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RESEARCH ARTICLE

A Study of Couples' Behaviour during the State Regulated COVID-19 Lockdown in a South Asian Country

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Abstract:

Aims:

When assessing the ill-effects this pandemic has brought to humans, one of the most important factors is the psychological influence it has caused on married couples. The study is designed to understand whether they suffer from fears of financial situation/uncertainty and the role of resource availability on the level of adjustment of spouses.

Objective:

The objectives of this study were to identify whether individuals suffer from fears of financial situation and uncertainty, to analyse the level of adjustment of spouses, to investigate the resources available for spouses, and to understand whether resource availability moderates the relationship between individuals' fears on financial situation/uncertainty and the level of adjustment of spouses.

Methods:

An online survey was conducted among a chosen random sample and data were collected from 301 participants who were adults 25 years or older, residing in the Western Province of Sri Lanka. Statistical analysis was performed to identify the moderator effect of resources available for spouses.

Results:

The results showed that COVID-19 created uncertainty and fear of financial situation among married couples and, it was concluded that cultural beliefs and support extended from their respective families contributed to the adjustment of Sri Lankan spouses, who managed to remain in stable relationships during the global crisis as a result.

Conclusion:

The study concluded the support extended from the families and cultural beliefs contributed significantly to the adjustment of spouses who managed to stay strong during the global crisis.

Keywords: COVID-19, Adjustment, Spouses, Uncertainty, Financial Situation, Pandemic.

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1. INTRODUCTION

At the time this article is written, there were already more than 184 million confirmed cases of Coronavirus disease (COVID-19) with 3.97 million Deaths [1]. COVID-19 was identified all around the world as an infectious disease that is fatal for many. As one of the largest and fast-spreading health

crises seen in this century, the COVID-19 pandemic has brought many deaths as well as many health, safety and socio-economic challenges to Sri Lanka.

When assessing the ill-effects this pandemic has brought to humans, one of the most important factors is the psychological influence it has caused, which includes isolation and uncertainty among people. The COVID-19 pandemic is believed to have intensely altered the daily lives of the people and created multiple challenges in the society. One of such important challenges can be identified as harmonizing intimate

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relationships of married couples. This is most certainly in relation to emotional as well as physical health. Studies conducted on intimate relationships have proven how external stressors such as financial hardship, stressful jobs, and natural or health disasters may minimise the quality and stability of the relationship of a married couple.

With government regulations requesting social isolation with the COVID-19 lockdown, many people faced significant psychological consequences. The changes that took place in daily routine lives, feeling lonely, losing jobs, facing financial hardship, and misery over the sicknesses and death of loved ones of the COVID-19, may most certainly affect the mental health of people. This has caused the fear of uncertainty among all. When the situation is clearly uncertain, it is important that accurate information is provided about the issue in hand and ways of how to manage it.

The challenges of financial situation and economic insecurity are a serious threat to the well-being of married couples that were brought by the COVID-19 pandemic. The consequences of these challenges will most likely be long-lasting because of the ways family systems function. With the intention of providing such accurate information, the objectives derived for this study are stated below.

2. OBJECTIVES

The objectives of the study were to:

- identify whether individuals suffer from fears of financial situation and uncertainty during the COVID-19 pandemic.
- analyse the level of adjustment of spouses during the COVID-19 pandemic.
- investigate the resources available for spouses during the COVID-19 pandemic.
- understand whether resource availability moderates the relationship between individuals' fears on financial situation/uncertainty and the level of adjustment of spouses during the COVID-19 pandemic.

This article draws from relevant literature on similar topics to identify the different ways in how the harmony of married couples may be threatened during COVID-19. The relevant literature is reviewed in the next section.

3. LITERATURE REVIEW

3.1. Adjustment of Spouses

Adjustment of Spouses is considered as “the accommodation of spouses to each other” [2]. They further reiterate that aspects that influence such adjustment of spouses include “marital satisfaction, cohesion, agreement, affection, and conflict”. They further point out that “well-adjusted couples are expected to have long-lasting, stable marriages”, while “poorly adjusted marriages are expected to experience instability and even end in divorce” [2]. Adjustment of Spouses may take a long period of time especially at the beginning of the marriage. There is, also, a possibility of people changing their thought, attitudes and beliefs which again lead to

misunderstandings and conflicts among couples. Adjustment of spouses, therefore, requires understanding and maturity of couples so they can grow in the marriage. If such growth is not seen, then, it will lead to an unsuccessful marital relationship.

Happiness, joy, satisfaction, and fulfillment of expectations can be achieved by married couples if a mutual adjustment is there. It is known that the “concept of marriage is the basis of many marital adjustments” [3]. People experiencing pandemics like COVID-19 must adjust to dealing with practical problems that encounter from the crisis as well as the mental distress it may cause [4]. According to studies “people experience high levels of psychological distress” [5] at such times. Research showed that “distress is positively associated with enacted support” [6, 7] while many studies showed how distress causes a negative effect on relationships of married couples [8]. Married couples usually “jointly decide how much time to devote to daily chores and their children”, which is subject to “their income, social norms, productivity differences in time inputs, and bargaining power” [9]. All schools, day-care centres and kindergartens were closed due to COVID-19 and therefore the children needed to be looked after at home. In married couples, the chores of the children and housework can be shared. However, in a single-parent household, the responsibility lies upon that one parent, unless there is another adult person in the house like a grandparent, aunt, or older sibling who can help since with social distancing outsiders cannot come.

Usually, mothers allocate more of their time for childrearing than fathers in married couples who are dual earners. It was claimed that “during the great recession, men reallocated more time to childcare” with the sudden splurge in unemployment everywhere, “while women increased their housework time” [10]. It was stated that “when working remotely, fathers shift some of the reduction in their commute time to primary childcare, while there is no change in primary childcare time for mothers; some of that increase in time during typical working hours” [11]. Therefore, we can clearly observe from former studies how reducing work activities will encourage men to be more involved in home-chores and looking after the children.

When a couple equally understands and agrees upon the concept of marriage and responsibilities attached to it, it is easy to live in harmony. However, if there are significant differences in the way they perceive things, conflicts may encounter. Many couples find that when they start living under the same roof for lengthy periods, many differences are found in terms of their values, attitudes, and beliefs, especially with the financial uncertainties that they encounter due to COVID-19.

Many research studies have identified how couples who lack financial resources or face financial issues communicate with each other to resolve their differences and adjust to have harmony. Hence, it can be seen how financial issues in couples, which cause uncertainties among couples, can be resolved with the adjustment of couples. Married couples, who communicate frequently regarding such financial issues, adjust themselves to be a good spouse to the other. In the following sections, variables of uncertainty, financial situation, and resources

available for spouses are reviewed in relation to the adjustment of spouses and propose our hypotheses of the study. The conceptual model developed for the study is shown in Fig. (1).

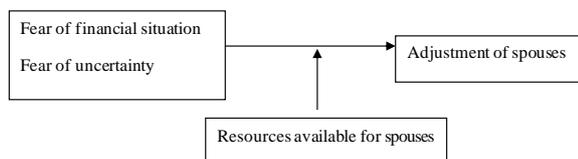


Fig. (1). Conceptual model.

3.2. Uncertainty

“As a result of this pandemic, people found themselves forced to cope with new emotional challenges and particularly with feelings of stress, uncertainty, and fear. Indeed, previous research on viruses shows that pandemic situations exert an emotional impact on people's levels of uncertainty” [12]. When people fear for themselves or the health and safety of their loved ones it could cause a psychological impact. When a person feels fear or uncertainty it could generate mental pressure and stress. “During a flu outbreak, about 10–30% of the general public reported major fears of contracting the disease” [12].

COVID-19 has created many external stressors which contribute to disrupting the functions of ordinary married couples. Even if it is hard to identify the exact impact the COVID-19 pandemic brought up on the relationship functioning of married couples, a recent study by American Psychological Association [13] claims that “many individuals in the United States are experiencing heightened levels of stress as a result of the pandemic, which is closely tied to economic uncertainty and employment concerns”. It is stated that “mental health experts also expect an increase in mental health issues, including uncertainty, anxiety, self-harm, and suicide” [14] as a result of this pandemic. It is important to “understand how the current pandemic may impact couples' relationships” [15], since “couples' relationship functioning is closely connected to disruptions in economic, employment, and health sectors”. It was identified that when married couples experience harmony in their relationship and express understanding towards the needs of each other, then it becomes easier to face the current pandemic crisis [16]. Many married couples around the world have stated that COVID-19 pandemic is indeed an experience of its kind that they have had in terms of stress, uncertainty, and disruption they go through. COVID-19 pandemic will most likely test the strength of their marital bond. Especially, the uncertainty associated with the final outcome of the pandemic.

The “COVID-19 type of pandemic related stressors, which are accompanied by considerable uncertainty, make it hard to know which impacts may be time limited and which will be longer term” [15]. When a married couple is in a harmonious relationship, they tend to understand the needs and necessities of the other person [17] but “external stressors, such as uncertainty, unemployment, economic hardship, and work stress, can spill over to affect the quality of couples' interactions and perceptions of the relationship and partner”

[18]. In such situations, these external stresses may make a partner less responsive to the other. It was stated that in such circumstances “individuals are more likely to be overly critical or argumentative, blame their partner, provide poorer support and, over time, become less satisfied with their partner and relationship” [19].

A major source of fear in the COVID-19 pandemic was the uncertainty of a person you loved getting infected or even killed. In order to address this fear issue, society needs to be educated about all relevant information with regard to the pandemic and the precautions they should follow. The biggest fear people face is, not knowing the end of the pandemic. The true mortality numbers, the daily infected number of COVID-19 patients and the different variants are the key concerns people fear. Thus, one must search the history to find similar situations to get a clearer picture. Among such incidents in history, “considering the set of historical pandemics and epidemics, the 1918 influenza pandemic is the most recent historical event to match or exceed the scale of the COVID-19 pandemic” [18].

This research study shall investigate how uncertainty can play a key role in affecting the harmony, psychological and physical well-being of a marital couples' relationship during COVID-19 and how it could threaten the normal adjustment these couples would otherwise exercise. Based on the above reviewed literature, it is hypothesised that:

H1: Uncertainty influences the adjustment of spouses.

3.3. Financial Situation of Spouses

With the financial difficulties, economic challenges and social disturbances the COVID-19 pandemic has brought about many disruptions to the relationships of married couples. With the closing down of many businesses due to COVID-19 the unemployment rate has risen, and the economy is a downfall which brings many families into a financial crisis. “During times of widespread economic upheaval, financial stress impacts families directly *via* individual job loss, as well as indirectly through uncertainty about the national economy and/or local unemployment rates” [20]. Especially for day-wage earners and low-income families, the existing difficulties are multiplied with the COVID-19 crisis which puts an additional burden on their marital relationships.

The survival of the relationship will depend upon the way they can handle these economic and financial challenges caused because of COVID-19. A support system needs to be implemented for each married couple to face the stress factors and survive the COVID-19 pandemic. These types of financial burdens “may be heightened when parents are managing children with special needs with the reduction in supports that are likely occurring during the pandemic” [21]. “Though financial stress and fears of unemployment may be a common experience during the pandemic, the consequences to families may be greater for those with pre-existing economic hardship, compared to less economically vulnerable families” [22].

Many studies have analysed the survival methods of various couples during these stressful times. “A study of 451 married couples showed that economic strain such as not

enough money to pay expenses was associated with greater emotional distress, which, in turn, was associated with greater marital conflict and marital distress; however, the link between economic strain and emotional distress was weaker for couples who displayed higher quality support” [23]. Another study done on “multinational 3,000 individuals in romantic relationships also suggest that the COVID-19 stressors such as financial strain, social isolation and perceived stress are associated with poorer relationship functioning” [24]. Research has identified many conflicts in married couples [25] as they are confined to periods of lockdown with no social interactions with others. This research says that “now forced to live on top of each other, with financial hardships, worries about health, educating children—just getting groceries can trigger many to regress. Without a doubt, the current pressures can bring many issues to the surface, and for some couples, this COVID-19 lockdown will force them to look at their marriage earlier than they may have wanted to. For many, this will be a turning point—surviving together—striving together” [25].

Financial reasons can be seen as one of the most common factors for divorce in couples [26]. Therefore, with the financial challenges caused by COVID-19, marital relationships will most certainly face turbulences and conflicts. In the USA, COVID-19 has created many financial stressors for families. This included “financial difficulties due to a 10.2% unemployment rate and sickness and fear of financial loss” [27]. In Australia “in dual-earner homes, paid work time was slightly lower, and unpaid time was higher during quarantine” [28]. Many fathers have admitted to contributing much more towards household chores and childcare during the COVID-19 compared to before, due to their unemployment which they acknowledge as a cause for dissatisfaction with their work–family balance. Based on the above reviewed literature, it is hypothesised that:

H2: Financial situation of spouses influences the adjustment of spouses.

3.4. Resources Available for Spouses

With COVID-19, governments closed all schools and preschools and as a result all the children were stuck at home. The parents were either working from home or were out of their business or lost their jobs. This was a significant disruption to the daily routine of families all around the world. The situation becomes even more challenging when a family member is diagnosed as infected with COVID-19. However, “the extent to which this severe adversity will impact individual families and children will largely depend on other related factors in their lives” [29]. These other related factors include the resources available for the spouses which would enable a married couple to become more tolerable to deal with COVID-19.

One such resource that supports the couples to sustain during COVID-19 is cultural beliefs about what marriage is considered as. COVID-19 has opened the eyes of many married couples who may question whether they should have spent more quality time with each other prior to the crisis. The pandemic has forced the couples to spend time with each other which ensures that they devote time to building family beliefs. This in turn diminishes the uncertainty they have due to

COVID. “It has also provided a chance for families to reconsider the ratio of togetherness and autonomy going forward” [30]. When a family member gets infected with COVID-19 many additional stresses fall upon the relationship. Married couples who demonstrate harmonious relationships with their cultural beliefs and background will understand the pressure caused by COVID-19 and will most certainly outdo the crisis and uncertainty. However, “couples who have difficulty communicating and effectively supporting each other may feel less happy with their marriage and possibly be more likely to separate or divorce” [18].

Family beliefs and the support extended from the other partner in the marital relationship bring emotional security and stability to fight the crisis of COVID-19. Such strong and supportive couples would be a pillar of support to their children and even other relatives. Such parents can enable “children with connection and growth during these emotionally difficult times, helping them to not only cope with uncertainty but also to thrive alongside their family members” [31]. The COVID-19 pandemic has created new daily routines for all married couples. The ones who work from home have found ways to balance their work while making time for daily chores and childcare. Many parents divide their time and have found new ways of coping with the stressful pandemic and uncertainty associated with it while attending to their duties and responsibilities. When facing a crisis like COVID-19, “couples and families need to reflect on their higher and broader cultural values - whether derived from spirituality, religion, moral philosophy, or other sources of ethics” [32].

It was stated that “cultural values form spirituality which is a powerful dimension of human experience involving transcendent beliefs and practices that foster meaning, well-being, and connectedness” [31]. Lord Buddha has preached about facing unknown and uncontrollable conditions with mindfulness. Meditation and creating awareness of your mind had been preached as the start of obtaining a peaceful mind. While following the advice given by health professionals and scientists, it is also advisable to understand and implement religious and cultural beliefs and methods to fight off feelings of uncertainty. As stated by the great Greek philosopher Aristotle ‘man is a social animal’ and thus humans long for associations and regular interactions with other members of the society. Isolation due to lockdowns or travel restrictions is a major obstacle for people of all backgrounds in the society. With the cultural requirements such as the expectation of having to attend weddings, funerals, and religious gatherings many families face relationship conflicts with one member wanting to follow regulations while the other prefers to attend such events. However, nowadays, people tend to stay home more often and practice social distancing as a choice. More people are avoiding social relations, no longer by imposition, but as a choice. This may affect the cultural practices and interpersonal relationships and bring new trends to fight off uncertainties the couples go through. Based on the above reviewed literature, it is hypothesised that:

H3: Resources available for spouses moderates the relationship between uncertainty and the adjustment of spouses.

Another resource for the adjustment of spouses can be seen as the support from family and relatives. Due to social distancing, many close relatives cannot provide support to their families as how they would prior to COVID-19. Many would use electronic modes of communication and social media to keep in touch which includes paying bills online and lending money to help relatives with electronic transactions. It was stated that “families construct a characteristic system of family beliefs that guides how they survive the financial hardship” [31]. The challenges brought by the COVID-19 pandemic has caused families to build a meaningful system that would get them through the financial crisis. It was found that “families that are under-resourced can be more adaptive in coping with the pandemic as they are used to enduring different challenges in life related to poverty, crowding, and confinement problems, compared to well-resourced families” [33]. It was stated that, “reinventing old rituals or creating new routines through the use of technology is an opportunity for families to come together through the financial issues” [34]. Such family support mentally and monetarily will indeed help the couples adjust and sustain the financial crisis faced due to COVID-19. With the above literature review, it can be seen that the resources available for married spouses that affect their adjustment during COVID-19 includes family resources. Based on the above reviewed literature, it is hypothesised that:

H4: Resources available for spouses moderates the relationship between financial situation and the adjustment of spouses.

As per the discussion done above, many couples have faced challenges due to the COVID-19 pandemic and, this survey study was aimed at contributing to identifying and understanding the consequences of the pandemic towards the well-being of married couples. As seen above the fear of financial situation and fear of uncertainty tends to affect the harmony in relationships in couples due to the COVID-19 pandemic.

4. MATERIALS AND METHODS

4.1. Measures

To measure the fear of financial situation and uncertainty, a 14-item measure was used, which can be seen in Appendix 1. These measures were taken from McFarland and Deguglielmo [35]; items were on a five-point Likert scale ranging from always (1) to never (5).

To measure the adjustment of spouses, a 2-item measure was used, which is shown in Appendix 2. These measures were taken from Hansen [36]; items were on a four-point Likert-type scale ranging from always agree (4) to disagree frequently (1).

To measure the resources available for spouses, an 11-item measure was used, which is shown in Appendix 3. These measures were taken from McFarland and Deguglielmo [35]; items were on a five-point Likert scale ranging from always (1) to never (5).

4.2. Population, Sample, and Participants

At the time this has been written the population of Sri

Lanka is 21,413,249 (21.41 million) people. Around 42.6% of the population falls into the age bracket of 25–54-year-olds while 6.1% of the country's population is in the 54–60-year age bracket [1]. The total number of people in the Western Province comes to 1,973,522 (1.9 million) people out of which a total of 25–60-year-olds are roughly 959,131. To get a 95% confidence level with only a 5% chance of the sample results differing from the true population average, the confidence interval of the margin of error is calculated by $1/\sqrt{N}$. Here, N is considered as the number of participants or sample size [37]. Thus, the 300+ participants in the survey were sufficient to justify the total population we survey. The data were collected from 301 respondents. The participants constitute males and females of age 25–60 residing in the Western Province. The average time taken by a participant to complete the survey was 26 minutes. The survey was structured in the English language, which is one of the national languages of the country, and the participants were provided with an introduction about the purpose of the survey before sending the link to the survey. Their participation was voluntary and anonymous.

4.3. Method of Data Collection

The online survey was conducted from 12th March to 12th June 2021. During this time, Sri Lanka had a partial lockdown with inter-district travel restrictions and minimal in person reporting to work. All schools and pre-schools were fully closed and most of the employees worked from home. Once the questionnaire was finalised, it was uploaded on google forms and the link was created. Initially, target groups were identified who fall into the required demographics. Accordingly, 25–60-year-old possible participants were sent an email with an explanation of the survey and the purpose behind it. These participants were found among the employees of government and private organisations, members of social media groups, and other contacts. Once receiving positive feedback and affirmation of their willingness to participate voluntarily, the google link was sent for them to participate.

4.4. Method of Data Analysis

The validity and reliability of the measures were evaluated. Principal component factor analysis was conducted using SPSS software. Factor analysis yielded two factors fear of financial situation and uncertainty; these were named fear of financial situation and fear of uncertainty. Factor analysis yielded two factors for resources available for spouses; these were named as family resources and cultural pressure. The fit measures were given in Table 1. The results of these tests were shown in Appendix 1 to 3. Moderation analysis was conducted using the PROCESS macro [38]. Indirect effects were assessed based on 5,000 bootstrapped samples using bias-corrected 95% confidence intervals (CI) for the size and significance of the effects.

5. RESULTS

Since fear of the financial situation and fear of uncertainty yielded two factors and resources available for spouses yielded, we analysed four separate models. The results of these models are as follows.

Results relating to the fear of financial situation and adjustment of spouses moderated by family resources are shown in Table 2. As shown in Table 2, the effect of fear of financial situation (IV) on adjustment of spouses is significant ($B = -.0249, p < .001$). The effect of family resources (M) on adjustment of spouses is significant ($B = -.6438, p < .001$). The effect of interaction on adjustment of spouses is also significant

($B = .1327, p < .001$). Relationships between fear of financial situation (IV) and adjustment of spouses are significant for all low ($b = .2769, p < .001$), average ($b = .3667, p < .001$), and high ($b = .4564, p < .001$) values of family resources (M). Overall, family resources (M) moderate the relationship between fear of financial situation (IV) and adjustment of spouses. Fig. (2) shows this relationship figuratively.

Tables 1. Fit measures.

-	Cronbach's alpha	Explained variation	Eigenvalue	AVE	Construct reliability
Fear of financial situation and uncertainty:	.932	.932	-	-	-
Fear of financial situation	.958	47.47	7.695	.728	.956
Fear of uncertainty	.906	27.31	2.774	.698	.920
Adjustment of spouses	.800	83.349	1.667	.834	.909
Resources available for spouses:	.931	77.921	-	-	-
Family resources	.947	47.619	6.563	2.008	.946
Cultural pressure	.914	30.303	.714	.749	.923

Table 2. Fear of financial situation and adjustment of spouses moderated by family resources.

-	Adjustment of spouses (DV)		
	B(SE)		
Fear of financial situation (IV)	-.0249(.1086)***		
Family resources (M)	-.6438(.1503)***		
Interaction (IVxM)	.1327(.0386)***		
R ²	.1591		
F (df1, df2)	18.6103(3, 295)***		
ΔR ²	.0337		
ΔF(df1, df2)	11.8372(1, 295)***		
Conditional effects:			
	-SD	Mean	+SD
Family resources (M)	2.2735	2.9501	3.6266
Effect (t)	.2769(5.6649)***	.3667(7.2432)***	.4564(7.1298)***

Notes: Unstandardized regression coefficients are reported; standard errors = SE. Bootstrap sample size = 5000. *** $p < .001$ (two-tailed).

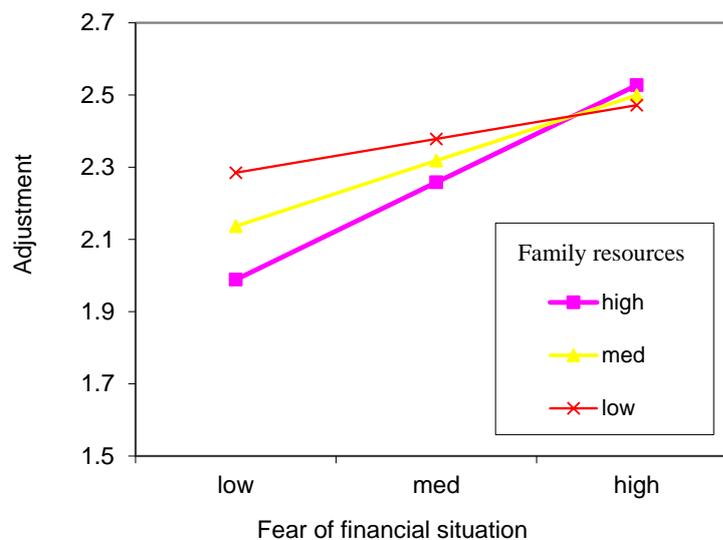


Fig. (2). Moderation Graph- fear of financial situation and adjustment of spouses moderated by family resources.

Results relating to the fear of financial situation and adjustment of spouses moderated by cultural pressure are shown in Table 3. As shown in Table 3, the effect of fear of financial situation (IV) on adjustment of spouses is significant ($B = -.3779, p < .05$). The effect of cultural pressure (M) on adjustment of spouses is significant ($B = -.7468, p < .001$). The effect of interaction on adjustment of spouses is also significant ($B = .2120, p < .001$). Relationships between fear of financial situation (IV) and adjustment of spouses are significant for average ($b = .2827, p < .001$), and high ($b = .4196, p < .001$) values of cultural pressure (M). Overall, cultural pressure (M) moderates the relationship between fear of financial situation (IV) and adjustment of spouses. Fig. (3) shows this relationship figuratively.

Results relating to the fear of uncertainty and adjustment of spouses moderated by family resources are shown in Table 4. As shown in Table 4, the effect of fear of uncertainty (IV) on adjustment of spouses is significant ($B = -1.2464, p < .001$). The effect of family resources (M) on adjustment of spouses is significant ($B = -1.2464, p < .001$). The effect of interaction on adjustment of spouses is also significant ($B = .3016, p < .001$).

Relationships between fear of uncertainty (IV) and adjustment of spouses are significant for all low ($b = -.5606, p < .001$) and average ($b = -.3565, p < .001$) values of family resources (M). Overall, family resources (M) moderate the relationship between fear of uncertainty (IV) and adjustment of spouses. Fig. (4) shows this relationship figuratively.

Results relating to the fear of uncertainty and adjustment of spouses moderated by cultural pressure are shown in Table 5. As shown in Table 5, the effect of fear of uncertainty (IV) on the adjustment of spouses is significant ($B = -1.1135, p < .001$). The effect of cultural pressure (M) on adjustment of spouses is significant ($B = -.2921, p < .01$). The effect of interaction on adjustment of spouses is also significant ($B = .2322, p < .001$). Relationships between fear of uncertainty (IV) and adjustment of spouses are significant for all low ($b = -.5399, p < .001$), average ($b = -.3899, p < .001$), and high ($b = -.2399, p < .001$) values of cultural pressure (M). Overall, cultural pressure (M) moderates the relationship between fear of uncertainty (IV) and the adjustment of spouses. Fig. (5) shows this relationship figuratively.

Table 3. Fear of financial situation and adjustment of spouses moderated by cultural pressure.

-	Adjustment of Spouses (DV)		
-	B(SE)		
Fear of financial situation (IV)	-.3779 (.1497)*		
Cultural pressure (M)	-.7468 (.1371)***		
Interaction (IVxM)	.2120 (.0369)***		
R ²	.1891		
F (df1, df2)	22.9282 (3, 295)***		
ΔR ²	.0908		
ΔF(df1, df2)	33.0175 (1, 295)***		
Conditional effects:			
	-SD	Mean	+SD
Cultural pressure (M)	2.4697	3.1157	3.7616
Effect (t)	.1457(1.6620)	.2827(3.4860)***	.4196(5.1661)***

Notes: Unstandardized regression coefficients are reported; standard errors = SE. Bootstrap sample size = 5000. * $p < .05$, *** $p < .001$ (two-tailed).

Table 4. Fear of uncertainty and adjustment of spouses moderated by family resources

-	Adjustment of Spouses (DV)		
-	B(SE)		
Fear of uncertainty (IV)	-1.2464 (.1338)***		
Family resources (M)	-.6110 (.1230)***		
Interaction (IVxM)	.3016 (.0327)***		
R ²	.2543		
F (df1, df2)	33.5309 (3, 295)***		
ΔR ²	.2148		
ΔF(df1, df2)	11.8372(1, 295)***		
Conditional effects:			
	-SD	Mean	+SD
Family resources (M)	2.2735	2.9501	3.6266
Effect (t)	-.5606 (-6.0664)***	-.3565 (-4.0129)***	-.1525(-1.6808)

Notes: Unstandardized regression coefficients are reported; standard errors = SE. Bootstrap sample size = 5000. *** $p < .001$ (two-tailed).

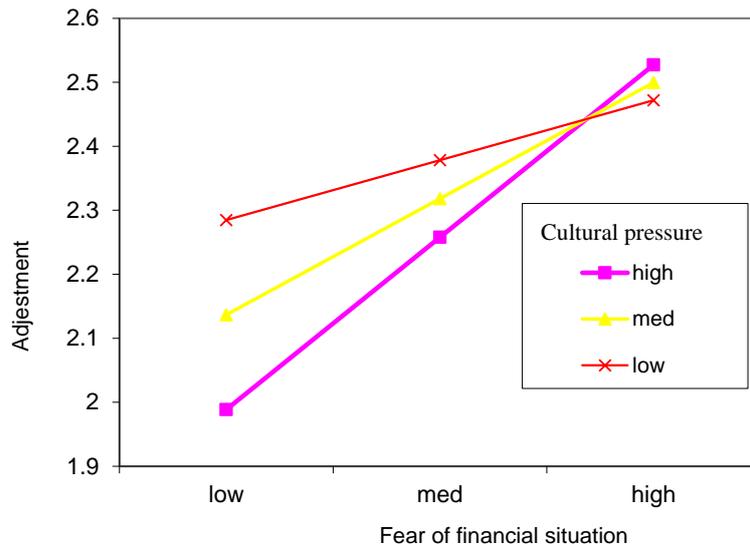


Fig. (3). Moderation Graph- fear of financial situation and adjustment of spouses moderated by cultural pressure.

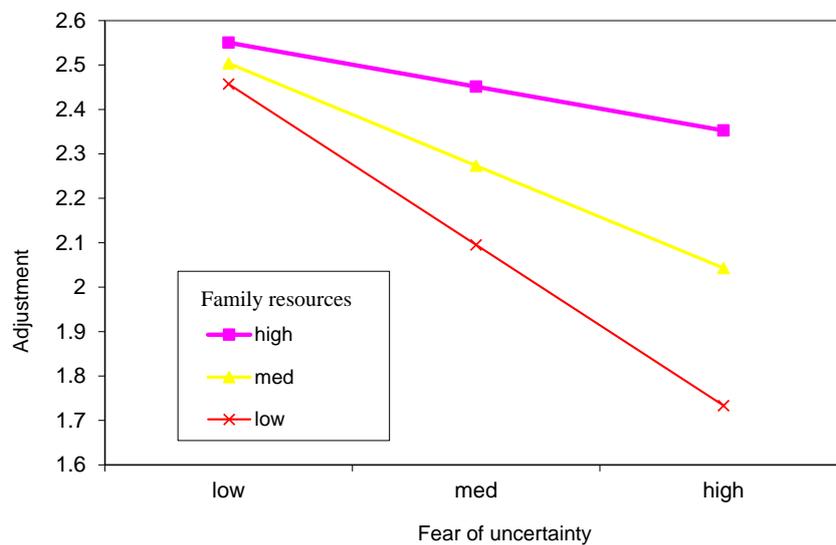


Fig. (4). Moderation Graph- fear of uncertainty and adjustment of spouses moderated by family resources.

Table 5. Fear of uncertainty and adjustment of spouses moderated by cultural pressure.

	Adjustment of Spouses (DV)		
	B(SE)		
Fear of uncertainty (IV)	-1.1135 (.1466)***		
Cultural pressure (M)	-.2921 (.1034)**		
Interaction (IVxM)	.2322 (.0371)***		
R ²	.2207		
F (df1, df2)	27.8423 (3, 295)***		
ΔR ²	.1033		
ΔF(df1, df2)	39.1138 (1, 295)***		
Conditional effects:			
	-SD	Mean	+SD
Cultural pressure (M)	2.4697	3.1157	3.7616
Effect (t)	-.5399 (-8.0788)***	-.3899 (-7.3857)***	-.2399 (-5.0482)***

Notes: Unstandardized regression coefficients are reported; standard errors = SE. Bootstrap sample size = 5000. **p < .01, ***p < .001 (two-tailed).

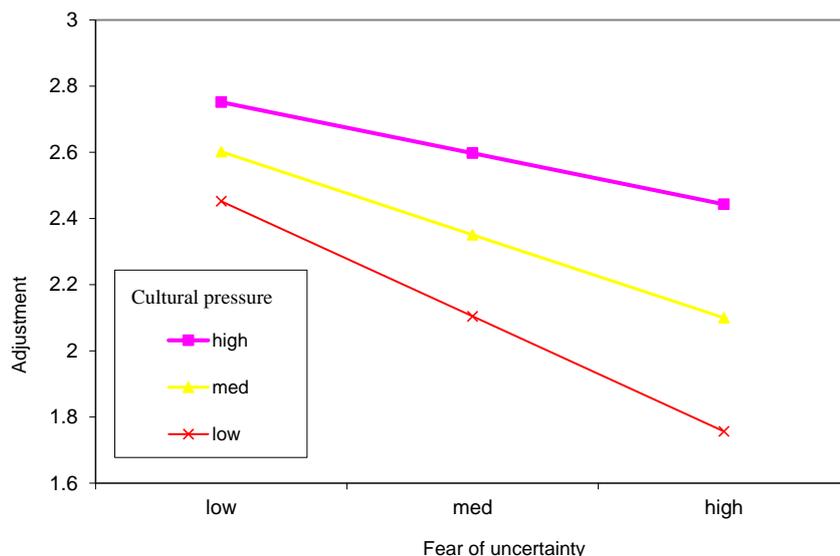


Fig. (5). Moderation Graph- fear of uncertainty and adjustment of spouses moderated by cultural pressure

6. DISCUSSION

The COVID-19 pandemic has a persistent effect on all aspects of family life. It was found that coping with myriad COVID-19 uncertainties has created adjustment issues for many spouses and families [39]. Inability to adjust may create negative consequences for individuals (e.g., depression, anxiety), the couple's relationship (e.g., increased conflict, and aggression), and the couple's children (e.g., internalizing, and externalizing behaviours) [40]. So, it is critical to understand the factors influencing the adjustment of spouses during pandemic times as well as how they are moderated.

This research examined the well-being and relationship status of married couples during the COVID-19 lockdown. The purpose of this paper was to investigate the relationship between fear of uncertainty and fear of financial situation on adjustment of spouses in the Sri Lankan context. It also investigated the moderation effect of family resources and cultural pressure on the above relationships. This analysis of the recent COVID-19 lockdown in Sri Lanka will add significant input to the quarantine literature in terms of the functions of married couples and the way they adjust to bring harmony to their relationships. Even though the survey participants expressed moderate to high levels of uncertainty during the state-regulated lockdown, they claimed to experience high adjustment due to the support extended by families and their cultural beliefs. When compared with a study done on the psychological effects of quarantine on couple and family relations [41], the results of this study reaffirm the same.

The results of a previous study done [42] have pointed out how the effects of the lockdown are more complex for adult married couples than children and unmarried individuals. When in very close proximities the interpersonal needs become more complex in couples than individuals, which could be the reason for this difference. The current literature on COVID-19 has not shown how post-traumatic growth has influenced positive individual change. Another study states that matrimonial "relations during lockdown appeared more

harmonious when there were no children in the household, and moderation analyses indicated that the COVID-19-related employment variables such as telecommuting predicted successful couple functioning in different ways depending on parental status" [43].

Since fear of uncertainty plays a major role in all adjustment processes of humans including family, work, cultural adjustment, the findings of our research were in line with much past research (such as 7; 9). However, this relationship is influenced by the support or resistance by the external environment. We have shown that cultural pressures play a key moderation role in relationships. This is in line with many recent findings on similar research (such as 5; 44; 45). As per a study carried out on European spouses [44], it was revealed that there is a significant relationship between adjustment and emotional support as well as satisfaction with life. External emotional support is mainly dependent on cultural aspects. It was found that spousal adjustment mainly depends on support factors related to culture [5]. The research carried out in India [45] found that cultural, organizational, and family support plays a key role in spouse adjustment. Hence, the findings of our study on the COVID-19 lockdown add value to the literature.

Family resources are the means that can be used by the family to cope with difficult situations; these include social, cultural, religious, economic, and medical resources. These become much more important in difficult times such as pandemics where uncertainties and restrictions are high. It was found that family support systems and family resources promote Family Quality of Life (FQOL) thereby family satisfaction [46]. When financial uncertainties are high, family resources tend to partially replenish the negative aspects such as children's mental health and psychological distress [47]. Research outcomes investigating the moderation effect of family resources on family uncertainties are rare, but outcomes of similar research give credence to the fact that the positive moderation effect actually exists.

CONCLUSION

We are living in a challenging and an uncertain time. COVID-19 which was declared as a global crisis that has brought a significant influence on the lives of all humans and Sri Lankans are no different. This pandemic has created a catastrophe in the health and economic stability of Sri Lanka as well as the well-being of families. This study investigated the individual and relational well-being of married couples who were confined during the months of state-regulated lockdown during the COVID-19 outbreak in Sri Lanka. The specified main objectives of this study were to identify whether individuals suffer from fears of financial situation and uncertainty, to analyse the level of adjustment of spouses, to investigate the resources available for spouses, and to understand whether resource availability moderates the relationship between individuals' fears on financial situation/uncertainty and the level of adjustment of spouses.

With a detailed literature review, it was established that the resources available for married spouses that affect their adjustment during the COVID-19 include family resources and cultural beliefs. A conceptual model was developed and variables of uncertainty, financial situation, and resources available for spouses were reviewed in relation to the adjustment of spouses; four hypotheses were established and tested in the study. The methodology for data collection was done through a survey which was distributed among males and females of the age 25 – 60 residing mostly in the Western Province; 301 participated in the survey.

Since fear of the financial situation and fear of uncertainty yielded two factors and resources available for spouses yielded two factors, the study analysed four separate models. Results relating to the fear of financial situation and adjustment of spouses moderated by family resources conclude that family resources moderate the relationship between fear of financial situation and adjustment of spouses. Results relating to the fear of the financial situation and adjustment of spouses moderated by cultural pressure conclude that cultural pressure moderates the relationship between fear of financial situation and adjustment of spouses. Results relating to the fear of uncertainty and adjustment of spouses moderated by family

resources conclude that family resources moderate the relationship between fear of uncertainty and adjustment of spouses. Results relating to the fear of uncertainty and adjustment of spouses moderated by cultural pressure conclude that cultural pressure moderates the relationship between fear of uncertainty and adjustment of spouses.

Overall, the study results confirmed how the fears of financial situation and uncertainty contributed to the adjustment of couples. As the study concluded the cultural beliefs and the support extended from the families contributed to the adjustment of spouses who managed to stay strong during the global crisis in Sri Lanka.

LIMITATIONS AND FUTURE RESEARCH

This research study can identify a few limitations. Even if the target was to get equal participation from both genders it turned out that the majority of the participants were women. Another limitation is the language of the survey and the mode used, which was online. Having the survey only in the English language may have restricted participants who may be only versatile in a local language and the couples who do not use computers or have the internet on their mobile phone devices may have been eliminated. The survey was done prior to the third wave of COVID-19 and the most severe death rates and infected numbers being announced and therefore, the results of the financial situation and uncertainty may be worse now than at the time of the survey. The chosen number in the sample may have a limitation of representing all the couples of Sri Lanka.

Future research may include replicating the same study with a more diverse sample. Additionally, qualitative research can be done in the future with the use of interviewing couples and doing a few case study analyses. Future researchers can conduct a follow-up study to identify the long-term effects of COVID-19 on the couples. Further studies can be done to identify resolutions these couples have taken to rectify the adjustments and how they would overcome the barriers in the long run.

APPENDIX

Appendix 1. Fear of financial situation and uncertainty.

Item	Fear of financial situation	Uncertainty
My spouse's attempt to control my spending money causes disagreement.	.764	
For me, it has been difficult to adjust to the economic needs of my spouse	.813	
I feel that if my spouse had a better education, we would have more money	.825	
Fights over money often occur	.882	
My spouse and I find it difficult to communicate when expressing views on monetary needs	.903	
Disagreements over money offer an easy way to release hostility	.923	
Disagreements over what to spend money on have occurred in my marriage	.800	
My spouse and I have disagreements over who will handle the family money	.901	
My spouse and I disagree about which bills need to be paid at the first of the month	.798	
I consider budgeting money carefully to be important		.855
I would respect my spouse's occupation if he did not earn an average salary		.880
My spouse's spending habits are agreeable with me and efficient		.798
I feel financially capable to take care of myself in cases of crisis		.873

Item	Fear of financial situation	Uncertainty
I feel that education guarantees a stable income		.765
Eigenvalue	7.695	2.774
Explained variation (rotation sum of squared Loadings)	47.47	27.31
Cronbach's alpha	.958	.906
AVE	.728	.698
Construct reliability	.956	.920

Appendix 2. Adjustment of spouses

Item	Adjustment
Handling Family Finances	.913
Matters of Recreation	.913
Eigenvalue	1.667
Explained variation (rotation sum of squared Loadings)	83.349
Cronbach's alpha	.800
AVE	.834
Construct reliability	.909

Appendix 3. Resources available for spouses

Item	Family resources	Cultural pressure
I feel comfortable around my in-laws	.835	
Sharing of responsibility and respect has been an important occurrence in my marriage	.892	
My in-laws have been pleased and supportive of my marriage	.877	
Religion plays an important part in my life	.834	
My spouse and I hold the same religious convictions	.845	
Religion was important to me as I was growing up	.829	
I am self-confident about my abilities as a parent	.801	
Children and the thought of-children make me feel tied down		.799
The pressure to have children-has been a disagreeable aspect of my marriage		.881
I feel that my spouse has only a few of the qualities I wanted in a mate		.907
Our standard of living appears to be below that of our friends		.872
Eigenvalue	6.563	2.008
Explained variation (rotation sum of squared Loadings)	47.619	30.303
Cronbach's alpha	.947	.914
AVE	.714	.749
Construct reliability	.946	.923

ETHICS APPROVAL AND CONSENT TO PARTICIPATE

The experimental procedures and protocols were all approved Ethics Review Committee - University of Moratuwa, Srilanka.

HUMAN AND ANIMAL RIGHTS

No animals were used for studies that are the basis of this research. All the humans used were in accordance with the ethical standards of the committee responsible for human experimentation (institutional and national), and with the Helsinki Declaration of 1975, as revised in 2013 (<http://ethics.iit.edu/ecodes/node/3931>).

CONSENT FOR PUBLICATION

The participants were provided with an introduction about the purpose of the survey before sending them the link to the survey. Their participation was voluntary and anonymous.

AVAILABILITY OF DATA AND MATERIALS

Not applicable.

FUNDING

None.

CONFLICT OF INTEREST

The authors declare no conflict of interest, financial or otherwise.

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Declared none.

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