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ABSTRACT

Drawing upon earlier models of stress and divorce, this retrospective study investigates how divorced individuals appraise the role of stress in their divorce. Data from divorced individuals ($N = 662$) from Germany, Italy, and Switzerland suggest that low commitment and deficits in interpersonal competencies (communication, problem solving, coping) are more likely than stress to be perceived as reasons for divorce. However, when considering everyday stresses, participants reported trivial daily events to be one of the main reasons contributing to their decision to divorce. Although general stress level did not influence individuals' decision to divorce, most participants considered the accumulation of everyday stresses as a central trigger for divorce. Future research should investigate the process of divorce, particularly in relation to commitment and interpersonal competencies.

KEY WORDS: alienation • divorce • everyday interaction • marriage • stress

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For many years the divorce rate in western societies has either risen consistently or remained stable at a high level, with divorce occurring in 30–50% of the marriages in Europe (Eurostat, 2001) and 40–50% of marriages in the United States (Bramlett & Mosher, 2002). Several models in psychology and allied disciplines attempt to account for divorce and for changes in divorce rates. These models place particular emphasis on principles of social exchange, social learning, intergenerational transmission, and individual differences in personality. In contrast, relatively few studies address the role of stress in marital deterioration. Focusing on stress is timely as contextual models of marriage, popular five decades ago (e.g., Hill, 1958), are again gaining visibility as important complements to intrapersonally and interpersonally oriented explanations of marital development (e.g., Bodenmann, 1995, 2005; Bradbury, Fincham, & Beach, 2000; see Story & Bradbury, 2004, for a review). Close examination of stress in marriage is warranted for several reasons: (i) Stress is widespread in modern societies and incurs high personal, social, and economic costs; (ii) previous studies suggest that stress is linked to adverse marital outcomes; (iii) stress outside of the marriage can be expected to spill over into the close relationship and trigger marital conflicts; (iv) stress may undermine otherwise adequate communication skills; and (v) programs designed to prevent distress by focusing on couples' stress and coping show promising results. We aim to expand understanding of factors that contribute to marital outcomes by examining the role that stress plays in divorced individuals' retrospective construals of divorce.

Stress and marital outcomes

Theoretical models

For many years the ABC-X theory, focusing primarily on major stressful life events, dominated the study of stress in couples and families (e.g., Hill, 1958; McCubbin & Patterson, 1983). Stress has recently begun to figure prominently in models of marriage and divorce, in the form of acute events, chronic circumstances, and daily hassles. Beyond the prevailing view that adverse marital outcomes were primarily caused by deficits in problem solving, Karney and Bradbury (1995) hypothesized that marital distress and dissolution emerge from the combination of (i) enduring vulnerabilities (e.g., problematic personality traits such as neuroticism, turbulent family of origin), (ii) stressful events (e.g., major life events, stressful circumstances, normative transitions), and (iii) poor adaptive processes (e.g., inability to empathize with and support the partner, defensive, hostile, and disengaged problem-solving skills). According to this vulnerability–stress–adaptation model, the probability of distress and marital dissolution increases with the extent to which spouses, who enter marriage with a high degree of enduring vulnerabilities, marry to form couples that possess poor adaptive processes, and subsequently encounter high levels of stress. Marital quality is assumed to deteriorate following acute life events. This deterioration is likely especially large with considerable chronic stress (Karney, Story, & Bradbury, 2005).

Bodenmann's (1995, 2000) model affords greater specificity about the role of stress in marriage than the vulnerability–stress–adaptation model. In this model, minor stresses that originate outside the relationship, but spill into marriage, are particularly deleterious. These stresses erode marital quality slowly and largely outside of conscious awareness. Stress is hypothesized to affect marital quality by, first, decreasing the time that partners spend together. This, in turn, results in a loss of joint experiences, weakening feelings of togetherness, decreased self-disclosure, and poorer dyadic coping. Second, outside stressors decrease the quality of communication, by eliciting fewer positive and more negative interactions and withdrawal. Third, outside stresses increase the risk of psychological and physical problems, such as sleep disorders, sexual dysfunction, and mood disturbances. Finally, stress from outside the marriage may increase the likelihood that problematic personality traits will be expressed between partners, as in the form of rigidity, anxiety, and hostility. The end result of these processes is *mutual alienation* (otherwise referred to as disaffection or disillusionment; see Huston, Caughlin, Houts, Smiths, & George, 2001; Kayser, 1990), as the partners reveal less about their private lives, their personal needs, and their goals and interests, so that they gradually become strangers to each other and/or engage in more conflict. The adverse effects of stress on marital quality can, however, be moderated via effective individual and dyadic coping (Bodenmann, 2005).

According to this model, deterioration in marital quality is presumed to be related to chronic everyday stress. Whether or not a discordant marriage will end in divorce, however, depends on three additional factors: The presence of facilitating conditions or alternatives (e.g., better alternatives in form of a new partner), the absence of important inhibiting conditions (e.g., barriers such as high religious or moral standards, the presence of children), and the appearance of sufficiently relevant triggers (e.g., extra-marital affairs; see also Lewis & Spanier, 1979).

Empirical evidence

Several studies investigated the influence of major stress events such as severe chronic illness (e.g., cancer or chronic arthritis; see Schmaling & Goldman Sher, 2000, for a review), economic stress (e.g., Conger, Ge, & Lorenz, 1994), or life-stage transitions (e.g., Heaton, 1990) on marriage. Results concerning the influence of critical life events on marital quality, however, are surprisingly inconsistent. Some studies (e.g., James & Johnson, 1988) report a negative association between critical life events (e.g., financial strains and home life stress) and marital satisfaction. On the other hand, Williams (1995) and Bodenmann (2000) report inconsistent relationships between major stress events and marital quality, particularly when marital stresses (e.g., severe troubles in the relationship, separation, or divorce) were excluded from critical life events. One possible explanation for these relatively weak and inconsistent effects is that some couples are more vulnerable to stressful events than others due to their inadequate problem solving abilities (e.g., Cohan & Bradbury, 1997; Conger, Rueter, & Elder, 1999).

Several cross-sectional studies using questionnaire data reveal robust associations between minor stress or daily hassles and marital quality (e.g., Bodenmann, 2000; Whiffen & Gotlib, 1989). Several studies report a spillover of external stress (e.g., from work) on marital communication and quality (e.g., Bodenmann, 2000; Bolger, DeLongis, Kessler, & Wethington, 1989; Repetti, 1989). In addition, three longitudinal studies suggest a long-term association between stress and marital outcomes (e.g., Bodenmann & Cina, 2006; Karney et al., 2005; Neff & Karney, 2004). Along these same lines, Kitson (1992) reports that overcommitment to work and external events were widely endorsed as complaints by divorcing partners. Thus, even everyday nuisances and challenges create relational deterioration.

Present study overview

Using the frameworks proposed by Karney and Bradbury (1995) and Bodenmann (2000), the purpose of this study is to extend our understanding of the role that stress in divorced individuals' reconstructions of their divorce decision. A retrospective study on this topic is not as powerful or as informative as a prospective analysis of intact marriages as they evolve and deteriorate. Nevertheless, retrospective data can be informative and (when compared with prospective designs) can yield a much larger number of divorces. Furthermore, only a retrospective approach can illuminate how divorced persons make sense of their divorce and the factors that contributed to the decline in their marriage.

Following Kitson's (1992) call for more cross-national research on divorce, and in view of the need to determine whether findings generalize beyond a given geographical region, we conducted this study with samples of divorced individuals from Germany, Italy, and Switzerland. We selected these three countries for several reasons. First, individuals in all three countries face high levels of stress, which prove costly to national economies. Studies reveal that stress-related costs are estimated at 45 billion Euros in Germany (or 2.4% of the gross domestic product index per capita), 28 billion Euros in Italy (3.2% of gross domestic product index per capita), and 4.9 billion Euros in Switzerland (2.3% of gross domestic product index per capita; see Ramaciotti & Perriard, 2003; www.euosha.es). Apart from this shared degree of high stress, however, there are several important differences among the three countries. First, citizens from these three nations differ considerably in cultural background. While Italians exhibit a relaxed life style, Germans and Swiss typically have more hectic lifestyles. Evidence for these different lifestyles comes in the rates of cardiovascular disease (commonly used as an index of stress-related mortality). Germany's rate of heart disease rate is 176.6 men and 92.2 women per 100,000 people; Switzerland's is 128 men and 65 women per 100,000 persons, as compared to 104.7 men and 50.6 women per 100,000 in Italy (Swiss Federal Office for Statistics, 2004; www.nationmaster.com). These stress differences may result from different work conditions and work force participation. For example, Swiss work, on average, 42 hours per week, while Italians average 39 hours and

Germans average 36 hours. Women's participation in the labor force (including part time work) is 74% in Switzerland, 60% in Germany, and 45% in Italy. When this study was conducted, unemployment, a macro-level factor that can negatively influence couples and families, ranged from 12% in Germany, to 8.3% in Italy, and to 3.8% in Switzerland. In terms of cost of living, Swiss cities were more expensive than Italian cities, which were more expensive than German cities. In 2005 Geneva and Zurich, Switzerland, were the 6th and 7th most expensive cities in the world; Milan and Rome, Italy, were 11th and 17th most expensive, and Dusseldorf, Frankfurt, Munich, and Berlin are 32nd, 34th, 37th, and 38th, respectively (www.finfacts.com). Apart from these economic differences, the three countries differ in governmental support and family structure. Germans and Swiss, when compared with Italians, typically have fewer available social resources and least embedded extended family systems.

To our knowledge, there have been no cross-cultural studies on the possible role of stress in divorce. Some hypotheses, therefore, are necessarily speculative, though others stem directly from the two theoretical models presented earlier. We pose four hypotheses. First, we predict that participants would endorse everyday life stress as an important reason for divorce when compared with other likely reasons (e.g., feelings of alienation, lack of commitment, lack of personal and interpersonal skills). We also expected that ostensibly trivial daily events were likely to be recalled as particularly salient reasons for divorce (Bodenmann & Cina, 2006). Second, among triggers for divorce, we expected the accumulation of stress to figure prominently in participants' decisions to divorce. Third, though exploratory, we hypothesize that between-country comparisons would reveal that the Swiss would report the highest impact of stress on the decline of marital quality and their decision to divorce (due to the higher workload, less family support from the state, weaker social support from micro family systems, and the high cost of living), followed by Germans (who experience a high unemployment rate), while Italians were expected to report the lowest impact of stress. Fourth, given that they usually report a higher level of stress in everyday life (e.g., Widmer & Bodenmann, 2000), we predicted that women would be more likely than men to identify stress as a factor in the dissolution of their marriage (also see Schneider, 1990). Moreover, following Kitson's (1992) finding that the greatest difference between men and women was in the degree to which they were uncertain about why the divorce was occurring (with nine times as many men as women endorsing this item), we predicted that in multivariate tests of the reasons, stressors, and triggers underlying their divorce, women would have higher scores than men.

Method

Participants

Six hundred and sixty-two divorced individuals from Germany, Italy, and Switzerland participated in this study, including 282 German subjects (228 women and 54 men), 141 Italian subjects (85 women and 56 men), and 239

Swiss subjects (81 women and 158 men). All participants selected for analysis had at least one child, so all participants experienced this particular stress. Participants in Germany and Italy were recruited via newspaper advertisements (in Milan and Berlin), while participants in Switzerland were recruited nationwide via newspapers and an internet site. (Use of the Internet to recruit Swiss participants probably accounts for the higher proportion of men in this subgroup.) There were no differences between subjects responding via mailed questionnaires versus the Internet.

The samples' demographic characteristics are presented in Table 1. There are some differences among the three subsamples. Italian men were younger at marriage than German and Swiss men ($F(2, 265) = 4.52, p < .05$). Italian participants were most likely to be Catholic ($\chi^2(4) = 142.58, p < .001$ for women; $\chi^2(4) = 143.49, p < .001$ for men) and were least likely to cohabit prior to marriage ($\chi^2(2) = 50.13, p < .001$ for women; $\chi^2(2) = 68.98, p < .001$ for men). German participants were more likely to have a university degree ($\chi^2(6) = 59.02, p < .001$ for women; $\chi^2(6) = 40.88, p < .001$ for men). Both Swiss women ($\chi^2(4) = 46.20, p < .001$) and Italian men ($\chi^2(4) = 20.33, p < .001$) appeared more frequently in the highest socioeconomic level. Preliminary analyses indicated that study differences among groups were not due to marital duration or religion. Time since separation, age at marriage, number of children, and premarital cohabitation did produce significant difference in study variables; therefore, they were treated as covariates in all analyses.

Measures

Demographic variables. Participants provided information on their age, religion, nationality, education, professional status, number of male and female children, age at marriage, duration of cohabitation before marriage (if any), duration of marriage, time since divorce, and current relationship status.

Reasons for divorce. A 20-item questionnaire assessed participants' reasons for divorce on 5-point scales (1 = "not at all true," 5 = "very true"). Factor analyses indicated that the items formed five factors: (i) incompetencies (e.g., poor dyadic communication, poor individual and dyadic coping; 5 items: $\alpha = .82$), (ii) partner's difficult personality (e.g. drug or violence problems, socially deviant behavior; 3 items: $\alpha = .83$), (iii) general stress level (described in the next paragraph; 7 items: $\alpha = .74$), (iv) partner alienation (e.g., distance, indifference; 2 items: $\alpha = .78$), and (v) lack of commitment (e.g., infidelity, lack of respect and interest; 3 items: $\alpha = .73$).

Stress as a reason for divorce. We conducted detailed analysis on the 7-item general stress factor. Each item provided participants with parenthetical examples of each stress type: Trivial daily events (missing the bus, forgetting an appointment, being late), children (worry for children, educational problems, responsibility, etc.), family of origin (arguments, lack of independence), work stress (criticism by a superior, hectic work conditions,

TABLE 1
Sociodemographics for German, Italian, and Swiss divorced subjects

	German			Italian			Swiss			
	Women N = 202	Men N = 42		Women N = 81	Men N = 55		Women N = 80	Men N = 147		
	M	SD		M	SD		M	SD	M	SD
Current age	44.66	7.40		45.76	6.52		43.18	8.33	46.34	7.07
Age at marriage	23.99	4.61		23.24	4.22		23.91	4.20	28.69	5.55
Years married	15.58	8.21		12.89	7.55		14.43	8.85	14.13	7.08
Years since separation	4.67	5.84		8.85	6.62		4.83	5.06	3.48	3.97
Cohabitation before marriage	60.9%		64.3%	14.8%		9.3%	60.0%		77.4%	
Religion										
Protestant	36.4%		26.8%	0%		0%	39.7%		64.1%	
Catholic	22.7%		24.4%	94.7%		96.3%	30.8%		17.9%	
None/other	40.9%		48.8%	5.3%		3.7%	29.5%		17.9%	
Education										
Grade school	15.6%		11.9%	25.3%		20.0%	30.4%		17.1%	
High school	39.7%		42.9%	17.7%		10.9%	36.7%		36.3%	
College	13.6%		2.4%	45.6%		49.1%	25.3%		14.4%	
University	31.2%		42.9%	11.4%		20.0%	7.6%		32.2%	
Social status										
Low	18.4%		21.4%	36.7%		21.6%	22.1%		20.1%	
Medium	72.6%		57.1%	51.9%		37.3%	45.5%		67.4%	
High	9.0%		21.4%	11.4%		41.2%	32.5%		12.5%	

overload), social relationships (noisy neighbors, problems with friends), health issues (digestive problems, sleeping problems), and leisure time (too many activities, competition, time pressure). We chose not to measure stress stemming from the partner or the marriage as this would have confounded this stress measure with the other reasons for divorce (e.g., partner's difficult personality, alienation, lack of commitment).

Triggers for divorce. Triggers for divorce were assessed by asking participants to indicate the extent to which they viewed each of five events (e.g., falling in love with another person; extramarital affair by the partner; violence by the partner; critical life events, such as the birth of a child, the death of a beloved person, severe illness, and financial difficulties; and the accumulation of everyday stress) as the immediate prompt for the relationship ending. All items were administered on a 5-point scale (1 = "not at all true," 5 = "very true").

Results

Preliminary analyses

Correlations among the study variables are shown in Table 2. This large set of correlations defies any simple summary, though there is evidence of (i) variation in correlations across the three countries, a prerequisite for our contention that there may be meaningful between-country variation in divorce construals; (ii) a wide range of correlations among the seven domains of stress, which indicates that they should be examined separately; and (iii) varied but relatively low correlations among reasons for divorce and triggers for divorce, which is consistent with our model in Figure 1. In sum, the study variables are generally performing as expected and correlations indicate that further multivariate analysis is warranted.

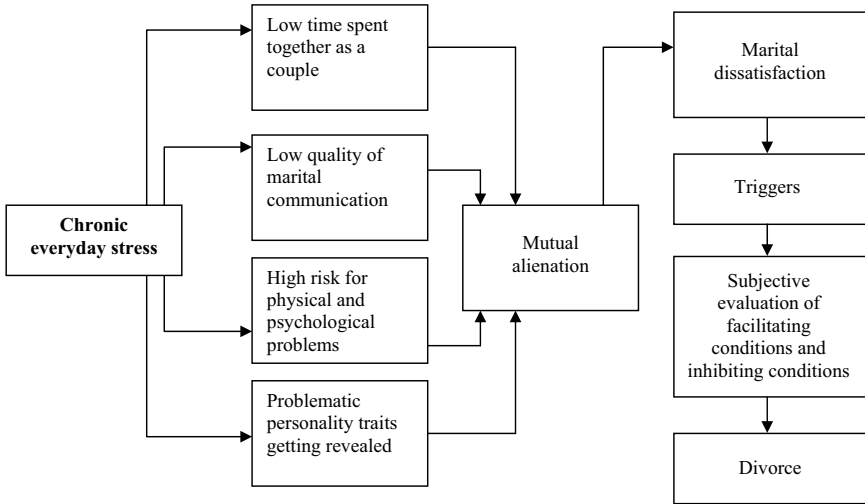
Reasons for divorce

To evaluate differences between countries and genders in recalled reasons for divorce, we performed a 3×2 (country \times gender) MANCOVA on the five subjective reasons for divorce. We used time since separation, age at marriage, number of children, and cohabitation prior to marriage as control variables.

As the means demonstrate, German and Swiss women perceived a lack of dyadic competencies as the main reason for divorce, followed closely by lack of commitment (see the top of Table 3). Women and men in all three countries reported a lack of commitment as the primary reason for divorce, followed closely by lack of competencies. General stress level was endorsed as the third reason for divorce (by women of all three nations and by German men) and appeared consistently above the partner's difficult personality.

Multivariate effects were obtained for country, sex, the country \times sex interaction, and the covariates time since separation and number of children.

FIGURE 1
Bodenmann's stress–divorce model.



Consistent with predictions, there was a multivariate effect for gender, reflecting the greater tendency for women to perceive more reasons of divorce. Compared to men, women were more likely to endorse dyadic incompetencies, difficult partner personality, and general stress level as reasons for their divorce. The likelihood of endorsing these three reasons did not differ based on length of marriage.

The largest difference between the countries was found for difficult personality ($d = .84$), with Swiss women reporting higher scores on this factor than Germans or Italians. Swiss men were also more likely to report the partner's difficult personality as a reason of divorce than were Italians or Germans. Swiss women were more likely to indicate that stress (in the different domains such as profession, health, family of origin etc.) was a reason for divorce than were German women.

In sum, differences in retrospectively reported reasons for divorce were obtained between genders and between countries, though the latter were less frequent than expected and effect sizes were medium in magnitude. The significant univariate effect for time since separation (on stress) and number of children (on difficult partner personality) confirm the need to control for these variables. For example, controlling for time since separation weakens the country effect with regard to stress, while controlling for number of children increases the country effect with regard to difficult partner personality (see Table 3).

Reasons for divorce: Different forms of stress

Table 4 presents an inconsistent pattern for genders or nations in how stressors are perceived as contributing to divorce. Trivial daily events are most

TABLE 2
Correlations among variables

	Correlations among reasons for divorce			Correlations among stress domains as reasons for divorce		
	Daily trivia	Stress related to children	Stress related to family of origin	Work stress	Stress related to social relationships	Health-related stress
Low competence	–	–	–	–	–	–
Difficult personality	.31*/.15/.09	.31*/.15/.09	.23*/.29*/-.05	.34*/.30*/.14	.34*/.30*/.14	.37*/.42*/-.07
General stress level	.54*/.42*/.33*	.54*/.42*/.33*	.52*/.19/.49*	.15*/.18/.38*	.15*/.18/.38*	.03*/-.17/.35*
Alienation	.54*/.59*/.45*	.54*/.59*/.45*	.09/.07/.17*	–	–	.13/.22/.55*
Low commitment	.45*/.32*/.39*	.45*/.32*/.39*	.30*/-.02*/-.04	.25/.19/.38*	.25/.19/.38*	–
			.48*/.11*/-.02	.48*/.11*/-.02	.48*/.11*/-.02	.37*/.13/.32*
Correlations among stress domains as reasons for divorce						
	Daily trivia	Stress related to children	Stress related to family of origin	Work stress	Stress related to social relationships	Health-related stress
Daily trivia	–	–	–	–	–	–
Stress related to children	.42*/.43*/.43*	–	.27*/.43*/.14	.27*/.76*/.59*	.06/.39*/.40*	.08/.21/.24*
Stress related to family of origin	.20/.07/.26*	.39*/.19/.42*	.20*/.27*/.10	.22*/.50*/.23*	.20*/.36*/.32*	.23*/.22†/.17
Work stress	.21/.72*/.50*	.21/.43*/.35*	.31*/.23/.41*	–	.21*/.34*/.30*	.20*/.34*/.29*
Stress related to social relationships	.38*/.16/.22*	.25/.33*/.46*	.34*/-.02/.45*	.13/.27/.58*	–	.33*/.26*/.45*
Health-related stress	.08/.11/.30*	.20/.27/.44*	-.02/.14/.45*	.17/.28*/.58*	.32*/.49*/.68*	.21*/.52*/.64*
Stress related to leisure time	.65*/.42*/.52*	.20/.28*/.38*	.03/.11/.37*	.32*/.42*/.66*	–	.40*/.43*/.48*
					.02/.20/.55*	.13/.42*/.49*
						.30*/.45*/.64*

TABLE 2
Continued

Correlations among triggers for divorce	Falling in love with another person	Partner's violence	Major life events	Partner's infidelity	Accumulation of stress
Falling in love with another person	—	-.06/-.09/.24*	-.07/-.23*/.23*	-.20*/.04/.04	-.05/.05/.27*
Partner's violence	-.23/-.08/.42*	—	.22*/.14/.22*	.07/-.05/.05	.12/.16/.29*
Major life events	-.11/-.29*/.40*	.08/-.05/.55*	—	-.09/-.04/.00	.47*/.21/.12
Partner's infidelity	-.17/-.19/-.06	.11/.41*/.16	-.14/-.10/.03	—	-.12/-.01/-.11
Accumulation of everyday stress	-.02/-.09/.17*	.06/.28*/.37*	.48*/.25/.39*	-.15/.22/.09	—
Correlations between reasons and triggers	Falling in love with another person	Partner's violence	Major life events	Partner's infidelity	Accumulation of stress
Women					
Low competence	-.08/-.06/.03	.07/.22/.16	.25*/.11/.00	-.07/-.14/-.13	.25*/.34*/.25*
Difficult personality	-.15*/-.16/.38*	.67*/.70*/.75*	.42*/.35*/.35*	-.02/-.09/.09	.30*/.32*/.23*
General stress level	.05/.17/.49*	.01/.03/.31*	.31*/.31*/.09	-.02/-.04/.16	.54*/.52*/.58*
Alienation	.07/.08/.51*	-.10/-.26*/.31*	.05/-.03/.09	-.03/-.16/-.05	.06/.05/.35*
Low commitment	-.10/.12/.04	-.11/.08/.20	.07/.04/-.02	-.08/-.06/-.29*	.10/.22/.09
Low competence	.22/.30*/.00	.07/.15/.02	.22/-.14/.10	-.13/-.10/-.11	.38*/.24/.15
Difficult personality	-.05/.08/.49*	.68*/.21/.84*	.35*/.16/.68*	-.02/.11/.12	.42*/.29*/.43*
General stress level	.10/.03/.30*	.25/.07/.37*	.34*/.28*/.37*	-.22/-.01/.04	.56*/.60*/.58*
Alienation	.21/.21/.28*	-.17/.22/.06	-.02/-.23/.22*	-.19/-.09/-.01	.12/.04/.19*
Low commitment	.29/.14/.09	.05/.02/-.11	.05/.16/.01	-.32*/-.10/-.21*	.27/.05/-.11
Men					

Note. Correlations above the diagonal represent the coefficients for women, below the diagonal for men. In each cell, the first correlation coefficient represents the correlation for Germans, the second for Italians, and the third for Swiss subjects. *: significant results $p < .05$.

TABLE 3
Reasons for divorce (means, standard deviations, *F*-tests, Scheffé tests and effect sizes)

	German (G)		Italian (I)		Swiss (Sw)	
	Women (<i>n</i> = 197) <i>M</i> (<i>SD</i>)	Men (<i>n</i> = 40) <i>M</i> (<i>SD</i>)	Women (<i>n</i> = 68) <i>M</i> (<i>SD</i>)	Men (<i>n</i> = 46) <i>M</i> (<i>SD</i>)	Women (<i>n</i> = 76) <i>M</i> (<i>SD</i>)	Men (<i>n</i> = 137) <i>M</i> (<i>SD</i>)
Low competence	3.24 (.94)	3.00 (.85)	3.08 (1.02)	2.73 (.92)	3.23 (.99)	2.93 (.98)
Difficult personality	1.94 (.87)	1.74 (.80)	1.79 (1.02)	1.36 (.51)	2.70 (1.21)	2.20 (1.36)
General stress level	2.45 (1.03)	2.28 (.90)	2.60 (1.17)	2.30 (1.12)	2.83 (1.21)	2.55 (1.12)
Alienation	2.33 (1.05)	2.39 (1.11)	2.54 (1.24)	2.47 (1.11)	2.57 (1.35)	2.66 (1.00)
Low commitment	3.04 (1.11)	3.33 (.97)	3.28 (1.01)	3.30 (1.01)	3.17 (1.16)	3.05 (1.09)

	<i>F</i> Country	<i>F</i> Sex	<i>F</i> Country × Sex	<i>F</i> Time since separation	<i>F</i> Age at marriage	<i>F</i> Number of children	<i>F</i> Duration of cohabitation prior to the marriage
Low competence	1.40	10.08**	.10	.27	.55	1.19	.85
Difficult personality	25.21***	8.66**	.71	.45	2.66	8.57**	.84
General stress level	3.42*	4.44*	.16	4.02*	.62	2.62	.92
Alienation	2.00	.31	.19	.61	1.71	2.24	.33
Low commitment	.78	.71	1.37	.17	.76	.56	.37

	Women		Men	
	Scheffé	Effect sizes (<i>d</i>)	Scheffé	Effect sizes (<i>d</i>)
Low competence	-	-	-	-
Difficult personality	Sw > G***	-.74	Sw > G†	-.43
General stress level	Sw > I***	-.84	Sw > I***	-.90
Alienation	Sw > G*	-.36	-	-
Low commitment	-	-	-	-

Notes: * *p* < .05; ** *p* < .01; *** *p* < .001; † < .10.
Multivariate effects: Country: *F*(5, 551) = 10.68***, Sex: *F*(5, 550) = 4.91***, Country × Sex: *F*(5, 551) = .92, Time since separation: *F*(5, 550) = .83, Age at marriage: *F*(5, 550) = 1.49, Number of children: *F*(5, 550) = 2.07, Duration prior to the marriage: *F*(5, 550) = .62.

important for German women, Italian women, and Swiss men, but rank second among German and Italian men, and third among Swiss women. Child-related stress was most important among German men, stress relating to the family of origin was most important for Italian men and Swiss women.

Contrary to predictions, there was no multivariate effect for gender in ratings of these seven sources of stress. A multivariate effect for country was observed, with significant univariate differences for five of the seven forms of stress. For the most part, Swiss participants recalled greater stress as a reason for divorce than did participants from the other two countries. For stress resulting from social relationships and health, Swiss reported higher scores than Italians. For stress related to family of origin, work, social relationships, and leisure time, Swiss reported higher scores than Germans.

Controlling for time since separation, number of children and duration of cohabitation prior to marriage was appropriate. Controlling for time since separation weakened the country effect on stress related to children, work, and leisure time. The number of children, on the other hand, increased the country effects on trivial daily events, children, and leisure time. The duration of cohabitation prior to marriage weakened country effects on children and family of origin.

Triggers for divorce

Table 5 provides data on triggers for divorce, which included falling in love with another person, the partner's extramarital affair, partner violence, critical life events, and the accumulation of daily hassles. The accumulation of everyday stress and partner's infidelity were most strongly endorsed in all samples, with the exception of Swiss women who instead endorsed major life events as the primary trigger (followed by the accumulation of stress). On average, Italian participants and Swiss men strongly endorsed the accumulation of stress. German women and men, on the other hand, perceived the partner's infidelity as the most important trigger.

Significant country effects were found for all triggers except for infidelity and accumulation of stress. Between-country differences were obtained on falling in love with another person, partner violence, and major life events. In these cases, Swiss women reported these triggers to a greater extent than did German and Italian women. Swiss participants were particularly likely to endorse these triggers. For men, significant posthoc differences between Swiss and Italians were found on partner violence and major life events.

The multivariate effect for gender indicates that women were more likely than men to endorse triggers as precipitating their divorce. In univariate analyses, women, more than men, reported the accumulation of stress as a relevant trigger for divorce.

The covariate of time since separation increased the country effect for major life events and accumulation of stress. The covariate number of children increased the country effect for partner's violence, partner's infidelity and accumulation of stress. Finally, age at marriage weakened the country effect for the number of children.

TABLE 4
Continued

	Women		Men	
	Scheffé test	Effect sizes (d)	Scheffé test	Effect sizes (d)
Daily trivia	—	—	—	—
Children	G > I†	.33	Sw > I*	-.45
Family of origin	Sw > G*	-.33	—	—
Work	Sw > G**	-.43	—	—
Social relationships	Sw > G***	-1.00	Sw > I**	-.57
Health	Sw > I***	-.89	—	—
	Sw > G***	-.52	Sw > I*	-.57
Leisure time	Sw > I***	-.79	—	—
	Sw > G*	-.33	—	—

Notes: * $p < .05$; ** $p < .01$; *** $p < .001$.

Multivariate effects: Country: $F(7, 546) = 8.39$ ***. Sex: $F(7, 545) = 1.00$. Country \times Sex: $F(7, 546) = 2.27$ *. Time since separation: $F(7, 545) = 1.80$ +. Age at marriage: $F(7, 545) = .91$. Number of children: $F(7, 545) = 2.33$ *. Duration prior to the marriage: $F(7, 545) = 1.70$.

TABLE 5
Triggers for divorce (means, standard deviations, *F*-tests, Scheffé tests and effect sizes)

	German (G)				Italian (I)				Swiss (Sw)			
	Women (<i>n</i> =)		Men (<i>n</i> =)		Women (<i>n</i> =)		Men (<i>n</i> =)		Women (<i>n</i> =)		Men (<i>n</i> =)	
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>
Falling in love with another	1.62	1.21	1.59	1.24	1.53	1.23	1.82	1.39	2.38	1.73	2.09	1.61
Partner's violence	2.11	1.63	1.61	1.14	1.79	1.44	1.29	.84	2.79	1.77	2.21	1.66
Major life events	1.78	.83	1.84	.82	2.04	1.42	1.65	1.20	3.38	1.56	2.45	1.61
Partner's infidelity	2.90	1.83	2.68	1.72	2.73	1.82	2.08	1.63	2.78	1.75	2.68	1.67
Accumulation of daily stress	2.73	1.41	2.46	1.27	2.96	1.50	2.41	1.37	3.01	1.41	2.74	1.56

	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>
Country	Sex	Country × Sex	Time since separation	Age at marriage	Number of children	Duration of cohabitation prior to the marriage	
Falling in love with another	.37	1.35	.95	5.48*	2.59	.00	
Partner's violence	10.37***	.04	.84	.01	7.59**	.26	
Major life events	9.38***	6.09**	2.99†	.78	1.21	1.06	
Partner's infidelity	.97	1.28	.02	5.92*	3.30†	.99	
Accumulation of daily stress	6.94**	.44	3.45†	.00	3.74†	1.59	

TABLE 5
Continued

	Women		Men	
	Scheffé	Effect sizes (d)	Scheffé	Effect sizes (d)
Falling in love with another	Sw > G*** Sw > I***	-.50 -.58	-	-
Partner's violence	Sw > G** Sw > I***	-.40 -.59	Sw > G† Sw > I***	-.42 -.74
Major life events	Sw > G*** Sw > I***	-1.30 -.84	Sw > G† Sw > I**	-.49 -.59
Partner's infidelity	-	-	Sw > I†	-.36
Accumulation of daily stress	-	-	-	-

Notes: * $p < .05$; ** $p < .01$; *** $p < .001$.

Multivariate effects: Country: $F(5, 563) = 19.19^{***}$; Sex: $F(5, 563) = 3.86^{**}$; Country \times Sex: $F(5, 564) = 3.00^*$; Time since separation: $F(5, 563) = 1.18$; Age at marriage: $F(5, 563) = 2.77^*$; Number of children: $F(5, 563) = 2.88^*$; Duration prior to the marriage: $F(5, 563) = .62$.

Discussion

Drawing upon recent theoretical work by Bodenmann (1995, 2000) and by Karney and Bradbury (1995), this research examined how divorced individuals in three European countries recalled the role that stress and other factors played in their decision to divorce. While the accumulation of stress was assumed to function as an immediate trigger, the general everyday stress level was assumed to be a more enduring reason for divorce that eroded marital quality, leading to mutual alienation and increasing risk of divorce. With sufficient facilitating conditions (e.g., a new partner, economic independence, approval from one's social network) and weak inhibiting conditions (e.g., no children or religious constraints), we hypothesized that the accumulation of stress is one likely trigger that leads unhappy spouses to end their marriage. Within different stress domains, we hypothesized that trivial daily events particularly might erode marriages. Because they are frequent, their impact on marriage is usually underestimated, and they typically promote tensions between spouses and low understanding (Bodenmann, 2000).

When asked to recall why their marriage ended, participants tended to endorse dyadic skill deficits, lack of commitment, or emotional alienation as primary reasons. Skill deficits results are consistent with those from longitudinal studies (e.g., Karney & Bradbury, 1995) showing that adverse marital outcomes can be linked to deficits in central competencies (communication, problem solving, and coping). These findings are also consistent with Kozuch and Cooney (1995) as well as Schwartzman-Shatman and Schinke (1993), who found that emotional estrangement (lack of emotional support, lack of common interests, incompatibility) and deficits in relevant relationship skills (e.g., lack of communication) are more frequently cited as causes of divorce than are such acute problems as alcoholism or physical abuse. The present findings concerning alienation are consistent with Huston et al. (2001), although, in general, duration of marriage did not influence any significant effect in this study.

Participants consistently reported trivial daily events as an important reason for their decision to divorce. This is consistent with Bodenmann and Cina (2006), which also showed that daily stress was a reliable predictor of divorce. Thus, our participants did acknowledge the role of stress in their divorce, though they perceived it less as a reason for divorce and more as a triggering condition (particularly for Swiss participants, who provided higher scores than did Germans or Italians). That high level of stress precipitate Swiss divorces, consistent with our predictions, suggests that macro-level social and economic conditions may moderate the effects of stressors to which couples are exposed. On the other hand, inconsistent with socio-cultural differences between the three countries, Italians did not report child-related stress as less important for their decision to divorce than did Germans and Swiss. We found little to suggest that social norms and expectations would buffer any negative effects of child-related stress on marriage after number of children was controlled.

In sum, our between-country effects suggest that broad socioeconomic conditions might contribute to couples' divorce decisions, but more theoretical work is needed to connect these levels of analysis. We caution that this pattern of results must be interpreted carefully. According to the model presented in Figure 1, stress is likely to exert a host of subtle and indirect influences on marriage, such that obvious direct effects of stress are less likely than indirect effects of one's general stress level on dyadic interaction. As a result, participants might find it difficult to reliably rate the influence of stress on their decision to divorce, even prospectively.

The accumulation of stress and the partner's infidelity were endorsed most frequently as triggers for divorce, while falling in love with another person was less influential than anticipated. Because intervention may improve couples' capacities for managing stress, we believe that the accumulation of stress merits further consideration. The accumulation of stress does not fit the typical sense of a "trigger" as a discrete event that operates acutely and abruptly to elicit the divorce decision (e.g., the discovery of a partner's extramarital affair). Our data cannot answer the question of why the accumulation of stress triggered the divorce decision at one particular time and not another. Nevertheless, it is striking that participants reported the accumulation of everyday stress as a more relevant divorce trigger than falling in love with another person, partner violence, or even a specific major life event that would have instigated changes in their private life. Not unlike exhaustion or burn-out, it is possible that, over many years, the gradual, continual erosion of marital quality by chronic stress may produce a sudden breakdown that may not require an external event to prompt a divorce. This process can be compared with the corrosive effect of rust on an automobile. A breakdown might occur at a certain moment when the destruction, caused by continual erosion, proved sufficient to create damage even without any other external influence (Bodenmann, 2000). With only a few exceptions (e.g., Pines's (1996) work on couple burnout, and Aron, Mashek, & Aron's (2004) work on the "typical honeymoon-then-years-of-blandness" pattern), little has been written about how low levels of chronic stress can erode intimacy over time even in the absence of acute triggers. Our findings suggest that this is significant oversight and that the experience of stress itself needs to be considered a developmental phenomenon in marriage.

That partner infidelity often triggers divorce is consistent with social exchange theory (e.g., Levinger, 1976; Lewis & Spanier, 1979). Like several other studies (e.g. Schneider, 1990), we find that extramarital affairs and infidelity rank among the most important divorce triggers. It is noteworthy, however, that the accumulation of stress was rated as even more salient than alternative relationships (falling in love with another partner) as a trigger in instigating divorce in all three samples for both genders. However, this finding cannot be explained by the possibility that stress accumulation simply was more frequent than extramarital affairs, as subjects did not rate the frequency of the triggers but their impact on their decision to divorce. Major life events, which are central to crisis models of marital and family adaptation (e.g., McCubbin & Patterson, 1983), were not rated particularly

highly by participants in this study, though obviously these events were important in the decisions of Swiss women to end their marriage (see also Williams, 1995).

Although a major goal of this study was to establish commonalities across countries in reasons and triggers for divorce, we noted several between-country differences. The most consistent results found Swiss participants (compared to Germans and Italians) more likely to report that stress was a salient reason for divorce (including stress domains of work, social relationships, health, and leisure time) and greater endorsement of triggers for divorce. Consistent with our hypotheses, we expected that Swiss women would be particularly prone to experience stress as an important reason and trigger for divorce, as Swiss citizens are faced with higher workloads, higher living costs, higher urban population density, and poor family policies compared to individuals residing in Germany or Italy. Therefore, to be maximally effective, family policies and intervention programs for distressed couples must recognize these differences. Nevertheless, other factors should be examined (e.g., the relative frequency of divorce in the Swiss sample, attitudes toward divorce, the possibility that divorced Swiss parents have different forms of contact after divorce) before this conclusion can be accepted with confidence.

The hypothesis that women would endorse more reasons and triggers than men was partially supported. Although women rated 3 of the 5 reasons for divorce as more important than did men, we found no clear differences concerning stress variables. This suggests that stress may be equally important for men and women in their decision to divorce, despite evidence that women in general report more stress in daily life than men (e.g., Vingerhoets & Van Heck, 1990; Widmer & Bodenmann, 2000). On the other hand, women reported significantly greater levels of partner's violence, major life events, and the accumulation of stress as divorce triggers than did men. This might reflect women's greater exposure to these stresses, greater insight into why the divorce happened, or a greater investment in trying to make sense of how the marriage deteriorated (see Cascardi & Vivian, 1995; Schneider, 1990). Women did not differ from men in their endorsement of two triggers: Falling in love with another person and the partner's infidelity. Thus these events appear to be equally important for triggering the divorce decision among both women and men. This finding is noteworthy as men are usually more likely to have extramarital relationships (e.g., Atkins, Jacobson, & Baucom, 2001).

Finally, because the findings reported here might be affected by lapses or biases in memory that have occurred since the divorce (e.g., a well-resolved relationship with the ex-partner), it is important to emphasize that the reports collected here cannot be understood as veridical accounts of how these 662 marriages ended, nor can they be understood as mutually constructed accounts. This study's correlational design further limits the implications that can be drawn from the present data, and plausible rival interpretations cannot be ruled out. In particular, it is possible that dispositional influences (e.g., impulsivity, negative affectivity) might be operating to generate both stress and the adverse outcomes studied here. The retrospective self-report

data provide an imperfect and incomplete test of the model outlined in Figure 1. Nevertheless, we find evidence consistent with the view that deficiencies in interpersonal competencies and the presence of various forms of everyday stresses can disrupt a marriage's equilibrium and heighten the risk of divorce.

Prospective longitudinal studies, with careful delineation of different types of stressors (outside and inside the marriage, chronic versus acute, and minor versus major) and other likely antecedents of divorce are now needed to clarify the extent to which stress erodes the quality of marriages and the mechanisms by which this may occur. To the extent that stress can erode commitment or interact with behavioral competencies to foreshadow declines in relationship satisfaction and dissolution (e.g., Bodenmann, 2005; Cohan & Bradbury, 1997; Conger et al., 1999), the rationale for incorporating stress into models of marriage is further strengthened.

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