychological well-being.

Because some research has suggested that support from family or friends can buffer strained spousal or partner relationships (e.g., Walen and Lachman 2000), we tested this buffering idea on negative affect and positive affect by adding two additional variables to the hierarchical regression equation: Advice Seeking × Strain from Spouse × Support from Family, as well as Advice Seeking × Strain from Spouse × Support from Friends. We find a significant three-way interaction for Advice Seeking × Strain from Spouse × Support from Family for both negative affect $(B = .04,\ \text{SE}\ B = .02,\ p < .05)$ and for positive affect

$(B = -.18,\ \text{SE}\ B = .09,\ p < .05)$. The interaction among Advice Seeking × Strain from Spouse × Support from Friends is not significant for either negative affect or positive affect. As expected, we find that under conditions of low support from the family, negative affect does in fact increase, and positive affect does in fact decrease, for both low and high strain from the partner, although the increase or decrease is stronger for high strain from the partner. More surprisingly, however, not only did high support from family *not* act as a buffer, but in fact, negative affect increases, and positive affect decreases with advice seeking, for those reporting high strain from the spouse, under conditions of high support from the family (see Fig. 4).

One explanation for the aforementioned unexpected finding may lay in the fact that negative affect is at its highest, and positive affect is at its lowest, when individuals report greater, rather than lower, advice seeking. It may be that individuals are seeking advice because they are already distressed, as has been documented in the literature (e.g., Christensen and Heavey 1999). Especially, if the spouse is a source of strain, and for which individuals need to go elsewhere in order to seek resources, seeking advice from others, even under high conditions of support from the family, can still be a stressful experience. A finding by Robertson et al. (1991) lends credence to this idea. These researchers find that support seeking for women from family and friends is also detrimental to the marriage for some individuals. Even though support from the family does not act as a buffer for negative and positive affect in the ways we expect when there is strain from the spouse, reports of advice seeking and support from the family
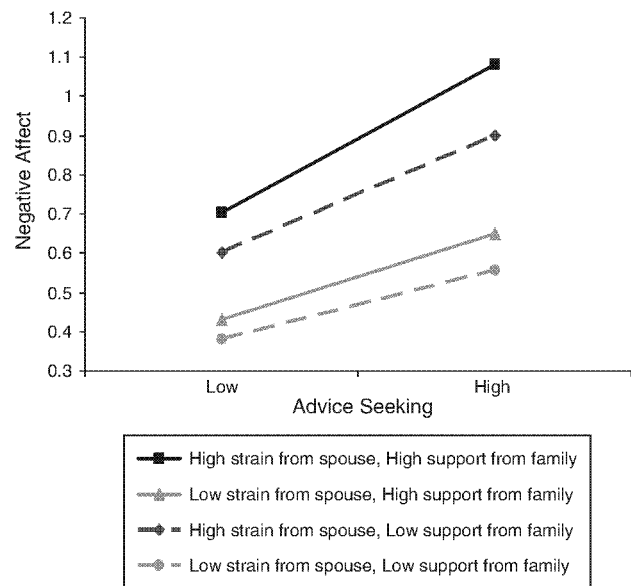

Fig. 4 Pattern of negative affect on advice seeking, as a function of strain from the spouse, as dependent on support from the family

suggest that the individual may still be trying to take action, even though such support may not, at least in this case, compensate for lack of spousal support.

The pattern of findings reported earlier underscores why it is important to study multiple individuals and their roles as resources, as well as support and strain, instead of one or the other (e.g., the different findings for negative and positive mood when considered with strain from friends or strain from the spouse). The model of conservation of resources fits well with this argument, such that one seeks to conserve resources when under stress, and add to one's surplus of resources when not under stress as demonstrated here. Thus, when a particular individual is a source of support, then the individual can seek other resources. But when strain from a particular other is experienced, as we saw with the spouse, support from the family may not be able to act as a buffer or serve as a resource. It may help the individual, however, to feel like they can do something about the situation, even if their current psychological well-being is not as positive as we would have hoped.

Advice seeking is an important variable in the study, in that individuals willing to seek advice from others may have been more likely to perceive support rather than strain from significant others, at least theoretically. At the same time, however, the possibility exists that different people provide different types and quality of advice. Some researchers suggest that the use of advice depends on the content received and how the quality of the evaluation is perceived, in addition to "facework," or the evaluation of information regarding the relationship of the advice givers and the advice receivers (Macgeorge et al. 2004). In this sense, advice seeking, as defined in the present study, is limited in that it was measured as an individual's preference for receiving advice before making decisions, rather than the measurement of actual advice seeking behaviors or the assessment of who the person went to for advice. Future studies may help fill this gap by evaluating not only to whom individuals go for advice, but how they evaluate and utilize the advice they receive from different people.

Other limitations include that only one partner in the relationship provided data on the study variables. It would be important for future research to obtain data from both spouses or partners, as well as from the family and friends in order to obtain multiple viewpoints, whenever possible. Also, only one point in time was assessed. Longitudinal investigation of the hypotheses and research question is warranted, especially considering the assessment of whether or not the psychological well-being outcomes reported, as well as marital risk, continue to be true, or if events have transpired to alter these outcomes.

Despite these limitations, the study offers important insight into how Hobfoll's model of conservation of resources can be used to examine the conditions under which advice seeking is related to psychological well-being and marital risk, and how these pathways can be influenced by those who have, and for those who lack, financial stability, as well as by strain and support from different individuals. Such information gives us a more complete understanding of how advice seeking, in addition to the availability of resources, or lack of resources, can be used to predict psychological well-being and marital risk.

References

Adler, N. E., Boyce, T., Chesney, M. A., Cohen, S., Folkman, S., Kahn, R. L., et al. (1994). Socioeconomic status and health: The challenge of the gradient. *American Psychologist, 49*, 15–24.

Aiken, L. S., & West, S. G. (1991). *Multiple regression: Testing and interpreting interactions.* Thousand Oaks, CA: Sage.

Aldwin, C. M., & Revenson, T. A. (1987). Does coping help? A reexamination of the relation between coping and mental health. *Journal of Personality and Social Psychology, 53*, 337–348.

Bertera, E. M. (2005). Mental health in U.S. adults: The role of positive social support and social negativity in personal relationships. *Journal of Social and Personal Relationships, 22*(3), 3–48.

Brim, O. G. B., Ryff, C. D., & Kessler, R. (2004). *How healthy are we? A national study of well-being at midlife.* Chicago, IL: The University of Chicago Press.

Chang, M. L. (2005). With a little help from my friends (and my financial planner). *Social Forces, 83*, 1469–1498.

Christensen, A., & Heavey, C. L. (1999). Interventions for couples. *Annual Review of Psychology, 50*, 165–190.

Conger, R. D., Elder, G. H., Lorenz, F. O., Conger, K. J., Simons, R. L., Whitbeck, L. B., et al. (1990). Linking economic hardship to marital quality and instability. *Journal of Marriage and the Family, 52*, 643–656.

Grzywacz, J. G., & Marks, N. F. (1999). Family solidarity and health behaviors: Evidence from the national survey of midlife development in the United States. *Journal of Family Issues, 20*, 243–268.

Heffner, K. L., Kiecolt-Glaser, J. K., Loving, T., Glaser, R., & Malarkey, W. B. (2004). Spousal support satisfaction as a modifier of physiological responses to marital conflict in younger and older couples. *Journal of Behavioral Medicine, 27*, 233–254.

Henly, J. R., Danziger, S. K., & Offer, S. (2005). The contribution of social support to the material well-being of low-income families. *Journal of Marriage and Family, 67*, 122–140.

Hobfoll, S. E. (1988). *The ecology of stress.* New York: Hempshire.

Hobfoll, S. E. (1989). Conservation of resources: A new attempt at conceptualizing stress. *American Psychologist, 44*, 513–524.

Hobfoll, S. E. (1998). *Stress, culture, and community: The psychology and philosophy of stress.* New York: Plenum.

Hobfoll, S. E. (2001). The influence of culture, community, and the nested-self in the stress process: Advancing conservation of resources theory. *Applied Psychology: An International Review, 50*, 337–421.

House, J. S., Umberson, D., & Landis, K. (1988). Structures and processes of social support. In W. R. Scott & J. Blake (Eds.), *Annual review of sociology* (pp. 293–318). Palo Alto, CA: Annual Reviews.

Kaniasty, K., & Norris, F. (1995). In search of altruistic community: Patterns of social support mobilization following Hurricane

Hugo. *American Journal of Community Psychology, 23*, 447–477.

Kurdek, L. A. (2005). Gender and marital satisfaction early in marriage: A growth curve approach. *Journal of Marriage and the Family, 67*, 68–84.

Lakey, B. (1988). Self-esteem, control beliefs, and cognitive problem-solving skill as risk factors in development of subsequent dysphoria. *Cognitive Therapy and Research, 12*, 409–420.

Lincoln, K. (2000). Social support, negative social interactions, and psychological well-being. *Social Service Review, 74*, 231–252.

Macgeorge, E. L., Feng, B., Butler, G. L., & Budarz, S. K. (2004). Understanding advice in supportive interactions beyond the facework and message evaluation paradigm. *Human Communication Research, 30*, 42–70.

O'Neill, B., Xiao, J. J., Bristow, B., Brennan, P., & Kerbel, C. M. (2000). Successful financial goal attainment: Perceived resources and obstacles. *Financial Counseling and Planning, 11*, 1–12.

Pearlin, L. I., & Schooler, C. (1978). The structure of coping. *Journal of Health and Social Behavior, 19*, 2–21.

Riley, D., & Eckenrode, J. (1986). Social ties: Subgroup differences in costs and benefits. *Journal of Personality and Social Psychology, 51*, 770–778.

Robertson, E. B., Elder, G. H., Skinner, M. L., & Conger, R. D. (1991). The costs and benefits of social support in families. *Journal of Marriage and the Family, 53*, 403–416.

Ross, C. E., & Mirowsky, J. (2002). Family relationships, social support and subjective life expectancy. *Journal of Health and Social Behavior, 43*, 469–489.

Uchino, B. N., Cacioppo, J. T., & Kiecolt-Glaser, J. K. (1996). The relationship between social support and physiological processes: A review with emphasis on underlying mechanisms and implications for health. *Psychological Bulletin, 119*, 488–531.

Umberson, D., Williams, K., Powers, D. A., Liu, H., & Needham, B. (2006). You make me sick: Marital quality and health over the life course. *Journal of Health and Social Behavior, 47*, 1–16.

US Department of Health, Human Services. (1999). *Mental health: A report of the surgeon general*. Rockville, MD: US Government Printing Office.

US Census Bureau. (2008). *Annual estimates of the population by sex and five-year age groups for the United States: April 1, 2000 to July 1, 2007 (NC-EST2007-01)*. Retrieved Sept 19, 2008 from http://www.census.gov/popest/national/asrh/NC-EST2007-sa.html.

Vinokur, A. D., Price, R. H., & Caplan, R. D. (1996). Hard times and hurtful partners: How financial strain affects depression and relationship satisfaction of unemployed persons and their spouses. *Journal of Personality and Social Psychology, 71*, 166–179.

Walen, H. R., & Lachman, M. E. (2000). Social support and strain from partner, family, and friends: Costs and benefits for men and women in adulthood. *Journal of Social and Personal Relationships, 17*, 5–30.

Wan, C. K., Jaccard, J., & Ramey, S. L. (1996). The relationship between social support and life satisfaction as a function of family structure. *Journal of Marriage and the Family, 58*, 502–513.