

CORRELATES OF MARITAL SATISFACTION IN A MANITOBA LOW INCOME
POPULATION

by

Elizabeth Anne Clearwater

A thesis
presented to the University of Manitoba
in partial fulfillment of the
requirements for the degree of
Master of Science
in
Department of Family Studies

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ABSTRACT

The objective of this study was to determine what factors influence marital satisfaction in a low income population. The factors chosen for study were family income, net worth, husband's occupation, husband's job satisfaction, years married, presence of children in the home, money management, standard of living, and companionship.

The sample for this study consisted of 505 married couples in the city of Winnipeg who were part of the sample for the Manitoba Basic Annual Income Experiment (MINCOME) in the province of Manitoba in Canada from 1974 to 1979. Couples were married on the average for nine years, the mean family income was \$8,400, the mean net worth \$10,400, and the mean family size four. Male respondents tended to be blue collar workers (55%), who were very satisfied with their jobs.

Secondary analysis of the marital satisfaction module of the MINCOME data set showed that husbands had higher marital satisfaction ratings than wives. Sixty-three per cent of husbands reported high marital satisfaction, compared to 58% of wives. A high level of marital satisfaction was reported by 58% of couples. Husbands and wives were moderately satisfied with their standard of living, 61% and 63%

respectively. Satisfaction with spouse as money manager was moderate, 60% for wives and 50% for husbands. Wives (48%) were satisfied with companionship and husbands (53%) were very satisfied with companionship.

Gamma analyses found a positive relationship between family income and marital satisfaction for couples, a negative relationship between children and wife's marital satisfaction, a positive relationship between husband's job satisfaction and couple's marital satisfaction, and a positive relationship for standard of living, money management, companionship and marital satisfaction for couples and individuals.

Multiple regression analyses indicated the best predictors for couples' positive marital satisfaction were satisfaction with companionship and money management and higher status in the husband's occupation. The best predictors for wives positive marital satisfaction were satisfaction with companionship and money management, and for husbands they were satisfaction with companionship and money management and higher family income.

Results suggested that both socioeconomic and subjective factors positively influenced the feelings of marital satisfaction. It is therefore recommended that future research in this area include both the socioeconomic and subjective aspects of the marital relationship.

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CHAPTER I

INTRODUCTION

For over four decades, family researchers have closely examined the husband-wife relationship, with primary emphasis being placed on the satisfaction with and the stability of the marital relationship. Marital stability research examines the factors related to the disruption of the marital relationship by separation or divorce. Marital satisfaction research investigates the variables pertaining to couples' feelings of satisfaction within their marriages. Stability as a dependent variable is much easier to define than the dependent variable satisfaction. A marriage is intact or it is not, while the subjective state of satisfaction is more difficult to define and measure. Due to the subjective nature of marital satisfaction, researchers in this area have not come to a consensus on one definition and precise measurement to use in the research. As a consequence, there are various terms found in the literature such as "happiness", "success", "adjustment" and "satisfaction" (Hicks and Platt, 1970 p. 554). A current term developed by Lewis and Spanier (1979) is marital quality. They believe it to be a general concept which encompasses all previous dependent variables.

Family researchers investigate marital stability factors to discover why some marriage unions dissolve while others remain intact. The study of factors affecting marital satisfaction enables researchers to understand what constitutes a satisfying marriage. Exploring these stability and satisfaction factors aids family professionals to deal more effectively with individual, family and marital problems (Spanier and Cole, 1976).

The author has chosen marital satisfaction as the field of inquiry for the present study. Extensive research has been done on marital satisfaction; therefore, a brief review of the variables and theoretical background will be presented. Marital satisfaction research lacked a theoretical base up until the 1970's. In the absence of a universal theory, researchers investigated the variables they thought to be important and developed their own personal terms and measures of marital satisfaction. Numerous variables have been studied in satisfaction research. Demographic, personality, and social variables dominate past and present research (Hicks and Platt, 1970). A prevalent finding in the research is the positive relationship between the following variables and marital satisfaction:

occupational status, incomes, and educational levels for husbands; husband-wife similarities in socioeconomic status, age and religion; affectional rewards, such as esteem for spouse, sexual enjoyment, companionship; and age at marriage. (Hicks and Platt, 1970 p. 555)

In the 1970's marital satisfaction research began to develop a theoretical basis. This decade saw a proliferation of theoretical model formation. In general, the models used existing variable relationships as the basis for theory development. Burr, Leigh, Day and Constantine (1979), Lewis and Spanier (1979), Miller (1976), Orden and Bradburn (1968) and Spanier (1976) all contributed models in this decade. The Orden and Bradburn (1968) model consisted of a Marriage Adjustment scale which measured two different dimensions (one satisfaction, the other tensions) of a marital relationship. Miller's (1976) model had seven antecedents of marital satisfaction. They included anticipatory socialization, role transition, length of marriage, number of children, companionship, economic status and child spacing. Spanier (1976) developed a Dyadic Adjustment Scale to measure marital satisfaction. It contained four subscales which assessed the satisfaction, consensus, cohesion and affectional expression of a dyadic relationship. The interactionist theory of marital satisfaction by Burr et al. (1979) contained four propositions regarding role enactment and marital satisfaction. The most comprehensive theory to date is the Theory of Marital Quality and Stability by Lewis and Spanier (1979). The theory contains four groups of premarital variables, nine groups of marital variables and two contingent variables which affect marital quality and stability.

The objective of this study was to examine marital satisfaction and the contributing factors of marital satisfaction in a low income urban population. The data set selected for the study was part of the Manitoba Basic Annual Income Experiment (MINCOME) data set collected from 1974 to 1979 in the province of Manitoba.

Statement of Problem

Social scientists study marital satisfaction in order to determine which variables have the strongest influence on the marital relationship. Spanier and Lewis (1980) believe that satisfaction factors are the determinants of marital stability; therefore, it is important to study satisfaction factors and their effect on the marital relationship. The purpose of this study was to explore the variables affecting marital satisfaction in a low income population and thereby add to the existing base of knowledge concerning marital satisfaction.

Objectives

The objectives of the study were as follows:

- a) to determine the marital satisfaction ratings of the sample,
- b) to compare the marital satisfaction ratings between husband and wife in the individual family units,

(c) to examine the relationship between family income, net worth, husband's occupation, husband's job satisfaction, presence of children, length of marriage, standard of living, companionship, money management and marital satisfaction, and

(d) to describe the sample in relation to the above mentioned variables.

Hypotheses

1. Couples with higher occupational status express higher marital satisfaction than those with low status.

2. Couples with more positive net worth express higher marital satisfaction than those with less positive net worth.

3. Couples with more assets express higher marital satisfaction than those with less assets.

4. Couples with less debt express higher marital satisfaction than those with more debt.

5. Couples with higher family income express higher marital satisfaction than those with lower family income.

6. Husbands who are more satisfied with their job express higher marital satisfaction than husbands who are less satisfied with their job.

7. Couples with fewer children in the home express higher marital satisfaction than those with less children.

8. Couples married for fewer years express higher marital satisfaction than those married for more years.

9. An individual who is more satisfied with how his/her mate manages money will express higher marital satisfaction than one who is less satisfied with how his/her mate manages money.

10. An individual who is more satisfied with his/her standard of living will express higher marital satisfaction than one who is less satisfied with his/her standard of living.

11. An individual who is more satisfied with his/her mate as a companion will express higher marital satisfaction than one less satisfied with his/her mate as a companion.

Operational Definitions

Marital satisfaction is a term used to describe the subjective evaluation of a marital relationship (Miller, 1976). Measurements of marital satisfaction range from complex scales composed of items exploring specific aspects of the dyadic relationship, to a singular question on the overall satisfaction with the marriage. For the purpose of this study, marital satisfaction was measured by a general question regarding the satisfaction with the marriage. The response categories were (1) very unhappy, (2) unhappy, (3) neither happy nor unhappy, (4) happy, and (5) very happy.

Husband's occupation is the type of employment engaged in by the husband. In the MINCOME study occupations were rated on a four-digit occupation code derived from the Canadian Classification and Dictionary of Occupations. For

this study, occupation was divided on the basis of white collar and blue collar. Blue collar occupation referred to men employed in manual work (skilled, semi-skilled and unskilled). White collar occupation referred to men employed in office work (professional and non-professional).

Net worth is a measure of a family's economic standing in regard to asset and debt load. In the present study, a family's assets included a) money in banks, trust companies, saving associations or credit unions, b) money in Registered Retirement Savings Plans, c) money in retirement or pension funds, d) money invested in bonds, stocks or securities, e) mortgages or loans owed to household, f) insurance policies convertible to cash, g) total trade-in value of vehicles owned, and h) estimated selling price of home. Liabilities include money owed to a) banks, credit unions or trust companies b) finance companies c) charge or credit card accounts, d) friends, relations not in family unit, and e) all other debts to business, professional people or government.

Family income in this study referred to the 1974 adjusted family income which included a) 1974 welfare payments, b) 1974 unemployment insurance payments, c) 1974 total unearned income (including manpower training allowance, family allowance, pension from previous employers, Canada or Quebec pension plan payments, income from annuity, income from insurance companies, old age security or guaranteed income supplement payments, workers compensation payments, alimony

or support from previous spouse, and support from private individuals outside the family), d) 1974 non-head income, e) 1974 total earnings all jobs of male head (including tips, bonuses, and commissions), and f) 1974 total earnings all jobs of female head (including tips, bonuses, and commissions).

Husbands' job satisfaction refers to husband's satisfaction rating of his job. It was rated on an index a) very satisfied with last regular job, b) somewhat satisfied with last regular job, c) neither satisfied or dissatisfied with last regular job, d) somewhat satisfied with last regular job, and e) very dissatisfied with last regular job.

Presence of children refers to the presence of children age 18 and under in the family home.

Standard of living is a concept that refers to "the level of living that a family or individual desires and strives to attain" (Hafstrom and Dunsing, 1973, p. 120). In the present study the respondents were asked to rate their satisfaction with their present standard of living. Response categories were (1) very dissatisfied, (2) dissatisfied, (3) neither satisfied or dissatisfied, (4) satisfied, and (5) very satisfied.

Money management is a term used to refer to the planned savings and expenditure of family funds. In this study, respondents were asked their opinion on how well their mate handled money. The response index was (1) very poor, (2) poor, (3) neither poor or well, (4) well, and (5) very well.

Companionship in the present study referred to the individual's perception of the time spent together with the spouse (Rhyne, 1981). Individuals rated their satisfaction with the spouse as a companion on an index from (1) very dissatisfied, (2) dissatisfied, (3) neither satisfied nor dissatisfied, (4) satisfied, and (5) very satisfied.

Summary

Marital satisfaction research investigates the personal relationship between a husband and a wife. The goal of marital satisfaction research is to determine which factors have the strongest effect upon the marital relationship. The purpose of this study was to examine the factors influencing the marital relationship in a low income population. The variables chosen for study were family income, net worth, husband's occupation, husband's job satisfaction, years married, presence of children in the home, money management, standard of living and companionship. Secondary analysis of part of the MINCOME data set was undertaken using multiple regression analysis.

CHAPTER II

REVIEW of the LITERATURE

This chapter contains a review of the literature on marital satisfaction. The predominant variables found in the research are discussed as well as a criticism of past research in this area. A brief overview of income maintenance is also presented.

Criticism of Marital Satisfaction Research

Criticism of marital satisfaction research prior to the 1970's focuses on definitional problems and methodological issues. Due to the atheoretical nature of the research and the resulting lack of consensus in regard to the conceptual definition of satisfaction, numerous definitions arose. Often the terms used were not clearly defined by the authors in the studies. Operationalization and measurement of satisfaction varied with each researcher. This practice made it difficult to compare and generalize between studies. Likert-type scales are the most common measure employed in satisfaction research (Spanier and Cole, 1976). The major criticism of the scales has been the lack of validity and reliability tests. Edmonds (1967) as well as Edmonds,

Withers and Dibatista (1972) state that most of the scales measure conventionality and not satisfaction. Spanier and Cole (1976) claim that the majority of studies fail to distinguish between individual or dyadic satisfaction.

Other problems prevalent in the early research were related to the samples selected for study. The samples were usually small in size and not randomly selected, as well as being biased in regard to age, social class and ethnicity. Specific groups were usually chosen for study and they "tended to be white middle-class, college educated persons, many affiliated with Protestant churches" (Hicks and Platt, 1970, p. 554). Women tended to be the respondents in the majority of studies.

In the 1970's many improvements were made in marital satisfaction research. Researchers attempted to correct the methodological problems of the past. In their review of marital satisfaction in the 1970's, Spanier and Lewis (1980) noted improvements in study design and measurement techniques, such as testing for scale reliability and validity. Sample size increased and researchers attempted more representative selection of subjects. Men were increasingly included in the samples. Measures of satisfaction tried to determine individual and dyadic satisfaction by analyzing both marriage partners. Data analysis became more sophisticated with the increased use of multivariate statistics. One important improvement of the decade was the upsurge of theory development.

Variables used in Marital Satisfaction Research

Numerous variables have been studied in marital satisfaction research since its beginnings in the 1920's. Researchers cannot agree upon the variables most influential to marital satisfaction. The following is an overview of the predominant variables found in a review of marital satisfaction literature.

Income, education and occupation are three major variables commonly associated with marital satisfaction. Early studies found a positive correlation between income and marital satisfaction (Burgess and Cottrell, 1939; Burgess and Locke, 1953; Cutright, 1971; Goode, 1962; Locke, 1951). Education and occupation were positively related to marital satisfaction according to Blood and Wolfe (1960), Renne (1970), Scanzoni (1975) and Williamson (1952). Studies in the late 1970's questioned the previous findings. Brinkerhoff and White (1978) reported little direct effect of income on satisfaction but found a positive relationship between standard of living and marital satisfaction. Glen and Weaver (1978) and Jorgensen (1979) failed to detect a positive relationship between either income or occupation and marital satisfaction. Williamson (1952) found a positive relationship between economic security (bank savings, lack of debt, home ownership), effective economic management and marital satisfaction. Jeries (1979) also reported a positive correlation between bank savings and

marital satisfaction. The factors of net worth, standard of living and money management were examined in this study in addition to the income factor.

Spousal role variables were common in marital satisfaction research. Findings indicated that for wives marital satisfaction was positively related to their accurate perception of the husband's role. For husbands this was not true (Kotlar, 1965; Luckey, 1960a, 1960b, 1960c; Stuckert, 1963). Research suggested a direct correlation existed between role expectation and performance and marital satisfaction for both spouses. Satisfaction was greater when spouses fulfill expected roles (Aller, 1962; Burr, 1967, 1973; Cutler and Dyer, 1965; Magnus, 1957; Ort, 1950; Westley and Epstein, 1960).

Spousal interaction or affective involvement has been positively correlated with marital satisfaction. Gurin, Veroff and Feld (1960) in a large representative sample reported a strong relationship between spousal involvement and marital satisfaction. Studies looking at companionship in marriage found a positive relationship with satisfaction (Blood and Wolfe, 1960; Hawkins, 1968; Kirkpatrick, 1965; Levinger, 1965; Rhyne, 1981). This was also found in studies on couples' shared activities and marital satisfaction (Bee, 1959; Blood and Wolfe, 1960; Farber and McHale, 1959; Pond, Ryle and Hamilton, 1963).

There have been diverse results coming from the studies of the effect children have upon the marital relationship. Hurley and Palonen (1967) found child density to be negatively related to marital satisfaction. Luckey (1966) stated that child density did not affect the marital relationship and may have provided a source of satisfaction in an unhappy marriage. The 1970's was the decade of transition to parenthood studies. The prevalent theory in this decade held that the birth of a couple's first child was a near crisis event and caused a decline in marital satisfaction, especially for the new mother (Feldman, 1971; Luckey and Bain, 1970; Miller and Sollie, 1980; Rollins and Galligan, 1978; Russell, 1974; Ryder, 1973). However, Luckey and Bain (1970) and Russell (1974) reported children were one source of satisfaction for dissatisfied couples. Houseknecht (1979) compared the marital satisfaction of mothers and voluntary childless women and found the childless group reported higher satisfaction. In a partial retest of the Ryder (1973) study, Waldron and Routh (1981) supported the decline of satisfaction for new mothers. Glen and McLanahan (1982) found a negative correlation between presence of children and marital satisfaction for both parents.

The study of the effect of stage in the life cycle on marital satisfaction intensified in the 1960's and 1970's. Research in the 1960's reported a gradual decline in marital

satisfaction commencing in the childbearing stage until the retirement stage when an increase occurred (Axelson, 1960; Bradburn and Caplovitz, 1965; Gurin et al., 1960). Paris and Paris (1966) and Pineo (1961) pioneered longitudinal life cycle research and found a general linear decline in satisfaction over time. Cross-sectional design persisted in the 1970's and results indicated a curvilinear relationship between marital satisfaction and the life cycle stages (Burr, 1970; Figley, 1973; Orthner, 1975; Rollins and Feldman, 1970). Marital satisfaction was high in early stages, dropped in the middle stages, and increased in the later life cycle stages. An exception to this trend was Spanier, Lewis and Cole's (1975) study. They found inconsistent results in three separate samples and advised researchers to use "short-term longitudinal sequential design" (p. 274).

There has been considerable research on wives' employment and marital satisfaction (Axelson, 1963; Grover, 1963; Nye, 1961; Stoltz, 1960), but little research exists on husband's employment and marital satisfaction. Paris and Lucky (1966) found husband's job satisfaction was not significantly related to marital satisfaction, but there was a trend for men who had low job satisfaction also to report low marital satisfaction.

Income Maintenance and Marital Events

Guaranteed annual income (GAI) refers to the concept of raising individual or family income to a prescribed level in the form of supplementary benefits. The GAI concept has caused much controversy especially in regard to the effect it could have on recipient employment behavior. As a result, income maintenance experiments have been carried out in the United States and Canada.

The basic objective of income maintenance experiments is to test the work behavior of recipients. Policy makers also anticipate that income maintenance will affect other facets of family life such as family stability, consumer behavior and housing. Income maintenance experiments, therefore, closely examine the relationship among these factors.

Marital stability has been studied in the Seattle-Denver (Hannan and Tuma, 1976) income experiment, and income maintenance did appear to affect family stability. Research has shown that income and social status did influence marital stability. Cutright (1971) suggested that a family's satisfaction with level of consumption was positively related to marital satisfaction and stability. Goode (1962) proposed that wives in higher income levels had a greater number of resources and therefore remain married to sustain the high standard of living. Hannan and Tuma (1976) developed three propositions from the literature on income and family stability. They were as follows:

1. higher family social class leads to a lower risk of marital dissolution (social-class effect);
2. increases in family income decrease the risk of marital dissolution (income-effect); and
3. greater financial independence on the part of the lower-income spouse increases the risk of marital dissolution (independence effect).

Results from the Seattle-Denver Income-Maintenance Experiment supported both the income and the independence effects. Low support treatments were associated with increased marital dissolution while high support treatments did not increase the dissolution rates.

Summary

In summary, the review of the literature reveals some of the problems inherent when examining an attitudinal variable such as marital satisfaction. The early research lacked a solid theoretical base and this added to the problem of defining and measuring satisfaction. Numerous variables have been explored in the research, and there is not a consensus as to which are the most important. Theoretical models were developed in the 1970's in order to guide future study on the topic.

This study examined specific socioeconomic and subjective variables to determine what influence they had on marital

satisfaction in a low income population. Certain of the factors have been explored in previous research; others such as net worth, standard of living and money management have had limited consideration. The information acquired from this study adds to the existing information already collected on marital relationships.

CHAPTER III

METHODOLOGY

This chapter describes the research design and the sample used in the study. The MINCOME sample is discussed along with the reasons for employing secondary analysis in the study.

Research Design

The research method employed in this study was secondary analysis. Secondary analysis is "... the use of research materials by persons other than those who gathered them and/or for purposes different from the original project objectives" (Chadwick, Bahr and Albrecht, 1984, p.259). There are advantages and disadvantages in using data that were collected by another researcher. Chadwick et al. (1984) suggest the following advantages:

1. Secondary analysis saves a researcher time and money. It is expensive and time consuming to develop, design and collect data for a research project. It takes less time and money to analyze previously collected data.
2. Secondary analysis benefits society by not intruding on the subjects' privacy. It can make a previous intrusion worthwhile.

3. A researcher reanalyzing data can have a fresh, unbiased and more creative approach towards the data.
4. Secondary analysis enables cross-temporal and cross-cultural research to be carried out saving time and money.
5. Researchers can pool data sets in order to analyze unique populations. Replicative studies can compare past and present research.

Disadvantages of secondary analysis include the following: (Chadwick et al., 1984)

1. It may be difficult to locate a data set that contains the appropriate variables or populations required by the researcher.
2. There may be errors and biases in the data sets that are difficult to detect.

Secondary Analysis in the Present Study

The variables required for the present study were part of the MINCOME data set. The following is a brief discussion of the MINCOME study, explaining why, where and how it took place.

MINCOME.

The Manitoba Basic Annual Income Experiment or MINCOME was a project funded by the federal government of Canada and the Manitoba provincial government. It took place in the province of Manitoba from 1974 to 1979. The MINCOME

experiment was terminated in 1979 because it became too expensive to maintain.

The basic objective of the experiment was to test the hypothesis that a guaranteed annual income, or negative income tax, would have an adverse impact upon the work behavior of recipients. In addition, a host of other hypotheses relating to the impact this form of welfare has upon family stability, consumer durables, purchases, investments in additional education and housing, etc., were to be analyzed. (Institute for Social and Economic Research, MINCOME User Manual, p.1)

The Institute for Social and Economic Research at the University of Manitoba was established in 1981, and among other roles prepared the data for analysis and served as a guide to research on the data set.

Sample Description.

The MINCOME data were gathered in a series of surveys from 1975 to 1979. Sampling procedure for the experiment consisted of multi-phase random selection, and then subjects were enrolled in a panel study. The four stages of sample development were as follows:

1. The screener survey, 24,000 households, which were selected by a multiphase sample of the city of Winnipeg and rural areas of Manitoba.
2. The baseline survey, which was a resurvey of 3,800 households from the screener sample. It determined which families would be eligible for the experiment.
3. The enrollment survey, 1,671 households, which were selected to enter the experiment. Of this total, 638

households agreed to be in the study and another 300 households were placed in the control group.

After the enrollment survey the experiment became a panel study. The sample was assigned to various experimental cells based on the Watts -Conlisk model (Institute for Social and Economic Research, MINCOME User Manual, 1983) used in the majority of income maintenance experiments. The sample households were surveyed every four months for nine periods. These were termed periodic surveys. A supplementary sample of 246 households were added to the experiment after the second periodic survey, when the high attrition rate threatened to decrease some cell sizes to an untestable level. These households were selected from the baseline survey and welfare roles.

Characteristics of MINCOME Sample

Subjects chosen for the MINCOME experiment had to meet certain requirements of family type and income level.

The aspects of family structure along which the sample is stratified include (a) double-headed family; both heads working, (b) double-headed family; only one head working, (c) single-headed family and (d) single (unattached) individuals. (Institute for Social and Economic Research, Sample Design and Assignment Model of MINCOME, p.9)

Households who did not qualify included the following:

1. households with either head over 57 years of age as of September 1, 1974;

2. households with an average 1972/1973 yearly income adjusted to a family of size 4, in excess of \$13,000.00 (\$9,000.00 for Dauphin segment only);
3. mentally incompetent households;
4. households with a language barrier to answering in English;
5. households with one or more heads in the armed forces;
6. households with disabled adult members;
7. members of a religious order;
8. institutionalized households;
9. employees of MINCOME Manitoba; and
10. households with more than 5 roommates living in the same dwelling (Institute for Social and Economic Research, MINC1: MINCOME Baseline Summary File, p. 3).

The sample households were all residents of Manitoba, the sample sites were the city of Winnipeg.

Sample for the proposed study

The sample to be used in this study consisted of 505 double-headed households in the Winnipeg site who completed the baseline survey module on marital satisfaction. The baseline survey data were collected by trained interviewers, who conducted personal interviews in the respondents homes. The subjects were married couples and

were considered to be low-income families. (A criterion for taking part in the MINCOME experiment required subjects to have an adjusted income to a family of size 4 of not more than \$13,000.00 annually.) This sample was used for the following reasons: a) the baseline sample did not receive experimental treatment; therefore, it is not affected by income experiment tests, and b) households in this sample completed a module on marital satisfaction, the dependent variable in the current study.

Summary

The study employed secondary analysis of part of the MINCOME data set collected from 1974 to 1979 in the province of Manitoba. For this study the advantages of using secondary analysis were to save time and expense for the author and to prevent intrusion into the subjects' private lives. A disadvantage was that the MINCOME sample is low-income, and therefore it was not representative of the population at large.

CHAPTER IV

RESULTS

The objectives of this study were to determine the marital satisfaction ratings of the sample (husbands, wives and couples), to describe the sample in relation to the independent variables and to explore the relationship between family income, net worth, husband's occupation, number of children, years married, husband's job satisfaction, spouse's management of money, satisfaction with standard of living, companionship and marital satisfaction. Statistics employed to analyze the data were frequencies, means and percentages for descriptive purposes, gamma to measure association between variables and multiple regression to determine the effect of independent variables upon the dependent variable marital satisfaction.

Marital Satisfaction

To determine the marital satisfaction of the sample, reports on marital satisfaction from 505 couples were analyzed. Marital satisfaction was rated from one (very unhappy) to five (very happy). For cross-tabulation purposes the categories were condensed to three which were,

low (1 to 2), moderate (3 to 4) and high (5) satisfaction. Wives indicated satisfaction with their marriages as follows: (a) low satisfaction (6%), (b) moderate satisfaction (36%) and (c) high satisfaction (58%). The husbands rated marital satisfaction as follows: (a) low satisfaction (4%), (b) moderate satisfaction (32%), and high satisfaction (63%).

To measure individual couple's marital satisfaction, the husband's and the wife's satisfaction scores were added together. The scale ranged from two (very unhappy) to ten (very happy). The scale was reduced to three levels which were, low satisfaction (2 to 4), moderate satisfaction (5 to 7), and high satisfaction (8 to 10). Couples rated marital satisfaction as follows: (a) low satisfaction (6%), (b) moderate satisfaction (36%), and high satisfaction (58%).

Description of sample by independent variables

Family Income

Family income for the sample was low, due to the precondition to take part in the MINCOME experiment. Income ranged from \$500 to \$25,000 for the 1974 year. To allow for cross-tabulation income was divided into proportioned cells which were, low income (under \$4,999), moderate income from (\$5,000 to \$9,999), and high income (\$10,000 and over). The respondents indicated family income as follows: (a) low income (15%), (b) moderate income (59%), and (c) high income (26%).

Net Worth

The mean net worth (asset minus liabilities) was \$10,400 and ranged from negative values to \$70,700. For purposes of cross-tabulation net worth was divided into three proportioned cells, which were, low of nil values to \$4,999, moderate values of \$5,000 to \$23,999, and high values of \$24,000 and over. Families reported net worth as follows: (a) low net worth (63%), (b) moderate net worth (21%), and (c) high net worth (16%). Asset values ranged from nil to \$70,600 with a mean of \$12,500. The four levels of asset values were (a) first level with values from nil to \$999, (b) second level with values from \$1,000 to \$4,999, (c) third level with values from \$5,000 to \$20,999, and (d) fourth level with values of \$21,000 and over. Families reported asset values as follows, (a) first level (27%), (b) second level (30%), third level (22%), and fourth level (21%).

Family debt or liability ranged from nil value to \$15,000 with a mean of \$2,000. Debt values were divided into proportioned cells, which were, first level values from nil to \$499, second level values from \$500 to \$1,499, third level values from \$1,500 to \$5,999 and fourth level values from \$6,000 and over. Families reported debt values as follows: (a) first level (31%), (b) second level (22%) (c) third level (39%), and (d) fourth level (7%).

Years Married

The number of years couples had been married ranged from one year to 39 years. The mean number of years married was nine years. Number of years married was reported by couples as follows: (a) five or less years (43%), (b) between six and ten years (24%), (c) between 11 and 15 years (24%), (d) between 16 and 20 years (14%), and (e) over 21 years (14%).

Children

The number of children in the family unit under 18 years ranged from one child to ten children, with a mean of two children. Families reported the number of children as follows: (a) one child (14%), (b) two or three children (41%), and (c) four or more children (22%).

Husband's Occupation

Occupational status of the male in this sample was divided into two categories, white collar (professional and non-professional office workers) and blue collar occupations (semi-skilled and manual workers). There were 226 (45%) white collar workers and 279 (55%) blue collar workers.

Husband's Job Satisfaction

Husband's job satisfaction was rated from one (very dissatisfied) to five (very satisfied). To allow cross-tabulation the categories were condensed to three, which were low (1 to 2) , moderate (3 to 4) and high (5). Job satisfaction was rated as follows: (a) low satisfaction (4%), (b) moderate satisfaction (8%) and (c) high satisfaction (88%).

Standard of Living

The husbands and wives individually rated satisfaction with standard of living from one (very dissatisfied) to five (very satisfied). The classes were condensed to three, which were low satisfaction (1 to 2), moderate satisfaction (3 to 4) and high satisfaction (5). Wives responded as follows, (a) low satisfaction (24%), (b) moderate satisfaction (63%), and (c) high satisfaction (13%). The husbands responded as follows: (a) low satisfaction (28%), (b) moderate satisfaction (61%) , and (c) high satisfaction (11%).

Money Management

The respondents' opinion of how well their spouse managed money was rated from one (very poor) to five (very well). The classes were condensed to three, which were poor manager (1 to 2), moderate manager (3 to 4), and good manager (5).

Wives rated their husbands as follows: (a) poor manager (9%), (b) moderate manager (60%), and (c) good manager (31%). The husbands rated their wives as follows: (a) poor manager (5%), (b) moderate manager (50%) and (c) good manager (45%).

Companionship

Satisfaction with spouse as a companion was scored from one (very dissatisfied) to five (very satisfied). The categories were condensed to three, which were dissatisfied (1 to 2), satisfied (3 to 4) and very satisfied (5). Wives indicated satisfaction with spouse as a companion as follows: (a) dissatisfied (6%), (b) satisfied (48%) and (c) very satisfied (46%). Husbands indicated satisfaction with companionship as follows: (a) dissatisfied (2%), (b) satisfied (45%) and (c) very satisfied (53%).

Relationship between Marital Satisfaction and Independent Variables

To determine the association between the independent variables and marital satisfaction, and to test the hypotheses, gamma analysis was employed. The significance level was set as $p < .05$ with the Z test for differences between proportions ($Z = \text{gamma} \backslash \text{asymptotic standard error}$, Goodman and Kruskal, 1979). Chi-square analysis was applied to test the relationship between husband's occupation and

marital satisfaction. Chi-square analysis was used in place of gamma because of the discontinuous nature of the variable husband's occupation. The Appendix contains the gamma and chi-square tables.

Hypotheses

Hypothesis 1. Couples with higher occupational status express higher marital satisfaction than those with low status.

The relationship between occupation and couple's marital satisfaction was non-significant ($X^2=2.74$), and non-significant for occupation and husband's marital satisfaction ($X^2=1.42$) and non-significant for occupation and wife's marital satisfaction ($X^2=2.50$); therefore, Hypothesis 1 was rejected.

Hypothesis 2. Couples with more positive net worth express higher marital satisfaction than those with less positive net worth.

A non-significant association was indicated for net worth and couple's marital satisfaction ($\gamma=0.03$), for wife's marital satisfaction ($g=-0.01$), and for husband's marital satisfaction ($g=-0.03$). Hypothesis 2 was therefore rejected.

Hypothesis 3. Couples with more assets express higher marital satisfaction than those with less assets.

Hypothesis 3 was rejected as a non-significant relationship was indicated for assets and couple's marital satisfaction ($g=-0.01$), for assets and wife's marital satisfaction ($g=-0.02$), and for assets and husband's marital satisfaction ($g=-0.03$).

Hypothesis 4. Couples with less debt express higher marital satisfaction than those with more debt.

The association between debt and marital satisfaction was non-significant for the couples ($g=-0.02$), for the wives ($g=-0.09$), and for the husbands ($g=0.09$); therefore, Hypothesis 4 was rejected.

Hypothesis 5. Couples with higher family income express higher marital satisfaction than those with lower family income.

The relationship between family income and couple's marital satisfaction was significant ($g=0.22, p<0.05$); therefore, Hypothesis 5 was accepted.

Hypothesis 6. Husbands who are more satisfied with their job express higher marital satisfaction than husbands who are less satisfied with their job.

A significant association was indicated between husband's job satisfaction and the couple's marital satisfaction ($r=0.40, p<0.05$) ; therefore, Hypothesis 6 was accepted.

Hypothesis 7. Couples with fewer children in the home express higher marital satisfaction than those with less children.

There was a non-significant correlation between children and the couple's marital satisfaction ($r= 0.14$), and a non-significant relationship between children and husband's marital satisfaction ($r=0.03$) ; therefore, Hypothesis 7 was rejected.

Hypothesis 8. Couples married for fewer years express higher marital satisfaction than those married for more years.

The relationship between years married and couple's marital satisfaction was non-significant ($r=-0.11$), for years married and wife's marital satisfaction($r=-0.11$), and for years married and husband's marital satisfaction ($r=-0.02$). This caused rejection of Hypothesis 8.

Hypothesis 9. An individual who is more satisfied with how his/her mate manages money will express higher marital satisfaction than one who is less satisfied with how his /her mate manages money.

A significant association was found between money management and the couple's marital satisfaction for husbands ($g=0.32, p<0.05$) and for wives ($g=0.39, p<0.05$). A significant relationship existed between money management and wife's marital satisfaction ($g=0.47, p<0.05$) and money management and husband's marital satisfaction ($g=0.45, p<0.05$); therefore, Hypothesis 9 was accepted.

Hypothesis 10. An individual who is more satisfied with his/her standard of living will express higher marital satisfaction than one who is less satisfied with his/her standard of living.

The relationship between standard of living and marital satisfaction was significant, for couples [wife] ($g=0.37, p<0.05$), [husband] ($g=0.18, p<0.05$), significant for wife's standard of living and her marital satisfaction ($g=0.39, p<0.05$), and significant for husband's standard of living and his marital satisfaction ($g=0.34, p<0.05$); therefore, Hypothesis 10 was accepted.

Hypothesis 11. An individual who is more satisfied with his/her mate as a companion will express higher marital satisfaction than one less satisfied with his/her mate as a companion.

The correlation between spouse as a companion and marital satisfaction was found to be significant for wife's marital satisfaction ($g=0.77, p<0.05$) and for husband's marital

satisfaction ($g=0.78, p<0.05$). Companionship was also positively associated with couple's marital satisfaction, (husband as companion $g=0.69, p<0.05$) and (wife as companion $g=0.69, p<0.05$); therefore, Hypothesis 11 was accepted.

Regression Analysis

Multiple regression analysis was used to determine which independent variables were the best predictors of the dependent variable marital satisfaction. The regression equation is,

$$Y = a + b_1 X_1 + \dots + b_k X_k$$

where Y is the dependent variable, marital quality and X ... X are the independent variables. The significance level was set at $< .05$ in this study. The coefficient of multiple determination (R) was adjusted for sample size and number of variables in each regression. It was used to measure the variance in the dependent variable explained by the independent variables. A collinearity analysis was performed with the multiple regression to check for the presence of multicollinearity (correlation among variables). The collinearity analysis produces a condition index displaying the condition indices (square roots of the ratio of the largest eigenvalue to each individual eigenvalue, SAS, p.55) and the variance proportions of each variable. Collinearity is indicated when the condition index has a value of 15 or more and the variance proportions

are greater than .5 between two or more variables (Coping with collinearity, 1985, p.6).

Collinearity was indicated in the regression for couples' marital satisfaction. The condition index was 32.115 and the variable set of children and years married had a variance proportion higher than .5 as did the variable set of wife as companion and wife as money manager. The variable children was removed from the regression and the equation reanalyzed. Then the variable wife as companion was removed and the regression rerun. Refer to Table 4.1 for the coefficients and R^2 of the separate regressions. It was decided not to remove the variables of children and wife as companion from the initial regression equation because their removal did not significantly alter the coefficients of the correlated variables, and the correlated variables were not conceptually similar.

Collinearity was also indicated in the regression for wives' marital satisfaction. The condition index was 18.294 and the variance proportions of the variable sets of children and years married and husband as companion and husband as money manager were over .5. Regressions were run without the variable years married and then without the variable husband as money manager. Table 4.2 contains the three regression coefficients. The removal of the variables years married and husband as money manager did not greatly effect the coefficients of the correlated variables;

TABLE 4.1

Regression Coefficients and R^2 for Marital Satisfaction for
Couples in Three Regression Analyses

Variables	Run 1 coefficient	Run 2 coefficient	Run 3 coefficient
Family income	.027	.027	.014
Net Worth	.003	.003	.002
Occupation	-.288	-.287	-.274
Job satisfaction	.048	.048	.046
Years Married	-.007	-.007	-.010
Children	-.003	----	-.004
Wife as \$ manager	.241	.241	.386
Husband as \$ manager	.173	.172	.141
Wife standard of living	.020	.020	.028
Husband standard of living	.051	.051	.094
Wife as companion	.501	.501	----
Husband as companion	.604	.605	.747
	$R^2 = .478$	$R^2 = .478$	$R^2 = .421$
condition index	32.115	30.962	28.889
N=357			

therefore, these variables remained in the regression equation.

The regression for husbands' marital satisfaction also indicated the presence of collinearity with a condition index of 25.523 and the variance proportion greater than .5 for the variable sets of years married and children and for the set of wife as companion and wife as money manager. The variable years married was removed from the regression and the equation rerun. Then a regression was run without the variable wife as money manager. Refer to Table 4.3 for the coefficients and R^2 of the three regressions. The exclusion of the variables years married and wife as money manager did not significantly affect the coefficients of the correlated variables; therefore, they were not removed from the original equation.

TABLE 4.2

Regression Coefficients and R^2 for Marital Satisfaction for
Wives in Three Regression Analyses

Variables	Run 1 coefficient	Run 2 coefficient	Run 3 coefficient
Family income	.012	.013	.013
Net Worth	.002	.002	.002
Occupation	-.169	-.165	-.166
Years married	-.001	----	-.00005
Children	-.020	-.024	-.013
Husband as \$ manager	.089	.084	----
Standard of living	.058	.058	.069
Husband as companion	.489	.497	.526
	$R^2 = .322$	$R^2 = .331$	$R^2 = .316$
condition index	18.294	17.347	16.993
N=367			

TABLE 4.3

Regression Coefficients and R^2 for Marital Satisfaction for
Husbands in Three Regression Analyses

Variables	Run 1 coefficient	Run 2 coefficient	Run 3 coefficient
Family income	.023	.026	.024
Net Worth	.001	.0007	.002
Occupation	-.064	-.054	-.071
Job satisfaction	.025	.024	.028
Years married	-.005	----	-.005
Children	.024	.007	.023
Wife as \$ manager	.166	.149	----
Standard of living	-.005	.013	.003
Wife as companion	.483	.484	.546
	$R^2 = .334$	$R^2 = .314$	$R^2 = .309$
condition index	25.523	24.201	23.524
N=367			

Multiple regression analysis of marital satisfaction for couples

The 12 independent variables used in the regression equation with the dependent variable marital satisfaction for couples were family income, net worth, number of children, years married, husband's occupation, husband's job satisfaction, wife's satisfaction with standard of living, husband's satisfaction with standard of living, wife's opinion of husband's money management, husband's opinion of wife's money management, wife's satisfaction with husband as a companion, and husband's satisfaction with wife as a companion. Results of the analysis are shown in Table 4.4. The 12 independent variables combined had a R^2 value of 0.48.

Standardized regression coefficients or betas were used to identify the strongest predictors of marital satisfaction among the independent variables. The strongest predictors of the couple's marital satisfaction were companionship, money management and husband's occupation. See Table 4.4. Companionship was the strongest predictor with a beta of 0.27 ($p < 0.0001$) for the husbands and a beta of 0.41 ($p < 0.0001$) for the wives. Money management had the second highest beta of 0.14 ($p < 0.001$) for the husbands and a beta of 0.11 ($p < 0.01$) for the wives. The third predictor was husband's occupation with a beta of 0.09 ($p < 0.01$).

TABLE 4.4

Multiple Regression Analysis of Predictors of Marital
Satisfaction for Couples

VARIABLES	B	BETA	T
Family income	.027	.065	1.545
Net worth	.003	.037	.813
Occupation	-.288	-.098	-2.451*
Husband's job satisfaction	.048	.034	.841
Years married	-.007	-.037	-.749
Children	-.003	-.004	-.096
Wife as \$ manager	.241	.142	3.358*
Husband as \$ manager	.173	.115	2.536*
Wife's standard of living	.020	.016	.363
Husband's standard of living	.051	.042	.946
Wife as companion	.501	.279	6.127*
Husband as companion	.604	.411	8.659*
<hr style="border-top: 1px dashed black;"/>			
R Square= 0.4786	* P<0.01		
N=357			

Multiple regression analysis of marital satisfaction for wives

The eight independent variables placed in the regression with the dependent variable wife's marital satisfaction were family income, net worth, children, years married, husband's occupation, wife's satisfaction with standard of living, wife's opinion of husband as money manager and wife's satisfaction with husband as a companion. Results are presented in Table 4.5. The eight combined variables produced an R^2 of 0.32. The independent variables which best predicted the wife's marital satisfaction were companionship with a beta of 0.49 ($p < 0.0001$) and husband's occupation (blue collar) with a beta of -0.08 ($p < 0.05$).

TABLE 4.5

Multiple Regression Analysis of Predictors of Marital
Satisfaction for Wives

VARIABLES	B	BETA	T
Family income	.012	.046	1.037
Net worth	.002	.036	.767
Occupation	-.169	-.087	-2.051**
Years married	-.001	-.013	-.249
Children	-.020	-.036	-.706
Money management	.089	.089	1.856
Standard of living	.058	.070	1.566
Companionship	.489	.493	10.370*
R Square=.03228			
	* P<0.01		
	** P<0.05		
N=367			

Multiple regression analysis of marital satisfaction for husbands

The nine independent variables placed in the regression equation with the dependent variable husband's marital satisfaction were family income, net worth, number of children, years married, husband's occupation, husband's job satisfaction, husband's satisfaction with standard of living, husband's opinion of wife as a money manager, and satisfaction with wife as a companion. The nine variables accounted for an R^2 of 0.33. Table 4.6 contains the regression results.

According to the beta values the best predictors of the husband's marital satisfaction were companionship with a beta of 0.48 ($p < 0.0001$), wife as money manager with a beta of 0.17 ($p < 0.0002$) and family income with a beta of 0.09 ($p < 0.05$).

TABLE 4.6

Multiple Regression Analysis of Predictors of Marital Satisfaction for Husbands

VARIABLES	B	BETA	T
Family income	.023	.098	2.116**
Net worth	.001	.027	.554
Occupation	-.064	-.038	-.888
Job satatisfaction	.025	.031	.698
Years married	-.005	-.052	-.958
Children	.024	.051	.976
Money management	.166	.174	3.722*
Standard of living	.005	-.007	-.158
Companionship	.483	.482	10.081*

R Square=0.3348	* P<0.01		
	** P<0.05		
N=367			

Summary

Results of this study found individuals and couples to be very satisfied with their marriages. High satisfaction was reported by wives (58%), by husbands (63%) and by couples (58%). Regression analysis found the best predictors of marital satisfaction for couples were companionship, money management and husband's occupation. The best predictors for wives' marital satisfaction were companionship and husband's occupation, and the best predictors for husbands' marital satisfaction were companionship and money management.

CHAPTER VI

DISCUSSION

This chapter contains a discussion on the association between marital satisfaction and the variables of family income, net worth, children, years married, husband's occupation, husband's job satisfaction, standard of living, money management and companionship based on the results reported in Chapter 4.

Profile of a MINCOME Family

An average family in the present study could be described as a family of four, consisting of husband, wife and two children, living on an annual income (in 1975) of \$8,400. Family net worth was valued at \$10,400 with assets of \$12,500 and a debt of \$2,000. The couple stated they were satisfied with their standard of living. The husband, a blue collar worker, rated his employment satisfaction as very satisfied. Marital satisfaction was reported as high by both the husbands and the wives. The two important aspects of the marital relationship were satisfaction with spouse as a companion and as a money manager. Husbands tended to be more satisfied with their wives in these aspects than were the wives with the husbands.

Marital Satisfaction

The high marital satisfaction ratings found in this study supported previous research results (Bernard, 1972; Rhyne, 1981). Couples reported their marriages as being very happy (70%), and the husbands had higher ratings than their wives, 63% compared to 58% respectively. Various explanations are given for the consistent elevation of reports on marital satisfaction. Edmonds (1967) attributes the distorted appraisal of a marital relationship to social desirability, while Glen and Weaver (1978) and Orden and Bradburn (1968) ascertain that dissatisfied couples terminate their marriages and are not present in study samples.

The explanation as to why women are less satisfied than men has received some discussion in the literature. Rhyne (1981) looked at gender differences in marital satisfaction and concluded that the differences are in degree not in kind. She also found that the different aspects varied over the family life cycle and suggests more research be done on major life events and marital satisfaction.

Family Income

Family income in the present study was a predictor of marital satisfaction for the husband but not for the wife or the couple. This finding in part supported previous research which has reported positive associations between

income and marital satisfaction (Blood and Wolfe, 1960; Burgess and Cottrell, 1939; Goode, 1962). Usually income is related to both the husband's and the wife's feelings of marital satisfaction. Goode (1962) suggests that income is a measure of the husband's successful fulfillment of his provider role; therefore, his wife responds positively towards him and the marriage. Perhaps in this study the wives may have had more subjective measures of satisfaction than family income.

Net Worth

Results of this study failed to support the proposed correlation between net worth and marital satisfaction. Gamma values were non-significant as were the multiple regression beta values. Analysis of the component parts of net worth, assets and debts also failed to uncover a relationship with them and marital satisfaction; therefore, Jeries's (1979) and Williamson's (1952) results relating savings and lack of debt to marital satisfaction were not substantiated.

Husband's Occupation

Husband's occupation was a predictor of marital satisfaction for couples and for wives, but did not influence the husband's marital satisfaction. Research has found husband's occupation to be positively related to

marital satisfaction (Blood and Wolfe, 1960; Renne, 1970; Williamson, 1952). As was expected the present study supported this relationship. The husband's occupation defines a family's social standing in society; therefore, it was suggested that wives appreciated the prestige and felt more satisfied with the marriage when the husband had a high status occupation.

Years Married

Statistical analysis of years married and marital satisfaction failed to yield a significant relationship between the two. Spanier, Lewis and Cole (1975) suggest that years married was the important variable in life cycle effect on marital satisfaction. The present study did not confirm this statement. In the present sample over 60% of the couples were married under ten years. Perhaps a more evenly representative sample in years married would have produced different results.

Children

The presence of children in the home was not a predictive variable in this study, although the number of children was negatively associated with the wife's marital satisfaction. This negative association has been reported in other studies (Feldman, 1971; Glen and McLanahan, 1982; Luckey and Bain, 1970; Renne, 1970; Russell, 1974, Ryder, 1973). Mothers who

remain in the home to take care of young children may feel deprived of a career or other outside interests (Renne, 1970). Couples in dissatisfying marriages may also remain together because of the children (Renne, 1970). Glen and McLanahan (1982) offer other reasons why children decrease marital satisfaction for parents. They suggest that children may interfere with the time parents spend alone together (companionship); children may also reduce the parents sexual spontaneity and vie for time, attention and affection which increases stress in a marriage relationship.

Husband's Job Satisfaction

Support for Paris and Luckey's (1966) study was found in the present study. Husband's job satisfaction was positively related to couple's marital satisfaction, but it was not a predictor of marital satisfaction for the husbands. Husbands who were satisfied with their employment may also be satisfied with their marriages, but job satisfaction did not lead to marital satisfaction.

Standard of Living

Support for Brinkerhoff's and White's (1978) statement that standard of living is positively related to marital satisfaction was found in the present study. For both husband and wife increased satisfaction with standard of living was associated with increased rates of marital

satisfaction. Standard of living is a subjective measure of a family's economic situation, and it is suggested that when a couple feels satisfied with their standard of living, compared to that of their family and friends, this can increase their feelings of marital satisfaction.

Management of Money

A spouse's opinion of how well a mate managed money was the second best predictor of the couple's marital satisfaction and individual marital satisfaction. This substantiated Williamson's (1952) finding that effective economic management directly influences marital satisfaction. Proper management of family income allows the needs of the family to be met and so can reduce the conflict and stress often associated with money problems. Satisfaction with the spouse's handling of money appeared to directly affect satisfaction with the marriage.

Companionship

The expected relationship between companionship and marital satisfaction was confirmed in the present study. Spouses' satisfaction with the mate as a companion proved to be the strongest predictor of the couple's marital satisfaction and individual marital satisfaction. Companionship was reported to be a significant variable in studies by Blood and Wolfe (1960), Hawkins (1968),

Kirkpatrick (1965), Levinger (1965), and Rhyne (1981). Companionship is an important factor in a marital relationship as this study confirmed. It is suggested that future research in marital satisfaction examine the different aspects of companionship such as the amount of time spent together, amount of affection shown and feelings of friendship between spouses.

CHAPTER VI

SUMMARY and CONCLUSIONS

The following chapter summarizes the study of correlates of marital satisfaction in a low income sample. Conclusions regarding the results of the study are also presented.

Summary

The present study examined the effect of specific independent variables on a couple's marital satisfaction and on individual marital satisfaction. The independent variables were family income, net worth, husband's occupation, years married, children in the home, husband's job satisfaction, standard of living, money management and companionship.

The sample for the present study was part of the MINCOME data set collected in Manitoba from 1975 to 1979. It consisted of 505 married couples who had completed a questionnaire on marital satisfaction in 1975 and who resided in the city of Winnipeg. The sample was low income due to the criteria for inclusion in the MINCOME experiment.

Marital satisfaction ratings were predominantly on the high end of the scale. The majority of the couples reported their marriages as being very satisfied (58%), as did the husbands (63%) and the wives (58%).

Statistical analysis of the data included multiple regression and Goodman and Kruskal's gamma. Results of multiple regression analysis indicated that the combined effect of the independent variables could predict 48% of a couple's marital satisfaction, 33% of the husband's marital satisfaction and 32% of the wife's marital satisfaction. The best predictors of marital satisfaction for couples were (a) companionship, (b) money management, and (c) husband's occupation. The significant predictors of the wife's marital satisfaction were (a) companionship and (b) money management. The strongest predictors of the husband's marital satisfaction were (a) companionship, (b) money management, and (c) family income.

The gamma analysis to determine the association between variables found the following relationships: (a) a positive relationship between family income and the couple's marital satisfaction, (b) a negative association for number of children in the home and wife's marital satisfaction, (c) a positive relationship between husband's job satisfaction and couple's marital satisfaction, and (d) a positive relationship between standard of living, money management and companionship to the couple's marital satisfaction and to individual marital satisfaction.

Strengths and Limitations of the Study

Research on marital satisfaction has been criticised for certain methodological imperfections such as definitional problems, small samples, biased samples and simplistic data analysis techniques. The strengths of the present study lay in its use of a large sample which included men as well as women and the employment of multiple regression analysis for data analysis.

Limitations of the study included a sample biased by income and age. MINCOME respondents were limited to those with low incomes and could not be over the age of 57 years to participate in the study. The income and age limits hindered the generalization of the results to the population at large.

Income Maintenance Experiments

Results from this study exploring factors affecting the marital satisfaction of a low income population indicated that certain economic related variables did influence marital satisfaction. Money management was one of the predictors of marital satisfaction for couples, wives and husbands. Family income was a predictor for husband's marital satisfaction. Positive associations existed between marital satisfaction and family income, standard of living and money management. The results suggested the importance

families and individuals place on the financial aspects of their lives.

Guaranteed annual income, if implemented, would help families attain a basic standard of living, but it would also be important to offer training in resource management such as financial management and consumerism. Individuals and families could learn skills that would enable them to live on limited resources. Knowledge of budgeting practices and how to make informed decisions in the market place would help improve the quality of life for low income families.

Conclusions

Results of the present study indicated that companionship in marriage was the strongest predictor of marital satisfaction for couples and for individual spouses. The second significant predictor of marital satisfaction for couples and both spouses was management of money. The two less important predictors were husband's occupation (for the couple and the husband) and family income (for husbands).

The importance of companionship in a marital relationship has been found in other research and was supported by this study. It is therefore recommended that future research on marital satisfaction closely examine the interpersonal aspects of the couple's relationship as well as the

socioeconomic factors. Scales are developed to delve into the psychological and interpersonal nature of the marital relationship, and these measures may yield more accurate associations than the single question regarding marital satisfaction that was used in this study.

The couples in the present study also indicated the value attached to money management. Spouses who approved of their mates' management of money had more satisfying marriages. For researchers interested in economic management and marital satisfaction it is suggested that they examine family budgeting skills and practices and adequacy of income to meet family needs.

The significance of companionship and money management for the couples in this study indicated that these factors may be important to other married couples as well. It is suggested that future research consider both the socioeconomic and subjective aspects of the marital union in order to obtain a comprehensive view of a very complex relationship.

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Appendix A
 CHI-SQUARE AND GAMMA TABLES

TABLE A.1
 Association between Occupation of Husband and Marital
 Satisfaction for Couples

Couples' reported marital satisfaction*
 (per cent)

Occupation	Low	Moderate	High	Total
White collar	(6)	(26)	(68)	226
Blue collar	(3)	(25)	(72)	279

 Chi-square=2.74, 2 df, P=0.25

* N=505

TABLE A.2

Association between Occupation of Husband and Marital Satisfaction for Wives

Wives' reported marital satisfaction*
(per cent)

Occupation	Low	Moderate	High	Total
White collar	(7)	(35)	(58)	226
Blue collar	(4)	(38)	(58)	279

Chi-square=2.50, 2 df, P=0.28

* N=505

TABLE A.3

Association between Occupation of Husband and Marital Satisfaction for Husbands

Husbands' reported marital satisfaction*
(per cent)

Occupation	Low	Moderate	High	Total
White collar	(5)	(34)	(61)	226
Blue collar	(4)	(31)	(65)	279

Chi-square=1.42, 2 df, P=0.48

* N=505

TABLE A.4

Association between Net Worth and Marital Satisfaction
for CouplesCouples' reported marital satisfaction*
(per cent)

Net Worth	Couples' reported marital satisfaction*			
	Low	Moderate	High	Total
0- \$4,999	(4)	(26)	(70)	318
\$5,000- \$23,999	(7)	(22)	(71)	108
\$24,000 and over	(1)	(28)	(71)	79

gamma=.03 P<0.05

* N=505

TABLE A.5

Association between Net Worth and Marital
Satisfaction for Wives

Wives' reported marital satisfaction*
(per cent)

Net Worth	Low	Moderate	High	Total
0- \$4,999	(6)	(35)	(59)	318
\$5,000- \$23,999	(4)	(44)	(52)	108
\$24,000 and over	(5)	(33)	(62)	79

gamma=-.01 P<0.05

* N=505

TABLE A.6

Association between Net Worth and Marital
Satisfaction for Husbands

Husbands' reported marital satisfaction*
(per cent)

Net Worth	Low	Moderate	High	Total
0- \$4,999	(5)	(31)	(64)	318
\$5,000- \$23,999	(5)	(30)	(65)	108
\$24,000 and over	(0)	(42)	(58)	79

gamma=-.03 P<0.05

* N=505

TABLE A.7

Association between Asset and Marital Satisfaction
for Wives

Wives' reported marital satisfaction*
(per cent)

Asset	Low	Moderate	High	Total
0- \$999	(7)	(35)	(58)	136
\$1,000- \$4,999	(5)	(33)	(62)	149
\$5,000- \$20,999	(8)	(42)	(50)	113
\$21,000 and over	(4)	(37)	(59)	107

gamma=-.02 P<0.05

* N=505

TABLE A.8

Association between Asset and Marital Satisfaction for
CouplesCouples' reported marital satisfaction*
(per cent)

Asset	Low	Moderate	High	Total
0- \$999	(4)	(25)	(71)	136
\$1,000- \$4,999	(4)	(25)	(70)	149
\$5,000- \$20,999	(6)	(24)	(70)	113
\$21,000 and over	(2)	(29)	(69)	107

gamma=-.01 P<0.05

* N=505

TABLE A.9

Association between Asset and Marital Satisfaction for Husbands

Husbands' reported marital satisfaction*
(per cent)

Asset	Husbands' reported marital satisfaction*			
	Low	Moderate	High	Total
0- \$999	(6)	(29)	(65)	136
\$1,000- \$4,999	(5)	(32)	(63)	149
\$5,000- \$20,999	(3)	(32)	(65)	113
\$21,000 and over	(2)	(38)	(60)	107

gamma=-.03 P<0.05

* N=505

TABLE A.10

Association between Debt and Marital Satisfaction for
CouplesCouples' reported marital satisfaction*
(per cent)

Debt	Couples' reported marital satisfaction*			Total
	Low	Moderate	High	
0- \$499	(3)	(27)	(70)	158
\$500- \$1,499	(4)	(26)	(70)	113
\$1,500- \$5,999	(6)	(24)	(70)	198
\$6,000 and over	(5)	(28)	(67)	36

gamma=-.02 P<0.05

* N=505

TABLE A.11

Association between Debt and Marital Satisfaction for Wives

Wives' reported marital satisfaction*
(per cent)

Debt	Low	Moderate	High	Total
0- \$499	(4)	(36)	(60)	158
\$500- \$1,499	(4)	(35)	(61)	113
\$15,000- \$5,999	(7)	(35)	(58)	198
\$6,000 and over	(5)	(53)	(42)	36

gamma=-.09 P<0.05

* N=505

TABLE A.12

Association between Debt and Marital Satisfaction for Husbands

Debt	Husbands' reported marital satisfaction* (per cent)			
	Low	Moderate	High	Total
0-\$499	(4)	(36)	(60)	158
\$500- \$14,999	(6)	(33)	(61)	113
\$1,500- \$5,999	(4)	(30)	(66)	198
\$6,000 and over	(5)	(25)	(69)	36

 gamma=.09 P<0.05

* N=505

TABLE A.13

Association between Years Married and Marital
Satisfaction for Couples

Couples' reported marital satisfaction*
(per cent)

Years married	Low	Moderate	High	Total
1- 5	(4)	(24)	(72)	209
6- 10	(2)	(23)	(75)	120
11- 15	(5)	(24)	(71)	45
16- 20	(6)	(27)	(67)	48
21 and over	(6)	(36)	(58)	67

gamma=-.11 P<0.05

* N=489

TABLE A.14

Association between Years Married and Marital
Satisfaction for Wives

Wives' reported marital satisfaction*
(per cent)

Years married	Low	Moderate	High	Total
1- 5	(7)	(31)	(62)	209
6- 10	(5)	(34)	(61)	120
11- 15	(2)	(45)	(53)	45
16- 20	(8)	(44)	(48)	48
21 and over	(6)	(42)	(52)	67

gamma=-.11 P<0.05

* N=489

TABLE A.15

Association between Years Married and Marital
Satisfaction for Husbands

Husbands' reported marital satisfaction*
(per cent)

Years married	Low	Moderate	High	Total
1- 5	(5)	(33)	(62)	209
6-10	(2)	(31)	(67)	120
11- 15	(4)	(40)	(56)	45
16- 20	(6)	(23)	(71)	48
21 and over	(4)	(39)	(57)	67

gamma=-.02 P<0.05

* N=489

TABLE A.16

Association between Family Income and Marital
Satisfaction for Couples

Couples' reported marital satisfaction*
(per cent)

Family income	Low	Moderate	High	Total
\$500- \$4,999	(10)	(28)	(62)	76
\$5,000- \$9,999	(4)	(27)	(69)	297
\$10,000 and over	(2)	(21)	(77)	132

gamma=.22 P<0.05

* N=505

TABLE A.17

Association between Job Satisfaction of Husband and
Marital Satisfaction for Couples

Couples' reported marital satisfaction*
(per cent)

Job satisfaction	Low	Moderate	High	Total
Low	(6)	(47)	(47)	17
Moderate	(3)	(42)	(55)	33
High	(3)	(23)	(74)	370

gamma=.40 P<0.05

* N=420

TABLE A.18

Association between Children and Marital Satisfaction
for Wives

Children	Wives' reported marital satisfaction* (per cent)			Total
	Low	Moderate	High	
1	(8)	(33)	(59)	111
2-3	(5)	(38)	(57)	206
4 or more	(6)	(44)	(50)	115

gamma=-.14 P<0.05

* N=432

TABLE A.19

Association between Standard of Living For Wives and
Marital Satisfaction for Couples

Couples' reported marital satisfaction*
(per cent)

Standard of living	Low	Moderate	High	Total
Low	(6)	(39)	(55)	122
Moderate	(4)	(23)	(73)	318
High	(0)	(15)	(85)	65

gamma=.37 P<0.05

* N=505

TABLE A.20

Association between Standard of Living and Marital
Satisfaction for Wives

Wives' reported marital satisfaction*
(per cent)

Standard of living	Low	Moderate	High	Total
Low	(11)	(46)	(43)	122
Moderate	(5)	(37)	(58)	318
High	(3)	(15)	(58)	65

gamma=.39 P<0.05

* N=505

TABLE A.21

Association between Standard of Living for Husbands
and Marital Satisfaction for Couples

Couples' reported marital satisfaction*
(per cent)

Standard of living	Low	Moderate	High	Total
Low	(6)	(30)	(64)	143
Moderate	(3)	(26)	(71)	308
High	(5)	(15)	(80)	54

gamma=.18 P<0.05

* N=505

TABLE A.22

Association between Husband As Money Manager and
Marital Satisfaction for Couples

Couples' reported marital satisfaction*
(per cent)

Money management	Low	Moderate	High	Total
Poor	(16)	(39)	(45)	44
Moderate	(4)	(28)	(68)	304
Good	(2)	(18)	(80)	157

gamma=.39 P<0.05

* N=505

TABLE A.23

Association between Satisfaction With Wife As Money
Manager and Marital Satisfaction for Couples

Couples' reported marital satisfaction*
(per cent)

Money management	Low	Moderate	High	Total
Poor	(10)	(47)	(43)	30
Moderate	(5)	(28)	(67)	247
Good	(3)	(20)	(77)	228

gamma=.32 P<0.05

* N=505

TABLE A.24

Association between Husband As Money Manager and
Marital Satisfaction for Wives

Wives' reported marital satisfaction*
(per cent)

Money management	Low	Moderate	High	Total
Poor	(7)	(50)	(43)	30
Moderate	(6)	(37)	(57)	247
Good	(5)	(34)	(61)	228

gamma=.47 P<0.05

* N=505

TABLE A.25

Association between Wife As Money Manager and Marital
Satisfaction for Husbands

Husbands' reported marital satisfaction*
(per cent)

Money manager	Low	Moderate	High	Total
Poor	(7)	(56)	(37)	30
Moderate	(5)	(41)	(54)	247
Good	(3)	(20)	(77)	228

gamma=.45 P<0.05

* N=505

TABLE A.26

Association between Husband As Companion and Marital
Satisfaction for Couples

Couples' reported marital satisfaction*
(per cent)

Companionship	Low	Moderate	High	Total
Dissatisfied	(26)	(58)	(16)	31
Satisfied	(4)	(35)	(61)	240
Very satisfied	(1)	(12)	(87)	229

gamma=.69 P<0.05

* N=500

TABLE A.27

Association between Satisfaction with Husband as
Companion and Marital Satisfaction for Wives

Wives' reported marital satisfaction*
(per cent)

Companionship	Low	Moderate	High	Total
Dissatisfied	(42)	(52)	(6)	31
Satisfied	(2)	(60)	(38)	240
Very satisfied	(4)	(10)	(86)	229

gamma=.77 P<0.05

* N=500

TABLE A.28

Association between Wife As Companion and Marital
Satisfaction for Couples

Couples' reported marital satisfaction*
(per cent)

Companionship	Low	Moderate	High	Total
Dissatisfied	(14)	(67)	(19)	21
Satisfied	(4)	(71)	(25)	130
Very satisfied	(1)	(33)	(66)	353

gamma=.69 P<0.05

* N=504

TABLE A.29

Association between Wife As Companion and Marital
Satisfaction for Husbands

Husbands' reported marital satisfaction*
(per cent)

Companionship	Low	Moderate	High	Total
Dissatisfied	(18)	(46)	(36)	22
Satisfied	(2)	(82)	(16)	163
Very satisfied	(1)	(26)	(73)	319

gamma=.78 P<0.05

* N=504