

Original Article

## Mediating Role of Perceived Stress in the Relationship between Distress Tolerance and Marital Quality among Married Couples

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### ABSTRACT

This study aimed to examine the relationship between distress tolerance, perceived stress and marital quality, and predictive role of distress tolerance and perceived stress for marital quality among married couples. This study also investigated perceived stress as mediator in the association between distress tolerance and marital quality. A cross-sectional research design was used and married individuals were recruited using purposive sampling strategy. Findings revealed that distress tolerance and perceived stress have a negative relationship with marital quality. Moreover, distress tolerance and perceived stress emerged as negative predictor of marital quality among married couples. The mediating role of perceived stress was found to be significant in the association of distress tolerance with marital quality, highlighting distress tolerance as vulnerability factor resulting in increased stress, negatively influencing marital quality and increasing marital conflicts. Marital interventions and marital therapy should focus on developing distress tolerance skills among married couples and devise stress management programs tailored for married individuals.

**Keywords:** Distress Tolerance, Marital Quality, Married Couples, Perceived Stress

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## INTRODUCTION

Marriage is considered as a sacred and one of the most significant interpersonal relationships in Pakistani society. Marriage has been defined as a union between a male and a female which established the basis of family framework and shapes the life of the couple (Umberson, 2010). It involves support, social organization and companionship (Muzaffar et al., 2018). However, a sharp surge in divorce rates has been observed in Pakistan over the past few years. In 2020, 700% surge in divorce rate was found in Pakistan (Sahoutara, 2021). Gallup (2022) found that there is a 40% increase in the divorce rates in Pakistan observed over the past one decade. This alarming rate highlights how important it is to study the role of potential factors leading to marital conflicts and divorce in Pakistan. Marital quality is an important indicator of stability in marriage and relationship satisfaction. A research study conducted by Araghian et al. (2020) suggests that marital quality is intertwined with distress tolerance and stress when couples navigate through social, financial and interpersonal issues in marital life. This study aims to assess the mediatory role of perceived stress in the link between distress tolerance and marital quality among married couples in Pakistan.

## LITERATURE REVIEW

Perceived stress has been found to be strongly linked with poorer relationship quality, indicating it as a predictor of marital conflict. Another key factor for better marital quality and a transdiagnostic risk factor for psychopathology is distress tolerance, described as the ability to endure distress during adverse events (Leyro et al., 2010). Thus, contemporary research signifies that emotion regulation, tolerance and stress levels lead to marital burnout, negatively impacting the marital relationship (Kocyigit & Uzun, 2025). Studies have found a negative association between distress tolerance and marital quality among married couples (Mohsenpour et al., 2023; Rauf et al., 2023). Rauf et al. (2023) also revealed that distress tolerance predicts marital satisfaction with 18% variance. Another study found distress tolerance to significantly directly predict marital satisfaction. It also found that distress tolerance significantly mediates the association of emotion regulation and negative conflict resolution style with marital satisfaction, underlining the role of distress tolerance as a predictor as well as a mediatory pathway with 47% of variance in marital satisfaction (Yildirim & Özkamali, 2025).

Distress tolerance has been found to be a significant

mediator in the association of conflict resolution methods with marital adjustment in married women (Atashpour & Delforoozi, 2024). Experimental studies have been conducted to investigate the effect of distress on tolerance on marital quality. Boustani et al. (2025) specifically studied the effect of quality of life and marital conflict on emotional distress tolerance of married students using experimental research design. Increased support, separating each other's financial matters and reduced family relations with the spouse's relatives was found to improve health, physical functioning, emotional wellbeing and social wellbeing which was found to be linked with emotional distress tolerance. Another study found that compassion-focused therapy has better results for distress tolerance among women with marital conflicts (Shavandi & Veshki, 2021). Stress is a key factor in lowering marital quality. Stressful life events reduce marital quality through two routes according to two-route model of stress (Neff & Karney, 2017).

Firstly, external stressors lead to problems within the marriage by negatively influencing activities related to intimacy in married couple and weakens their relationship. Secondly, external stressors impact the ability to cope with stress which increases marital challenges such as reduced emotional support and marital conflict. Therefore, increases marital problems and inability to cope and manage stress contributes to lower marital quality (Neff & Karney, 2017). Stress also has been found to affect intimacy as it reduces affection in women and women's high stress levels impacts a married couples' physical intimacy more than men's stress. Using diary data, Neff and Karney (2017) revealed that adaptive marital functioning is hampered when external stress is high due to which emotional reactivity of partners increases. However, interventions targeting stress such as Marriage Checkup have been found to be effective in reducing stress as it temporarily relieves women from stress.

The current study hypothesizes that distress tolerance and perceived stress have a negative relationship with marital quality among married couples. It is hypothesized that distress tolerance and perceived stress negatively predict marital quality among married couples. This study also hypothesized that perceived stress mediates the relationship between distress tolerance and marital quality among married couples. The mediating role is hypothesized based on vulnerability stress model highlighting the role of distress tolerance as an individual vulnerability and a predisposing factor leading to increase in perceived stress during adversity which negatively impact

marital quality and relationship satisfaction (Fincham & Beach, 2010). This pathway has not been studied yet, even though perceived stress has been highlighted as a crucial psychological mechanism associated with distress tolerance (Felton et al., 2017). Examining this pathway will aid in devising interventions to reduce

stress and cater to rising divorce rate, along with integrating distress tolerance in marital counseling and therapy. Therefore, this study aims to assess the mediatory role of perceived stress in the link between distress tolerance and marital quality among married couples in Pakistan.

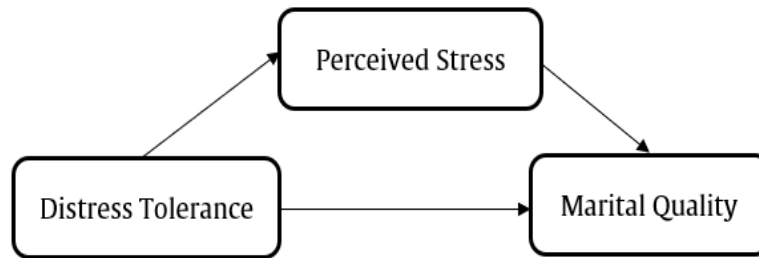


Fig. 1. Conceptual Framework of the Study

## METHODOLOGY

A cross-sectional study was conducted to determine the relationship between distress tolerance, perceived stress and marital quality among married couples. Purposive sampling strategy was used to recruit married individuals. N= 175 married couples (n=175 husbands, n= 175 wives) were recruited based on the inclusion criteria of age between 25-45 years and having children. Individuals with at least 14 years of formal education were included as the questionnaires were in English language. Married individuals were excluded if they were living separately. Moreover, either partner having any terminal illness or physical disability, and married couples taking any marital therapy or counseling were excluded from this study. More than half of the sample belonged to upper middle class, living in a nuclear family.

### Instruments

#### Distress Tolerance Scale-Short Form

Distress Tolerance Scale-Short Form (DTS-SF) is a 4-item scale used to measure distress tolerance (Garner et al., 2018). The response rate is obtained on a 5-point Likert scale from 1 (strongly agree) to 5 (strongly disagree) with score range from 4 to 20. The total score is calculated by adding the response on four items. High scores on DTS-SF imply lower distress tolerance.

#### Perceived Stress Scale

Perceived Stress Scale (PSS-4) is the short version of PSS by Cohen et al. (1983), consisting of 4 items to assess stress. The items on PSS-4 are rated on a 5-point Likert scale from 1 (never) to 5 (very often). Item 2 and 3 of PSS-4 are reverse scored items. The total score range of

this scale is 4 to 20 with higher score indicating higher levels of stress. The total score on PSS-4 is equivalent to the sum of four items.

#### Revised Dyadic Adjustment Scale

Revised Dyadic Adjustment Scale (RDAS) by Busby et al. (1995) is used to measure marital quality. It is a 14-item scale assessed on 5-to-6-point Likert scale with all items except item 11 rated on 6-point Likert scale. There are no reverse coded items and the total score is obtained by adding all the items on RDAS. The score range of RDAS is 0 to 69 with higher score indicating high marital quality.

#### Procedure

Firstly, permission was taken from Institutional Review Board (IRB) to conduct this study and permission was taken from author to use the respective scales. The information related to this study was disseminated. Individuals who were interested to take part in this study voluntarily took part. Participants were selected based on outlined inclusion criteria. Research project information was provided to all the potential married couples and written consent was taken from the couples. Confidentiality was guaranteed as married individuals filled the questionnaires in couples. Demographics form and questionnaires were administered on the married couples in-person as well as through Google Forms. After data collection, data was analyzed on Statistical Package for Social Sciences (SPSS) version 26.

## RESULTS & FINDINGS

Person correlation, multiple regression and mediation were the analysis conducted in this study.

Pearson correlation was conducted to assess the relationship between distress tolerance, perceived stress and marital quality among wives and husbands.

Table 1 shows results of correlation for wives and table 2 represents results for husbands.

**Table 1**

Correlation between Distress Tolerance, Perceived Stress and Marital Quality among Wives (N= 175)

Variables	M	SD	1	2	3
Distress Tolerance	13.04	3.31	-	.16*	-.22**
Perceived Stress	10.01	2.63		-	-.33**
Marital Quality	38.79	8.59			-

Note. \* $p < .05$ ; \*\* $p < .01$ .

The results depict that there is a significant positive link between distress tolerance and perceived stress ( $r = .16$ ,  $p < .05$ ). Negative relationship of distress tolerance ( $r = -.22$ ,  $p < .01$ ) and perceived stress ( $r = -.33$ ,  $p < .01$ ) with

marital quality among wives. These results imply that lower levels of distress tolerance and lower perceived stress is related to higher marital quality among wives.

**Table 2**

Correlation between Distress Tolerance, Perceived Stress and Marital Quality among Husbands (N= 175)

Variable	M	SD	1	2	3
Distress Tolerance	13.33	3.44	-	.30**	-.29**
Perceived Stress	9.87	2.67		-	-.26**
Marital Quality	39.01	7.99			-

Note. \* $p < .05$ ; \*\* $p < .01$ .

The results of correlation show that there is a significant positive association of distress tolerance with perceived stress ( $r = .30$ ,  $p < .01$ ) among husbands. While there is a significant negative relationship of distress tolerance ( $r = -.29$ ,  $p < .01$ ) and perceived stress ( $r = -.26$ ,  $p < .01$ ) with marital quality among husbands. This indicates that lower distress tolerance and higher

perceived stress is associated with lower distress tolerance among husbands. Multiple regression was employed to determine the predictors of marital quality among wives and husbands. Table 3 and 4 depicts distress tolerance and perceived stress as predictors of marital quality among Wives and husbands respectively.

**Table 3**

Distress Tolerance and Perceived Stress as Predictors of Marital Quality among Wives (N= 175)

IV	B	S.E	$\beta$	95% CI	
				LL	UL
Constant	54.68	3.13		48.49	60.88
Distress Tolerance	-.45*	.18	-.17	-.82	-.08
Perceived Stress	-.99**	.23	-.30	-1.45	-.53
R	.37				
R <sup>2</sup>	.14				
F	14.13**				

Note: B=Unstandardized Regression Coefficient  
S.E= standard error,  $\beta$ = Standardized Regression Coefficients  
CI= Confidence Interval; LL= Lower Limit  
UL= Upper Limit; \* $p < .05$ ; \*\* $p < .01$

The results of regression indicate that the model explains 14% variance in marital quality with distress tolerance ( $B = -.45$ ,  $p < .05$ ) and perceived stress ( $B = .99$ ,  $p < .01$ ) as significant negative predictors of marital

quality among wives. Therefore, lower distress tolerance and higher perceived stress predict increase in marital quality among wives.

**Table 4**  
Distress Tolerance and Perceived Stress as Predictors of Marital Quality among Husbands (N= 175)

IV	B	S.E	β	95% CI	
				LL	UL
Constant	52.15	2.74		46.74	57.56
Distress Tolerance	-.56**	.17	-.24	-.90	-.21
Perceived Stress	-.57*	.22	-.19	-1.45	-.53
R	.35				
R <sup>2</sup>	.12				
F	12.03**				

Note: B=Unstandardized Regression Coefficient  
S.E= standard error, β= Standardized Regression Coefficients  
CI= Confidence Interval; LL= Lower Limit  
UL= Upper Limit; \*p < .05; \*\*p<.01

Multiple regression was conducted which indicated that distress tolerance (B= -.56, p<.01) and perceived stress (B= -.57, p<.01) negatively predict marital quality, explaining 12% variance in marital quality. This suggests that lower distress tolerance and higher perceived stress predict better marital quality among

husbands. Mediation analysis was run using Hayes' Process Macro model 4. Perceived stress was tested as a mediator in the association of distress tolerance and marital quality among wives and husbands. Table 5 and 6 represents the results of mediation for wives and husbands respectively.

**Table 5**  
Mediating Role of Perceived Stress in the Relationship between Distress Tolerance and Marital Quality among Wives (N= 175)

Variables	Total Effects				Direct Effect				Indirect Effect 95% Boot CI			
	B	S.E	t	p	B	S.E	t	p	B	S.E	LL	UL
Distress Tolerance	-.58	.19	-3.04	.00	-.45	.18	-2.44	.01	-.13	.06	-.27	-.01

Note. \*p <.05; \*\*p <.01.

The results of mediation suggest that perceived stress significantly mediates the relationship between distress tolerance and marital quality (B= -.13, 95% CI [-.27, -.01]). The direct effect of distress tolerance on marital quality was found to be significant (B= -.45,

p<.01) among wives. This implies that perceived stress partially mediates the relationship of distress tolerance with marital quality among wives. The total effect of distress tolerance on marital quality was found to be significant (B= -.58, p=.00) among wives.

**Table 6**  
Mediating Role of Perceived Stress in the Relationship between Distress Tolerance and Marital Quality among Husbands (N= 175)

Variables	Total Effects				Direct Effect				Indirect Effect 95% Boot CI			
	B	S.E	t	p	B	S.E	t	p	B	S.E	LL	UL
Distress Tolerance	-.69	.16	-5.11	.00	-.55	.17	-3.21	.00	-.13	.07	-.29	-.02

Note. \*p <.05; \*\*p <.01.

Mediation analysis found that distress tolerance has significant indirect effect on marital quality through perceived stress among husbands (B= -.13, 95% CI [-.29, -.02]). There was a significant direct effect of distress tolerance on marital quality (B= -.55, p= .00), suggesting partial mediation by perceived stress in the association between distress tolerance and marital quality among husbands. The total effect for distress tolerance on marital quality was found to be significant (B= -.69, p=.00) among husbands.

## Discussion

The present study investigated the mediating effect of perceived stress in the association between distress tolerance and marital quality among married couples. Correlation and regression analysis were conducted to assess the relationship among variables. Distress tolerance and perceived stress were mainly assessed as predictors of marital quality. It was found that there is a negative relation between distress tolerance and marital quality which aligns with the empirical research

(Mohsenpour et al., 2023; Rauf et al., 2023; Yıldırım & Özkamalı, 2025). Previous studies suggest that distress tolerance directly as well as indirectly effect marital quality among married couples (Atashpour & Delforoozi, 2024). The results signify that distress tolerance is negatively related and predictor of marital quality for both wives and husbands.

Another meaningful association found in this study was the negative link between perceived stress and marital quality for both wives and husbands. Empirical evidence suggests that there is a negative relationship between perceived stress and marital quality as it impacts the relationship satisfaction (Abbas et al., 2019; Neff & Karney, 2017; Randall & Bodenmann, 2017). Stressors such as financial stress predisposes couples to marital conflict, impacting relationship dynamics (Kinnunen & Feldt, 2004; Neff & Karney, 2017; Ouseph & Bance, 2022). Furthermore, two-route model of stress explains that external factors act as stressors reducing intimacy and secondly these stressors impair a married couple's coping skills leading to marital conflict and lowering marital quality (Neff & Karney, 2017), as found in the present study.

To the best of author's knowledge, till date, no study has examined perceived stress as mediator in the relationship between distress tolerance and marital quality among couples. This study indicated that perceived stress mediates the pathway between distress tolerance and marital quality, confirming the assumption by Stress-buffering / vulnerability model that people with low distress tolerance experience higher perceived stress, which in turn leads to emotional distress influencing marital quality negatively (Fincham & Beach, 2010). There is lack of empirical literature on stress as mediator with marital quality, but a few studies have found the mediatory role of psychological distress with marital quality as an outcome (Alimoradi et al., 2023; Naeem et al., 2024). Additionally, these results are consistent with stress and coping theories emphasizing on the significance of cognitive appraisal in outlining behavioral and emotional responses to stressful situations (Lazarus, 1993). Thus, mediating role of perceived stress is significant in the relationship between distress tolerance and marital quality for both wives and husbands.

Another perspective to understand the mediating role of perceived stress in the association between distress tolerance and marital quality is the stress spillover perspective. According to this perspective, stress experienced by an individual transmits into marital relationship, negatively influencing marital

satisfaction (Randall & Bodenmann, 2017). Perceived stress is a crucial process that how an individual evaluates stressors, which is linked with distress tolerance (Felton et al., 2017). Moreover, empirical research shows that higher perceived stress is linked with lower marital satisfaction (Neff & Karney, 2017). Felton et al. (2017) also highlighted perceived stress as a central mechanism in the association between distress tolerance and internalizing symptoms, indicating that distress tolerance predicts internalizing symptoms through perceived stress. Thus, the current study extends this literature and theoretical perspectives by recognizing distress tolerance as a vulnerability factor effecting stress perception and subsequently influencing marital outcomes.

### Limitations and Suggestions

Although this study adds to the literature on relationship between distress tolerance, perceived stress and marital quality, but it has a few limitations. Firstly, it was a cross-sectional study and the variables were studied at single point in time. Future studies can conduct longitudinal studies to assess the relationship among the variables studied in this research. Secondly, self-report measures were used in this study due to which participants might have underreported or overreported their marital quality. Moreover, purposive sampling was used in this study which reduce the generalizability of results. Future researchers can use probability sampling to increase generalizability of results and use diverse samples.

### Implications

The present study adds to the existing literature on marital quality and validates the theoretical perspective on stress by two-route model. This study also adds the perspective of distress tolerance to the stress buffering model and its impact on marital quality of married couples. The practical implications of this study include incorporating distress tolerance skills in marital counseling or marital therapy to reduce perceived stress and enhance marital quality. Moreover, targeted interventions on reducing perceived stress and using adaptive coping skills can be devised and integrated by clinicians to improve relationship dynamics.

## CONCLUSION

The current study contributes to the growing body of literature on marital quality. The results from this study support the assumption that individuals' ability to withstand distress, both directly and indirectly

influences marital quality via perceived stress. These findings are consistent with the stress vulnerability model that distress tolerance is a vulnerability that increases susceptibility to stress, in turn effecting relationship dynamics. The results accentuate the importance of incorporating distress tolerance skills in marital/couples therapy and stress management. Hence, the study sheds light on the significant of perceived stress as a key explanatory mechanism associating distress tolerance to marital quality, as integrating individual emotional and psychological factors into relational processes offers a comprehensive understanding of dealing with daily life stressors and marital conflicts.

### Competing Interest

The authors had no competing interests.

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