

“I don't think our relationship would've ended if we hadn't relocated.”

Risk- and Protective Factors for Immigrant, Expat, and Intercultural Relationships

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ABSTRACT

The divorce rates among immigrant, expat, and intercultural couples are significantly higher than those of two native Finns. This study was conducted to explore possible reasons for this discrepancy. Participants included 11 people who either currently are, or previously were, involved in a relationship where at least one partner had a foreign background. Using questionnaires and interviews, this study assessed both potential risk factors within these relationships, as well as any protective factors that may help mitigate these additional relationship stressors. Analysis showed that there are indeed unique stressors present in relationships where at least one partner is not Finnish. Identified factors included difficulty integrating into life in Finland- especially in finding work, as well as loneliness, a lack of support, and language difficulties. Difficulty integrating into Finland as a foreigner was found especially challenging and stressful. Participants furthermore identified good, ongoing communication between partners, certain personality traits, and integration of the foreign partner(s) as key elements in overcoming the identified risk factors. Spousal support also appeared to protect these relationships. Based on the findings of this study, as well as the respondents' own wishes, peer support groups and spouse integration and/or employment programs would be beneficial in sustaining immigrant, expat, and intercultural relationships, leading to a more level playing field with homogamous couples.

Keywords: Divorce rate, Immigrant couples, Expat couples, Intercultural couples, Risk factors, Protective factors

INTRODUCTION

It is nearly impossible today to talk about marriage without mention of the alarming rate of divorce in the Western world. Newspaper headlines, academic texts, and even our friends and neighbors lament the apparent death of the traditional family. There is no denying that today's divorce rates are much higher than those of the past, but to me, an even more alarming statistic is the divorce rate impacting immigrant, expat, and intercultural couples. According to Statistics Finland (2021), in 2020, the divorce rate for immigrant or expat couples was roughly double the rate of two native Finns, while the rate for intercultural couples was even higher! This is hardly surprising, however, to anyone who has worked with such couples.

The topic of immigrant, expat, and intercultural relationships is important to me both personally and professionally. As an English-speaking couples' therapist who has personally experienced moving to Finland from overseas, it is perhaps natural that my client population tends to also fall within this group. In my work with my clients, it has become painfully apparent that they are dealing not only with the typical relationship challenges such as communication difficulties, infidelity, and disagreements over housework or parenting, but they are also burdened with additional stressors that a relationship between two natives would never experience.

Expats and immigrants are often dealing with challenges such as culture shock, finding work, integrating into a new country, perhaps learning a new language. To top this off, they are likely far away from their friends and family, navigating these stressors without a solid social support network. Carrying such a burden of loneliness and stress may begin to feel unbearable, which will then likely place undue stress on the relationship.

For intercultural couples, it is generally only one person who struggles with the above-mentioned stressors. In my experience, if the partner is unwilling or unable to recognize this, friction between the couple is almost inevitable. Furthermore, while it is always a challenge to integrate two sets of customs, habits, and beliefs, the disparity is even more

pronounced when both partners come from different sociocultural backgrounds. Suddenly small things that “should” be obvious, are not. Every thought, action, and decision needs to be explained, justified, and negotiated. When this is combined, as it often is, with a lack of a common language, it should be no wonder that these relationships may struggle.

The rates of immigration into Finland, and consequently the proportion of people with a foreign background, have continued to increase steadily over the past three decades (Statistics Finland 2021b). As there is no reason to suspect that globalization, with its resulting interconnection between populations and migration into new societies, will slow down or stop in the future, it appears clear that immigrant, expat, and intercultural relationships are also here to stay. Therefore, I believe that it is absolutely crucial we learn to understand, support, and help these couples.

In the last ten or fifteen years, specifically intercultural relationships have started receiving more attention, and several studies have been conducted to see what makes these marriages more likely to end in divorce. Interestingly enough, studies conducted by Lainiala and Säävälä (2012; 2013), as well as Malinen (2019), all found that intercultural couples reported greater relationship satisfaction than homogamous Finn couples. The same studies did report a somewhat higher prevalence of conflict in these marriages, but perhaps counterintuitively, that did not seem to lead to lower satisfaction levels. Some hypotheses (Säävälä 2011; Lainiala & Säävälä 2012; 2013; Malinen 2019) for the divorce rate discrepancy, then, were suggested as a younger age at marriage, a quick marriage, a higher age gap, being less educated, unemployed, or otherwise of a lower socioeconomic status (SES). The economic hardship and larger-than-average age gap theories did receive support from Lainiala and Säävälä’s (2012) study, while younger age and quicker marriage were both disproven by the same.

Immigrant and expat relationships have received even less study. Existing Finnish studies have found that for these couples, immigration can exacerbate existing conflicts, cause changing roles within the relationship, and leave couples with little to no support (Säävälä 2011). They may further have to cope with the difficulty of finding a new identity, while adapting to new norms, values, beliefs, and even a possible change in status, with all of the resulting stress often getting taken out on the spouse (Paasikivi 2010). These findings echoed those of a Canadian study, which saw isolation and the loss of support, income, and status resulting from migration increasing marital conflict (Hyman & al. 2008).

In reading these studies (Lainiala & Säävälä 2012; 2013; Malinen 2019), there were a few bothersome factors that stood out to me. First, I noticed that when these couples were asked about stressors in their relationships, the choices offered were only the typical sources of conflict, e.g., household chores, money, sex, jealousy, infidelity, children etc. Second, the subjects of the studies were married couples only. Third, for the purposes of defining “intercultural”, the term “foreign” was operationalized either as being foreign-born, or more often, as speaking a language other than Finnish, Swedish, or Sami. I designed my

study to address these areas. The questionnaire I utilized was designed specifically to inquire about stress factors unique to intercultural, immigrant, or expat relationships. I included unmarried, separated, and divorced respondents. I chose to define *foreign* as someone who has grown up in a culture other than Finnish. This is undeniably more vague than using country of birth or reported native language, but I felt it was nonetheless an important distinction. Furthermore, I defined the terms *intercultural relationship* as a relationship in which the partners have grown up in different sociocultural environments, *immigrant* as those who have permanently relocated to a new country, and *expat* as those who are in a foreign country for a limited amount of time, with the intention to return to their country of origin. Furthermore, to simplify reporting, I will often use the term *non-native* to include both immigrants and expats, unless the topic warrants a separation of the two. To add to this, I also wanted to find out what possible factors protect the aforementioned relationships, rather than looking at only risk factors. I felt that this area had been almost entirely overlooked by previous studies.

METHODOLOGY

This study included both a questionnaire using a Likert-type scale, as well as a follow-up interview with open-ended questions. I designed two separate questionnaires (see appendices A & B), one for current relationships, another one for previous ones. I devised the questions based on my previous clinical experience with this client population, interviews with two English-speaking therapist colleagues, as well as existing literature (Dervin 2013; Hirvonen 2012; Lainiala & Säävälä 2012; 2013; Malinen 2019; Sirkkilä 2005). Again, the goal was to assess the presence or absence of stress factors unique to immigrant, expat, and intercultural relationships.

I recruited the study participants through my own personal non-native social network and my professional network. I placed announcements explaining my study and asking for volunteers on social media and with my colleagues, and the prospective participants then contacted me if they wished to be included in the study. The respondents were previously unknown to me, and I included every volunteer who met the study's inclusion criterion. The criterion I applied was that the respondent had to currently be, or have previously been, in a relationship where at least one member of the couple was of a foreign background.

Each respondent completed the questionnaire, and I then interviewed them for approximately 45 minutes to an hour asking open-ended follow-up questions based on their answers (see appendix C for questions used). Those with previous relationships, or who were participating without their current partner, were interviewed alone, and those couples where both partners were participating were interviewed together. With the respondents' recorded verbal permission, I took written notes, recorded the interviews, and listened to

them again before beginning my analysis. My goal was to assess which stress factors were commonly present in both groups, and then separately assess the impact of the factors on their relationships. For those currently in a relationship, I was interested in how the couples had either avoided or overcome the risk factors; in other words, I was assessing for any possible protective factors that have helped these relationships survive and even thrive. For those respondents whose relationships had ended, I was particularly interested in their perception of whether or not these stressors had played a role in the end of the relationships. For all respondents, I asked them what kind of support could have been, or would be, beneficial for maintaining the relationship.

Overall, I received 11 completed surveys, and conducted a total of nine interviews. For reporting purposes, in order to protect the identity of the respondents, I will be referring to the interviewees by the letter "I" followed by the number of the speaker, with the numbers being assigned simply by the order in which I conducted the interviews. The breakdown of the respondents is as follows: Two currently married intercultural couples participating together (I1 and I2, I3 and I4); one respondent currently in an intercultural marriage, participating alone (I6); one non-married respondent currently in an intercultural relationship participating alone (I9); one married expat participating alone (I8); one respondent divorced from intercultural marriage (I7); two respondents separated from intercultural relationships (I5 and I11); and one respondent who ended an expat relationship (I10).

I began my analysis of risk factors by separating the completed questionnaires into current relationship and previous relationship groups. Throughout the rest of this report, I will refer to the current relationship group as CR group, and the previous relationship group as PR group for ease of reporting. The CR group consisted of seven respondents, and the PR group had four respondents. I separated the surveys into these groups in order to determine whether there would be a difference in how the two perceived the presence or absence of the given factors. For each group, I calculated how many respondents endorsed each risk factor, either at the *agree* or the *strongly agree* level, as being applicable to their relationships. I then computed the resulting proportions. Using these proportions, I was able to assess which risk factors were the most commonly chosen among each group. I also included quotes, case examples, and respondents' own assessments of the most serious or detrimental factors in the reporting.

For protective factors, I analyzed the notes and recordings from the interviews with the couples still involved in a relationship. I grouped these into common themes, and again added examples and direct quotes from the study subjects. I also considered the final questionnaire statement ("I feel/felt supported by my partner") responses from both groups and compared the groups' answers to each other to see whether one group endorsed the statement more than the other.

RESULTS

The results of the questionnaires and the interviews have been grouped into three sections. The first two sections address the main topic of the study, risk factors and protective factors. The third section consists of respondents' stated wishes for support. Direct quotes from the interviews are also included and attributed to the appropriate interviewee with the letter "I" followed by the number of the speaker. Tables are included to show the survey data more completely.

Risk Factors

Personal factors that impact the relationship

The results of this category are listed in Table 1 and Table 2. This category of factors was overall endorsed at the highest rate by the study respondents. For respondents currently in an intercultural or non-native relationship, more than half reported integration difficulties for themselves or their partners. This included aspects such as finding friends, learning the Finnish language, and/or finding work or educational opportunities. This was the most endorsed statement in this group. Other risk factors endorsed by this group included feelings of loss of family, friends, job, and/or previous life; feelings of loneliness; a lack of social support; feeling disconnected from life in Finland; and experiencing racism. Jealousy over one partner having family, friends, social support, employment, language skills, and/or an understanding of the Finnish culture, or resentment over one partner suddenly needing the other one for basic survival were endorsed at a lower rate (Table 1).

In the PR group, the risk factors reported as being applicable at the greatest frequency were feelings of loss of family, friends, job, and/or previous life and feelings of loneliness and/or lacking social support. These were endorsed by every respondent in this group. Difficulties integrating into life in Finland, and one partner feeling resentment over suddenly needing the other for basic survival were each also rated as applicable at a high rate. Of the subjects, half also reported feelings of jealousy toward their partner or their partner feeling jealousy toward them, and the same amount stated that racism had been a factor in their relationship. However, only one respondent felt that disconnection from life in Finland was a problem (Table 2).

Table 1. Personal factors that impact the relationship: CR Group

Stressor	(Strongly) Disagree	Neutral	(Strongly) Agree
Feelings of loss of family/friends/job/previous life	3	1	3
Feelings of loneliness or lack of social support	3	1	3
Feeling disconnected from life in Finland	3	1	3
Difficulty integrating into life in Finland	3	0	4
Experiencing racism	3	1	3
Feeling of jealousy over partner's family/friends/ language skills/employment/cultural understanding	4	1	2
Feeling resentment over needing partner for survival	4	1	2

Table 2. Personal factors that impact the relationship: PR Group

Stressor	(Strongly) Disagree	Neutral	(Strongly) Agree
Feelings of loss of family/friends/job/previous life	0	0	4
Feelings of loneliness or lack of social support	0	0	4
Feeling disconnected from life in Finland	3	0	1
Difficulty integrating into life in Finland	1	0	3
Experiencing racism	2	0	2
Feeling of jealousy over partner's family/friends/ language skills/employment/cultural understanding	1	1	2
Feeling resentment over needing partner for survival	1	0	3

During interviews, it also became clear that personal factors that impact the relationship were considered by the respondents themselves to have been the most significant stressors in their relationships. When asked which stressor had been the most challenging for these

couples, difficulty integrating into life in Finland was mentioned by every respondent who had endorsed that statement in the questionnaire. This statement had been endorsed by seven out of the eleven total respondents, suggesting that this is indeed a significant, and frequently occurring, stress factor. Also significant may be the fact the here respondents had been free to select the most significant stressor for them, whether it was included in the survey or not. This can be understood to mean that these respondents could not think of anything else that had caused them more difficulty. One respondent puts it simply:

I2: "[He hasn't] *been able to integrate.*"

This interviewee also had some advice for others who may be considering an intercultural relationship:

I2: "*I think that would be really important to say- that Finland is closed for outsiders.*"

The two other factors listed here which were considered by respondents to be the most significant were loss of past life, which was considered the most difficult by one respondent, and resentment due to a lack of work opportunities for a foreign spouse, which was considered the most significant by another.

The interviewee grieving the loss of her past life stated during the interview that she believes the stressors present in her relationship, specifically due to moving to Finland for her husband's job, almost cost her marriage. She explained that especially the feelings of loss were so overwhelming for her that she almost left her husband.

I8: "*I have basically given up my career to be here.*"

The respondent experiencing resentment described the difficulty her partner had in finding work. She stated that the longer he looked with no results, the more unhappy he became. She added that the resulting depression eventually caused him to stop looking for work altogether. According to her, once he gave up looking for work, she began resenting him for doing nothing while she supported the both of them.

I10: "*I was waiting for him to do something. But he didn't.*"

She believes that this resentment eventually grew so heavy that she had no choice but to end the relationship. She admits that the resentment was likely present on his behalf as well.

Relationship factors

The results of this category are listed on Table 3 and Table 4. In this category, one partner having an unfair advantage by living in their own country, on familiar and comfortable territory, while their partner is in a foreign and unfamiliar place, was endorsed by fewer than half of the respondents who are currently in a relationship. Even fewer respondents

agreed that they or their partner had struggled or failed to understand, appreciate, or respect the other’s culture (Table 3).

For those who are no longer involved in a non-native or intercultural relationship, the homefield advantage was selected by half of the respondents, and a failure to understand, appreciate, or respect each other’s cultures was endorsed by nearly everyone as having been a factor in their past relationships (Table 4).

Table 3. Relationship factors: CR Group

Stressor	(Strongly) Disagree	Neutral	(Strongly) Agree
One partner having a “homefield advantage”	3	1	3
Struggling to understand/appreciate each other’s culture	3	2	2

Table 4. Relationship factors: PR Group

Stressor	(Strongly) Disagree	Neutral	(Strongly) Agree
One partner having a “homefield advantage”	1	1	2
Struggling to understand/appreciate each other’s culture	0	1	3

This category was not highlighted in the interviews, nor were these factors cited as the most challenging by any respondent. This is despite nearly everyone in the PR group agreeing that a lack of understanding and/or appreciation for each other’s cultures had been present. The other factors did have fairly low endorsement rates.

Cultural differences

The results of this category are presented in Table 5 and Table 6. Very few respondents in the CR group felt that differing expectations and beliefs regarding child rearing; differing religious beliefs; and conflict, frustration, and/or misunderstandings due to a language barrier were challenges faced in their relationships. Only one felt that different expectations regarding gender roles was a factor (Table 5).

In the PR group, nearly all respondents agreed that a language barrier was present and problematic in the relationship. Half endorsed differing religious beliefs and different

expectations regarding child rearing. Just like in the previous group, only one respondent felt that differing gender role expectations caused a problem (Table 6).

Table 5. Cultural differences: CR Group

Stressor	(Strongly) Disagree	Neutral	(Strongly) Agree
Different expectations for gender roles	5	1	1
Different expectation for child rearing	4	1	2
Different religious beliefs	4	1	2
Presence of a language barrier	3	2	2

Table 6. Cultural differences: PR Group

Stressor	(Strongly) Disagree	Neutral	(Strongly) Agree
Different expectations for gender roles	2	1	1
Different expectation for child rearing	0	2	2
Different religious beliefs	2	0	2
Presence of a language barrier	1	0	3

Although only a small proportion of the CR group claimed that a language barrier was problematic, this factor quickly became one of the most frequently mentioned factors during the interviews. It was cited over and over, even by those who did not mark it as significant on the survey.

I2: *"I am always, in our relationship, speaking a foreign language. And that's a massive thing."*

I3: *"Our common language is his language."*

Three respondents, during their interviews, cited the language barrier as the biggest stressor in the relationship.

Uniquely non-native factors

For this category, I only considered the responses by the two expats in the study. One interviewee endorsed every statement presented in this category. She stated that lacking a social support network, lacking help with childcare, and external stressors due to relocation, such as uncertainty and financial hardship, were all factors present in her relationship. She further claims that she felt entirely unprepared and even misled by her husband's company:

I8: *"There's not enough honest info about what it's like. Everything was presented to us as so amazing. That's all we heard. When we got here, we realized that it wasn't so amazing, compared to what was told to us."*

The other respondent in this category only agreed that external stressors due to relocation were present.

Protective Factors

Partner's support

The responses to this question are presented in Table 7 and Table 8. Out of the respondents whose relationships have lasted and are ongoing, nearly all feel supported by their partner. The rest marked this as *neutral*; in other words, no one disagreed with the statement (Table 7). This contrasts sharply with the PR group, out of which no one marked that they had felt supported by their former partner. One person marked *neutral*; the others disagreed (Table 8).

Table 7. Partner's support: CR Group

	(Strongly) Disagree	Neutral	(Strongly) Agree
I feel supported by my partner	0	2	5

Table 8. Partner's support: PR Group

	(Strongly) Disagree	Neutral	(Strongly) Agree
I feel supported by my partner	3	1	0

Communication

Communication was one of the main factors the respondents themselves felt had protected their relationships. Nearly everyone whose relationships are still ongoing felt that their relationships had been able to overcome challenges and continue- despite the presence of even multiple risk factors- by frequent, open, and honest communication.

I1: *"We communicate with each other. A lot."*

I8: *"We've had a lot of really difficult conversations."*

One respondent elaborated by stating that she and her husband had overcome many potentially difficult situations by asking questions rather than assuming. She added that, as hard as it has sometimes been to hear her husband say things that she perceived as criticisms against "her country", it has been better than assuming that his negative moods were due to her or their relationship.

I2: *"I think it is, in a marriage, very important to know why the other person is struggling. Because if you don't know, you sort of read other things into it."*

Integration

The other factor most frequently cited as a protective factor by those currently coupled is the integration of the foreign partner into life in Finland. When the foreign partner had work and/or their own life outside of the relationship, the couple's union tended to thrive.

I4: *"I had work from day one."*

I3: *"He had a purpose from the start."*

Personal factors

The interviewees also credited personal characteristics for the success of their relationships. One respondent felt that his introversion had eased his move into Finland, because he did not need or want a big social circle around him- just his family was enough.

I4: *"I'm a bit of an introvert. I'm really comfortable just doing my own thing."*

He elaborated by explaining that this meant he would have been perfectly happy had he not been able to make new friends after moving to Finland.

Several others mentioned that being naturally accepting, empathetic, and understanding were crucial personality factors for succeeding in these types of relationships. Another factor that was mentioned was having a multicultural past- either in childhood or as an adult, before beginning the current relationship.

Wishes for Support

The respondents were nearly unanimous in wishing that it would be easier for foreigners to integrate into Finland. They talked about the challenges of learning the language and becoming accepted by the larger society, and the difficulty finding work- especially work that matches their foreign credentials. The interviewees hoped that they would have access to programs that would help them find employment, especially.

The study subjects also wished for more information, both about integration and about intercultural and non-native relationships.

I1: *“If we could have a handbook, advice and things to be aware of...that would be the key thing. That would be helpful.”*

I1: *“If we had been told all that [we have learned] from the start, maybe we would’ve adapted sooner.”*

Several respondents also mentioned that they would benefit from a peer support group. The interviewees felt that it would not only provide practical advice, but also make them feel like they are not alone after all. One intercultural couple specifically mentioned that they spent many years believing there was something wrong with them and their relationship- instead of realizing that they were dealing with stressors very common to couples in their situation.

I2: *“I actually think peer support, in anything, really, is useful. It’s good to speak to people who have similar experiences, and I think, somehow, in this situation, that resource is not utilized in the same way.”*

DISCUSSION

Using both questionnaires and interviews, this study set out to uncover both the risk factors impacting intercultural, immigrant, and expat relationships, as well as any possible protective factors that either prevent the presence of the unique stressors, or aid in coping with or overcoming them. The results have been reached by calculating the number of indicated stress factors on the relationship surveys, comparing these results between the current relationship group (CR group) and the previous relationship group (PR group), as well as the answers given by the research participants to open-ended follow-up questions. With the divorce rates among these couples significantly higher than those of marriages between two native Finns, this topic is particularly important.

This study found that these couples do struggle with stressors unique to these types of relationships. Some respondents blamed these factors specifically for ending their

relationships. Others stated that the presence of these stressors made them consider ending their relationships, although they ultimately did not. It also seems possible, and maybe even probable, that these risk factors have the potential to be the proverbial straw that broke the camel's back. In other words, simultaneously dealing with both typical relationship challenges, as well as these unique, added stressors, can be simply too much to cope with.

The factors rated as the most problematic on the surveys included difficulty integrating into Finnish society, feelings of loss and/or loneliness, and lacking support. These same factors were the most highly endorsed by respondents from both the CR as well as the PR groups. The relevance was highlighted again in the analysis of both protective factors and the respondents' stated wishes.

During interviews, those couples who were still together and doing well largely credited employment and/or integration of the foreign partner as having been crucial to their relationships' well-being. When asked what the interviewees would consider a beneficial support, a spouse employment/integration program was at the top of the list. It appears clear from this that a failure to integrate places undue stress on relationships, and conversely, addressing this area could benefit not only those moving into this country, but their relationships as well.

The other much hoped-for potential source of support was a peer support group. This is also in line with the study's findings, as it directly relates to the other marked stressors- loneliness and a lack of support. Furthermore, perhaps this type of peer-to-peer support and advice would also encourage and enable couples to communicate openly about the challenges they are facing. This, of course, was also found to be a protective factor for the couples who were still happily together.

Feeling supported by one's partner also appears to have a protective effect on relationships. Looking at the questionnaire answers, there was a clear distinction here between the current relationship and previous relationship groups. The analysis showed that for those couples still together, no one disagreed with the statement "I feel supported by my partner", whereas no one with a previous relationship agreed with it. This finding must be taken cautiously, however, as no statistical analysis was done due to the small sample size. Moreover, it is also possible that those whose relationships ended remember them in more negative terms, and thus reported a lack of support.

Another risk factor that was both endorsed on the questionnaire and even listed as the most significant during the interview was challenges related to language. In fact, I was even contacted several times by people who did not want to participate in the entire study but wanted to tell me how big of a problem a language barrier can be. This falls in line with Dervin's (2013) study, which found that the intercultural couples he studied did not emphasize, or even consider, cultural differences in their relationships. They did, however, mention challenges with language, such as not being able to communicate with their

partner's family. This same concern was mentioned by my respondents. Other studies have also found that in intercultural relationships, issues around a language barrier were considered crucial by study participants (Lainiala & Säävälä 2012; Hirvonen 2012; Sirkkilä 2005). What was interesting in this current study was that it was mentioned so frequently during the interviews, although only five respondents had marked it as a stressor on the questionnaire, and only three considered it the most significant stressor in their relationship. Possibly the wording of the statement ("My partner and I have experienced conflict, frustration, and/or misunderstandings related to a language barrier") caused some respondents to disagree with it as they did not consider it as much of a problem, as simply something that was present. Perhaps separating this into two statements- "conflict" in one, and "misunderstandings" in another would have led to different results, as misunderstandings had clearly frequently been present.

For intercultural couples specifically, it can at times be difficult to discern whether their differences are truly due to their interculturality, or simply the fact that they are two different people with their own, unique sets of personality traits and life experiences. In other words, every couple, whether they are from across the street from each other or from across the world, must navigate the blending of two cultures into a third. Although this study did not compare homogamous Finnish couples to the interviewed intercultural couples, and therefore cannot explicitly confirm this, it does seem that most questions in the cultural differences category were not endorsed at a rate higher than could be assumed for couples born and raised in the same country. It is furthermore impossible here to say whether this is due to the fact that these factors are not after all unique to intercultural relationships, the fact that almost all the interviewees were still from Western cultures, or some other reasons entirely. It is indisputable, however, that intercultural couples - in the sense they have been referred to in this study - have to deal with obstacles that those coming from the same country do not, such as a language barrier and integration difficulties. Beyond these glaringly obvious examples, it can be difficult for even experienced clinicians to determine how much of a factor culture really and truly is in a couples' presenting challenges.

In my experience, I have at times felt that interculturality can be used as almost an excuse for any and all relationship problems. I have worked with couples who, contrary to previous findings (Dervin 2013), do indeed "see culture everywhere". On the other hand, the couples who attribute their differences to culture are at least not attacking each other personally. Perhaps whether the airing of cultural differences can be considered an excuse or a benefit depends on the intended motives. For those hiding behind this in order to not take responsibility for the challenge that is present in every relationship, this can be detrimental. For those who are willing to openly, and with genuine curiosity, learn about the culture of their partner in order to gain understanding, it can be hugely beneficial - whether the couple's two cultures come from different countries or simply different zip codes.

Another angle that would be interesting to explore further would be specifically non-native relationships. While their divorce rates are approximately double that of native Finns, this is still lower than intercultural couples' divorce rates, which are the highest of all (Statistics Finland 2021). This study found that non-native couples deal with the same stressors as intercultural couples- and even some additional ones- so a clear answer to this discrepancy cannot be determined. Perhaps when both partners are from the same foreign country, they increasingly turn towards each other in an effort to stay close to something familiar and, thus, comforting. Maybe they unite with an "us against them" attitude. Or possibly the challenges caused by cultural differences are so great, that simply not having to cope with them could explain this lower rate?

As the numbers of immigrant, expat, and intercultural relationships are only expected to grow, it is crucial that couples' therapists- especially those working with these populations- understand the unique factors they are forced to cope with. Empathy, understanding, and awareness will go a long way, but I believe therapists should also familiarize themselves with possible resources they can suggest to the couples they meet. While no therapist can be expected to have knowledge of all cultures and the differences between them, they can be expected to be willing to ask. In my work, I have not met one client who would not happily explain their particular cultural customs, beliefs, and expectations. An open-minded curiosity on the part of the therapist can help not only him or her gain understanding, but perhaps the other half of the couple as well.

LIMITATIONS OF STUDY

The sample used in this study- 11 respondents- is very small. It is therefore difficult to generalize these results. Furthermore, the respondents were volunteers and not chosen by random sampling. It is therefore possible that those who were interested in volunteering differ in some way from the larger population of immigrants and expats or those in intercultural relationships.

Another limitation is the breakdown of the respondents. Although I feel that the balance of married/non-married and together/separated is adequate, I was unfortunately only able to speak with two expats and no one who defined themselves as an immigrant couple. For the purposes of this study, though, I do feel that the stressors expats and immigrants experience are comparable.

Finally, in the current sample, most of the foreign respondents were from European or English-speaking countries. Only one respondent did not fall into these categories. It is possible that the cultures studied here were too similar to experience the full effect of the assessed stressors.

RECOMMENDATIONS

For future study

A future study could address the limitations present in this one. A larger, random sample, with respondents from more varied backgrounds would make it easier to draw broader conclusions. It would also be both interesting and beneficial to attempt to control for standard relationship stressors- which would have been beyond the scope of this study- to determine how much these unique factors alone may be contributing to the higher divorce rates.

For support

This study found that difficulty integrating into Finnish society places an added burden on relationships. The respondents wished for employment programs specifically. One such program currently running is the Spouse Program (Spouse Program, 2021). This program is aimed at helping the spouses of those moving to Finland for work to integrate through workshops, networking, mentoring, and counseling. The program claims to help spouses develop their careers and grow their networks, while getting to know Finnish culture. It is run by the city of Helsinki in collaboration with Vantaa and Espoo and is supported by the Uusimaa TE-Office. This new program, based on the results of this study, will definitely be welcome. Unfortunately, it is currently only in the capital region.

Another wish the participants of this study made was for peer support. The only groups I have been able to find are the Duo Groups run by Familia ry (Familia, 2021). However, these groups appear to be directed at intercultural parents and families, not couples. While supporting intercultural families is also very important, the study respondents wished for something specific to support their relationships and share experiences with other intercultural couples. There appears to be even less peer support for non-native couples.

It would also be beneficial for couples' therapists to familiarize themselves with the unique challenges faced by immigrant, expat, and intercultural couples. This increased awareness of the impact and importance of culture on a relationship may not be detrimental even to therapists who do not wish to ever work with this community, as I would argue that interculturality is present in each and every relationship to some extent. Addressing culture, therefore, can be a new avenue for couples to gain increased understanding regarding each other's needs, expectations, and wants.

CONCLUSION

While some of the study respondents attributed the end of their relationships specifically to the assessed risk factors, it is impossible based on this study to conclude that these stressors alone are behind the higher divorce rates. It is, however, possible to determine that they are almost certainly contributing factors. Perhaps intercultural, expat, and immigrant relationships end at a rate higher than those between homogamous Finns because of the cumulative effect of both typical relationships stressors, as well as these additional burdens. In other words, being encumbered with these additional elements- on top of normal relationship challenges- may prove to be too much to tolerate. This paper does not in any way attempt to take a stand for or against divorce; in fact, for many couples divorce is indeed the best option, and not all relationships should be saved at all costs. However, given that human romantic relationships are already notoriously difficult, I do believe that any additional burdens- especially those that can be removed through societal efforts- should indeed be eliminated. In other words, the intent should be fairness, equality, and a level playing field for all couples.

This study suggests that the playing field could potentially be leveled by eliminating, or at least addressing, these additional risk factors. This would perhaps lead to the divorce rates becoming more comparable, and perhaps societal failings would no longer be a contributing factor for ending a relationship. Further, whether or not the reason for the higher divorce rates can be explained and equalized by the results of this study, it is important for couples' therapists to be aware of these issues relating to interculturality and immigration in their work with clients. Empathy, understanding, and a genuine curiosity are tools that every therapist should have at their disposal.

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APPENDICES

APPENDIX A

Relationship Stressors Survey

Please answer the following questions, as they pertain to your current relationship, on a scale of 1-5 (Strongly disagree- strongly agree).

Question	Strongly Disagree 1	Disagree 2	Neutral/Not Applicable 3	Agree 4	Strongly Agree 5
1. I (or my partner) have been experiencing feelings of loss of family/friends/job/previous life.					
2. I (or my partner) have been experiencing feelings of loneliness and/or a lack of social support.					
3. I (or my partner) have been feeling disconnected from life in Finland.					
4. I (or my partner) have had difficulty integrating into life in Finland (friends, language, etc) and/or finding work/educational opportunities.					
5. I (or my partner) have been a victim of racism.					
6. I (or my partner) have been feeling jealousy- due to factors stemming from relocation, such as one partner having family, friends, social support, employment, language skills, understanding of culture etc.					
7. I (or my partner) have been feeling resentment over one partner suddenly needing the other one for basic survival.					
8. I (or my partner) have a “home field advantage”, leading to an unlevel playing field or power differential in our relationship.					
9. I (or my partner) have struggled or failed to understand/appreciate/respect the other’s culture.					
10. My partner and I have different expectations regarding gender roles and expectations.					
11. My partner and I have different expectations and beliefs regarding child rearing.					
12. My partner and I have differing religious beliefs.					
13. My partner and I have experienced conflict, frustration, and/or misunderstandings related to a language barrier.					
14. My partner and I lack a social support network.					
15. My partner and I lack help with childrearing/ childcare.					
16. My relationship is facing external stressors due to immigration/relocation- including uncertainty, financial hardship, etc.					
17. I am satisfied with my relationship.					
18. I feel supported by my partner.					

APPENDIX B

Relationship Stressors Survey

Please answer the following questions, as they pertain to your previous relationship, on a scale of 1-5 (Strongly disagree- strongly agree).

Question	Strongly Disagree 1	Disagree 2	Neutral/Not Applicable 3	Agree 4	Strongly Agree 5
1. I (or my partner) experienced feelings of loss of family/friends/job/previous life.					
2. I (or my partner) experienced feelings of loneliness and/or a lack of social support.					
3. I (or my partner) felt disconnected from life in Finland.					
4. I (or my partner) had difficulty integrating into life in Finland (friends, language, etc) and/or finding work/educational opportunities.					
5. I (or my partner) was a victim of racism.					
6. I (or my partner) felt jealousy- due to factors stemming from relocation, such as one partner having family, friends, social support, employment, language skills, understanding of culture etc.					
7. I (or my partner) felt resentment over one partner suddenly needing the other one for basic survival.					
8. I (or my partner) had a “home field advantage”, leading to an unlevel playing field or power differential in our relationship.					
9. I (or my partner) struggled or failed to understand/appreciate/respect the other’s culture.					
10. My partner and I had different expectations regarding gender roles and expectations.					
11. My partner and I had different expectations and beliefs regarding child rearing.					
12. My partner and I had differing religious beliefs.					
13. My partner and I experienced conflict, frustration, and/or misunderstandings related to a language barrier.					
14. My partner and I lacked a social support network.					
15. My partner and I lacked help with childrearing/ childcare.					
16. My relationship faced external stressors due to immigration/relocation- including uncertainty, financial hardship, etc.					
17. I felt supported by my partner.					

APPENDIX C

Follow-Up Interview Questions

- How long have you been/were you together?
- (If relationship ended) Do you believe these factors played a role in the divorce/end of the relationship?
- (If still together and high score #1-16) How did you deal with/overcome these challenges?
- (If low score #1-16) What do you believe kept these stressors from impacting your relationship?
- Which factors do you feel have been the most challenging?
- Has time impacted your answers- i.e., would you have answered these questions differently in the past?
- What kind of support could have been/would be helpful?
- What else would you like to add/ would be important for me to understand?