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# Connect or Protect? Social Class and Self-Protection in Romantic Relationships

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Lower SES (socioeconomic status) couples tend to face particular challenges in their relationships. Relative to higher SES couples, they are less likely to marry and more likely to divorce—but they do not value their romantic relationships any less. Drawing on risk regulation theory and theories of social class as culture, we suggest that lower SES individuals adapt to their more chronically precarious environments by prioritizing self-protection more than higher SES individuals do, but that the need to self-protect may undermine relationship satisfaction. We investigate these ideas across 3 studies, using cross-sectional, longitudinal, and daily-diary methods. Lower SES individuals were more self-protective, both in their thoughts about their relationship (Studies 2–3), and in the judgments they made about their partner’s commitment level over 2 years (Study 1) and 2 weeks (Study 3). Self-protection, in turn, was associated with lower relationship satisfaction (Studies 2–3). However, lower SES individuals were only self-protective when feeling vulnerable in their relationships (Study 3). Taken together, these studies identify psychological mechanisms to explain why the structural challenges that lower SES individuals experience can make it more difficult to achieve satisfying relationships.

*Keywords:* social class, socioeconomic status, romantic relationships, risk regulation, culture and self

*Supplemental materials:* <https://doi.org/10.1037/pspi0000368.supp>


Economic inequality in the United States is reaching record levels (Pew Research Center, 2020), ushering in a social class divide that reverberates throughout American society. Reflecting this divide, higher and lower socioeconomic status (SES) individuals increasingly live in different neighborhoods, attend different schools, and work in different places (Massey & Tannen, 2016; Massey, 2020). Psychologically, the differences are also stark—social class predicts how happy people are, how long they live, and how they think about their worlds (Adler et al., 1994; Case &


Deaton, 2020; Diener et al., 2010; Kraus et al., 2009; Stephens et al., 2014).

These environments also shape people’s experiences within their most intimate relationships. Lower SES individuals are less likely than higher SES individuals to get married and are more likely to divorce when they do marry; on average, their relationships are characterized by less satisfaction, more severe problems, and more fraught interactions (see Karney, 2021, for a review). Yet, the evidence suggests that lower SES individuals want close, fulfilling relationships every bit as much as do higher SES individuals. Indeed, there are essentially no social class differences in what people want from their relationships, including “spending time together” and “understanding each other’s hopes and dreams” (Finkel et al., 2014; Trail & Karney, 2012). Why, then, do lower SES couples face more challenges in their relationships?

Placing theories from the social class and relationship science literatures into conversation may point to some answers. According to the *social-class-as-culture perspective*, people from different social class backgrounds experience different material and social conditions, which in turn foster distinct meaning systems and types of self (Stephens et al., 2014). Specifically, whereas higher SES individuals are socialized in environments that enable a focus on self-expression and choice, lower SES individuals are socialized in more precarious environments that emphasize the need to be more responsive to other people but also to protect themselves. In other words, they are attentive to others, but they are also deeply concerned about needing to look out for

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themselves and not letting others take advantage of them (Stephens et al., 2014). This tension in the lower SES model of self—as both relationally oriented and self-protective—resonates with major theories in relationship science. In particular, *risk regulation theory* suggests that, in relationships, people must determine how strongly they will prioritize (a) connection at the risk of being hurt or exploited versus (b) self-protection at the risk of weakening relationship closeness—a dilemma that is especially pronounced when people feel vulnerable in their relationships (Murray et al., 2006). Taken together, these two approaches—the social-class-as-culture perspective and risk regulation theory—suggest that lower SES individuals may tend to prioritize self-protection in their romantic relationships more than higher SES individuals do, but that self-protection may undermine relationship satisfaction.

### Social Class and Romantic Relationships

Although Americans vaunt a national mythos of a classless society, the nation's own history belies this idea—social class inequality been a foundation of American society since the era of the earliest colonists (Isenberg, 2016). Today, even as people espouse optimism about economic mobility, social class divides persist (Burkhauser et al., 2011; Cherlin, 2010; Kraus & Tan, 2015; McCall & Percheski, 2010). These divides place higher- and lower SES Americans in different social contexts that, in turn, contribute to different lenses through which people view their worlds.

Lower SES contexts tend to be precarious and turbulent, whereas higher SES contexts are more secure and reliable. For lower SES individuals, job security has grown increasingly scarce in recent decades (Cherlin, 2014; Edin & Shaefer, 2015), and the available employment opportunities are often characterized by cancelled shifts that they cannot afford to lose and little notice over schedule changes (Schneider & Harknett, 2019). Employment instability, in turn, casts shockwaves throughout other areas of people's lives. Missing a rent check can result in eviction, and a record of eviction can cascade into deeper housing insecurity, further evictions, and severe poverty (Desmond, 2016). In 2018, 14.3 million U.S. households experienced some type of food insecurity (Coleman-Jensen et al., 2019). A porous social safety net means that people who fall into these cycles of scarcity and instability are often on their own (Edin & Shaefer, 2015). These are considerations that rarely affect high-SES individuals.

Based on these distinct contexts and sets of concerns, the social-class-as-culture perspective argues that lower SES contexts cultivate *hard interdependence*, which fosters selves that are socially responsive and connected to others but also tough and resilient in the face of an uncertain and uncontrollable world (Stephens et al., 2014). In contrast, higher SES contexts afford *expressive independence*, which encompasses an orientation toward the self as unique and separate from others, a desire for self-expression, and a sense that the world is orderly and that choices are abundant.

Research on social class has supported this theorizing (see Markus & Stephens, 2017, for an overview). Supporting the *interdependence* aspect of hard interdependence, lower SES individuals are, relative to higher SES individuals, more engaged when interacting with other people, more likely to help someone who seems upset, and more comfortable in contexts that emphasize community and attending to other people (Kraus & Keltner, 2009; Kraus et al., 2010; Piff et al., 2010; Stephens et al., 2012). When

experiencing chaos or uncertainty, they are more likely to turn to their communities (Piff et al., 2012). Supporting the *hard* aspect of hard interdependence, lower SES individuals are more likely to detect a friend's negative emotions, anticipate hostile reactions in ambiguous scenarios, and distrust others in general (Gallo & Matthews, 2003; Kraus et al., 2011). In short, lower SES individuals are both more responsive to other people (interdependence) and more oriented toward toughness and self-protection (hardness). These are adaptive responses to their objective circumstances; lower SES individuals have a more porous safety net, which makes them more dependent on others but also at greater risk of being exploited or hurt (e.g., Kusserow, 2004; Silva, 2013). When life is chronically precarious, self-protection (avoiding being hurt or taken advantage of) is often a necessity.

In contrast, and in support of the *independence* aspect of expressive independence, higher SES individuals, relative to lower SES individuals, prefer to make choices for themselves, prefer cultural products that emphasize uniqueness, and have more independent motivations (e.g., attending college to “become an independent thinker”; Snibbe & Markus, 2005; Stephens et al., 2011; Stephens et al., 2012). Supporting the *expressive* aspect of expressive independence, higher SES individuals are more likely to express aspects of their identities and are socialized to focus on self-expression (Lareau, 2011; Kusserow, 2004). In short, higher SES individuals are more focused on uniqueness (independence) and expressing themselves (self-expression). These, too, are responses to their circumstances; higher SES individuals experience more stable, predictable environments, which leaves them free to focus on self-expression and distinction from others.

A priori, the social class differences described above might suggest two contradictory predictions regarding the link between social class and intimate relationship functioning. On the one hand, lower SES individuals are more connected to others and focused on other people's needs—exactly the types of behavior that characterize the best romantic relationships (e.g., Finkel et al., 2017; Le et al., 2010). On the other hand, lower SES individuals tend to be less trusting and more self-protective—which may create challenges for relationships (e.g., Finkel et al., 2017; Le et al., 2010). As we have seen, lower SES individuals generally tend to experience more challenges to their relationships than higher SES individuals, which is consistent with the possibility that, on average, the self-protective element of hard interdependence may be more influential than the connection element in lower SES individuals' relationships. If that is the case, risk regulation theory (Murray et al., 2006) offers potentially promising insights regarding how self-protection affects relationships.

### Self-Protection in Relationships

Risk regulation theory tackles a paradox central to close relationships—that the very behaviors essential to forming a meaningful relationship also leave people vulnerable to emotional pain and exploitation (Murray et al., 2006). Intimacy, almost by definition, requires vulnerability; the closer one's relationship becomes, the more one can be hurt or exploited. Rejection from a stranger on the street might momentarily sting, but rejection from those closest to us can be devastating. The only guarantee against such devastation is to keep one's emotional distance. According to risk regulation theory, when people encounter a given situation in their

relationships, they must prioritize either self-protection or connection (Murray et al., 2006; Murray & Holmes, 2009). People prioritize self-protection versus connection based on (a) a combination of their own background, thoughts, and feelings (e.g., how much they believe others to be trustworthy); (b) the inherent riskiness of the situation (how potentially vulnerable it makes them to being hurt or exploited). An individual's decision to prioritize self-protection or connection typically has downstream effects on relationship quality; prioritizing self-protection is linked to lower relationship quality, and prioritizing connection is linked to higher relationship quality.

As discussed, people in lower SES contexts tend to face more precarious environments, and in response, they form hard interdependent selves. This general orientation toward self-protection and toughness may, on average, increase their orientation toward self-protection in their romantic relationships. If a person is in chronic danger of sinking, taking on the added weight of a close partner makes that risk even greater. Ethnographical research concludes that "the unpredictability, insecurity, and risks of everyday life come to haunt [lower SES] . . . people *within* their most intimate relationships" (Silva, 2013, p. 59). This logic emerges in our own data as well; a participant from a lower SES background in Study 3 observed that "people around here mess with me, because I'm always helping people and looking out for people . . . But when I start to see people take advantage of it, then that pushes me away." In short, risk tied to relationships is higher in lower SES contexts. We hypothesize that lower SES individuals may respond to this chronic experience of risk by adopting a self-protective mindset, but that doing so may undermine their intimate relationships.

Risk regulation theory also suggests that the tendency to be vigilantly self-protective in one's relationships is magnified when people feel vulnerable (Cavallo et al., 2013; Murray et al., 2008; Murray & Holmes, 2009). In other words, vulnerability exacerbates any existing concerns with self-protection. If lower SES individuals are especially concerned about self-protection, this concern may be particularly pronounced when they feel vulnerable in their relationship.

Self-protection (i.e., motivation to avoid being hurt or taken advantage of; Murray et al., 2008) may take several forms, and we considered two types of self-protection in the present studies. First, lower SES individuals may feel a general motivation to self-protect in their relationships, which would manifest in their reports of their thoughts and behavior. Second, self-protection could emerge in the judgments people make about their relationships. A central challenge in all relationships is the impossibility of ever fully knowing what one's partner is thinking and feeling. People's judgments about their partner's commitment level are especially crucial (Arriaga et al., 2006). If a person mistakenly believes that their partner is more committed than they actually are, they open themselves up to being hurt or exploited. Individuals concerned with self-protection may therefore tend to underestimate their partner's commitment level as a means of protecting themselves in their relationship.

### Hypotheses and Research Overview

Building on the preceding theoretical analysis, we hypothesized that lower SES individuals will, to a greater extent than higher SES individuals, prioritize self-protection in their romantic

relationship, which will have downstream implications for their relationship satisfaction. We also hypothesized that these effects might be exacerbated when lower SES individuals are feeling vulnerable in their relationships.

Put more formally, we offer four hypotheses about the intersection of social class and self-protection in romantic relationships:

*Hypothesis 1:* Lower SES individuals will tend to self-protect more than higher SES individuals (main effect of social class on self-protection).

*Hypothesis 2:* Self-protection, in turn, will be associated with lower relationship satisfaction (indirect effect of social class on relationship quality through self-protection).

*Hypothesis 3:* Lower SES individuals will primarily self-protect when feeling vulnerable (feelings of vulnerability will moderate the social class-to-self-protection link in H1).

*Hypothesis 4:* This tendency for lower SES individuals to self-protect when feeling vulnerable will be associated with lower relationship satisfaction (feelings of vulnerability will moderate the social class-to-self-protection link in H2).

We tested these hypotheses across three studies.<sup>1</sup> In Study 1, a two-year longitudinal study with a community sample of married couples, we examined whether lower SES individuals make more self-protective judgments about their partner's commitment level (H1). In Study 2, we used cross-sectional methods to test the hypotheses that lower SES individuals would report more self-protection (H1), and that self-protection would statistically mediate the association between social class and relationship satisfaction (H2). Finally, in Study 3, we tested all four hypotheses among a community sample of couples, using longitudinal procedures in which both partners completed (a) an intake questionnaire, (b) a 14-day daily diary, and (c) a follow-up questionnaire 6 months later. We examined people's reports of their own self-protective thoughts and behaviors in Studies 2 and 3. We examined people's biases in estimating their partner's commitment level in Studies 1 and 3.

Before turning to Study 1, we address three additional methodological considerations. The first pertains to participant sampling. The experience of being lower SES, including its cultural implications, differs across cultures (Miyamoto, 2017), and the present research is not intended as a cross-cultural analysis. The present studies focus on the United States, and all conclusions are especially relevant to that context. The second consideration pertains to the measurement of social class. In this research, we operationalize social class in terms of educational attainment; consistent with cultural perspectives on social class (e.g., Snibbe & Markus, 2005; Stephens et al., 2012), individuals are categorized as lower SES if they do not have a four-year college degree and as higher SES if they have a four-year degree or higher. Having a college degree is strongly linked with how precarious a person's life circumstances are. Those without a college degree are more likely to be unemployed or live in poverty (Pew Research Center, 2014). Moreover, they tend to lack a safety net; they are less likely to have job security, health insurance or retirement plan provided by an employer, less likely to report being in excellent health, less likely to have a bank account, and less likely to trust their neighbors (Trostel, 2015). In other words, lacking a college degree

results in a more chronically precarious world—and thus, in accord with the hard interdependence ideas that undergird our theorizing, a greater self-protective mindset. The third consideration pertains to our open research practices. Available data, as well as all materials and syntax from these studies are available at <https://osf.io/mcyb5/>.

## Study 1

In Study 1, we examined whether lower SES individuals, relative to higher SES individuals, think in self-protective ways when making judgments about their relationship (H1). Specifically, risk regulation theory suggests that when making a potentially risky judgment, people must decide whether to prioritize self-protection or connection. We chose to examine what happens when people try to gauge how committed their partner is to their relationship. As discussed earlier, this assessment is potentially fraught, because if people mistakenly overestimate their partner's commitment, they open themselves to being hurt or exploited by their partner. We tested whether lower SES individuals would tend to think self-protectively about their partner's commitment (i.e., underestimate their partner's commitment level).

## Method

### Participants and Procedure

Participants were 120 married couples<sup>2</sup> (total  $N = 240$ ; 50% male, 50% female; age  $M = 39.65$ ,  $SD = 13.71$ ; 85.4% White, 7.1% Asian American/Asian, 3.3% African American/Black, 3.3% Hispanic/Latino/a, 0.5% other; relationship duration  $M = 13.79$  years,  $SD = 12.08$ ) recruited from the Chicago metropolitan area through newspaper advertisements, posts on Craigslist, and flyers distributed through a local school system. The study consisted of seven waves of data collection across 2 years, with participants completing measures once every 4 months.

This study is the only one in this paper that leveraged data from a study conducted before we developed the current hypotheses. Because the study conducted before marriage equality was legalized in the state of Illinois, the sample does not include any same-sex couples. This study was conducted from 2009 to 2011.

### Measures

Unless otherwise indicated, all items were assessed on a 7-point scale, ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). In this and all subsequent studies, all scales are averaged across items. See Appendix B in the online supplemental materials for associations among variables in this and subsequent studies.

**Social Class.** In the intake questionnaire, participants reported their highest level of education, ranging from 1 (*some high school*) to 6 (*graduate school*); 85.8% of the sample had at least a college degree, and 14.2% did not have a college degree.

**Commitment.** At each wave of the study, participants reported their current commitment level (seven items; e.g., "I want our relationship to last a very long time";  $\alpha = .92$ ;  $M = 6.59$ ,  $SD = .86$ ; Rusbult et al., 1998).

**Perceived Partner Commitment.** At each wave, participants also reported their perception of their spouse's commitment level (seven items;  $\alpha = .93$ ;  $M = 6.53$ ,  $SD = .94$ ; e.g., "My partner wants

our relationship to last a very long time"; adapted from Rusbult et al., 1998).

## Results

### Data Analytic Approach

We used an approach based on the truth and bias model (West & Kenny, 2011) to examine people's judgments of their partner's commitment level. In the context of the present study, the perceiver's judgment of the partner's commitment is predicted from their partner's actual commitment. Prior to analysis, we grand mean centered partner commitment (as we did with all variables in subsequent studies, unless otherwise indicated); the perceiver's judgment was grand mean centered on actual partner commitment. This means that the intercept in the model represents the difference between the judgment and the truth (the partner's actual commitment). In other words, the intercept in the model captures *directional bias*—the extent to which the perceiver overestimates or underestimates the partner's commitment. Positive intercepts indicate that the perceiver overestimates their partner's commitment, whereas negative intercepts indicate that the perceiver underestimates their partner's commitment.

We used multilevel modeling to analyze the data in this study. Specifically, we used a two-level crossed model with individuals nested within couples, and individuals and time points crossed because both members of the couple completed the same waves of the survey (Kenny et al., 2006). In this and subsequent studies, we coded social class such that .5 = *bachelor's degree or higher* and  $-.5 = no\ bachelor's\ degree$ . To examine simple effects among higher SES and lower SES individuals, we used dummy coding (see, e.g., Spiller et al., 2013). First, we created a set of codes such that 0 = *bachelor's degree* and 1 = *no bachelor's degree*, which tests the effects among higher SES individuals—those with at least a bachelor's degree. We then created a set of codes such that 1 = *bachelor's degree* and 0 = *no bachelor's degree*, which tests the effects among lower SES individuals—those without a bachelor's degree.

### Social Class and Self-Protection

We hypothesized that lower SES individuals would make more self-protective judgments about their partner's commitment—that they would underestimate it (H1). To test this hypothesis, we ran a model predicting perceiver judgment of partner commitment from (a) the partner's actual commitment, (b) the perceiver's social class, and (c) their interaction. As described above, the intercept represents the extent to which people are overestimating their partner's commitment, underestimating their partner's commitment, or making accurate assessments. The main effect of social class represents the degree to which directional bias varies as a function of social class. Thus, the effect of social class and the intercept effects among higher- and lower SES individuals represent the key hypothesis tests. We report all additional model parameters from the truth and bias analyses in Appendix C in the online supplemental materials.

The overall effect of social class was significant ( $b = .26$ ,  $SE = .13$ ,  $t(222.97) = 2.06$ ,  $p = .040$ ; 95% CI [.01, .51]), suggesting that estimation biases systematically differed based on social class. Next, we examined effects among higher SES and lower SES individuals. For

higher SES individuals, the intercept was not significant ( $b = -.01$ ,  $SE = .05$ ,  $t(110.95) = -.27$ ,  $p = .787$ , 95% CI  $[-.11, .09]$ ). However, among lower SES individuals, the intercept was significant and negative ( $b = -.27$ ,  $SE = .12$ ,  $t(205.66) = -2.32$ ,  $p = .021$ , 95% CI  $[-.51, -.04]$ ) (Figure 1). These effects suggest that, across the 2 years of the study, lower socioeconomic status (SES) participants systematically underestimated their partner's level of commitment (i.e., made more self-protective judgments), whereas higher SES participants' estimates were fairly accurate.

### Power Considerations

We used the *simr* package for R (Green & MacLeod, 2016) to conduct sensitivity power analysis of the social class effect on bias in estimating partner commitment level. This analysis revealed that we had 80.20% power (95% CI  $[77.59, 82.63]$ ) to detect an effect of .36. We also conducted an analysis of our observed power of the social class effect in this model, which revealed that we had 58.90% power (95% CI  $[55.78, 61.97]$ ) to detect this effect.

### Discussion

Study 1 examined whether lower SES individuals think self-protectively when making potentially risky judgments about their relationships—specifically, judging their partner's commitment level (H1). Across the two years of the study, lower SES individuals tended to underestimate their partner's commitment level, whereas higher SES individuals made relatively accurate assessments in their judgment of their partner's commitment.

However, this study is limited in that (a) the number of lower SES individuals was small, and (b) we were underpowered to detect the primary effect of interest. Still, the results from this initial study—which was conducted before the current hypotheses were developed—were sufficiently promising to warrant additional investigation, including a replication with better statistical power in Study 3.

## Study 2

In Study 1, we found that lower SES individuals think about their relationships in more self-protective ways (H1). In Study 2, we examined whether lower SES individuals would report stronger self-protective tendencies than higher SES individuals (H1) and whether self-protection would mediate the association between social class and relationship satisfaction (H2). Study 2 contained three subsamples; because all three tested the same research question with the same methods and measures, we combined them to maximize power, yielding a total sample size of 1,122 participants.

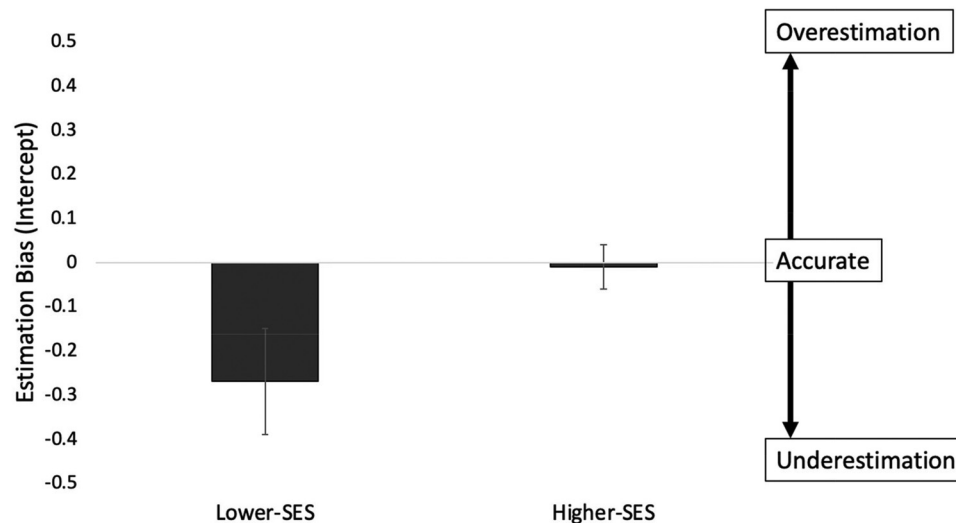
## Method

### Participants and Procedure

**Sample 2a.** We recruited 222 participants from Amazon's Mechanical Turk (42.8% male, 56.3% female, .5% transgender; age  $M = 35.80$ ,  $SD = 10.33$ ; 77.9% White, 9.1% Black/African American, 5.6% Asian/Asian American, 5.6% Hispanic/Latino, .87% American Indian/Alaska Native, .87% other race or ethnicity;<sup>3</sup> 89.6% heterosexual, 5.9% bisexual, 2.7% gay or lesbian, 0.5% queer, 0.5% pansexual). All participants were currently in a romantic relationship (6.8% dating casually, 18.9% dating seriously, 5.0% about to live together or be engaged, 14.9% engaged/living together, 54.5% married/in a committed lifelong partnership; relationship duration  $M = 8.10$  years,  $SD = 7.60$ ). Participants completed all measures in a single online session. This study was conducted in October 2016.

**Sample 2b.** We recruited 297 participants from Prolific Academic (37.7% male, 59.9% female, 2.0% nonbinary, 0.3% other; age  $M = 35.46$ ,  $SD = 11.92$ ; 75.4% European American, White, Anglo, or Caucasian, 13.8% Hispanic American, Latino[a], or Chicanos[a], 12.8% Asian American, Asian, or Pacific Islander, 4.4% African American, Black, African, or Caribbean, 1.0% Native American or American Indian, 1.0% other; 81% heterosexual, 9.8%

**Figure 1**  
Social Class and Bias in Estimating Partner Commitment Across 2 Years in Study 1



bisexual, 3.7% pansexual, 2.4% gay or lesbian, 1.7% queer, 0.7% asexual, 0.7% demisexual). All participants were currently in a romantic relationship (.7% dating casually, 21.9% dating seriously, 22.2% in a committed lifelong partnership, 55.2% married; relationship duration  $M = 10.20$  years,  $SD = 9.71$ ). Participants completed all measures in a single online session. This study was conducted in February 2020.

**Sample 2c.** We recruited 603 participants<sup>4</sup> from Prolific Academic (45.4% male, 52.2% female, 2.3% nonbinary;  $M$  age = 34.53,  $SD = 11.36$ ; 79.4% White, European American, Anglo, or Caucasian; 10.9% Asian American, Asian, or Pacific Islander; 8.8% Hispanic American, Latino(a), or Chicano(a); 6.1% African American, Black, African, or Caribbean; 1.3% Native American or American Indian; 0.3% other; 82.3% heterosexual, 9.3% bisexual, 3.2% gay or lesbian, 2.5% pansexual, 1.5% queer, 0.8% asexual, 0.5% other). All participants were currently in a relationship (2.3% dating casually, 24.9% dating seriously, 22.6% in a committed lifelong partnership, 50.1% married;  $M$  relationship duration = 3.30 years,  $SD = 3.71$ ). Participants completed all measures in a single online session.<sup>5</sup> This study was conducted in March 2020. We preregistered the analyses for this subsample (<https://aspredicted.org/uf48g.pdf>).<sup>6</sup>

### Measures

Unless otherwise indicated, all items were assessed on a 7-point scale ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). In each subsample, participants completed the same measures of social class, self-protection, and relationship satisfaction.

**Social Class.** Participants reported the highest level of education they had completed, ranging from 1 (*some high school*) to 8 (*Doctorate [PhD]*); 57.0% of the sample had at least a college degree, and 43.0% did not have a college degree.

**Self-Protection.** Participants completed an established measure of self-protection in their current relationship (10 items; e.g., “When I think about the future of my relationship, I think most about the bad things that might happen”;  $\alpha = .91$ ,  $M = 3.30$ ,  $SD = 1.31$ ; Murray et al., 2008). Higher scores indicate greater self-protection.

**Relationship Satisfaction.** Participants completed the satisfaction subscale of the Investment model Scale (five items; e.g., “I feel satisfied with our relationship”;  $\alpha = .93$ ,  $M = 5.54$ ,  $SD = 1.24$ ; Rusbult et al., 1998).

### Results

First, we examined associations among social class, self-protection, and relationship satisfaction. Consistent with H1, social class was negatively associated with self-protection ( $r = -.07$ ,  $p = .021$ , 95% CI  $[-.34, -.03]$ ), such that lower SES individuals reported more concerns about self-protection in their relationships. Social class was not associated with relationship satisfaction ( $r = .02$ ,  $p = .614$ , 95% CI  $[-.11, .19]$ ), but self-protection was ( $r = -.40$ ,  $p < .001$ , 95% CI  $[-.43, -.33]$ ). We then conducted a mediation analysis using model 4 of the PROCESS macro for SPSS (Hayes, 2013). Consistent with H2, self-protection mediated the association between social class and relationship satisfaction (see Figure 2).<sup>7</sup> Lower socioeconomic status (SES) individuals reported more self-protection, which in turn was associated with lower relationship satisfaction. We also tested an alternative model in which we reversed

the mediator and the dependent variable; this model was not significant (indirect effect =  $-.02$ , 95% CI  $[-.07, .05]$ ). Finally, we used model 59 in the PROCESS macro to examine possible moderation by sample membership—whether the effects differed based on which subsample a participant was in. We did not find evidence for moderated mediation (Contrast 1, 95% CI  $[-.25, .18]$ ; Contrast 2, 95% CI  $[-.11, .15]$ ).

### Power Considerations

According to G\*Power, the sample size in this study enabled us to detect a minimum correlation coefficient of .08 with 80% power (Faul et al., 2009); that is, a small effect size (Cohen, 2013).

### Discussion

Building on our results from Study 1, Study 2 found a link between social class and self-protection, as assessed through people’s self-reports. Self-protection, in turn, was associated with lower relationship satisfaction.

### Study 3

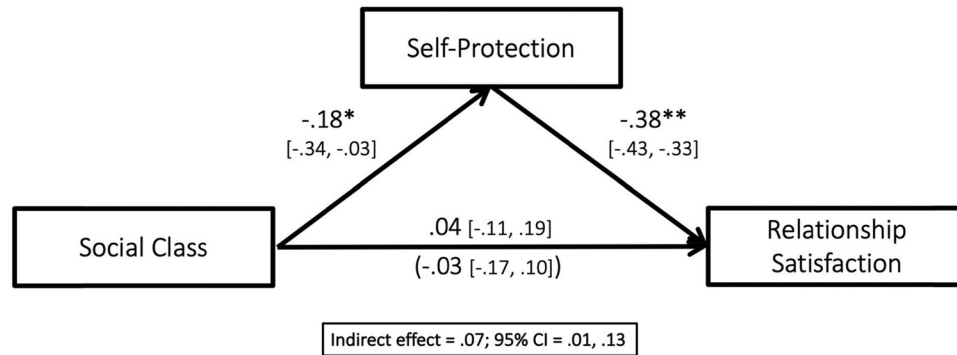
Studies 1 and 2 established that lower SES individuals make more self-protective judgments and report more self-protective tendencies, and that self-protective tendencies are associated with lower relationship satisfaction. In Study 3, we tested all four of our hypotheses—that lower SES individuals would tend to self-protect more (H1); that self-protection would mediate the association between social class and relationship satisfaction (H2); that feelings of vulnerability would moderate the association between social class and self-protection (H3); and that self-protection would in turn predict lower satisfaction (H4). We assessed self-protection in terms of making self-protective judgments about a partner’s commitment level (as in Study 1), as well as self-reported self-protective motivation (as in Study 2). We measured self-protection motivation both with an existing scale from the risk regulation literature (Murray et al., 2008) and, for the diary procedure, with a single, face-valid item reflecting a wariness of being overly trusting of one’s partner. In addition, Study 3 addressed a limitation from the community sample in Study 1 by increasing the socioeconomic diversity of the sample. Finally, we examined whether our effects were robust when controlling for perceived external stress to address the potential alternative explanation that our effects are due to the greater levels of stress that lower SES couples tend to face (e.g., Maisel & Karney, 2012).

### Method

#### Participants

We recruited a community sample of 108 couples (216 individuals)<sup>8</sup> from the Chicago metropolitan area (49.1% male, 49.1% female, 1.4% nonbinary;  $M$  age = 36.38,  $SD = 12.64$ ; 63.4% European American, White, Anglo, or Caucasian; 24.1% African American, Black, African, or Caribbean; 8.3% Asian American, Asian, or Pacific Islander; 7.9% Hispanic American, Latino(a), or Chicano(a); 2.3% Native American or American Indian; 2.8% other race or ethnicity; 78.7% heterosexual, 6.0% gay or lesbian, 5.6% bisexual, 5.6% queer, 2.3% pansexual, 1.4% other). The median annual income was \$41,000 (range = \$0–400,000).

**Figure 2**  
*Self-Protection Mediating the Association Between Social Class and Relationship Satisfaction in Study 2*



Note. Ninety-five percent confidence intervals are given in brackets.  
 \*  $p < .05$ . \*\*  $p < .001$ .

Participants were required to have been in a relationship for at least 6 months and be at least 25 years old to participate (relationship duration  $M = 8.26$  years,  $SD = 8.41$ ; 18.5% dating seriously, 44.4% in a committed lifelong partnership, 37.0% married). In addition, participants were required to have been born in the United States and have Internet access either through a phone or a computer. Recruitment methods included online advertisements (e.g., on Craigslist.com) and posted flyers around neighborhoods in the Chicago metropolitan area. We intentionally targeted both lower-income neighborhoods and higher-income neighborhoods.

### Procedure

Interested participants completed a brief online prescreening questionnaire to determine their eligibility to participate. After they enrolled, both members of the couple completed the online intake questionnaire. Next, they began a 14-day daily diary; each day, they received a link to that day's questionnaire at 5 p.m. The survey link was available to them until 3 a.m. Of the 216 participants, 97.7% completed at least one diary; among those who completed at least one, participants completed an average of 80% ( $M = 11.15$ ,  $SD = 3.10$ ). Six months later, participants received a link to the follow-up survey; 83% of the original 216 participants completed the six-month follow-up, and 5 couples reported that they had broken up. The analyses involving the six-month follow-up exclude those who broke up. Data collection on the intake and daily diary portions was conducted between April 2019 and March 2020. The 6-month follow-up was conducted between October 2019 and September 2020.

### Measures

Unless otherwise indicated, all measures were assessed on a 7-point scale, ranging from 1 (*strongly disagree*) to 7 (*strongly agree*).

#### Intake

**Social Class.** As in previous studies, we assessed education level, ranging from 1 (*some high school*) to 8 (*Doctorate [PhD]*); 65.4% of the sample had at least a college degree, and 34.3% of the sample did not have a college degree.

**Self-Protection.** Participants completed the same measure of self-protection as in Study 2 ( $\alpha = .87$ ;  $M = 3.10$ ,  $SD = 1.20$ ).

**Relationship Satisfaction.** Participants completed the same measure of relationship satisfaction as in Study 2 ( $\alpha = .91$ ;  $M = 6.00$ ,  $SD = 1.09$ ).

**Perceived Stress.** Participants completed a measure of perceived stress (Cohen et al., 1983; six items; e.g., "In the past 6 months, how often have you felt that you were unable to control the important things in your life?";  $\alpha = .79$ ;  $M = 3.76$ ,  $SD = 1.06$ ), assessed on a 7-point scale ranging from 1 (*never*) to 7 (*very often*).

#### Daily Diary

**Self-Protection.** Participants completed a one-item measure of self-protection ("Today, I was reluctant to trust my partner too much";  $M = 2.17$ ,  $SD = 1.51$ ).

**Vulnerability.** Participants completed a one-item measure of vulnerability ("Today, I felt vulnerable in my relationship";  $M = 3.34$ ,  $SD = 1.94$ ).

**Relationship Satisfaction.** Participants also completed a one-item measure of satisfaction ("Today, I felt satisfied with our relationship";  $M = 5.84$ ,  $SD = 1.35$ ; adapted from Rusbult et al., 1998).

**Relationship Commitment.** Participants completed a one-item measure of commitment ("Today, I felt committed to maintaining my relationship with my partner";  $M = 6.19$ ,  $SD = 1.10$ ; adapted from Rusbult et al., 1998).

**Judgment of Partner's Commitment.** Participants completed a one-item measure assessing their judgment of their partner's commitment ("Today, my partner felt committed to maintaining their relationship with me";  $M = 6.01$ ,  $SD = 1.19$ ; adapted from Rusbult et al., 1998).

#### Six-Month Follow-Up

**Self-Protection.** Participants completed the same measure of self-protection as in Study 2 ( $\alpha = .89$ ;  $M = 2.93$ ,  $SD = 1.19$ ).

**Relationship Satisfaction.** Participants completed the same measure of satisfaction as in Study 2 ( $\alpha = .94$ ;  $M = 5.76$ ,  $SD = 1.29$ ).



## Results

### Data Analytic Approach

We analyzed all data in this study with multilevel modeling. For the intake and 6-month follow-up data, we used a two-level multilevel model, with individuals nested within couples. For the daily diary data, we used a two-level crossed model with individuals nested within couples, and individuals and days crossed because both members of the couple completed the survey on the same day (Kenny et al., 2006). Within the diary data, for daily predictors, we partitioned the data into a between-person (person-level) component and a within-person (day-level) component (Bolger & Laurenceau, 2013). To separate within-person effects and between-person effects, we person-mean-centered predictors (capturing within-person variance) and created an aggregate of predictors across the two weeks (capturing between-person variance). Within-person variance captures effects within an individual (e.g., the extent to which a participant feels more or less vulnerable in their relationship on a given day than they typically do). Between-person variance captures effects between people (e.g., the extent to which a participant averages high or low levels of vulnerability across the full diary period, relative to other participants).

In conducting the truth and bias analyses (West & Kenny, 2011), as in Study 1, we mean-centered the judgment of the partner's commitment on actual partner commitment level to examine directional bias in judgments of the partner's commitment level. Consequently, the intercept term represents the difference between the judgment and the truth (the partner's actual commitment). Positive intercepts indicate that the perceiver overestimates their partner's commitment, whereas negative intercepts indicate that the perceiver underestimates their partner's commitment.

For the mediation analyses, we used the Monte Carlo method for assessing mediation (Selig & Preacher, 2008) with 20,000 resamples and a 95% CI.

### Main Effects: Social Class and Self-Protection

**Intake and 6-Month Follow-Up.** First, we examined whether lower SES individuals were more self-protective at intake and 6 months later (H1). The association between social class and self-protection at intake did not reach conventional standards for statistical significance, although it trended in the expected direction ( $b = -.31$ ,  $SE = .18$ ),  $t(204.16) = -1.80$ ,  $p = .074$ , 95% CI  $[-.66, .03]$ . Similarly, social class was not significantly associated with the measure of self-protection 6 months later ( $b = -.21$ ,  $SE = .20$ ),  $t(163.53) = -1.05$ ,  $p = .295$ , 95% CI  $[-.60, .18]$ .

**Daily Diary.** Next, we examined social class and self-protection in the daily diary, as operationalized through (a) participants' self-reported daily self-protection, and (b) participants' patterns of judging their partner's commitment level (making more or less self-protective judgments).

First, we examined people's reported self-protection. Consistent with H1, across the 2 weeks of the diary procedure, lower SES individuals were more likely to self-protect ( $b = -.58$ ,  $SE = .15$ ),  $t(185.91) = -3.87$ ,  $p < .001$ , 95% CI  $[-.88, -.29]$ .

We then examined self-protective judgments. Recall that, in Study 1, we found that, across up to 7 judgments over a 2-year period, lower SES individuals tended to underestimate their partner's commitment level, whereas higher SES individuals tended to

make relatively accurate assessments. Does the same trend emerge across up to 14 judgments over a period of 2 weeks? We ran a model predicting perceiver judgment of partner commitment from (a) the partner's actual commitment, (b) the perceiver's social class, and (c) their interaction. Recall that the intercept represents the extent to which people are overestimating their partner's commitment, underestimating their partner's commitment, or making accurate assessments. A main effect of social class indicates that these estimation biases differ by social class. We report all additional model parameters in Appendix C in the online supplementary materials. The overall main effect of social class was significant ( $b = .34$ ,  $SE = .12$ ),  $t(197.51) = 2.78$ ,  $p = .006$ , 95% CI  $[.10, .58]$ . As indicated in Figure 3, the intercept for lower SES individuals was significant and negative ( $b = -.40$ ,  $SE = .10$ ),  $t(151.98) = -3.90$ ,  $p < .001$ , 95% CI  $[-.61, -.20]$ ; the intercept for higher SES individuals was not significant ( $b = -.07$ ,  $SE = .08$ ),  $t(113.74) = -.86$ ,  $p = .390$ , 95% CI  $[-.22, .09]$ . Replicating our findings from Study 1, and consistent with H1, these results suggest that lower socioeconomic status (SES) individuals underestimate their partner's commitment level, whereas higher SES individuals do not.

### Mediation Effects: Social Class, Self-Protection, and Relationship Satisfaction

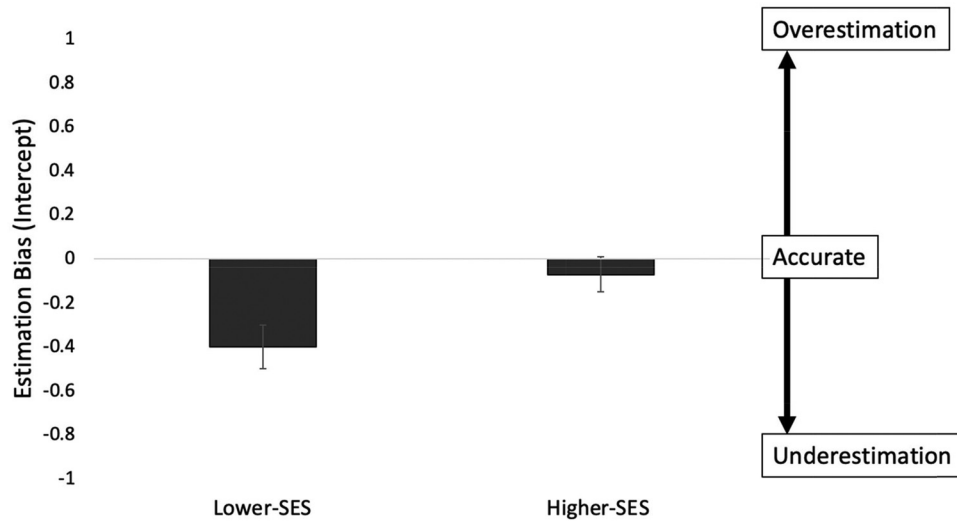
**Intake and 6-Month Follow-Up.** Next, we examined whether self-protection has downstream consequences for relationship satisfaction—whether self-protection mediates the association between social class and relationship satisfaction (H2). We first tested whether self-protection at intake mediates the association between social class and satisfaction at intake. We did not find evidence for mediation (95% CI  $[-.009, .23]$ ). Likewise, self-protection at intake did not mediate the association between social class and satisfaction 6 months later (95% CI  $[-.008, .20]$ ).<sup>9</sup>

**Daily Diary.** As discussed earlier, lower SES individuals tended to self-protect more across the daily diary. Is self-protection in turn associated with reduced relationship satisfaction (H2)? First, we conducted a residualized-lagged analysis to examine whether increased self-protection on one day predicts reduced relationship satisfaction the next day. We entered self-protection on the previous day into a model predicting today's satisfaction, controlling for satisfaction on the previous day. As we would expect, satisfaction yesterday was associated with today's satisfaction ( $b = .20$ ,  $SE = .02$ ),  $t(1,806.00) = 8.34$ ,  $p < .001$ , 95% CI  $[.05, .12]$ , but so was self-protection yesterday ( $b = -.12$ ,  $SE = .02$ ),  $t(1,699.32) = -5.46$ ,  $p < .001$ , 95% CI  $[-.16, -.08]$ . To the extent that people were more self-protective in their relationships on a given day, their satisfaction declined the following day.

We then tested a mediation model examining whether self-protection yesterday mediates the association between social class and satisfaction today. We found evidence for mediation (see Figure 4). The effect remained robust when we controlled for the previous day's satisfaction (95% CI  $[.03, .11]$ ).

Does self-protection across the daily diary also predict lower relationship satisfaction 6 months later? We examined whether aggregate self-protection across the 2 weeks of the daily diary mediates the association between social class and satisfaction at the six-month follow-up. We found evidence for mediation (see Figure 5). Consistent with H2, lower SES couples tended to self-protect more across the 2 weeks of the daily diary, which in turn

**Figure 3**  
*Social Class and Bias in Estimating Partner Commitment Across 2 Weeks in Study 3*



was associated with lower relationship satisfaction 6 months later. The effect remained robust when we controlled for satisfaction across the two weeks of the daily diary (95% CI [.01, .35]).

### **Moderation Effects: Social Class, Self-Protection, and Vulnerability**

**Daily Diary.** We then used the daily diary data to test H3—that vulnerability would moderate the association between social class and self-protection, such that lower SES individuals self-protect primarily when feeling vulnerable. We did not have a priori hypotheses about whether vulnerability would be especially influential within-persons (i.e., a person feeling more or less vulnerable than is typical for them), between-persons (i.e., a person feeling chronically more vulnerable than others across the 2 weeks), or both, so we tested for interactions of social class with each. As above, in the daily diary, we were able to examine self-protection both through (a) people’s self-reports on a daily basis and (b) bias in their judgments of their partner’s commitment level.

First, we examined people’s self-reports of their self-protection on a daily basis. We entered social class, within-person vulnerability (variation within each participant across time), between-person vulnerability (variation across participants in the average score across time), and the interactions of social class with each into a model predicting daily self-protection. We found main effects of social class ( $b = -.67$ ,  $SE = .14$ ,  $t(191.61) = -4.75$ ,  $p < .001$ , 95% CI  $[-.95, -.39]$ ); within-person vulnerability ( $b = .16$ ,  $SE = .02$ ,  $t(2,073.35) = 8.49$ ,  $p < .001$ , 95% CI  $[.12, .19]$ ); and between-person vulnerability ( $b = .27$ ,  $SE = .05$ ,  $t(190.56) = 5.74$ ,  $p < .001$ , 95% CI  $[.18, .36]$ ). There was not an interaction between social class and within-person vulnerability ( $b = -.002$ ,  $SE = .04$ ),  $t(2,088.74) = .06$ ,  $p = .955$ , 95% CI  $[-.07, .07]$ ; however, there was an interaction between social class and between-person

vulnerability ( $b = -.33$ ,  $SE = .09$ ,  $t(174.10) = -3.61$ ,  $p < .001$ , 95% CI  $[-.50, -.15]$ ; Figure 6), consistent with H3.

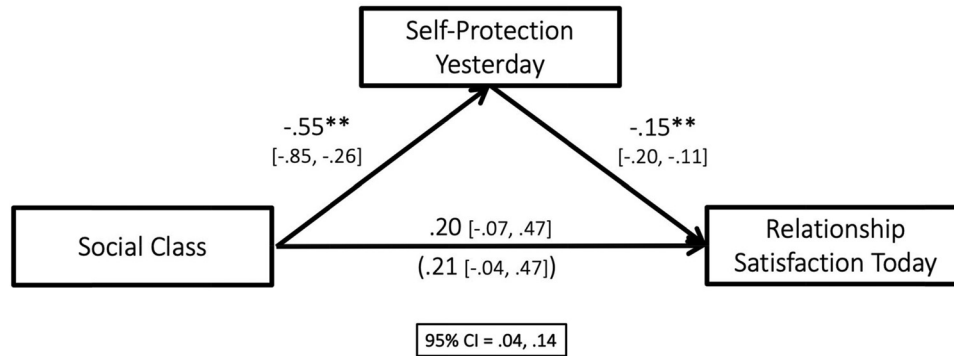
We examined simple effects; among lower SES individuals, experiencing chronically high vulnerability across the diary period was associated with daily self-protection ( $b = .43$ ,  $SE = .08$ ),  $t(191.17) = 5.57$ ,  $p < .001$ , 95% CI  $[.28, .59]$ . Among higher SES (+1 *SD*) individuals, chronic feelings of vulnerability were associated with daily self-protection, although the effect was weaker ( $b = .11$ ,  $SE = .05$ ),  $t(162.57) = 2.18$ ,  $p = .031$ , 95% CI  $[.01, .21]$ . That is, the influence of chronic vulnerability on self-protection was stronger among lower SES individuals. Or, put differently, among people who felt high chronic vulnerability (+1 *SD*), there was a significant association between social class and daily self-protection ( $b = -1.16$ ,  $SE = .20$ ),  $t(191.85) = -5.78$ ,  $p < .001$ , 95% CI  $[-.155, -.76]$ . However, among people who felt low chronic vulnerability (–1 *SD*), the association between social class and self-protection was not significant ( $b = -.18$ ,  $SE = .19$ ),  $t(169.94) = -.94$ ,  $p = .350$ , 95% CI  $[-.55, .20]$ . That is, the link between social class and self-reported self-protection on a daily basis only emerged under conditions of chronic vulnerability. Thus, we found support for the hypothesis that vulnerability moderates the association between social class and self-protection (H3), as operationalized through self-reported self-protection.

We then tested whether this interaction was in turn associated with relationship satisfaction—in other words, whether there is an indirect effect from the interaction between social class and vulnerability on relationship satisfaction through self-protection. The indirect effect was significant (see Figure 7).

Does vulnerability also moderate the association between social class and self-protective judgments, as operationalized in terms of underestimating the partner’s commitment to the relationship? Again, we examined both between-person vulnerability and within-person vulnerability as possible

**Figure 4**

*Self-Protection Yesterday Mediating the Association Between Social Class at Intake and Relationship Satisfaction Today in the Daily Diary in Study 3*



Note. Ninety-five percent confidence intervals are given in brackets.

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

moderators. The overall test of this hypothesis is represented by the interaction between social class and vulnerability in the model. We ran a model predicting perceiver judgment of partner commitment from (a) the partner's actual commitment, (b) the perceiver's social class, (c) within-person vulnerability, (d) between-person vulnerability, and (e) all possible interactions. We report all model parameters in Appendix B in the online supplemental materials. The interaction between social class and within-person vulnerability was not significant ( $b = .02$ ,  $SE = .03$ ),  $t(1,816.31) = .88$ ,  $p = .382$ , 95% CI  $[-.04, .09]$ . Likewise, the interaction between social class and between-person vulnerability was not significant ( $b = .10$ ,  $SE = .08$ ),  $t(192.28) = 1.22$ ,  $p = .226$ , 95% CI  $[-.06, .26]$ . See Appendix F in the online supplemental materials for simple slope analyses.

### Alternative Explanations

We tested the alternative explanation that perceived stress might account for these effects, rerunning all models with

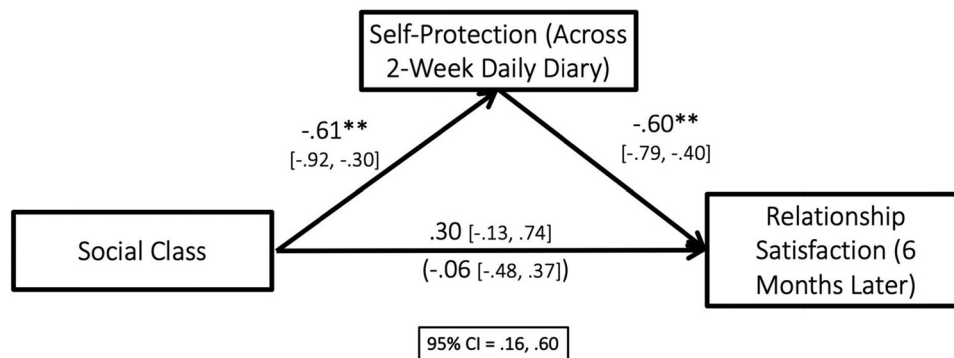
perceived stress as a covariate. All hypothesis tests yielded identical conclusions, with one exception: The effect of vulnerability on self-protection among higher SES individuals was no longer significant ( $b = .07$ ,  $SE = .05$ ),  $t(163.37) = 1.45$ ,  $p = .150$ , 95% CI  $[-.03, .17]$ . We also examined an alternative model in which self-protection moderated the association between social class and daily vulnerability. Within-person self-protection did not moderate the association between social class and daily vulnerability ( $b = .06$ ,  $SE = .05$ ),  $t(2,093.08) = 1.10$ ,  $p = .271$ , 95% CI  $[-.04, .16]$ ; likewise, between-person self-protection did not moderate the association between social class and vulnerability ( $b = -.19$ ,  $p = .18$ ),  $t(212.68) = -1.07$ ,  $p = .284$ , 95% CI  $[-.53, .16]$ .

### Power Considerations

To estimate power, we computed the effective sample size for the intake and follow-up data (Kenny et al., 2006). Based on the intraclass correlation between partners' social class (.41), our effective sample size was 184.92. According to G\*Power, the

**Figure 5**

*Self-Protection Across the 2 Weeks of the Daily Diary Mediating the Association Between Social Class at Intake and Relationship Satisfaction 6 Months Later in Study 3*

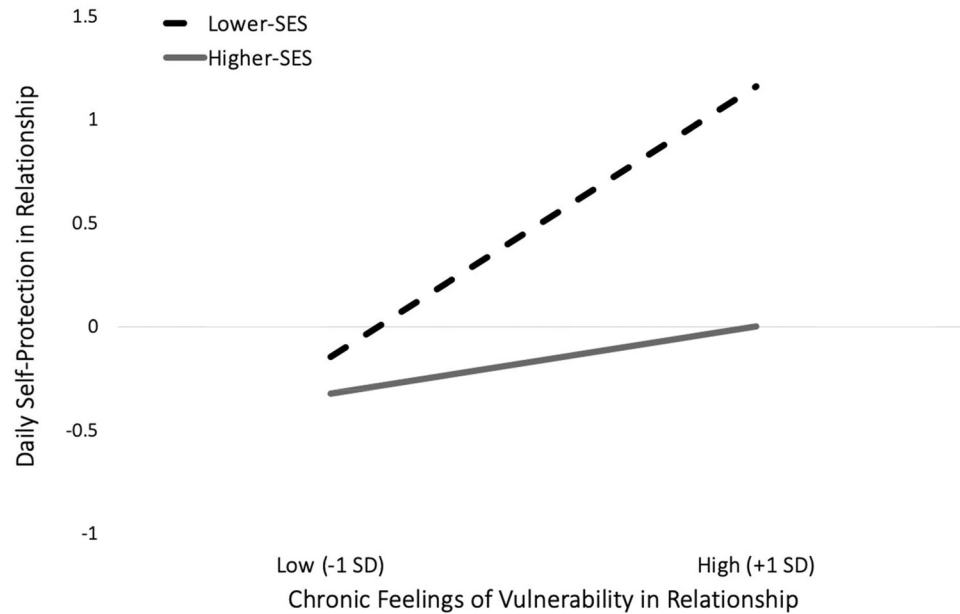


Note. Ninety-five percent confidence intervals are given in brackets.

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

**Figure 6**

*Chronic Feelings of Vulnerability in Relationship Moderating the Association Between Social Class and Daily Self-Protection in Study 3*



smallest effect we could have detected with 80% power with this sample size was .20. For the more complex two-level crossed daily diary data, we used the *simr* package for R (Green & MacLeod, 2016) to conduct sensitivity power analysis of the link between social class and self-protection in the daily diary. In the model predicting self-reported self-protection from social class, we had 82.50% power (95% CI [80.00, 84.81]) to detect a minimum effect of .45. In the truth and bias model predicting a social class effect on directional bias in estimations of partner commitment level, we had 81.30% power (95% CI [78.74, 83.67]) to detect an effect of .35. We also calculated observed power in these models. In the model predicting self-reported self-protection from social class, our observed power was 96.50% (95% CI [95.17, 97.55]). In the truth and bias model, our observed power for the social class effect was 77.90% (95% CI [75.20, 80.44]).

### Income

Throughout this paper, we have used educational attainment as our measure of social class. However, we also assessed household income in this study, and we were able to calculate an approximation of household income in Study 1. The effect in Study 1 did not emerge when we used our approximate calculation of household income as our measure of social class. However, the results from Study 3 were virtually identical when we used household income rather than education; see Appendix H in the online supplemental materials for full analyses with income.

### Discussion

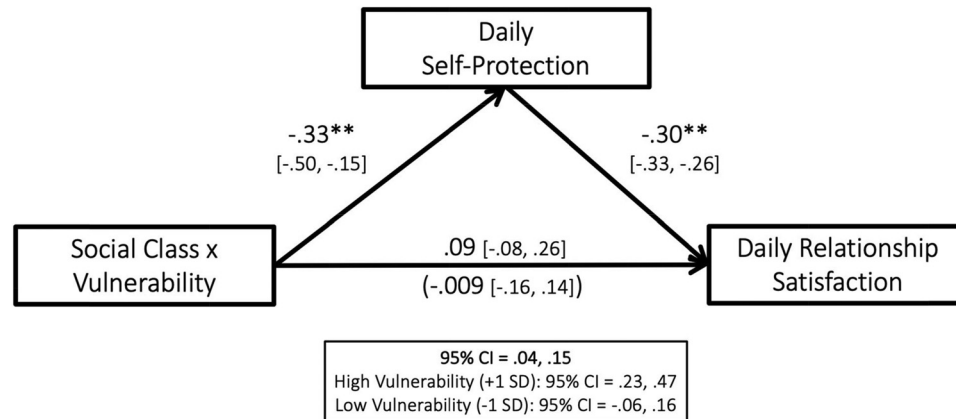
In Study 3, we examined the dynamics among social class, self-protection, and feelings of vulnerability in a diverse community

sample of couples. Supporting H1, lower SES individuals reported more self-protection across the 2 weeks of the daily diary, and they made more self-protective judgments of their partner's commitment level (i.e., they underestimated it). Supporting H2, self-protection in the daily diary mediated the association between social class at intake and next-day satisfaction. Moreover, self-protection across the 2 weeks of the daily diary mediated the association between social class at intake and relationship satisfaction 6 months later. In partial support of H3, vulnerability moderated the association between social class and self-protection in the daily diary, such that lower SES individuals were only self-protective when they chronically felt vulnerable in their relationships. However, we only observed this effect for self-reported self-protection; vulnerability did not moderate the effect of social class on judgments of partner commitment. Finally, supporting H4, the interaction between social class and self-reported vulnerability predicting self-protection was in turn associated with relationship satisfaction.

### General Discussion

The present research provides a first step toward resolving an apparent contradiction between the social class and relationship science literatures. Research in relationship science has often identified disparities in marriage rates, divorce rates, and relationship well-being between higher SES and lower SES couples (e.g., Cherlin, 2010, 2014; Maisel & Karney, 2012). Yet, findings from the social class literature might have yielded the prediction that lower SES couples' relationships should be thriving. Lower SES individuals are more engaged when they talk to others (Kraus & Keltner, 2009), are more concerned about others' well-being

**Figure 7**  
*Daily Self-Protection as a Mediator of the Interaction Between Social Class and Chronic Feelings of Vulnerability on Daily Relationship Satisfaction in the Daily Diary in Study 3*



Note. Ninety-five percent confidence intervals are given in brackets.

(Stellar et al., 2012), and less selfish (Piff et al., 2012)—exactly the kinds of attributes that should predict *better* quality relationships. However, because of their precarious environments, we hypothesized that individuals in lower SES contexts may prioritize self-protection. This necessary adaptation, in turn, may undermine relationship satisfaction. We also hypothesized that the tendency to self-protect would be exacerbated when lower SES individuals feel vulnerable in their relationships.

In Study 1, we found that lower SES individuals make self-protective judgments about their partner's thoughts and feelings. Specifically, we examined people's perceptions of their partner's commitment to them; this judgment contains potential risk, because mistakenly overestimating a partner's commitment opens people to being hurt or exploited by their partner. Across two years, lower SES individuals systematically underestimated how committed their partner was to them, whereas higher SES individuals were relatively accurate in their assessments (H1).

In Study 2, we examined whether lower SES individuals report greater self-protection, and in turn, lower relationship satisfaction. We found that lower SES individuals do indeed report greater self-protection (H1), and that self-protection mediates the association between social class and relationship satisfaction (H2).

Study 3 tested all of our hypotheses longitudinally with a diverse sample of community participants. Both members of the couple completed an online intake questionnaire, a two-week daily diary survey, and a six-month follow-up survey. Lower SES individuals reported more self-protection (H1), conceptually replicating Study 2. In a conceptual replication of Study 1, we also found that lower SES individuals systematically underestimated their partner's commitment level (H1) across the two weeks of the daily diary. Self-protection (assessed at intake and over the two weeks of the daily diary) mediated the association between social class at intake and relationship satisfaction six months later (H2), conceptually replicating Study 2. Vulnerability across the two weeks of the daily diary moderated the association between social class at intake and daily self-protection, such that lower SES individuals reported being more self-protective when they felt vulnerable in their relationships (H3). Vulnerability did not moderate the

association between social class and estimations of a partner's commitment level (i.e., self-protective judgments). Finally, the self-protection resulting from social class and feelings of vulnerability in turn predicted lower relationship satisfaction (H4).

### Implications and Future Directions

These findings identify a central challenge that lower SES couples often face in their relationships. Despite the high value that they place on relationships and on marriage (Gibson-Davis et al., 2005; Trail & Karney, 2012), people in lower SES contexts confront more precarious circumstances; thus, they display a greater vigilance toward self-protection, which is absolutely adaptive for the circumstances they tend to face. It also creates challenges for forming a close, satisfying relationship. However, we found both that self-protection tendencies (at least in terms of self-report) are diminished when lower SES individuals felt less vulnerable in their relationship.

The links between these findings and the broader social class literature point to the possibility that, if self-protection concerns were mitigated, lower SES couples may have the possibility of achieving higher relationship quality than can higher SES couples. Recall that people socialized with hard interdependence are more attuned to other people and have a stronger relational orientation in addition to the focus on toughness and self-protection, whereas those socialized with expressive independence are more focused on the individual, unique self (Stephens et al., 2014). If that need to be tough and self-protective were completely attenuated, then lower SES individuals may bring a unique set of strong relational skills and values to their romantic relationships that could produce better quality romantic relationships than higher SES individuals might be able to achieve.

The greater emphasis that lower SES individuals place on self-protection also points to the possibility that higher SES and lower SES individuals may have different standards for what they value in a romantic partner. Based on their cultural models of self and the contexts they live in, lower SES individuals may especially value a partner who is reliable and who pulls their weight; in other

words, a partner who attenuates concerns about self-protection. Higher SES individuals, based on their cultural emphasis on uniqueness and self-expression, may especially value a partner who helps them grow as a person. Indeed, theoretical accounts relating social class to what people look to in a partner support this possibility (Finkel et al., 2015). Thus, higher SES and lower SES may especially prize different attributes in romantic partners; we hope that future research will explore this possibility.

The theoretical perspective in this paper both complements and extends existing theorizing within the risk regulation literature. Risk regulation theory typically approaches interpersonal risk as the possibility of rejection by a partner (e.g., Murray et al., 2006). This form of risk may be one reason why individual differences such as self-esteem (e.g., Murray et al., 2008; Murray et al., 2000) and attachment anxiety (e.g., Derrick & Murray, 2007) have been central to risk regulation theory. People with low self-esteem or high attachment anxiety are especially concerned about their partner rejecting or leaving them (Hazan & Shaver, 1987; Murray et al., 2002). However, people in lower SES contexts must contend with many other risks tied to their relationships. Becoming dependent on a partner means trusting them with limited financial resources; it means that either person losing their job could cause harm to both. We hope that future research will continue to examine how relational risk may take different forms among specific people and types of populations.

This research also has potential implications for policy. Policy-makers have invested millions of dollars in relationship intervention programs aimed to help lower SES couples, but largely to no avail; these interventions are often ineffective (see Karney, 2021). These types of programs typically focus on promarriage messages and/or relationship education (providing relationship skills). There is little evidence that promarriage messages are likely to help lower SES couples. Lower SES individuals place tremendous value on the institution of marriage (Gibson-Davis et al., 2005), and in some respects have *more* traditional attitudes toward marriage than higher SES individuals (Trail & Karney, 2012). Likewise, there is little reason to believe that lower SES couples are lacking in relationship skills (Karney et al., 2018). Interventions that actually help lower SES couples need to be developed within lower SES contexts and target the challenges that lower SES couples face (Karney, 2021). As we have noted previously, self-protection is an adaptive response to the contexts that many lower SES couples are in. These findings suggest, however, that interventions addressing the circumstances lower SES couples experience, and thus the need to self-protect, might be especially valuable and effective.

## Strengths and Limitations

This research draws on disparate literatures on social class and relationship science to make predictions about lower SES individuals' psychological experiences in their romantic relationships. Social class has historically been understudied in the relationship science literature; much of what we know about romantic relationships may be specific to the experiences of higher SES couples. Moreover, we attempted to recruit socioeconomically diverse samples, most successfully in Studies 2 and 3. Our results were generally robust across cross-sectional, longitudinal, and daily-diary methodologies, and we internally replicated many of our findings across studies. However, we would like to highlight some complexities that emerged.

Although our samples were socioeconomically diverse (particularly in Studies 2 and 3), we did not have many extremely poor couples. Our theorizing drew heavily on cultural approaches to social class, which argues that having a college degree is the key distinction between being lower- and higher SES (e.g., Snibbe & Markus, 2005; Stephens et al., 2012). From that perspective, a person is lower SES if they do not have a college degree, even if they are not below the federal poverty level. However, we believe that it would be important to examine the degree to which these results generalize to those in poverty. Social resources, for example, differ between Americans who are lower SES (i.e., do not have a college degree) and those who are in poverty (Stephens et al., 2014). It would be valuable to know if self-protective tendencies function similarly across these groups, or if there are meaningful differences. Identifying similarities or differences would also have important implications for interventions aimed to enhance relationship well-being (e.g., Karney & Bradbury, 2005).

Another sampling issue concerns the relatively high level of commitment in Studies 1 (6.59 on a 7-point scale) and 3 (6.19 on a 7-point scale). This pattern is typical in relationship studies, especially in those in which both members of the couple participate (Barton et al., 2020). These two studies employed the Truth and Bias model to examine people's judgments of their partner's commitment level. Such high values are not problematic for our key hypothesis, which concerned the degree to which lower SES people would underestimate their partner's commitment level. However, they do limit our ability to detect potential overestimation effects.

The number of couples in Studies 1 and 3 exceed both recommendations to recruit at least 100 couples (e.g., Kenny et al., 2006) and the median number of couples in relationships studies published in the *Journal of Personality and Social Psychology* in 2020 (102.5). Still, the statistical power for our truth-and-bias analyses was lower than ideal, especially in Study 1. Thus, we view the Study 1 results as intriguing but preliminary. We are encouraged that the results replicated in a model with better statistical power (Study 3).

In the daily diary analyses in Study 3, we examined both within-person vulnerability (i.e., a person feeling more vulnerable than they typically do) and between-person vulnerability (i.e., a person chronically feels more vulnerable than another person). Our results were more robust in the latter set of analyses. In other words, lower SES individuals were especially self-protective when they chronically felt vulnerable in their relationships. If this pattern remains in future research, it may have implications for the kinds of interventions that could help lower SES couples. It suggests, for example, that one-time situational interventions may not be as effective. Future research might also examine the antecedents of these chronic feelings of vulnerability. It could be that if lower SES individuals encounter a vulnerable situation on a given day, those feelings of vulnerability persist for longer. It could also be that many lower SES individuals experience newly vulnerable situations from day-to-day. Clarifying the nature of vulnerability could add important understanding to our knowledge of lower SES individuals' experiences in their relationships.

We found evidence that vulnerability moderated the association between social class and self-reported self-protection; however, we did not find that it moderated the link between social class and self-protective estimation biases. We hope that future research will

examine the extent to which these effects replicate, as well as investigating other forms of vulnerability. Perhaps, for example, external vulnerability and strain exert more influence on self-protection than does vulnerability tied to the relationship. It would be valuable for future research to compare different types of vulnerability and determine which is most strongly linked to the need to self-protect among lower SES individuals.

Although we found consistent evidence for our mediation model (with self-protection mediating the association between social class and relationship satisfaction), the effect was small. The modest size of this effect suggests that self-protection cannot explain all of the variance in the link between social class and relationship satisfaction. Indeed, we would have been shocked if it had. Independently of any degree of relationship threat, people in lower SES contexts face substantially more stress, particularly financial stress (Karney et al., 2018). When asking lower SES couples to name the biggest challenges in their relationship, dealing with money tends to be the top issue they name (Jackson et al., 2016). In fact, individuals' lack of hope for their financial future is one mediator of the link between social class and relationship satisfaction (Emery & Le, 2014). However, our results were robust when we controlled for perceived stress in Study 3.

We did not find a direct link between social class and relationship satisfaction. This is not uncommon in the relationship science literature (e.g., Emery & Le, 2014; Jackson et al., 2017), and meta-analyses reveal that links between social class and well-being in general tend to be modest. For example, the meta-analytic association between education level and satisfaction with life is .12 (Tan et al., 2020). This suggests that there may be multiple mediators of the link between social class and relationship quality. Some, such as self-protection, may drive a positive effect of social class on relationship satisfaction—that is, driving lower SES individuals to feel less satisfied with their relationships. Some could also drive a negative effect of social class on relationship satisfaction—that is, driving lower SES individuals to feel *more* satisfied with their relationships. Thus far, research on social class and relationships has largely identified mechanisms explaining a positive association (lower SES individuals are less satisfied). It would be fascinating and important for future research to identify mechanisms explaining a negative association (lower SES individuals are more satisfied). Understanding all of the mechanisms linking social class to relationship satisfaction is crucial for both the research literature and for those aiming to develop interventions to help couples across the socioeconomic spectrum.

All of the participants in these studies were located in the United States, so we can only draw conclusions about lower SES Americans' relationship experiences. The experience of being lower SES varies across countries and cultures (Miyamoto, 2017), due to variations in both public policy and cultural norms. Indeed, these variations were the reason we chose to restrict our sample in this first investigation of the links between social class and self-protective tendencies, but we acknowledge that doing also limits the extent to which we can generalize our results to people living in other parts of the world. We hope that future research will examine the extent to which these results replicate in other countries and cultural contexts.

We also hope that future research examines vulnerability and self-protection in terms of people's behavior. These studies all relied on self-report measures, although the analyses examining

people's judgments of their partner's commitment level are less subject to self-report bias. Do lower SES individuals actually behave in more self-protective ways toward their partners, in addition to thinking in self-protective ways? What specific types of vulnerable situations are especially likely to result in self-protection among lower SES individuals? It would be interesting for future research to examine, for example, social class differences in behavior in situations that tend to evoke vulnerability, such as a strain test situation or conflict discussion.

## Conclusion

The present studies investigate how social class shapes outcomes for people's romantic relationships. Lower SES individuals tend to experience more precarious contexts (e.g., Kusserow, 2004; Silva, 2013; Stephens et al., 2014); thus, they often have to prioritize self-protection. The present results suggest that this is one reason why lower SES couples face more barriers to achieving a fulfilling, satisfying relationship, especially in situations characterized by high relationship vulnerability. This research provides a step toward understanding the unique fissures that can emerge in lower SES individuals' relationships, as well as the ways that they can thrive.

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