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Print ISSN: [3006-2497](https://doi.org/10.5281/zenodo.20506976) Online ISSN: [3006-2500](https://doi.org/10.5281/zenodo.20506976)Platform & Workflow by: [Open Journal Systems](https://doi.org/10.5281/zenodo.20506976)<https://doi.org/10.5281/zenodo.20506976>**Financial Stress, Body Shaming, and Marital Conflict Among Young Adults****Nazia Batool**

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Abidali.fsd@superior.edu.pk**ABSTRACT**

Marital conflict has important consequences for the mental capacity, balance and functioning of the tribal group. Although financial strain is a well-established predictor of marital discord, the role of framing shame in marital relationships remains under-researched, especially in non-Western cultural contexts, whether or not it mediates, and whether there are gender differences in these variables. A cross-sectional study looked at changes to performed with three hundred married teenagers (150 males, 150 females) aged 20-40 recruited from more than one city in Punjab, Pakistan. Participants completed standardized measures of financial stress (APR financial stress scale), body shame (objectified body consciousness scale-body shame subscale), and marital conflict (dyadic adjustment scale-conflict items). Data are analyzed using Pearson correlation, stepwise multiple regression, mediation estimation with bootstrapping, and independent sample t tests. Significant colossal correlations emerged for all look at variables ($r = .31$ to $.38$, $p < .01$). Financial pressure and body shame mutually explained 22% of the variance in marital conflict ($R^2 = .22$, $F(2, 297) = 42.67$, $p < .001$). Body shame partially mediated the relationship between financial pressure and marital conflict (triangular effect $\beta = .09$, ninety-five% CI [.05, .14]). Females significantly compared to adult males of monetary pressure ($t = -5.67$, $p < .001$, $d = 0.67$), frame shame ($t = -6.78$, $p < .001$, $d = 0.78$), and marital conflict ($t = -2.03$). At best, the aforementioned financial stress and body shame are major psychosocial predictors of adolescent marital conflict, with frame shame acting as a mediating mechanism. Gender variation reveals greater vulnerability among younger married girls. Interventions focused on financial management and frame-image concerns may also help reduce marital conflict in this population.

Keywords: Monetary Stress, Body Shame, Marital Conflict, Adolescents, Gender Diversity, Mediation.

Introduction

Marital conflicts represent one of the most crucial factors for the mental health of a couple and dating best. For adolescents navigating the early years of marriage, the ability to effectively manage conflict is particularly difficult due to concurrent life transitions (Li et al., 2017). Unresolved marital conflict contributes to negative mental fitness outcomes, decreased marital happiness, and an expanded threat of dating instability (Nawaz et al., 2021; Iftekhhar & Fatima, 2025). Understanding the psychosocial factors that contribute to adolescent marital conflict remains an important priority for marriage research.

Financial Stress and Marital Conflict

Financial stress has long been established as a leading predictor of couple conflict (Peetz et al., 2023). Subjective economic pressure, defined as the belief of monetary pressure due to inadequate earnings, unstable employment, and debt, represents an additional reliable predictor of relationship outcomes than goal benefit measures (Simonse et al., 2024). The family stress model provides a theoretical framework for understanding this relationship, suggesting that monetary pressure decreases being emotionally nice, will increase poor affect, and disrupt the wonderful interaction pattern (Neppl et al., 2016). Young adults face disproportionately higher financial pressures due to early career instability and rising costs of living (Ross et al., 2019).

Body Shaming and Marital Conflict

The presumably physical form of body shaming negative verbal evaluations or complaints has emerged as a pervasive interpersonal stressor affecting couple relationships (McLean et al., 2020). Individuals subjected to frame shame exhibit an increased threat of body dissatisfaction, low self-esteem, and emotional distress (Weaver et al., 2019), develop vulnerability to defensive behaviors, and reduce intimacy. According to objectification theory (Fredrickson & Roberts, 1997), framing shame exemplifies direct objectification, by threatening self-esteem and emotional protection in relationships (Zhou & Buehler, 2017). Research shows that appearance-based with all complaints are negatively correlated with communicative first grade and indeed with fight frequency (Markey & Markey, 2016).

Gender Differences

Gender differences particularly affect economic stress, framework humiliation and marital discord. Women in general are more exposed to more body shaming and comments related to poor appearance (Magee, 2024). In contrast, men generally have higher expectations regarding financial benefits, putting them at greater risk for financial stress (Panjwani et al., 2015). In the development of international locations such as Pakistan, economic instability and social appearance expectations can also exacerbate both different pressures for young couples (Shah et al., 2025).

The present study

Despite established institutions, the combined effect of financial strain and framed shame on marital conflict remains under-researched, especially in non-Western contexts This approach aimed to: (a) look at the relationship between economic pressure, shame frames, and marital conflict; (b) examine whether body shame mediates the economic pressure-marital conflict relationship; and (c) examine gender differences in these variables among Pakistani adolescents.

Objectives

The gift-vision was designed to reap the following goals.

1. To observe the relationship between economic pressure, body shame, and marital conflict in a sample of young married adults in Pakistan.
2. To examine whether frame shame mediates the relationship between monetary strain and marital conflict.
3. To examine gender variations in financial stress, body shame, and marital conflict among younger Pakistani adults.

Hypothesur

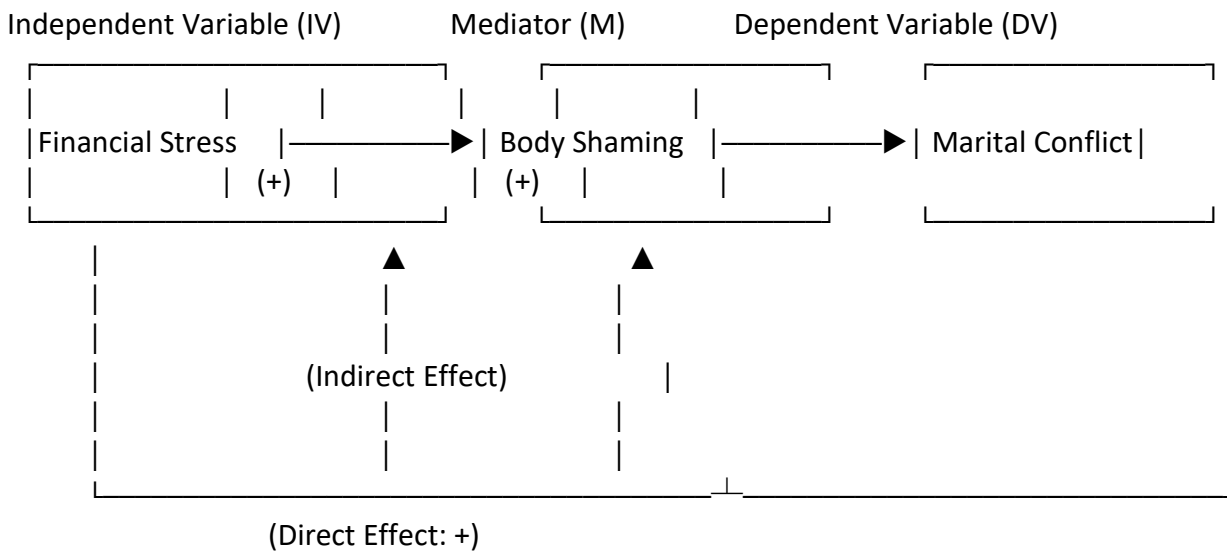
Based on the theoretical framework (family stress model and objectivity theory) and existing literature, hypotheses were then formulated:

H1: There should be significant subtle correlations between monetary stress, body shame, and marital conflict.

H2: Financial stress and body shame significantly predict marital conflict, and together explain an overwhelming proportion of the variance.

H3: Body shame will mediate the relationship between financial pressure and marital conflict, such that better financial stress will be associated with elevated cycle shame, which in turn may be associated with more marital conflict.

H4: There could be significant gender differences, with women reporting higher status financial stress, frame shyness and marital conflict compared to men.



Key:

(+) = Positive relationship

—▶ = Direct path

—▶ = Indirect/Mediated path

Hypothesis	path:	Hypothesis	path:	Hypothesis	path:	Hypothesis	path:
Expected	direction	Expected	direction	Expected	direction	Expected	direction
supported?		supported?		supported?		supported?	
H1 Financial strain ↔ Marital conflict	↔	H1 Financial strain ↔ Marital conflict	↔	H1 Financial strain ↔ Marital conflict	↔	H1 Financial strain ↔ Marital conflict	↔
Positive (+)	Yes (r = .38, p < .01)	Positive (+)	Yes (r = .38, p < .01)	Positive (+)	Yes (r = .38, p < .01)	Positive (+)	Yes (r = .38, p < .01)
H2 Financial strain ↔ Body shame	↔	H2 Financial strain ↔ Body shame	↔	H2 Financial strain ↔ Body shame	↔	H2 Financial strain ↔ Body shame	↔
Fair (+)	Yes (r = .31, p < .01)	Fair (+)	Yes (r = .31, p < .01)	Fair (+)	Yes (r = .31, p < .01)	Fair (+)	Yes (r = .31, p < .01)
H3 Body shame ↔ Marital conflict	↔	H3 Body shame ↔ Marital conflict	↔	H3 Body shame ↔ Marital conflict	↔	H3 Body shame ↔ Marital conflict	↔
Positive (+)	Yes (r = .35, p < .01)	Positive (+)	Yes (r = .35, p < .01)	Positive (+)	Yes (r = .35, p < .01)	Positive (+)	Yes (r = .35, p < .01)
H4 Physical embarrassment mediates financial strain → marital conflict	→	H4 Physical embarrassment mediates financial strain → marital conflict	→	H4 Physical embarrassment mediates financial strain → marital conflict	→	H4 Physical embarrassment mediates financial strain → marital conflict	→

partially Yes (skewed $\beta = .09$, 95% CI [.05, .14]).	partially Yes (skewed $\beta = .09$, 95% CI [.05, .14]).	partially Yes (skewed $\beta = .09$, 95% CI [.05, .14]).	partially Yes (skewed $\beta = .09$, 95% CI [.05, .14]).
H5 There is a gender difference (girls > boys) Females are superior in all variables Yes ($p < .001$ for all, $d = \text{zero}.60$ to zero).	H5 There is a gender difference (girls > boys) Females are superior in all variables Yes ($p < .001$ for all, $d = \text{zero}.60$ to zero).	H5 There is a gender difference (girls > boys) Females are superior in all variables Yes ($p < .001$ for all, $d = \text{zero}.60$ to zero).	H5 There is a gender difference (girls > boys) Females are superior in all variables Yes ($p < .001$ for all, $d = \text{zero}.60$ to zero).

Method

Participants and Process

A purposive sample of three hundred married adolescents (150 adults, 150 females) was recruited from more than one city in Punjab, Pakistan. Inclusion criteria were: age 20-40 years, married for at least 1 year, currently living with a partner, and ability to read Urdu or English. Participants were excluded if they were divorced, separated, widowed, or diagnosed with severe mental health disorders.

Data were collected through independent surveys after obtaining informed consent. Participants completed questionnaires either in person or online. They have a look at acquired moral approval from the Department of Clinical Psychology, Senior College, Lahore Faisalabad Campus.

Measurements

Demographic information sheet. Data on age, sex, schooling, benefits, length of marriage, family devices, and children were collected.

APR Financial Stress Scale (Heo et al., 2020). A 24-item measure assessing affective, physical, relational, and financial strain on a 5-factor Likert scale. Higher ratings result in more financial stress. In this see Cronbach's α . was ninety-two.

Body Shame Scale (McKinley and Hyde, 1996). Eight items from the Objective Body Consciousness Scale measuring body shame on a 7-factor Likert scale. Higher ratings indicate more physical humiliation. Cronbach's α on this test was .87.

Marital Conflict Scale (Spanish, 1976). Conflict gadgets from the Dual Adjustment Scale, which assesses the frequency and depth of marital conflict on a 6-point Likert scale. Higher ratings indicate more combat. Cronbach's α in this observation was .89.

Data Analysis

Data were analyzed using SPSS Version 27.0 and PROCESS Macro (Hayes, 2013). Descriptive statistics, Pearson correlations, stepwise multiple regression, mediation analysis with 5,000 bootstrap resamples, and independent samples t-tests were conducted. Statistical significance was set at $p < .05$.

Results

Descriptive Statistics

Participants (N = three hundred) ranged in age from 20 to 40 years (M = 28.45, SD = 5.23). The duration of marriage ranged from 1 to 15 years (M = four. sixty-seven, SD = three.12). This model saved 150 men (50%) and one hundred and fifty women (50%). Table 1 shows the demographic characteristics.

Table 1

*Demographic Characteristics of the Sample (N = 300) *

Variable	Category	N	%
Age Group	20-30 years	187	62.3
	31-40 years	113	37.7
Education	School Education	89	29.7
	College Graduate	142	47.3
	Post Graduate	69	23.0
Family System	Joint	142	47.3
	Nuclear	158	52.7
Monthly Income (PKR)	≤ 50,000	132	44.0
	50,001-100,000	118	39.3
	≥ 100,001	50	16.7

Correlation Analysis

Pearson correlations (Table 2) revealed significant effective relationships between all look at variables. Financial strain was undoubtedly correlated with framing shame ($r = .31, p < .01$) and marital conflict ($r = .38, p < .01$). Body shame was positively correlated with marital conflict ($r = .35, p < .01$). Income showed enormous and dangerous correlations with financial pressure ($r = -.28, p < .01$), body shame ($r = -.20, p < .01$), and marital conflict ($r = -.25, p < .01$).

Table 2

*Pearson Correlations Among Study Variables (N = 300) *

Variable	1	2	3	4
1. Financial Stress				
2. Body Shaming	.31**			
3. Marital Conflict	.38**	.35**		
4. Income	-.28**	-.20**	-.25**	

Note. ** $p < .01$.

Regression Analysis

A stepwise parregression (Table 3) showed that monetary pressure entered first, explaining 14% of the variance in marital conflict. Body shame came in second, explaining an additional eight% of the variance. The most final version explained 22% of the variance in marital conflict ($R^2 = .22, F(2, 297) = 42.67, p < .001$). Both financial strain ($\beta = .28, p < .001$) and frame shame ($\beta = .26, p < .001$) emerged as significant predictors.

Table 3

Stepwise Multiple Regression Predicting Marital Conflict

Step	Predictor	β	t	p	R^2	ΔR^2
1	Financial Stress	.38	7.12	< .001	.14	.14
2	Financial Stress	.28	5.23	< .001	.22	.08
	Body Shaming	.26	4.98	< .001		

Mediation Analysis

The mediation evaluation (Table IV; Figure 1) confirmed that frame shame significantly mediates the relationship between financial pressure and marital conflict. The indirect effect was found to be of appropriate size ($\beta = .09, \text{ninety-five\% CI } [.05, .14]$), indicating partial mediation. The direct effect of financial strain on marital conflict remained large ($\beta = .25, p < .001$).

Table 4

Mediation Analysis Results

Effect	β	SE	95% CI	p
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Direct Effect (c')	.25	.06	[.14, .36]	< .001
Indirect Effect (ab)	.09	.02	[.05, .14]	
Total Effect (c)	.34	.06	[.22, .46]	< .001

Figure 1

Mediation Model with Standardized Coefficients

Note. ***p < .001.

Gender Differences

Independent sample t-test (Table five) revealed large gender variations in all variables. Women reported significantly more financial strain (t = -5.67, p < .001, d = zero.660), frame shame (t = -6.78, p < .001, d = 0.78), and marital conflict (t = -5.23, p < .001, d = 0.001) compared to men.

Table 5

Gender Differences in Study Variables

Variable	Male (n = 150)		Female (n = 150)		T	d
	M	SD	M	SD		
Financial Stress	35.78	10.45	42.56	11.23	-5.67***	0.66
Body Shaming	30.15	10.67	38.92	12.34	-6.78***	0.78
Marital Conflict	38.23	12.34	45.78	13.45	-5.23***	0.60

Note. ***p < .001.

Discussion

This overview examined financial strain and frame shame as predictors of marital conflict among young adults in Pakistan. The findings provide strong support for all hypotheses and make conclusive evidence of contributions from non-Western cultural contexts.

Key results

Consistent with the family stress model (Hobfoll & Spielberger, 1992), financial pressure was significantly related to marital conflict (r = .38). This position aligns with broader research showing that monetary pressure leads to relational distress through emotional and behavioral mechanisms (Neppl et al., 2016; Peetz et al., 2023). In the Pakistani context, where young couples face rampant inflation and reduced employment opportunities, economic stress can be particularly pronounced.

Supporting objective theory (Fredrickson & Roberts, 1997), framing shame was remarkably related to marital conflict (r = .35). This extends earlier studies of entirely appearance-based critiques of romantic relationships (Meltzer & McNulty, 2016; Markey & Markey, 2016) to the Pakistani cultural context, where appearance norms are increasingly influenced with the help of media and social pressures.

The mediation finding that framing shame partially explains the financial stress marital conflict relationship is a major contribution. Financial stress may also increase the same frame by reducing resources for appearance management, increasing emotional reactivity, and reducing vanity, thereby increasing vulnerability to complaints.

Gender variation was large, with females reporting high levels of all three variables. This is consistent with the literature that girls face additional appearance stress (Magee, 2024) and may have particular financial vulnerabilities in patriarchal contexts.

Theoretical and Clinical Implications

Theoretically, it looks at integrating family stress theory and objective theory, which shows how financial-appearance-related stressors engage to influence dating first class. Clinically, the findings suggest that couples' interventions should address each individual's financial management skills and body image. Psychologists should routinely screen for any stressors when running with younger couples.

limitations and Future Direction

The cross-sectional design precludes causal inferences. Longitudinal research is desirable to establish temporal precedence. Self-documentation measures can also introduce bias; Future studies should include observational or participant-documentation techniques. The convenience sample from Punjab may also limit generalizability to different regions. Future studies should look at shield elements and keep an eye on the effectiveness of the intervention.

Conclusion

Financial pressure and frame shame are major psychosocial predictors of adolescent marital conflict, with frame shame serving as a mediating mechanism. Women reveal greater vulnerability across all domain names. Addressing these interrelated stressors through targeted interventions may additionally help reduce marital conflict and enhance dating outcomes for young couples.

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