THE INVENTORY OF MARITAL ADJUSTMENT: THE

DEVELOPMENT OF AN INSTRUMENT FOR MEAS-

URING FINANCIAL ADJUSTMENT, STYLE

OF LIFE AND INTERPERSONAL

RELATIONSHIPS

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CHAPTER I

INTRODUCTION

Many factors are involved when a person makes the decision to marry.
Both spouses bring into the marriage their own unique personalities.
Part of those personalities are the values, perceptions and the style of
life of each individual.

Differences in individual values, perceptions and the style of life
may result in conflict. Open conflict affects the marital adjustment of
both spouses. The conflict may be transient in nature or pervasive in
nature. Transient conflict, or occasional fighting, once problems are
settled, rarely influences the marital adjustment of the couples in a
negative manner (Scanzoni, 1970). According to Scanzoni (1970) conflict
brings about desirability of equilibrium, adjustment and maintenance of
the marriage relationship.

When viewing the topic of marital adjustment the question often
arises as to what areas in a marital relationship cause conflict.
Scanzoni (1968) charted the frequency of disagreements in dissolved and
existing marriages. The most prevalent areas of disagreement in dis-
solved marriages listed in frequency of occurrance are: (1) money,
(2) husband's friends, (3) child-rearing, (4) final decisions, (5) time
alone together, (6) household tasks, (7) sex relations, (8) husband's
job, (9) church attendance, and (10) inlaws. Among existing marriages

the three most prevalent problems were: (1) strictness of child disci-
pline, (2) wife's community activities, and (3) money.

Other authors, such as Judson and Mary Landis have tried to ascer-
tain the areas about which husbands and wives find themselves in con-
flict. Landis and Landis (1973) report major conflict areas to be:
sex, finances, communication, inlaws, and childrearing. In trying to
understand problem areas in marriages, the American Association of
Marriage and Family Counselors compiled a list of the most frequent
problems encountered by marriage and family counselors. The major
problem areas for couples seeking counseling were: affection, sexual
relationships, personality relations, parental role relations, role
responsibilities, inlaws, religion, financial concerns, physical illness,
and deviant behavior.

In a study by Robert Blood and Donald Wolfe (1960) eight problem
areas in marriage were revealed. These eight areas included: money,
sex, children, recreation, personality, inlaws, roles, and politics.
When discussing research variables that have been identified as being
related to marital adjustment, Broderick (1971) states that the
following variables have been delineated as variables correlating
positively with marital adjustment: higher occupational status, income,
educational level of the husband, husband-wife similiarity in socio-
economic status, age, religion, affection, sex, companionship, and
esteem felt toward the spouse.

As the problem areas indicate, sex, communication, inlaws, friends,
religion, finances, recreation, children, affection, and companionship
are spheres of the marital relationship which frequently become the
subject of discontent. Certain of these areas are associated with

interpersonal relations. The areas which appear to be logically within the realm of interpersonal relations are: sex, affection, companionship, inlaws, and friends. All of these interpersonal relations areas involve interpersonal contact and involvement with the spouse, friends, or family relations.

Gurin (1960) states that spouses who are involved with each other and place importance on the marital relationship are more likely to be happily married than are those who have little involvement in the relationship. Knox (1972) cites inlaw problems and friends to be problem areas in marriage. The main complaints occurring on the subject of inlaws are: which parents to visit, meddling by the inlaws, parents disliking the spouse or spouse disliking the parents, inlaws disliking inlaws, and borrowing or receiving money from inlaws.

Friendship, which may be viewed as another interpersonal relationship, is concerned with positive feelings of two people for each other which results in favorable interaction (Knox, 1972). Friendship becomes an area of disagreement when spouses have different friends, disagree over the amount of time to spend with friends, or have too few friends with whom to maintain close, interpersonal relationships. In a study conducted by Mathews (1963), it was found that unhappily married individuals felt that they were neglected by their mates and felt that they received little appreciation, affection, companionship, or understanding from their mates.

The areas outside the realm of interpersonal relations are finances, religion, recreation, children, communication, and personality (which relates to an individual's lifestyle and personal attitudes). Of these areas, finances seems least related to religion, recreation, children,

communication, and philosophy of life. The style of life, meaning
values, patterns of behavior and individual personality seem related
to the areas of religion, recreation, children, communication, and
philosophy of life. Kirkpatrick (1963) found that couples who share
common interests are more likely to enjoy participating in activities
together. Because they share common interests their communication
patterns may be better. Also, because of the interest in similar
things, they may have a greater understanding of each other. Common
interests may mean sharing of recreation interests and similar philoso-
phies of life. Common values mean consensus on subjects of religion
and number of children to have.

The last area which is said to affect marital adjustment is the
financial area. The financial area is one which may have a particular
impact on marital maladjustment for middle and low income couples.

Disagreement over money has long been acknowledged as a problem
area in marriage (Knox, 1972). Counselors are often faced with individ-
uals who state that money is a problem. There is usually didactic
information given to young couples with money worries. But, seldom
is there a focus on feelings revolving around monetary problems
(Rolfe, 1974).

Individuals bring many values into a marriage which affect their
perceptions about money. The values of their parents, society, and their
own feelings are assembled concerning the use of money. The use of money
may be related to social and economic needs of the married couple. Money
and its use is also seen as a reflection on the general personality of
the married individuals (Oliver, 1964).

Oliver (1964) states that several problems may arise in the financial aspects of marriage. Among those problems are: (1) differential economic views on the use of money, (2) management and control of money, (3) budgeting, (4) credit, and (5) careless spending. Oliver (1964) feels that all these differences may be reconciled by the couple if they face their attitudes openly and realistically and try to share feelings in an understanding manner.

One financial myth of marriage is given by Lederer and Jackson (1968). They feel that many people are fearful concerning their economic future. Men may believe that the responsibility involved in supporting a wife will be motivation to succeed in an occupation. Women often feel they will obtain financial security through marriage. When both of these thoughts are found to be illusions, the financial area looms large as a marital problem.

Elmer (1932) interprets the family standard of living in terms of economic values. Elmer (1932) sees family life to be considered in terms of the functioning of individual family members. The economic standard of living refers to the evaluation of life which includes essentials to an individual's best functioning as a member of the family group. The standard of living not only entails necessities of an income budget but rules that the money be budgeted on the basis of family interests. Elmer (1932) interprets family mental health in terms of how an individual's economic values and interests are met. Since money often determines how family interests are met, the expression of each individual family member concerning his monetary needs and values is imperative.

Cutright (1971) states that the variable closest to marital insta-bility is income. According to Cutright (1971),

> If one is interested in the direct effects of a structural variable on stability of marriages one should be prepared to assign the immediate cause to income. The effects of education or occupation on marital stability are indirect, and will be largely due to their association with income (p. 292).

Cutright (1971) continues to say that income is related to self respect among couples. The stability of income and efficiency of financial budgeting helps the wife maintain her own feelings of competence in her wifely role and reinforces the husband's self concept of his role as the breadwinner.

Not only is income seen as a component of marital stability, but it is also shown by Cutright (1970) to be linked to the propensity to marry. Cutright (1970) states that neither educational attainment nor occupational status is useful in accounting for the percent of single men. Marriage rates are related to income in a positive direction at the time of the marriage. The higher the man's salary, the more secure he feels to accept the responsibility of marriage.

Just as financial status is contingent to marriage it is also related to divorce. According to Glick (1971), the economic factors involved in marriage predominate as factors in divorce. Glick (1971) states that income is more significant than education in determining divorce.

Renne (1970) suggests that economic hardship is a correlate to an unhappy marriage. Demographically, a positive relationship exists between marital stability, social class, limitation of family size, home ownership, family income, and the achievement of upward mobility (Regan, 1967).

Blood and Wolfe (1960) list eight decision areas related to economics and the question of who controls the marital power. These eight areas include:

> (1) husband's job, (2) what car to get, (3) buying life insurance, (4) where to go on a vacation, (5) buying a house, (6) whether or not the wife will work, (7) what doctor to have, and (8) how much money to spend on food (p. 120).

Blood and Wolfe (1960) state that the husband controls most of the power decisions in the family. The wife is a participant at a second rate level of power.

According to Gillespie (1971) it is clear that an economic base of power is important in marriage. Gillespie (1971) states that, "Marital power is a function of income to a large extent, and egalitarian philosophies have very little impact on the actual distribution of power" (p. 451). Gillespie (1971) seems to feel that the oppression and unfairness of the "economic game" is a source of conflict in marriage and is not resolved by the woman working.

Many couples bring their marital problems to individuals in the helping professions. Marriage counseling for money and other marriage problems may be offered by ministers, psychologists, or marriage counselors. Marriage counseling is offered to help couples make wise decisions and to alleviate marital conflict. Part of the marriage counseling process may include an assessment of the couple's marital adjustment. This assessment is usually in the form of an interview which leads into the counseling process and testing.

In trying to find a method to assess marital adjustment, it became necessary to review tests of marital adjustment. The objective of this study became to develop a marital inventory which would measure areas

significant to marital adjustment. This study investigated a broad range of marital problems which were included as part of the marital inventory. The Locke-Wallace Marital Adjustment Test provided ideas for many of the questions used in the marital inventory.

Based on a review of literature, three main areas involving marriage seemed appropriate to include in a marital adjustment inventory. The three areas were <u>Interpersonal Relations</u>, <u>Style of Life</u>, and <u>Financial Adjustment</u>.

These three areas became the main inventory scales. As on any inventory scale, there are items which compose the scale. The items which were included under the scale <u>Interpersonal Relations</u> were listed under the categories of: sex, affection, companionship, inlaws, and friends. All of these categories include close, intimate contact with people and are, therefore, appropriate for the scale of <u>Interpersonal Relations</u>. The scale, <u>Style of Life</u>, included the categories of: religion, philosophy of life, recreation, children, and communication. <u>Style of Life</u> as a scale includes categories involving socialization and early norm development of the individual. The final scale, that of <u>Financial Adjustment</u>, includes the categories of: economic views on money, money management, budgeting, control of money, and philosophy of money. The financial area has been given only cursery acknowledgment on the majority of marital adjustment inventories. Noting this, the author has tried to incorporate finances as a major area of marital adjustment. For this reason, the inventory may be very useful for low and middle income marriages.

Statement of the Problem

This investigation is proposed to design a marital adjustment inventory. Such an instrument would need to be a highly reliable and valid instrument. Measurement of marital adjustment will occur on the three scales of <u>Interpersonal Relations</u>, <u>Style of Life</u>, and <u>Financial Adjustment</u>. A secondary purpose of the study was to relate the inventory scores to selected background variables.

CHAPTER II

REVIEW OF LITERATURE

Introduction

This chapter reviews the literature of marital adjustment from
several points of interest. First, factors of marital adjustment are
reviewed. This section deals with describing marital adjustment and
factors which are significantly related to marital adjustment. Economic
effects of marital adjustment are then reviewed. This section deals
with sociological variables of income. The effect of levels of
income, stability of occupation, mobility, and education provide addi-
tional information relating how income may affect marital adjustment.
The value orientation of individuals is also viewed in light of how
values relating to economics affect marital adjustment. The next
sections present research related to interpersonal relations and style
of life, the two remaining scales which compose the Inventory of Marital
Adjustment. The remaining sections provide a comprehensive, historical
perspective of measurement of marital adjustment. Various tests, mea-
surement procedures, and variables of tests on marital adjustment are
considered.

Factors of Marital Adjustment

According to Bowman (1960), "marriage is a process, not a constant.
Marital adjustment is, therefore, dynamic....it implies a developing

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mutual relationship in which resources for satisfaction are more fully drawn upon" (p. 287). "A well adjusted marriage may be defined as a marriage in which the attitudes and acts of the couple produce an environment which is favorable to the functioning of the personality of each individual" (Burgess, 1939, p. 189). Burgess deals with five groups of factors deemed to affect marriage relationships: (1) cultural background factors, (2) psychogenic factors, (3) social factors, (4) economic factors, and (5) response attitudes and patterns. The economic factor is said to cause 90 percent of marital breakdowns (Duncan, 1973).

Several individuals have tried to obtain a measurement of marital satisfaction. The purpose in measuring marital satisfaction was to find what variables were affecting a marriage. Along with measurement of marital satisfaction, course work in marriage relationships has been proposed to ascertain the affect of marriage and family courses on a marriage relationship. The main question of researchers has been what does affect a marital relationship?

Hawkins (1966) states that marital satisfaction measures have been criticized on many grounds. The criticism stems from issues such as: individual's failure to admit marital unhappiness and social desirability response sets. Hawkins (1966) tested a sample of 48 couples being seen at a psychiatric clinic to obtain data on the Locke-Wallace Marital Adjustment Inventory. Social desirability response set was not a major factor in the Locke test scores. Hawkins (1966) says that the "test responses accurately reflect the subjects' actual feelings concerning marital adjustment" (p. 195).

One other instrument developed as a tool for marriage problems is the Marital Roles Inventory (MRI). The Marital Roles Inventory (Hurvitz,

1965) tests marital adjustment within the framework of interacting family roles. It was interesting to note that approximately 20 percent of the questions pertaining to role sets dealt with financial issues. Hurvitz (1966) cites three cases of couples having marital difficulties where the MRI was used. Two out of three of these cases where counseling and testing were used involved financial problems.

Dyer (1959) feels that course work in the area of marriage contributes to marital adjustment. When comparing a control and experimental group (who took the preparation for marriage course), a significant difference was found. The control group, who received no coursework, rated themselves as less than happy, whereas the experimental group had significantly higher or happier ratings. Educating people in marriage courses may be a significant factor which contributes to marital adjustment.

Locke (1951) found that marital adjustment is related to the degree to which individuals feel that the total income meets the economic needs of the family. Locke (1951) states,

> On a four-fold scale very adequate, adequate, inadequate, and very inadequate--the married couples rated their incomes toward the upper end of the scale and the divorced toward the lower. This was true for both men and women (p. 280).

Terman (Locke, 1951) found no correlation between occupational status, income and marital happiness. He did find that the unhappily married were inclined to blame troubles on insufficient income as well as on other things.

Lang (Locke, 1951) cites evidence of the relationship between marital adjustment, community control over the occupation, and low mobility of the occupation. Lang obtained occupations of 17,533 men whose marital adjustment was estimated by friends and acquaintances on a five point

scale. The scale ranged from very unhappy, unhappy to happy and very happy. Occupations with high community control, such as minister, professor, coach, high school teacher, and educational administrator were in the upper quarter of happiness ratings. Opposed to these ratings were occupations which were composed of mobility and low community control. Some of these occupations were laborer, salesman, truck driver, carpenter, and mechanic. These occupations fell in the lowest quarter of estimated marital happiness.

Words which describe marital adjustment are usually ones such as happy, permanent, fulfilled, and loved. Various authors describe adjustment as "patterns of behavior which are mutually satisfying" (Burgess, 1939, p. 189) and "achievement of goals of marriage, such as happiness and permanence of marriage" (Winch, 1963, p. 31). The positive factors of marital adjustment are the mutually rewarding, complimentary factors. Agreement, compromise, and individual fulfillment perpetuate these factors.

Scanzoni (1968) sees marital adjustment factors in a sociological perspective. Scanzoni, describing marital maladjustment factors, states:

> As societies modernize, one may argue that rates of marital dissolution also tend to rise primarily because of sweeping changes in the social structure. People marry others from widely different backgrounds; and in the marriage the probabilities of all types of polarization; (economic-occupational, kin, significant-other friendships, etc.) increase. Consequently, the incidence of widely divergent values, norms and behaviors also increases substantially. The rise in conflict levels is often accompanied by a corresponding decrease in effective compromise (p. 460).

So, many factors may affect marital adjustment; society changes, personality of the individual, cultural factors, and economic factors. The last factor, economic, will be the focal point of the next section.

Economic Effects of Marital Adjustment

Locke (1951) found that happily married and divorced couples differed in the amount of savings at the time of marriage and of accumulated savings during marriage. The happily married individuals had accumulated more savings while the divorced individuals had accumulated less savings at the time of divorce. Locke feels that this may indicate that economic security is associated with marital adjustment.

Burgess (1939) considered two economic factors in his study of 526 couples, occupation and income. Burgess (1939) considered income and occupation to be significant for marital adjustment in relation to the person's conception of his career, standard of living, and mobility of occupation. Burgess (1939) found that marital adjustment increased as one moved from blue collar to white collar occupations. Only 35 percent of blue collar occupations were found to have good marital adjustment as opposed to 60 percent of white collar occupations. This indicates the probability of a high relationship between occupation and adjustment in marriage.

Burgess (1939) states that the low income occupations are definitely concentrated in the lowest quarter of marital happiness ratings. The highest income occupations, such as business owner, banker, and corporation official were in the upper middle quarter of rated marital happiness. Occupations of engineering, teaching, and ministry were in the highest quarter of marital happiness. Burgess (1939) speculated that it is the amount of income and its degree of certainty which related to marital happiness.

In studying mobility and stability of occupations, Burgess (1939) found that of the 526 couples studied, the marital adjustment score of

the wife varies directly with stability of occupation. No consistent

pattern was found for men relating stability of occupation and marital

adjustment. Burgess (1951) also found a correlation between having

savings and marital adjustment.

The following findings relating economics to marital adjustment

were summarized by Burgess (1951).

> 1. The occupation of the person rather than the amount of
> his income shows the highest degree of association with
> marital happiness. 2. An analysis of the differential
> association of various occupations with happiness in mar-
> riage seems to verify the hypothesis that a high degree of
> mobility in an occupation is adverse, but that a high degree
> of community control over the private life of the members
> of an occupation is favorable to marital happiness. 3.
> Other factors associated with a given occupation which also
> appear to affect marital adjustment are its income level,
> educational status, and its relation both as cause and as
> effect to personality traits and types. 4. In regard to
> the gainful occupation of wives before marriage, mobility
> was not found to be an important factor. Work, as a teacher
> and in skilled office positions was found to be more highly
> associated with adjustment in marriage than the status of
> having no gainful employment before marriage. 5. The
> occupational mobility of the person as measured by the
> number of positions held before marriage shows a consis-
> tent pattern adverse to marital adjustment in the case of
> the wife, but it shows no consistent pattern in the case
> of the husband. 6. As an index of stability, a regular
> work record of the husband correlates favorably with mari-
> tal adjustment (pp. 157-158).

Landis (1968) studied three groups of couples, the marriage coun-

seling group, 164 divorced couples, and 581 married couples. Landis

(1968) showed that all three groups listed finances either as a first

or second place issue revolving around marital problems or divorce.

Landis (1968) goes on to state, "that almost all couples were unaware

of potential differences over the use of money" (p. 358).

During the first four years of marriage (the period where the

greatest percentage of divorces occur), the men most likely to experience

divorce are those with fewer than eight years of education (Scanzoni,

1972). The probability of divorce varies inversely with the amount of income. Scanzoni (1972) concludes that education and marital stability are positively related. An individual with a large amount of education, particularly a college degree, is more likely to remain married to his or her first spouse than an individual with a junior high education.

Professionals, meaning those individuals with white collar jobs, are more likely to be living with their first wives and less likely to experience separation or divorce than are lower level white collar or blue collar workers (Scanzoni, 1972). Education is seen to affect the type of job and directly the income of the individual. The income variable, in turn, affects the marital adjustment of the couple.

Commenting on income, Scanzoni (1972) states, "Income, in fact, appears to be a more powerful predictor of marital stability than either education or husband's job status, particularly early in marriage" (p. 19).

Just as education, job status, and income are indicators of marital adjustment, so is socio-economic position related to social class. According to Scanzoni (1972) when countries reach the mature stage of industrialization, and thus become similar to the United States in social structure, the tendency to develop a positive relationship between economic position and marital stability occurs. There are social factors outside of the marriage that have an impact on whether or not the marriage remains intact.

Bartz and Nye (1970) found that "the lower the social class the more likely early marriage will occur" (p. 258). "The earlier the marriage, the more likely the lower social class placement of the couple" (Bartz and Nye, 1970, p. 259). Younger couples are seen as those less

likely to attain educational and occupational opportunities that enable them to obtain upward social mobility. Also, younger age of marriage is associated with dropping out of high school or not taking advantage of educational opportunities beyond high school (Scanzoni, 1972). This lack of education and preparation for an occupation means fewer economic resources for the marriage. Here is an example of a social factor making an impact on the marriage relationship.

One other main social factor which may cause economic hardship in early marriages is premarital pregnancy or the birth of a child in early marriages. Scanzoni (1972) notes that those couples who marry at an early age and have their first child soon after marriage begin marriage with income deficiencies. Couples who marry young also are most likely to have more total children over the family procreation cycle than are other American families. The cycle of low-income and children to provide for produce marital disadvantages usually affecting marital stability (Scanzoni, 1972).

Financial Values Relating to Marital Adjustment

Landis (1968) reports that the degree of agreement on financial values affects happiness in marriage. Of 581 couples studied, 72 percent of well adjusted couples agreed on financial issues whereas in maladjusted couple relationships, 50 percent of the disagreements were concerned with money. Dorothy Price (1968) analyzed the economic value systems of 95 married couples. She hypothesized that "There is a relationship between the degree to which a family member is fully functioning and the degree of rationality evidenced in financial behavior of the family" (p. 467). Couples were tested using a Q-sort

technique developed by faculty members and graduate students in the social sciences. Couples with the most congruent economic value systems were less self-indulgent, more secure, and had a higher degree of self actualization than couples with incongruent economic value systems. Congruency among spouses economic value systems seemed to add to the over all adjustment of the marriage.

Landis (1965), in a listing of traits, stated that happy wives have a strong urge to save money while unhappy husbands are apt to be careless about money. In a poll taken by the American Institute of Public Opinion (Landis, 1965), 48 percent of wives listed the trait of good provider as being of importance to marriage happiness. Of factors producing unhappiness in marriage, from a poll of 1138 women of two generations, 51.9 percent of the women listed economic and financial problems as being crucial (Landis, 1965).

Money and economic values have become symbolic of needs and marital satisfaction (Landis, 1965). The real problem of marriage seems to be money and values in life which the couple seek to obtain or retain. Money, according to Landis (1965) has a place in personal values. How couples pursue these values are symbolic of the value system of a marriage.

According to Knox (1972) there are three value decisions regarding finances. Couples must decide their values concerning: (1) who spends, (2) how much is spent, and (3) on what is money spent. Knox (1972) states that "who spends may be directly related to how much and what, because what is purchased at what price may depend on who is buying" (p. 87).

Blood (1969) has noted that notions concerning money are relative
to control. This control area indicated that money is a powerful force
in marriage. It may be seen, then, that money may affect marital adjust-
ment in several ways. Money may be viewed as a power struggle, differing
values, or inability to manage money.

Although various authors tell us that economics cause marital prob-
lems and are sexually biased, suggested solutions to this situation have
been limited. Rolfe (1974) feels that finances and budgeting help has
long been a part of preparing couples for marriage. This alone does
not seem to be enough to solve financial problems.

Rolfe (1974) feels that marriage manuals and lectures are too
intellectual to be effective. The need for couples to share feelings
in a group situation is one solution given by Rolfe and Leichter.

Leichter (1973) states that couples are often unwilling to share
feelings about money because the subject is so unromantic. Once the
feelings are aired there does appear to be more sharing of responsi-
bility in the area of money management. Leichter (1973) feels "that
group participants eventually can move from their extreme positions
to more realistic and mature ones in which neither denial of anger nor
total rage are necessary" (p. 37).

Interpersonal Relations and Marital Adjustment

Research indicates that interpersonal relations are associated
with marital happiness. Hicks and Platt (1971) report very happy
marriages to concentrate on relationship sources of happiness, while
those reporting less happiness in marriage tend to concentrate solely
on their home, children, or social life. Areas which relate to

interpersonal relations and marital adjustment include: sex, affection, companionship, inlaws, and friends.

Pineo (1961) found companionship, demonstrations of affection, consensus and belief in the permanance of the marital union to be important consequences of marital adjustment. Clark and Wallin (1965) focused on the sexual component of marital relationships. Their study found that women who have mutual love and respect in a relationship are prone to be sexually responsive while women who have marriages which are negative in quality of respect and love tend to remain low in sexual responsiveness. When positive components occur in the areas of sex, affection, and companionship marital adjustment may be enhanced. Likewise, positive interpersonal relations with friends and inlaws influence marital adjustment.

Kirkpatrick (1963) states that the quality of relationship to inlaws is inherent to marital happiness. If relationships with inlaws are positive, the marriage is likely to be characterized by less conflict and a higher degree of satisfaction. Knox (1972) feels that positive friendships encourage marital happiness. Congruency concerning how much time to spend with friends, what friends to have and how many friends to have are associated with adjustment in marriage.

Just as interpersonal relationships experienced by a couple affect marital adjustment so do intrapersonal relations and attitudes occurring between husband and wife. Landis and Landis (1973) cite evidence indicating that those couples who have positive attitudes toward their spouses are considerate, cooperative, emotionally stable and optimistic toward life. Couples with these attitudes are more likely to have satisfying friendships as well as marriages as opposed to persons who are

inconsiderate, moody, uncooperative, and aggressive.

Research by Cattell and Nesselroade (1967) correlated three per-
sonality variables with marital stability. The subjects used were 102
stable couples and 37 unstable couples, defined by being separated or
in counseling. Using the 16 Personality Factor Questionnaire they
found that marital instability was associated with differences in extro-
version, enthusiasm, sensitivity, and drive. Marital stability was
associated with similarity in intelligence, emotional stability, enthu-
siasm, social boldness, and imagination.

Clements (1967) matched couples according to age, number of years
married, and income. The matched couples ranked behaviors along a
continuum of conflict both for themselves and their spouses. The
areas of the continuum to be ranked included: affection, sex, respon-
sibility, understanding, communication, and finances. Clements (1967)
found that awareness of behavior discriminates stable from unstable
marriages.

As can be seen adaptable, complimentary, stable personalities and
positive interpersonal relations contribute to marital adjustment.
When viewing the schema of marital adjustment, the interpersonal
relations area is a major component of adjustment; as are areas which
comprise style of life. The style of life, in terms of religion,
children, recreation, communication, and philosophy of life is one
other principle component associated with marital adjustment.

Style of Life and Marital Adjustment

The style of life refers to values, patterns of behavior and commun-
ality experienced by a couple. Values and patterns of behavior are

generally formed at an early age. Kirkpatrick (1963) states that couples who enter marriage because of love, common interests, and common values experience a higher degree of marital happiness. The style of life, as used in this paper, refers to the areas of religion, philosophy of life, recreation, children and communication.

In a study, Whitehurst (1968) investigated norms as they relate to conventional family oriented socialization. The findings of the study associate involvement in family activities and style of life with marital adjustment and peer group socialization prior to marriage. Whitehurst's (1968) sample consisted of 216 married couples. He used the Locke Marital Adjustment Inventory to divide the couples, according to inventory scores, into high and low scoring groups. The findings indicate that peer oriented groups fell within the low scoring group more frequently that family oriented groups. The couples who received lower scores associated and were influenced by peers two and one half times more frequently than couples influenced by family or church.

Using the Marital Preparedness Schedule, Sporakowski (1968) found that individuals with democratic family authority patterns, strong family oriented religions (i.e., Mormon) and who were from middle or upper class status, had a higher preparedness for marriage. From these studies it appears that style of life and positive family oriented backgrounds influence marital adjustment.

Burchinal (1957) states that couples with a strong religious orientation experience less divorces than nonreligious couples. Those with a strong religious orientation also experience marriage success while those couples with no religious orientation, show a high rate of marriage failure. Religious participation provides the opportunity for

developing friendships and putting couples in contact with other couples
who have similar values. Also religion provides a recreational outlet
for couples who participate in church organized activities. Zimmerman
(1960) feels that couples who share religious values reinforce each
other's values for a stable, successful, family life.

When looking at the marital adjustment area, it is assumed that
children and marriage are related. However, research studies, such
as Hurley (1967) cite evidence that the higher the number of children
in the marriage, the less satisfactory the marriage becomes. Hurley
(1967) gave 40 couples the Locke-Wallace Marital Adjustment Inventory,
the Family Concept Scale, and gathered biographical information on the
couples. He found that children were negatively related to marital
satisfaction on all measures taken.

When reviewing the topic of children and marital satisfaction,
Luckey (1961) reported that two groups of 40 married couples defined
as satisfactorily and unsatisfactorily married, were asked to state
what they felt to be the greatest satisfaction in their marriage. The
unsatisfied marriages placed children as their only satisfaction while
the satisfied marriages did not list children as their primary satis-
faction. It appears that children take precedence in importance for
marriages which do not experience a positive degree of marital adjustment.

When viewing style of life and recreation as being associated with
marital adjustment, it is assumed that meaningful relationships are
dependent on partners engaging in mutually enjoyable activities. Knox
(1972) states that recreation may become a problem area in marriage
because it represents a value decision concerning how time is spent.
Other problems in the area of recreation among couples listed by Knox

(1972) include: different hobbies and interests, or disagreements over how and where to spend vacations. When these problems are not encountered and the concern of recreation is mutually agreeable then marital adjustment is enhanced.

The variable of communication is also associated with marital adjustment and style of life. The communication patterns of happily married couples were found to differ from communication patterns of unhappily married couples (Navran, 1967). Happily married couples had better nonverbal and verbal communication when compared with unhappily married couples. Using the Primary Communication Inventory (PCI), Navran (1967) found that happily married couples differ from unhappily married couples in the following ways: they talk to each other more often, they convey the feelings that they understand what is being said to them, they have a wider range of subjects to discuss, they are prone to keep communication channels open, demonstrate more sensitivity to each other's feelings, and, they make use of nonverbal techniques of communication.

From the literature reviewed, there appear to be many dimensions of marital adjustment. The scales Style of Life, Interpersonal Relations, and Financial Adjustment were created to cover the most often cited areas pertaining to marital adjustment. Marital adjustment may be measured by the composite picture of these areas. The main concern in measuring marital adjustment is to develop a valid, reliable instrument which has been validated by objective criteria.

Measures of Marital Adjustment

Tests of marital adjustment provide knowledge of factors affecting marital interaction. Measurement of marital adjustment provides an overview of individual marriages as well as being a means for developing and testing theory.

Burgess and Cottrell (1939) defined a well adjusted marriage as one in which the patterns of behavior of the two persons are mutually satisfying. The Burgess-Cottrell Index of Marital Adjustment was an instrument devised to measure the concept of marital adjustment.

The questionnaire was composed of 26 items that had been constructed to measure five factors. The five factors which were measured were (1) empress of cultural background, (2) psychogenic characteristics, (3) the social type, (4) the economic role, and (5) response patterns. The marital adjustment score was derived from items under these five factors. The test was field tested from responses given by 526 married couples who had been married between one and six years. A correlation between performance on the test and self ratings of marital adjustment of .51 was established for prediction of marital prediction.

Stroup (1953) used a random sample of 300 couples to check the validity of the Burgess-Cottrell Marital Adjustment Index. Stroup found the Burgess index to be a valid measure of marital adjustment at the .58 level.

Terman (1938) used items from the Burgess-Cottrell Test, the Bernreuter Personality Inventory, and the Strong Interest Blank to achieve a measure of marital happiness. The Terman Questionnaire was administered to 792 married couples. Variables of common interests, agreement-disagreement, marital interaction (finances, recreation,

religion, children, etc.), and frequency of regret of marriage were included in the test.

Both husbands and wives filled out separate questionnaires. The correlation between happiness scores of husband and wife was .59. The personality items and background items were found to be good discriminators of marital happiness.

Locke (1951) constructed a marital adjustment test with adjustment defined as:

> ...the process of adaptation of the husband and the wife in such a way as to avoid or resolve conflicts sufficiently so that the mates feel satisfied with each other, develop common interests and activities, and feel that the marriage is fulfilling their expectations (p. 45).

The Locke test included 19 of the Burgess-Cottrell items, 2 items from Terman and 3 new items (Locke, 1951). Weights for each item were determined from the percentage difference in response of divorced couples and the happily married. His premarital background items included items on courtship behavior, engagement, influence of parents, sexual behavior, and occupational status. Other items were concerned with sex, adjustment in marriage, children, and occupational and educational status. Personality items related to traits of responsibility, adaptability, affection, sociability, and conventionality.

Locke and Wallace (1959) selected items from Burgess, Terman, Karlsson, and others to construct the Locke-Wallace Marital Adjustment Test. A sample of 236 marriages were tested. A Spearman Brown reliability coefficient of .90 was achieved for the test. Locke and Wallace found that marital adjustment tests constructed with a small number of basic items achieve as reliable results as do more complex and lengthy tests.

Burgess and Wallin (Christensen, 1964) sampled 1,000 couples and obtained data from 666 couples to test marital success. The indices of Burgess and Cottrell, Locke, Terman, and Karlsson were used to classify items. The Burgess and Wallin classification contained the eight components of adaptability, common interests, consensus, affection, happiness, permanence, and sexual satisfaction.

Locke and Williamson (1958) did a factor analysis study to achieve a cross-sectional picture of marital adjustment. A sample of 171 husbands and 178 wives were used in the study. Five factors were found to relate to marital happiness. Those factors were found to relate to marital adjustment. Those factors were: (1) companionship, (2) agreement, (3) affectional intimacy, (4) masculine interpretation, and (5) euphoria. The Locke Adjustment Test was the test used in the analysis. Marital adjustment, according to Locke and Williamson (1953) should be defined according to the five identified factors.

Farber (1957) devised an Index of Marital Integration to pertain to matters of marital consensus and interpersonal relations. Ten personality traits were used to measure success in marriage. The traits of community conventionality, healthy happy children, companionship, personality development, affection, economic security, moral and religious unity, interests, and home were deemed as being conducive to success in marriage. A sample of 200 couples was used to validate the study. The Marital Integration score was found when compared with judge rating, achieved via the interview method, to be significant at the .01 level. Marital integration tended to vary directly with

> (1) the husband's emphasis on companionship or social
> emotional ends in his family-value hierarchy, (2) the
> degree of identification of the husband and his wife;

(3) the degree of identification of the wife with at
least one of her children; (4) the personal adjustment
of the husband and wife in marriage. It was also found
that women tended to rank values related to social emo-
tional aspects of interaction higher than did their
husbands (Farber, 1957, p. 133).

Frumkin (1953) selected the Kirkpatrick Scale of Family Interest
as an indirect scale and the Burgess Marriage Adjustment Test as a
direct scale to measure marital adjustment. A random sample of 107
couples were the subjects. The Kirkpatrick scale was shown to discrimi-
nate the well adjusted spouses from maladjusted spouses with .94 relia-
bility, and when compared with the Burgess scale was found to have .84
concurrent validity. Corsini (1956), using 20 couples as his sample,
found background and personality to relate to marital happiness.

Lucky (1964) examined 80 married couple's marital adjustment. The
Locke-Wallace Marital Adjustment Test and the Interpersonal Check List
were used for spouses to rate their marital satisfaction. Lucky con-
cluded that dissatisfied spouses described their mates as having nega-
tive qualities and being distrustful, blunt, aggressive, and skeptical.
Satisfied spouses perceived their mates as being warm and as having
less extreme personalities.

Inselberg (1964) used a sentence completion technique to measure
marital satisfaction. Eighty couples were divided into an experimental
and a control group. Each respondent was asked to complete the sentence
beginnings read to him and to express his feelings. The experimental
group consisted of couples who were ages 18-19 at the time of marriage
and in high school. The control group was made up of couples who were
age 21-26 at the time of marriage. The probability of unhappiness in
marriages contracted at an early age was investigated. The Sentence
Completion Blank discriminated between the experimental and control

groups showing the experimental group being younger to have less marital satisfaction than the older marriages in the control group.

Important Variables of Inventories

Several repeated variables in the tests discussed seem to occur. Age of couples when married, finances, in-laws, affection, companionship, personality stability, interests in common, children, sex, religion, friends, recreation, and philosophy of life are some of the most frequently cited areas. It would seem, from the examples given, that an adequate test of marital adjustment should have most, if not all, of the above items.

It is felt that measures of marital adjustment should have all important variables even though the main relationship to be seen is only between two variables, such as finances and marital adjustment. An over loading of financial factors slighting other important factors listed could present a skewed picture of marital adjustment. The presence of a valid, reliable, marital adjustment inventory which tests several important areas is needed.

Criticisms of Inventories Developed
in Marital Adjustment

Criticisms revolving around marital adjustment testing involves several areas. The methodological features needed to be aware of are stated by Christensen (1964). Representativeness of sample has been a major problem in research. To receive the cooperation of a randomly selected population is a major problem. The studies of Locke (1951) and Stroup (1953) attempted to obtain representative samples.

However, most marital adjustment research applies to middle class and fairly well educated groups.

Reliability of response may be affected by the conditions under which the data are obtained (Christensen, 1964). Care must be taken to tell spouses not to discuss or compare their answers on tests. Obviously, if the examiner is not present, he has no control over this factor which influences reliability. Source of bias and retrospective versus longitudinal design are also variables which affect the measurement (Christensen, 1964). Criticisms of low validity and randomness of sample are the two most frequent criticisms.

Noting the criticisms of marital adjustment tests, the importance of their contribution must not be discounted. The development of important variables measuring marital adjustment contributes to an explanation of marital interaction. The need exists, however, for development of an inventory which lacks the disadvantages of other inventories.

Purpose of the Study

The purpose of the investigation is to develop a valid, reliable marital adjustment inventory. This instrument will be designed for measuring the marital adjustment constructs of <u>Style of Life</u>, <u>Interpersonal Relations</u>, and <u>Financial Adjustment</u>.

Factors in Instrumentation

Several factors need to be given consideration when developing an inventory. The following characteristics need to be included in the development of an inventory: (1) development of reliability, (2) external and internal validity computed to assure that the test is

accurately measuring constructs as well as maintaining sound item validity and internal consistency, and (3) a large population needs to be selected which is conducive to refining and validating the instrument.

The procedure of developing an inventory is to be accomplished by: (1) developing constructs and writing items to measure the constructs, (2) selecting items which measure the constructs by choosing items which correlate highly with the total score of the inventory, (3) norming the inventory by examing demographic data, and (4) checking the inventory for possible diagnostic or practical uses.

Limitations

The subjects participating in the development of the inventory were students and residents of Stillwater, Oklahoma. The inventory lacks a broad norming population. How couples may score on the test who are in lower (or much higher) economic and social classes is speculation. The need for more external validity for the study and a comprehensive norm group is a major limitation of the study.

One other major limitation for the Inventory of Marital Adjustment as a measurement instrument is a lack of sufficient items on several scales. In order for the test to be used it needs further development on the factor analyzed scales.

Assumptions of the Study

The study has two assumptions: (1) all subjects responded honestly to the items on the Inventory of Marital Adjustment and (2) the items are representative of areas causing marital maladjustment.

Significance of the Study

The results of this study should provide an instrument which may be used, after refinement, as a test of marital adjustment. The test could be used as a means for counselors to test hypotheses concerning marital adjustment.

Definition of Terms

Marital Success--achievement of the goals of marriage, such as happiness and permanence of marriage (Winch, 1963).

Marital Happiness--the tone of subjective response of spouses to their marriage (Winch, 1963).

Marital Adjustment--patterns of behavior which are mutually satisfying (Burgess, 1939).

CHAPTER III

METHODOLOGY AND DESIGN

Introduction

The purpose of this chapter is to describe the procedure for developing the inventory. The first section of this chapter presents the procedure, including the selection of the sample. The procedure offers an explanation of the study and the sample selection. The next section discusses the construction and the content of the inventory used in the research. Section three describes the data collection methods. The final section deals with statistical treatment of the data.

Procedure and Sample Selection

The study was composed of two phases. Phase one entailed the development of an inventory to measure marital adjustment. The development of the inventory will be discussed in the next section of this chapter. A pilot study was undertaken to check the validity of the inventory. For the pilot study, subjects were selected according to four variables--age, sex, years married, and marital adjustment. The couples designated as being maladjusted were going to a counselor for marriage counseling and openly stated that they were having marital difficulties. Couples who were placed in the adjusted category were ones not seeking professional counseling and ones who stated that they

felt satisfied in their marriage. Whenever possible the author inter-
viewed both man and wife. When this was not possible only one individual
was interviewed. The interview was to assess the external validity of
the inventory. This was done by comparing the inventory with interview
data.

The pilot study began in December, 1974 and continued until
February, 1975. During this time 21 interviews were obtained. The
subjects who made up the pilot study population were predominately
white, middle class, and well educated. These subjects were individ-
uals who volunteered to cooperate by participating in the study.

For phase two, a sample of randomly selected graduate and under-
graduate married students was obtained from the Oklahoma State Univer-
sity Administrative Systems. During the spring semester of 1975, the
sample of married, graduate and undergraduate students were mailed
the Inventory of Marital Adjustment. The inventory included a face
sheet with background information and a list of questions composing
the inventory. The inventory included 75 questions that were to be
answered using a five category scale of always, almost always, occasion-
ally, almost never, and never (See Appendix A). An enclosed cover
letter (See Appendix D) requested that the student complete the inven-
tory and return it to the author in the self-addressed, stamped
envelope that was provided. Both husband and wife were requested to
fill out the inventory. If only one individual could fill out the
inventory they were asked to mail back the one inventory.

The randomly selected, married, graduate and undergraduate stu-
dents were the phase two survey population. The target population was
graduate and undergraduate students who have the characteristics of

being predominately white, middle class, and well educated. Although
the target population is composed of individuals attending college,
the study may include some non-college people who were achieved by the
random sample.

The selection of subjects was accomplished using a stratified
random sampling procedure. This procedure is discussed by Tuckman
(1972), "Each subgroup is a sample, within each stratum sample respon-
dents are chosen randomly. Stratification, in addition to random
selection increases the likelihood that the sample will be representa-
tive of the population" (pp. 202-204). A total of 206 students were
mailed questionnaires and asked to participate in the research. All
colleges which make up the University population of undergraduate
and graduate students were represented (Table I).

Tables I and II illustrate that the sample was representative of
the total school population. For example, observation of the percent-
age columns in Table I illustrates that the sample percentages correspond
closely to the total percentages for each college. The notable distinc-
tion is the Graduate College. The Graduate College represents the
largest college (See Table I) population sampled. This is because of
the relationship between age of graduate students and age of individuals
when they marry. There is a direct relationship between age and time
of marriage. Due to the older age group which composes the Graduate
College, there is a higher percentage of these individuals in the total
sample. All classes, freshman, sophomore, junior, senior, graduate,
and special (See Table II) are represented in the sample. As noted in
the column labeled "Sample Percentage" as class level increases, so
does percentage of individuals included in the sample. For example,

TABLE I

A COMPARISON BY COLLEGES OF UNIVERSITY STUDENTS
TO STUDENTS IN THE RANDOM SAMPLE

College	University Total Number	Sample Number	Total Percentage	Sample Percentage
Agriculture	1,606	20	8.9	9.7
Arts and Sciences	5,428	41	30.1	19.9
Business	3,080	29	17.1	14.1
Education	1,299	17	7.2	8.2
Engineering	1,270	7	7.1	3.4
Graduate	3,225	68	17.9	33.0
Home Economics	1,085	11	6.0	5.3
School of Technology	785	7	4.4	3.4
Veterinary Medicine	231	6	1.3	2.9
TOTAL	18,009	206	100.0	99.9

N = 206

TABLE II

A COMPARISON BY CLASS OF UNIVERSITY STUDENTS TO
STUDENTS IN THE RANDOM SAMPLE

Class	University Total Number	Sample Number	Total Percentage	Sample Percentage
Freshman	4,036	14	22.4	6.8
Sophomore	3,446	22	19.1	10.7
Junior	3,503	27	19.4	13.1
Senior	3,498	54	19.4	26.2
Graduate	3,225	68	17.9	33.0
Special	301	21	1.7	10.1
TOTAL	18,009	206	99.9	99.9

there are more individuals represented in junior class than sophomore class. This shows the direct relationship between age and time of marriage.

All colleges, Agriculture, Arts and Sciences, Business, Education, Engineering, Graduate, Home Economics, School of Technology, and Veterinary Medicine are represented in the sample (See Table I).

A follow-up procedure was used with students who did not return the inventory within three weeks. The non-respondents were telephoned and asked the reason for not returning the survey. This was done to see if the non-respondents differed from the respondents. The intent of the author was to see if the non-respondents were in some way different from the population who returned the inventory. The intent was not to raise the return rate of the inventory. The non-respondents were asked the information which made up the face sheet of the inventory. They were asked their age, sex, religion, years of education, number of years married, number of children, total yearly income, and employment status. They were also asked the following questions relating to why they did not respond to the Inventory of Marital Adjustment. The reasons surveyed for not answering the inventory were: (1) I did not have the time, (2) I was not interested in the research, (3) I felt that the inventory was an invasion of my privacy, (4) I did not believe the results would remain confidential, (5) I did not receive your letter, (6) I want to participate, and (7) other.

According to Kish (1965) it is important to note non-response bias and to ascertain if the returned surveys are representative of the population sampled.

The Inventory

The instrument developed, the Inventory of Marital Adjustment, provided data that was used in the study. The author designed the inventory to measure marital adjustment. Marital adjustment was the overall score which was obtained by adding the scores from the scales of style of life, interpersonal relations, and financial adjustment.

The instrument was composed of question items adapted from the Locke-Wallace Marital Adjustment Test (1959) and from original questions developed by the author. A face sheet was designed to obtain background information. The areas to be covered were: (1) age, (2) sex of the respondent, (3) employment status, (4) religious preference, (5) economic status, (6) education, (7) number of years married, and (8) number of children.

The instrument was scaled according to a five-point Likert scale. The Likert scale is useful for the following area (Krech, et al., 1962): (1) the collection of a large number of statements considered to relate to marital adjustment, (2) clear self administration, (3) reliable scoring, and (4) it is useful in carrying out an item analysis to select the most discriminating items.

Directions for taking the inventory were: For each statement, please circle the response which best represents your feeling regarding each statement. There are five possible responses for each item, they are: always (A), almost always (AA), occasionally (O), almost never (AN), and never (N). For favorable statements, the always response was given a weight of 4, the almost always a weight of 3, the occasionally response a weight of 2, the almost never a weight of 1, and the never response a weight of 0. For statements which may have been

affected by a social desirability response set, the scoring system was reversed. The never response for the reversed items received the weight of 4 and the always response received the weight of 0. For each individual a total score was obtained by summating the scores for the inventory items. Because each response is a rating and because these are summated over all statements, Edwards (1957) calls the Likert method, the method of summated ratings.

Scale Development

From the literature reviewed there seemed to be clear areas in which marital adjustment problems lie. Consistent with the literature reviewed in Chapter Two, the areas included in the Inventory of Marital Adjustment were: (1) financial adjustment, (2) sex, (3) companionship, (4) inlaws, (5) friends, (6) religion, (7) philosophy of life, (8) recreation, (9) children, and (10) communication.

The above categories were broken down into subscales. The areas of sex, companionship, inlaws, and friends all went under the scale of Interpersonal Relations. Interpersonal relations involves agreement by give and take in settling disputes and in engaging in all activities. Ways of relating to people and viewing a couple's social repertoire of behavior, couple sufficiency in interpersonal relations (Locke, 1958) or how wholesome a couple seems in areas of sexual relations, affection given between spouses, and their attitudes toward each other (i.e., marry the same person if had my life to live over) all involve interpersonal modes of acting and reacting. Friends and inlaws involve obvious interpersonal relations occurring when individuals interact for pleasure or to solve problems.

The scale <u>Style</u> <u>of</u> <u>Life</u>, an Adlerian term, involves religion, philosophy of life, recreation, children, and communication. The style of life is formed early in childhood, approximately by the age of five (Hall and Lindzey, 1970). "From then on experiences are assimiliated and utilized according to this unique style of life" (Hall and Lindzey, 1970, p. 126). Attitudes, values, feelings, perceptions, and creativity all involve the style of life. All the above categories involve ways of interacting with the environment according to each individual's attitudes, values, and life expectations. It would seem important for spouses to be close or complementary to each other in their styles of life. For example, a child may be wanted by the wife, she values life and producing life, she perceives children as fitting into her style of life. The husband must be communicated with as befits the wife's life style and agree in her decision to have children. If he does not agree and wants no children, this particular aspect of their style of life at that time may be said to be imcompatible.

The final scale, <u>Financial</u> <u>Adjustment</u>, does not fit into either category. It overlaps to a degree with style of life but not to a large degree. The work of Locke and Williamson (1958) found finances correlating at .52 only with conventional conduct. Finances does seem to be an area which does not correlate highly with any other area mentioned and is a major cause, according to Duncan (1973), Rolfe (1974), and Cutright (1971) of marital adjustment.

Financial adjustment entails the areas of differential economic views on money use, management of money/credit, budgeting, power struggles for control of money and philosophy of money. For example,

teaching public school may be viewed as a worthy occupation by a male, but his wife sees the male's occupation as being the main source of income. Her philosophy is that the man should make the largest percentage of the income and find an occupation which will allow him to do so. Suppose she wants him to quit his job and he threatens to leave her if she continues nagging. Marital maladjustment has been caused by differences in philosophy of money.

The three scales of Interpersonal Relations, Style of Life, and Financial Adjustment all are testing specific areas. All scales had an equal number of items. Each scale was composed of 25 items. There are five components to each scale each receiving five items equally to make a total of 75 items. Items were placed on the Inventory of Marital Adjustment using a random table of numbers.

Breakdown of Scales

Interpersonal Relations

Category	Number of Items
Sex	5
Affection	5
Companionship	5
Inlaws	5
Friends	5

Style of Life

Category	Number of Items
Religion	5
Philosophy of Life	5
Recreation	5
Children	5
Communication	5

Financial Adjustment

Category	Number of Items
Economic Views of Money	5
Management of Money/Credit	5
Budgeting	5
Control of Money	5
Philosophy of Money	5

The three scales may be operationally defined using a conceptual definition (Tuckman, 1972). According to Tuckman (1972),

> ...conceptual operational definitions describe the qualities, traits, or characteristics of people or things. They lend themselves to measurement by tests although the ability to be tested is not a requisite part of the definition (pp. 60-61).

Interpersonal relations involves the mutual agreement of a couple in the areas of settling disputes, engaging in mutual activities and maintaining wholesome sexual relations. The receptiveness of the couple toward each other and acceptance of each other's social repertoire may be defined as positive interpersonal relations between husband and wife.

The scale style of life may be defined as the tendency to agree on those characteristics which were part of the individual's socialization process. Positive agreement between the couple would mean a congruency in the area of style of life.

Financial adjustment may be defined as the couple's agreement concerning the use of money, monetary values, management of money, and control of money. A positive score between the couple would indicate congruent financial adjustment.

Inventory Construction

The strategy used in developing the three scales of <u>Economic</u> <u>Adjust-</u>
<u>ment</u>, <u>Style</u> <u>of</u> <u>Life</u>, and <u>Interpersonal</u> <u>Relations</u> was homogeneous keying.
Homogeneous keying is based on the assumption that "in order for a scale
to reflect a psychologically meaningful variable, the scale must be
homogeneous" (Brown, 1970, p. 379). Items that do not correlate highly
with other scale items are eliminated. The purpose for this elimination
of items is that items not correlating highly with other scale items are
considered to be measuring a different trait or construct than those
on the scale. The strategy of homogeneous keying results in unidimen-
sional scales which have construct validity (Brown, 1970). Homogeneous
keying was the process used to develop the factor analyzed inventory.

The procedure for scale development using homogeneous keying is
as follows: A large number of items are administered to a standardiza-
tion group which is a representative sample of the population that will
be used. The intercorrelations among items are factor analyzed so that
the items cluster into homogeneous groups. These item groupings form
the basis of a scale (Brown, 1970).

In order for the reader to understand the basis of factor analysis
and how this procedure relates to test development, the next topic will
discuss and explain factor analysis.

Factor Analysis

Kerlinger (1968) defines factor analysis as "a method for deter-
mining the number and nature of the underlying variables among large
numbers of measures" (p. 650). Factor loadings range between -1.00 to
+1.00 like correlation coefficients. "They are interpreted similarly"

(Kerlinger, 1968, p. 654). The factor model chosen for this study was a common factor analysis. This model of factor analysis was most suited for the test developed by the author. The Biomedical Computer Program (BMD) was the computer program used to obtain the factor analysis. The BMD 08M was used to compute a factor analysis by tri-diagonalization. To determine the number of factors an eigen value of one was employed. An eigen value is interpretable as the sample variance of the factors. Factors below the value of 1.00 accounted for an insignificant portion of the variance. These factors were not included in the rotated factor matrix.

The type of factor analysis rotation which was most suitable, according to Rummel (1970), most mathematically sound and statistically independent was orthogonal rotation. Orthogonal rotation gives independence of factors by keeping the factor axes at 90 degrees.

The factor analysis procedure allows for homogeneous items and insures that the subscales correlate with the items. This insures for item validity and internal validity of the inventory.

Inventory Validation

The inventory was validated using the procedures of reliability and validity. This section will describe first reliability methods and then methods of achieving validity.

Reliability

Anastasi (1970) defines reliability as the "consistency, stability and dependability of a test over a period of time" (p. 71). For a

test to be usable and interpretable, some type of reliability must be established.

The type of reliability established was split-half reliability. This was done by placing all the even numbered items in one half and all the odd numbered items in the other half. Since the split-half procedure is based on a correlation between scores obtained on half the test, a correction was needed to determine the reliability of the entire test. To do so, the Spearman-Brown prophecy formula was used. This formula makes the test longer. Helmstadter (1964) states that "it is assumed that the items added to make the test longer measure the same trait, and further that the variances of the two half scores are equal" (p. 69). Measures of reliability were computed in phase two of the test development.

Validity

"The validity of a test concerns what the test measures and how well it measures a given characteristic" (Anastasi, 1970, p. 99). Two types of validity, criterion and construct, were achieved. Criterion validity was achieved in phase one when the interviews were compared with the test responses. This type of criterion validity was of the concurrent nature. A Pearson Product Moment Correlation Coefficient was used to compute validity.

In phase two, construct validity was achieved using the factor analysis. The interviews were scored using the following procedure. The interview questions were open-ended allowing the respondent to give as much or as little information on any subject. This non-structured approach allowed for a freedom of response. Information the author

had never thought of was achieved using this approach. The interview method will be described in the section on Data Collection.

The interviews were ranked to obtain the position of adjustment on each scale. The process used was similar to that of a "Q" sort. The author ranked the individual interviews according to the scales of financial adjustment, style of life, and interpersonal relations. Three rankings were obtained according to these scales. The interview ranks were then correlated with the individual's position rank for the three test scales on the Inventory of Marital Adjustment.

Data Collection

The data for the interviews was collected using an open ended interview approach. Kerlinger (1968) describes open ended questions as:

> ...those that supply a frame of reference for respondents' answers, but put a minimum of restraint on the answers and their expression. Open ended questions are flexible; they enable the interviewer to clear up misunderstandings (through probing), and to make better estimates of respondents' true intentions, beliefs and attitudes (p. 471).

The interviews began with the question of "How do you feel about married life?" The interviewee would respond and then the interview moved into other areas. The areas covered were sex, money, children, religion, common interests, inlaws, communication, compatibility, major problem areas in marriage, and general feelings about marriage. Questions over all these areas were asked of each subject. Most of the interviews proceeded as normal conversation with the questions over the areas appearing as normal conversation.

For example, the opening question was always "how do you feel about married life?" The individuals would discuss their marriage making

comments such as "my married life is better than a lot of people's." "I can't think of anybody whose (marriage) is better, ours is almost perfect," "my marriage has good communication and is happy," or "I'm not lonely or feel like I'm 'missing out' since I married." The author would then respond, if comments were favorable, "it looks like you're happy, would you say that you and your wife (husband) are compatible?" Then the interviewee would respond. The interview proceeded to cover the areas listed above.

The Inventory of Marital Adjustment data was achieved by the use of a mailout. The subjects who were randomly selected were asked to complete the inventory, following these directions: circle the response which best represents your feeling regarding each statement. The Inventory of Marital Adjustment was self administered and mailed back to the author. The returned inventories were then scored and analyzed. Interview data was analyzed separately from the inventory mailout data.

Statistical Analysis

Chi Square was computed for two sets of attributes. The first set of attributes contained the background information of the inventory which was: (1) sex, (2) age, (3) years married, (4) religion, (5) number of children, (6) years of education, (7) total income, and (8) employment status. The second set of attributes contained the total test score and the scale scores obtained from the factor analysis. Chi Square was used to find the association between attributes. Hays (1963) remarks about the purpose for Chi Square.

> The reason for comparing distributions is to find evidence
> for association between two qualitative attributes. A test
> for independence between attributes can be regarded as based
> on the comparison of sample distributions (p. 579).

A factor analysis was used to ascertain the prevalent factors composing the inventory and to achieve homogeneous item selection.

A discriminant function analysis was calculated to add concurrent validity to the test. This analysis occurred only with the interviews. On the basis of interview scores, people were placed into three groups, highly adjusted, moderately adjusted, and poorly adjusted. According to Overall (1972), "Several scores can be transformed to a single score which has the maximum potential for distinguishing between members of groups" (p. 243). The purpose of the discriminant function analysis was to provide an additional measure of concurrent validity for the Inventory of Marital Adjustment. Discriminant function analysis differentiates between groups of subjects. If the discriminant function analysis is successful then maladjusted subjects will be differentiated from adjusted subjects. The discriminant function analysis will also indicate the usefulness of the inventory as a diagnostic tool. If the inventory discriminates between subjects it may be said to possess positive diagnostic qualities.

CHAPTER IV

ANALYSIS OF DATA AND PRESENTATION OF RESULTS

Introduction

The purpose of this study encompasses two main goals. The first
goal, largely theoretical in nature, was to develop concepts which
relate to the topic of marital adjustment. Many inventories have
been designed with questions relating to concepts of marital adjust-
ment. This inventory attempted to measure marital adjustment by formu-
lating three scales, Style of Life, Interpersonal Relations, and
Financial Adjustment. It is the inclusion and note of the financial
aspects of marriage which was a main emphasis of the Inventory of
Marital Adjustment developed by the author. The second goal of the
Inventory of Marital Adjustment was to develop brief and dependable
subscales for the measurement of variables chosen for the inventory.

This chapter will present the results of this study, including
tables and pertinent information, that will relate to the purposes
of the study. A summary of the findings will be provided at the end
of the chapter.

Response to the Inventory of Marital Adjustment

Of the 412 inventories that were mailed to the graduate and under-
graduate couples as part of this survey, 214 inventories were returned.
Of the 206 couples sampled, 101 couples responded. Six inventories were

returned because of improper address. Twelve individuals responded without their spouse's inventory. The reply percentage was 52.7.

The following frequencies relating to response may be noted for the Inventory of Marital Adjustment: (1) 104 males responded while 110 females responded; (2) 55 individuals who responded were 18-21 years of age, 85 individuals were 22-25 years of age, 54 individuals were 25-35 years of age, 15 individuals were 35-45 years of age, and 5 individuals were 45-55 years of age; (3) 18 individuals were of the Catholic religion, 141 were Protestant, 1 was Jewish, 3 were Mormon, 30 were of no religious preference, and 19 individuals fell into the religious category of "other;" (4) 4 individuals had completed less than high school, 8 individuals were high school graduates, 112 individuals had completed some college, 35 individuals were college graduates, and 55 were engaging in post-graduate study; (5) 140 individuals had been married less than four years, 41 individuals were married 5-9 years, 27 individuals were married 10-19 years, and 6 individuals had been married 20-29 years; (6) 143 individuals had no children, 30 individuals had one child, 27 individuals had two children, 11 individuals had three children, and 3 individuals had four children; (7) 77 individuals had a yearly income of $4,999 or less, 71 individuals had an income of $5,000-$8,000, 25 individuals had an income of $8,000-$12,000, 19 individuals had an income of $15,000-$19,999, and 4 individuals had an income of $20,000 or over; and (8) 66 individuals worked part-time, 61 individuals worked full-time, leaving 87 individuals unemployed. (See Table III).

TABLE III

FREQUENCY AND PERCENT OF BACKGROUND
INFORMATION OF RESPONDENTS

Variable	Number	Percentage
Sex		
Male	104	48.59
Female	110	51.40
Religion		
Catholic	18	8.49
Protestant	141	66.50
Jewish	1	0.47
Mormon	3	1.41
None	30	14.15
Other	19	8.96
Age		
18-21	55	25.70
22-25	85	39.72
25-35	54	25.23
35-45	15	7.00
45-55	5	2.33
Education Completed		
Less than high school	4	1.86
High school graduate	8	3.73
Some college	112	52.33
College graduate	35	16.35
Post graduate study	55	25.70
Years Married to Present Spouse		
Less than 4 years	140	65.42
5-9 years	41	19.15
10-19 years	27	12.61
20-29 years	6	2.80
Number of Children		
None	143	66.82
One	30	14.01
Two	27	12.61
Three	11	5.14
Four	3	1.40
Five or more	0	0.00

TABLE III (CONTINUED)

Variable	Number	Percentage
Total Yearly Income		
Under $4,999	77	36.49
$5,000-$8,000	71	33.64
$8,000-$12,000	25	11.84
$12,000-$15,000	19	9.00
$15,000-$19,999	15	7.10
$20,000 and over	4	1.89
Employment Status		
Part time	66	30.84
Full time	61	28.50
Unemployed	87	40.65

N = 214

In general the respondents were under 35 years of age, predominately protestant, well educated, married four years or less, childless, were making under $8,000, and did engage in some type of employment. The sample from which the respondents were achieved was a stratified random sample; however various individuals from two colleges returned the inventory at a higher rate than expected. For example, students in the College of Arts and Sciences and the Graduate College had a higher return rate than would be expected. This difference between colleges gives the appearance of the sample being unbalanced as shown in Table I.

Non-Respondents

Non-respondents were surveyed to find if any demographic differences existed between those individuals who responded to the Inventory of Marital Adjustment and those who did not respond. Non-respondents were

telephoned and asked questions relating to why they did not respond to
the inventory. Ninety couples composed the non-respondent population.
Of those ninety couples, twenty-seven couples had no phone and twenty-
seven were not at home then they were called. Thirty-six couples
(40 percent) were contacted and agreed to speak with the author con-
cerning reasons for non-response.

The non-respondents did not appear to differ greatly from the
respondents on demographic variables (See Table IV). The majority
of the respondents were under 30 years of age, protestant, well educated,
married less than ten years, had no children, were making $4,999 or under
and were working.

Reasons given for non-response were (1) I did not have the time
(29 individuals), (2) I was not interested in the research (23 individ-
uals), and (3) I felt the Inventory of Marital Adjustment was an
invasion of my privacy (7 individuals). Two individuals did not
believe the results would remain confidential. Five individuals
stated that they did not receive the inventory and two other persons
said that they did not want to respond without giving a reason. (See
Table V).

Factor Analysis

A factor analysis was employed to ascertain the major factors on
the test relating to marital adjustment. There were three main scales
constructed to account for the majority of variance contributing to
marital adjustment. The three scales were given the hypothetical names
of interpersonal relations, style of life, and financial adjustment.

TABLE IV

DEMOGRAPHIC VARIABLES OF NON-RESPONDENTS

Variable	Classification	Number	Percentage
Sex	Male	20	55.5
	Female	16	44.4
Age	18-21	14	38.9
	22-25	15	41.7
	25-35	7	19.4
	35-45	0	0
	45-55	0	0
Religion	Catholic	5	13.9
	Protestant	25	69.5
	Jewish	0	0
	Mormon	0	0
	None	4	11.1
	Other	2	5.6
Education	Less than high school	0	0
	High school	1	2.8
	Some college	18	50.0
	College graduate	1	2.8
	Graduate study	16	44.4
Years Married	Four or less	20	55.6
	5-9	13	36.1
	10-19	2	5.6
	20-29	1	2.8
	30-39	0	0
	40-49	0	0
Children	None	21	58.3
	One	12	33.3
	Two	3	8.3
	Three	0	0
	Four	0	0
Income	Under $4,999	27	75.0
	$5,000-$8,000	7	19.4
	$8,000-$12,000	2	5.6
	$12,500-$15,000	0	0
Employment Status	Part time	19	52.8
	Full time	2	5.6
	Unemployed	15	41.7

N = 36

TABLE V

REASONS FOR NON-RESPONSE

Reasons	Number of Individuals*
1. I did not have the time.	29
2. I was not interested in the research.	23
3. I felt the Inventory of Marital Adjustment was an invasion of my privacy.	7
4. I did not believe the results would remain confidential.	2
5. I did not receive your letter.	5
6. I want to participate	0
7. Other	2

*More than one reason may be given
N = 36

The factor analysis divided the three hypothetical scales into
twelve independent factors. The twelve factors all relate to the
three main scales of financial adjustment, interpersonal relations,
and style of life. The new factors were given the names of (1)
general marital adjustment, (2) general financial adjustment, (3)
budgeting/saving, (4) inlaws, (5) religion, (6) religious convictions,
(7) leisure time, (8) conflict, (9) financial cautiousness, (10) euphoria,
(11) communality, and (12) friends. The last scale, friends, was
dropped from any further analysis due to the small size (one question)
of the scale. The eleven factors accounted for sixty percent of the
variance relating to marital adjustment.

The factor analysis selected questions which correlated highly with each of the eleven factors. The purpose of the factor analysis was to determine the homogeneity of the test scales (i.e., questions are all measuring the same factor). Thus, questions with high factor loadings were the only questions selected for the scales. The minimum acceptable factor loading differs from scale to scale. On any scale questions were retained if they formed a common content area. The lowest factor loading accepted for any scale was .34. However, the average lowest factor loading included in all the scales was .46.

Out of the original seventy-five questions, fifty-seven were retained on the new factored scales. Sixty-two percent of the original questions were retained. From this point the non-factor analyzed inventory will be referred to as the original or old test. The factor-analyzed inventory will be referred to as the new or factor analyzed inventory.

The factor analysis produced 37 factors. Only twelve of the factors had an eigan value of 1.00. All factors below the 1.00 eigen value were not included in the rotated factor matrix. A varimax rotation was used to rotate the factors to simple structure. The purpose of simple structure is to allow for easy interpretation of the results (See Table VI).

Item and Score Correlation

The correlations between items and test scores were computed as a measure of internal validity and are shown in Table VII. The item total correlation is one type of item analysis. Items which did not correlate significantly were dropped from the analysis because they

TABLE VI

ROTATED FACTOR MATRIX FOR THE INVENTORY
OF MARITAL ADJUSTMENT

	A	B	C	D	E	F	G	H	I	J	K	Commu-nality	Mean	S.D.	L
1															
2															
3	0.551											0.538	3.289	0.769	
4		0.621										0.531	3.070	1.029	
5															
6	0.694											0.612	3.328	0.795	
7											0.554	0.489	2.813	0.920	
8															
9															
10				0.723								0.612	2.981	1.034	
11											0.399	0.244	3.439	0.666	
12															
13						0.630						0.552	3.556	0.746	

TABLE VI (CONTINUED)

	A	B	C	D	E	F	G	H	I	J	K	Communality	Mean	S.D.	L
14							0.508					0.325	2.677	0.890	
15			0.607								0.359	0.582	2.742	1.098	
16							0.525					0.508	3.299	0.835	
17															
18	0.393											0.373	3.196	0.871	
19															.554
20	0.568											0.526	3.289	1.061	
21	0.456											0.407	2.934	0.695	
22															
23															
24											0.344	0.388	2.733	0.973	
25		0.526											3.051	1.088	
26										0.477		0.334	2.841	0.846	
27		0.787										0.681	3.135	0.853	

TABLE VI (CONTINUED)

	A	B	C	D	E	F	G	H	I	J	K	Commu-nality	Mean	S.D.	L
28															
29		0.790										0.698	3.144	0.894	
30	0.544											0.573	3.635	0.704	
31				0.698								0.628	3.261	0.991	
32	0.356											0.388	3.098	0.715	
33					0.515							0.362	2.240	1.374	
34						0.661						0.517	2.976	1.009	
35															
36								0.394				0.226	2.060	0.751	
37											0.417	0.526	3.065	0.819	
38			0.664									0.556	2.027	1.292	
39				0.467								0.348	2.051	1.126	
40															
41	0.609											0.645	3.387	0.681	

TABLE VI (CONTINUED)

	A	B	C	D	E	F	G	H	I	J	K	Commu-nality	Mean	S.D.	L
42										0.379		0.477	3.383	0.884	
43					0.734							0.575	2.738	1.173	
44					0.597							0.397	3.214	0.919	
45															
46		0.571										0.548	3.210	0.779	
47															
48															
49		0.556										0.505	3.378	0.834	
50											0.491	0.533	3.172	0.857	
51	0.472										0.446	0.590	2.943	0.891	
52											0.521	0.406	2.939	0.899	
53	0.487											0.432	3.471	0.748	
54	0.512											0.542	3.434	0.851	
55															

TABLE VI (CONTINUED)

	A	B	C	D	E	F	G	H	I	J	K	Communality	Mean	S.D.	L
56				0.533								0.451	2.925	1.204	
57		0.752										0.665	3.294	0.857	
58															
59															
60							0.484					0.360	2.023	1.085	
61		0.510										0.501	3.046	0.761	
62	0.624											0.441	3.242	0.881	
63	0.531	0.677										0.614	2.686	0.888	
64			0.464						0.379			0.563	2.098	1.164	
65		0.717										0.632	3.336	0.810	
66		0.572										0.494	3.112	0.773	
67								0.371				0.623	3.336	0.844	
68		0.455										0.439	3.532	0.891	
69									0.588			0.404	3.018	1.129	

TABLE VI (CONTINUED)

	A	B	C	D	E	F	G	H	I	J	K	Communality	Mean	S.D.	L
70															
71			0.670									0.525	2.037	1.228	
72										0.503		0.441	2.976	0.727	
73															
74															
75									0.388			0.532	2.238	1.115	

TABLE VII

TABLE OF ITEM TOTAL CORRELATIONS BETWEEN
QUESTIONS AND TOTAL SCORE

Scale A	Scale B	Scale C
A with total: 0.850	B with total: 0.726	C with total: 0.529
Q3, 0.469	Q4, 0.459	Q38, 0.426
Q6, 0.524	Q22, 0.192*	Q64, 0.422
Q18, 0.519	Q25, 0.378	Q71, 0.393
Q20, 0.585	Q27, 0.550	
Q21, 0.468	Q29, 0.514	
Q30, 0.627	Q46, 0.534	
Q32, 0.576	Q49, 0.452	
Q41, 0.707	Q57, 0.606	
Q51, 0.535	Q61, 0.563	
Q53, 0.531	Q63, 0.528	
Q54, 0.624	Q65, 0.586	
Q62, 0.417	Q66, 0.531	
Q64, 0.519	Q68, 0.409	

Scale D	Scale E	Scale F
D with total: 0.591	E with total: 0.336	F with total: 0.332
Q10, 0.394	Q33, 0.345	Q13, 0.267*
Q15, 0.522	Q43, 0.256*	Q34, 0.301
Q31, 0.506	Q44, 0.152	Q6, 0.524
Q39, 0.186*		
Q56, 0.497		

Scale G	Scale H	Scale I
G with total: 0.510	H with total: 0.600	I with total: 0.403
Q14, 0.251*	Q36, 0.212	Q64, 0.422
Q16, 0.493	Q67, 0.661	Q69, 0.134*
Q60, 0.385		Q75, 0.372

Scale J	Scale K	Scale K
J with total: 0.537	K with total: 0.770	Continued
Q26, 0.314	Q7, 0.500	Q37, 0.595
Q42, 0.525	Q11, 0.327	Q50, 0.555
Q72, 0.290	Q16, 0.493	Q51, 0.535
	Q24, 0.400	Q52, 0.443

All significant at the 0.001 level except for astericked questions.
The asterisk indicates an observed significance level between 0.05
and 0.001.

were not measuring the same construct as the total test score (i.e., marital adjustment). Only one item was rejected, question number 19. This was the only question in scale L. Scale L was then dropped from the analysis. Items selected for the test all were significant between the 0.05 and 0.001 level of significance.

The intercorrelations between test scales and the total test score was computed as a measure of test scale internal validity. Scale validity depends on the following two criterion: (1) scales should correlate highly with the total test score (this criterion insures that the scale and the test are measuring the same thing) and (2) scales should have moderately low intercorrelations (this criterion insures that the scales will be measuring different aspects of marital adjustment). All scales correlated highly with the total score (significant at the 0.001 level). As Table VIII shows, the scales possess internal validity by meeting the criterion of high correlation with total test score and relatively moderate intercorrelations between scales.

Reliability

Split half reliability using the Spearman-Brown Correction Formula was used to assess the consistency of the Inventory of Marital Adjustment. Using 214 individuals to calculate the reliability, a corrected reliability coefficient of .95 was found for the original test.

TABLE VIII

TABLE OF SCALE AND TOTAL INTERCORRELATIONS
FOR THE ORIGINAL TEST

	Total Original	Style of Life	Interpersonal Relations	Financial Adjustment
Total, Original Test	1.000	0.885	0.894	0.840
Style of Life	0.885	1.000	0.746	0.586
Interpersonal Relations	0.894	0.746	1.000	0.599
Financial Adjustment	0.840	0.586	0.599	1.000

Note: All significant at the 0.001 level

N = 214

Split half reliability was also found for the new test which evolved from the factor analysis. The reliability coefficient for the new test was .94. Reliability for all scales on the new test was found using the split half method along with the Spearman-Brown Correction Formula. Reliabilities for the scales were as follows: (1) Scale A, .86; (2) Scale B, .88; (3) Scale C, .52; (4) Scale D, .63; (5) Scale E, .78; (6) Scale F, .62; (7) Scale G, .52; (8) Scale H, .15; (9) Scale I, .48; (10) Scale J, .47; and (11) Scale K, .80. Scales with lower reliability were those possessing few items. (See Table X).

TABLE IX

TABLE OF SCALE AND TOTAL INTERCORRELATIONS
FOR FACTOR ANALYZED TEST

	A	B	C	D	E	F	G	H	I	J	K	L	TOTAL
A	1.000	0.486	0.398	0.457	0.196	0.244	0.392	0.592	0.194	0.434	0.688	0.091	0.852
B		1.000	0.229	0.295	0.069	0.268	0.235	0.410	0.232	0.279	0.419	0.004	0.724
C			1.000	0.192	0.208	0.004	0.137	0.281	0.540	0.237	0.323	0.019	0.528
D				1.000	0.135	0.218	0.293	0.300	0.053	0.359	0.407	0.039	0.591
E					1.000	0.078	0.251	0.119	0.183	0.121	0.175	0.124	0.340
F						1.000	0.080	0.201	0.017	0.185	0.183	0.024	0.332
G							1.000	0.235	0.146	0.239	0.488	0.083	0.512
H								1.000	0.161	0.283	0.420	-0.051	0.596
I									1.000	0.162	0.176	-0.185	0.395
J										1.000	0.445	-0.010	0.536
K											1.00	0.057	0.770
L												1.000	0.084*
TOTAL													1.000

*All significant at the 0.001 level except L

TABLE X

SPLIT-HALF RELIABILITY FOR THE INVENTORY
OF MARITAL ADJUSTMENT

Old test reliability = .95
New test reliability = .94

Split-Half Reliability of New Test Scales:

A = .86	G = .52
B = .88	H = .15
C = .52	I = .48
D = .63	J = .47
E = .78	K = .80
F = .62	

Spearman-Brown Correction Formula: $rxx' = \dfrac{2r'xx'}{1 + r'xx'}$

N = 214

Validity

The factor analysis provided a means by which one factor is postulated, then another, each in turn accounting for as much as possible of the variance relating to marital adjustment. It was hypothesized that three factors would be related to marital adjustment: financial adjustment, interpersonal relations, and style of life. All scales on the factor analyzed test are categories of one of these three hypothetical constructs. The homogeneity of the scales insure pure scales and thus scales measuring one construct. According to Helmstadter (1964) "when evidence gathered implies the existence of some mental trait (seen earlier as a hypothetical construct) it is referred to as construct

validity" (p. 89). Helmstadter (1964) goes on to say that "factor analysis determines to what extent a given test measures various content areas, for this reason it adds to the test's content validity" (p. 89). The factor analysis calculated the basic dimensions relating to marital adjustment adding to the test's content validity as well as providing homogeneous scales for construct validity.

External validity was measured by correlating personal interviews with total test scores. This external validity is of the concurrent type of validity. The correlation between the old test and the interviews was .93 (N = 21). The correlation between the new test (factor analyzed test) and the interviews was .88 (N = 21).[1] The correlation between interview scales and test scales was computed to measure the external validity of the scales. Table XI presents the results of the correlation between interview scales and test scales. The results indicate consistency in interview judgment as well as positive validity of scales.

Chi Square Relationships of Subscale Scores and
Demographic Characteristics of the
Criterion Population

The Chi Square test was used to determine the relationship of background demographic information to the total test scores and to the scale scores. The results indicated that significant differences existed in the areas of sex, religion, and employment concerning marital

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[1]A coefficient of this magnitude suggests that the inventories could be used interchangably. However, the new inventory eliminates some items with low correlation with total score.

TABLE XI

CORRELATION BETWEEN INTERVIEW SCALES
AND INVENTORY SCALES

Interview Scales

	A	B	C	D	E	F	G	H	I	J	K
Scale A	.87										
Scale B		.79									
Scale C			.87								
Scale D				.70							
Scale E					.56						
Scale F						.54					
Scale H							.83				
Scale H								.93			
Scale I									.71		
Scale J										.87	
Scale K											.76

N = 21

adjustment (in total test score). Chi Square provided a range of scores which was needed to compare various scoring groups on the Inventory of Marital Adjustment. The scores were converted into categories of nominal level data, so it would be possible to obtain a range of scoring on each of the scales and to compare demographic variables with respect to the range (categories) for each of the marital adjustment inventory scales. As Table XII shows, each of the following scales were found to be significantly related to background variables:

1. General Marital Adjustment, Scale A, (significant at the .05 level) and Religion, Scale E, (significant at the .01 level) were related with the background variable of sex. This indicates a significant sex difference occurring on these scales. A significantly higher proportion of females than males reflected scores which were classified in the high scoring category on both scales.

2. Budgeting and Saving, Scale C, (significant at the .05 level), religious convictions, Scale F, (significant at the .01 level), and Euphoria, Scale J, (significant at the .05 level) were all related with the background variable of age. A significantly higher proportion of those respondents in the 18-21 and 35-45 year old brackets reflected scores which were classified in the high scoring category on each of the three scales.

3. Religion, Scale E, (significant at the .01 level), was related with the variable of religious preference. Religious preference may make a difference concerning how an individual responds to these scales. A significantly higher proportion of Mormons

TABLE XII

CHI SQUARE FOR SCALES AND ATTRIBUTES

	Sex	Age	Religion	Education	Yrs. Married	Children	Income	Employment
Total	8.89	20.26	35.79**	12.72	9.37	21.50	27.14	14.30
Scale A	11.62**	25.03	31.24	17.33	10.52	17.40	46.66***	23.29***
Scale B	1.26	12.87	27.14	17.83	19.58	13.76	42.11***	14.68
Scale C	0.76	27.82**	34.14	17.20	13.03	28.11**	26.87	5.19
Scale D	7.31	18.05	26.44	11.68	14.03	25.74**	28.59	7.77
Scale E	15.15***	22.73	61.85***	18.84	22.70**	33.66***	32.32	7.75
Scale F	0.68	34.84***A	23.66	10.70	19.80***B	28.86***A	18.56	1.70
Scale G	3.65	13.10	18.48	11.08	2.19	21.70	20.60	12.40
Sclae H	3.50	13.94	26.38	12.70	7.26	7.89	25.10	10.62
Scale I	1.25	9.70	28.32	6.29	15.29	22.34	26.30	13.13
Scale J	0.16	22.77**A	14.19	16.75	17.49**B	19.33	22.65	7.53
Scale K	3.88	22.12	33.35	13.90	9.75	21.66	25.77	16.60**
D.F.	4	16	24	16	12	16	24	8

A = 12 d.f.; B = 9 d.f.   all unasterisked chi squares are nonsignificant   ** .05   *** .01

N = 214

scored higher in comparison with individuals who were of Catholic, Protestant, Jewish, other, or no religious preference.

4. Religious Convictions, Scale F, (significant at the .01 level), Euphoria, Scale J, (significant at the .05 level), and Religion, Scale E, (significant at the .05 level) are significantly related to the number of years an individual has been married. A significantly higher proportion of individuals married 10-19 years were classified in the high scoring category when compared with individuals married less than four years, five to nine years and 20-29 years.

5. Inlaws, Scale D, (significant at the .05 level), Budgeting/ Saving, Scale C, (significant at the .05 level), Religious Convictions, Scale F, (significant at the .01 level) are all significantly related to the background variable of children. Although children as a variable may influence these scales, no consistent pattern regarding number of children was evident. For example, a significantly higher porportion of individuals with none and three children were classified in higher scoring categories than individuals with one, two and four children.

6. General Marital Adjustment, Scale A, (significant at the .001 level) and General Financial Adjustment, Scale B, (significant at the .01 level) relate with the background variable of income. The income groups of under $4,999 and $12,000-$15,000 reflected scores which were classified in high scoring categories. This reflects an inconsistent pattern when considering income as a factor.

7. General Marital Adjustment, Scale A, (significant at the .01
   level), and Communality, Scale K, (significant at the .05 level)
   all relate with the background variable of employment. A sig-
   nificantly higher proportion of individuals working 40 hours
   a week reflected scores which were classified in the low scor-
   ing category as opposed to individuals placed in the high scor-
   ing categories of working 20 hours per week or who were
   unemployed.

<div align="center">

Discriminant Function Analysis for the

Population Used in Developing

Concurrent Validity

</div>

The discriminant function analysis was computed as an additional
measure of concurrent validity. Two different discriminant functions
were calculated based on two different criterion of marital adjustment.
The first criterion was the interview scores for the original test.
This was based on the scale of Financial Adjustment, Style of Life, and
Interpersonal Relations. The second criterion was to use the factor
analyzed scales for scoring the interview.

The original scales applied to the interview will be called criter-
ion one. The factor analyzed scales applied to the interview will be
called criterion two. The discriminant function based on criterion
one was able to correctly discriminate all of the 21 subjects (See
Table XIII). The discriminant function based on criterion two correctly
categorized 18 out of 21 subjects (See Table XIV).

TABLE XIII

DISCRIMINANT FUNCTION ANALYSIS FOR
CRITERION ONE

Criterion Group	Classification Group		
	High	Medium	Low
High	7	0	0
Medium	0	7	0
Low	0	0	7

N = 21

TABLE XIV

DISCRIMINANT FUNCTION ANALYSIS FOR
CRITERION TWO

Criterion Group	Classification Group		
	High	Medium	Low
High	6	1	0
Medium	0	6	1
Low	0	1	6

N = 21

Summary

Information presented in this chapter is data derived from the
Inventory of Marital Adjustment used in this study. The Inventory
of Marital Adjustment was evaluated according to reliability, validity,
and differences in demographic data. A factor analysis was used to
analyze the Inventory of Marital Adjustment. From the original Inventory of Marital Adjustment a new test was postulated. The next chapter
will present a general summary of the study, the findings and conclusions, and the implications of this investigation.

CHAPTER V

SUMMARY AND CONCLUSIONS

General Summary of the Study

This study was developed on the assumption that there are major
factors which relate to marital adjustment. The three major factors
assumed to account for a majority of the variance composing marital
adjustment were given the names style of life, interpersonal relations,
and economic adjustment. Each factor entailed five categories. In
order to test the theory of underlying factors contributing to marital
adjustment a measurement instrument was needed. Due to the lack of
reliable and valid inventories to measure the above hypothetical fac-
tors, the author developed an instrument which was titled "The Inven-
tory of Marital Adjustment." The development of an instrument became
the main purpose of the study.

The inventory was field tested to find its validity. Twenty-one
subjects were used to field test and to find the concurrent validity
of the inventory. Concurrent validity was found by comparing inter-
views given to the couples by the author and related to an individual's
marital adjustment with scores on the marital inventory. Using a mail-
out, additional information was computed using the mailout data con-
cerning the test's reliability and validity. A total of 214 individuals
completed the instrument.

A factor analysis was employed to find the major factors contributing to marital adjustment. The factor analysis computed twelve major factors of significance which related to marital adjustment. Of the twelve, eleven were retained. Those eleven factors became the scales for a new test of marital adjustment. All eleven factors related to the categories composing the original hypothesized factors except for one factor. This factor came to be called the "G" scale. The "G" factor seemed to be measuring general marital adjustment. It may be assumed that an individual who obtained a high score on the "G" scale would have a high degree of marital adjustment. The "G" factor is a non-specific category of marital adjustment.

Chi Squares were computed to find the associations between demographic data which made up the background information sheet, total test scores, and scale scores. A discriminant function analysis was also used to check on the test's ability to discriminate between individuals' marital adjustment. This added validity as well as checking the test's diagnostic qualities.

Findings and Conclusions

The first part of this section will discuss the applicability of factor analysis to the inventory construction. The factor analysis aided the inventory construction process in three ways: (1) it provided additional measures of inventory validity, (2) it helped in making homogeneous scales, and (3) it analyzed the factors which were to become new scales. The three original scales of interpersonal relations, style of life, and financial adjustment were replaced by

eleven new scales. These scales which became part of the factor

analyzed test will now be discussed.

Scale A came to be called general marital adjustment. This scale

may be compared to a general factor of intelligence. Anastasi (1970)

writes of the "G" factor of intelligence, "Spearman maintained that all

intellectual activities share a single common factor called the general

factor, or G. In addition, the theory postulated numerous specifics or,

S factors, each being strictly specific to a single activity" (p. 327).

The possibility may exist that there is also a "G" factor of marital

adjustment. The factor analysis places this factor accounting for the

largest percentage of the variance contributing to marital adjustment.

This scale contains items which are highly correlated with each other.

All of these items seem to be measuring general content, or if you will,

adjustment in marriage.

The "G" factor may indicate that a couple is basically well

adjusted. This is not to say that they may not be experiencing diffi-

culty in one specific area. However, conflict in a specific area would

not be great enough to cause maladjustment without the "G" factor being

affected. The author feels that this may be analogous to the "G" factor

of intelligence. For example, an individual may possess a high score on

an intelligence test which professes to be a general test of intelli-

gence and be outstanding in the school related area of foreign language.

Likewise a marriage may appear to possess positive general adjustment

with the couple possessing outstandingly positive relations with their

inlaws. The reverse may also be true. For example, a couple may have

very good inlaw relations and poor general marital adjustment.

The original hypothesized factor of financial adjustment was factored into three factors. These factors came to be called: (1) general financial adjustment (Scale B), (2) budgeting/saving (Scale C), and (3) financial cautiousness (Scale I).

Scale B seems to also be a good indicator of general financial adjustment in a marital relationship. Scale C appears to relate to feelings concerning money obtained prior to marriage. This scale may also be considered a socialization of money into an individual's norms or values. Scale I measures how cautious an individual is with financial concerns.

Scale D was called inlaws. Inlaws was a category which was originally part of the scale entitled interpersonal relations. Inlaws seems to be a measurement of how comfortable an individual feels when around inlaws as well as how supportive inlaws are of the marriage.

Scale E (Religion)and F (Religious Convictions) were two factored scales appearing from the original category of religion. Scale E, entitled religion, relates to past and present religious values and behaviors of an individual. Scale F, entitled religious convictions, is composed of the emotional components an individual may possess regarding religion.

Scale G was given the title "leisure time." This scale is made up of items asking about outside interests and hobbies a couple may have. Leisure time was originally a category under style of life called recreation. Scale H, called conflict, contains items which indicate conflict or disagreement in a marriage. This is made up of two original categories. Category one was communication, part of the scale "style

of life." Category two was affection, part of the scale "interpersonal relations."

Scale J, which was given the name euphoria, provides a measurement of individual well being and positive attitudes. This scale is also a combination of two categories. Category one is friends, part of interpersonal relations. Category two is philosophy of life, part of the scale, "style of life." The last scale, K, was called communality. Communality provides an indication of how compatible a couple may be. Communality is comprised of four original categories. There are two items from each category which make up the new scale. The original categories were: (1) recreation (scale, style of life), (2) friends (scale, interpersonal relations), (3) communication (scale, style of life), and (4) affection (scale, interpersonal relations).

Reliability and Validity

The Inventory of Marital Adjustment was found to possess sound reliability and validity for both the original and factor analyzed versions of the test. Reliability of the old test was .95, for the new test, .94. The length of the factor analyzed test affected the total test reliability as well as reliability for the scales. One solution for low scale reliability would be to add items to those scales which were less reliable, then field test the inventory to check the consistency of the scales. Validity achieved from the interviews is classified as external validity of the concurrent type. Validity for the old test was .93, and for the new test, .88.

One other measure of external validity was achieved by the discriminant function analysis. The discriminant function analysis was found to

correctly categorize 100 percent of the interviews in adjustment categories for the old test and to correctly categorize 85 percent of the interviews for the new test. This indicates that the interviews provided a good measure of adjustment which added to external validity. Also, the marital inventory could be used as a diagnostic measure of marital adjustment due to its ability to correctly discriminate between adjusted and maladjusted individuals.

Demographic Data

The Chi Square statistic indicated a sex difference among individuals. Exactly to what this difference may be attributed is unknown. It may be concluded that a sex difference relating to marital adjustment occurs between males and females.

Using Chi Square, differences were also found between religion and employment when correlated with marital adjustment. Various religions (i.e., Mormons) were found to score significantly higher on the inventory than other religious preferences (i.e., None). Employment discrepancies were also found when comparing employment and marital adjustment. Although employment was found to be significant, income and education were not. It would seem that these three categories would be related. Income did become significant when correlated with general marital adjustment and financial adjustment. It was non-significant when compared with the total score (marital adjustment). All other background information was found to be non-significant with marital adjustment.

Implications

The results of this study hold implications for marriage counselors and future tests of marital adjustment. As thought previously the areas of money and religion do relate to marital adjustment. Financial areas may be approached for general financial problems, such as money worries, conflict over money and values concerning money. However, noting that financial is composed of three categories; the categories of financial cautiousness and budgeting/saving may want to be considered separately from general financial concerns. These findings offer more specific topics to question as opposed to lumping financial into one category. This also holds true for religion. For example, a counselor may want to question couples about religious behavior as well as religious convictions.

College students appear to have measurable beliefs about marriage. Noting their beliefs, testing may provide an easy assessment of marital adjustment. The study seems to validate the use of the Inventory of Marital Adjustment for marriage counseling. A test that has reliability and validity which has diagnostic capacities seems to provide a useful assessment. This assessment may be used to facilitate understanding of problem areas in a marital relationship. A valid and quick assessment is not only efficient in terms of a counselor's time but may also save a client's time and money by providing useful information which aids the counseling process. Clinical use of the inventory may be only one of its benefits. It could also be used as part of course work to exemplify tests used in marital therapy.

In terms of test construction, more thought may want to be given to general factors of tests as well as specific factors. The "G" factor

may be underlying many types of tests (i.e., interest inventories and personality inventories).

Implications for future research may also be given some thought at this point. In terms of testing, more individuals may want to factor analyze tests to ascertain underlying factors. Other areas for future research that appear to need questioning are: (1) reasons for sex differences occurring in marital adjustment, (2) reasons for employment and religious differences accruing to marital adjustment, and (3) reasons why income and education which appear to be linked with employment are not computed as significant by the Chi Square statistic. The question arising is does employment relate more with financial adjustment than income or education?

Relationship to Previous Research

The results of the study support research of Scanzoni (1968) and Cutright (1970). Both these individuals stated that finances did relate to marital adjustment. The present study also agrees with observations of Locke (1951), Burgess (1939), and Landis (1965) concerning money. Research by all these individuals indicates a link between money and marital adjustment. Findings of the present investigation also lend support to the notion that financial adjustment and employment are important considerations when viewing marital adjustment. The author's results do not concur with Scanzoni's research (1968) in one area. That area is children. Scanzoni found children to be a contributing factor for marital adjustment. Children, as a demographic variable or as question items, did not appear to be significant in the author's study. One can only speculate as to why this occurred. Perhaps had a different

population been used, children may have appeared to be a more significant variable. Or perhaps children and conflict over children becomes significant when there is maladjustment in a marriage.

As research indicates, religion is also a significant area to be considered pertaining to the topic of marital adjustment. The test scales all correspond with what authors consider empirically related to marital adjustment. This lends credence to beliefs and areas thought by practitioners to be significant. It appears that the scales composed of Style of Life and Interpersonal Relations all contain variables which are related to a couple's marital adjustment.

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APPENDIX A

THE INVENTORY OF MARITAL ADJUSTMENT

Inventory of Marital Adjustment

Your cooperation in this research project is greatly appreciated. Your
contribution in a research project of this type helps to gain greater
knowledge and insight into marital relationships. Since your name is
not required, please be honest in your answers.

Please check the answers which are appropriate for each question.

1. Sex   ____Male

            ____Female

2. Age   ____18-21   ____35-45
            ____22-25   ____45-55
            ____25-35   ____55 and older

3. Religious Preference: ____Catholic   ____Mormon
                            ____Protestant   ____None
                            ____Jewish   ____Other

4. Years of education completed:

    ____Less than high school
    ____High school graduate
    ____Some college
    ____College graduate
    ____Post graduate study

5. Number of years married to present mate:

    ____Less than 4 years   ____30-39 years
    ____5-9 years   ____40-49 years
    ____10-19 years   ____50 years and over
    ____20-29 years

6. Number of children:

    ____none   ____three
    ____one   ____four
    ____two   ____five or more

7. Total Yearly Income:

    ____under $4,999   ____$12,000 to $15,000
    ____$5,000 to $8,000   ____$15,000 to $19,999
    ____$8,000 to $12,000   ____$20,000 or over

8. Employment status:

    ____working 20 hours a week, part-time
    ____working 40 hours a week, full-time
    ____unemployed at present

INVENTORY OF MARITAL ADJUSTMENT

For each statement, please circle the response which best represents
your feeling regarding each statement. There are five possible responses
for each item, they are: Always (A), Almost Always (AA), Occasionally
(O), Almost Never (AN), and Never (N).

1. My spouse and I argue over proper child
    rearing practices.   A AA O AN N

2. My spouse and I hold similar financial
    values.   A AA O AN N

3. Feelings, opinions and beliefs are discussed
    in my marriage.   A AA O AN N

4. My spouse's attempt to control my spending
    money causes disagreement.   A AA O AN N

5. For me, it has been difficult to adjust to
    the economic needs of my spouse.   A AA O AN N

6. I often confide in my spouse.   A AA O AN N

7. The question of how to spend leisure time
    causes disagreements between my spouse and me.   A AA O AN N

8. I consider budgeting money carefully to be
    important.   A AA O AN N

9. I would respect my spouse's occupation if
    he (she) did not earn an average salary.   A AA O AN N

10. I feel comfortable around my inlaws.   A AA O AN N

11. I feel lonesome when my spouse and I visit
    friends.   A AA O AN N

12. Credit card spending causes problems in
    managing money.   A AA O AN N

13. Arguments over religion occur in my marriage.   A AA O AN N

14. My spouse and I engage in outside interest.   A AA O AN N

15. My spouse and I find inlaw relations a
    "touchy" subject.   A AA O AN N

16. Leisure time is a boring aspect in my
    marriage.   A AA O AN N

17. Recreational matters is an area in which
    my spouse and I agree.   A AA O AN N

18. Sharing of responsibility and respect has been an important occurance in my marriage.   A AA O AN N

19. Friends of my own sex were important to me before my marriage.   A AA O AN N

20. If I had my life to live over, I feel that I would not marry the same person.   A AA O AN N

21. I am able to express myself clearly and be understood by my spouse.   A AA O AN N

22. I feel that if my spouse had a better education we would have more money.   A AA O AN N

23. My spouse is often inept and clumsy when we have sex.   A AA O AN N

24. My spouse would prefer watching TV to talking with me.   A AA O AN N

25. I would appreciate more control over the family income.   A AA O AN N

26. I am often critical of mutual friends held in common between my spouse and me.   A AA O AN N

27. Fights over money often occur.   A AA O AN N

28. My spouse and I have few mutual interests in which we engage.   A AA O AN N

29. The handling of family finances is an area of disagreement between my spouse and me.   A AA O AN N

30. Physical embraces and kissing are generally unpleasant and occur only as a sense of duty in my marriage.   A AA O AN N

31. My inlaws have been pleased and supportive of my marriage.   A AA O AN N

32. My spouse and I agree on what is proper conduct.   A AA O AN N

33. Religion plays an important part in my life.   A AA O AN N

34. My spouse and I hold the same religious convictions.   A AA O AN N

35. I feel that my general mental ability is equal to my spouse.   A AA O AN N

36. When disagreements arise they usually result in me giving in to my spouse.   A AA O AN N

37. My spouse often ignores me and is sometimes a boring companion.   A AA O AN N

38. Before marriage my spouse and I discussed our feelings concerning budgeting and spending money.   A AA O AN N

39. I feel that I must do and say the proper thing when dealing with my inlaws.   A AA O AN N

40. Children and the thought of children make me feel tied down.   A AA O AN N

41. My marriage has been happy.   A AA O AN N

42. Serious fights over my spouse's actions toward friends have occurred.   A AA O AN N

43. Religion was important to me as I was growing up.   A AA O AN N

44. I attended religious services when I was a child.   A AA O AN N

45. I am self confident about my abilities as a parent.   A AA O AN N

46. My spouse and I find it difficult to communicate when expressing views on monetary needs or expenses.   A AA O AN N

47. My spouse and I hold opposing values concerning the philosophy of life.   A AA O AN N

48. The need to have children has been felt greater by my spouse than myself.   A AA O AN N

49. Disagreements over money offer an easy way to release hostility.   A AA O AN N

50. I frequently touch and caress my spouse.   A AA O AN N

51. Spontaneous thoughts and feelings are often talked about in my marriage.   A AA O AN N

52. My spouse and I agree about which friends to have.   A AA O AN N

53. I feel that demonstrations of affection are important and gratifying.   A AA O AN N

54. Sex has become a routine chore in my marriage.   A AA O AN N

55. The pressure to have children has been a
disagreeable aspect of my marriage.   A AA O AN N

56. My inlaws seemed pleased when they learned
of the marriage between my spouse and me.   A AA O AN N

57. My spouse and I find disagreements over bills
to be a frequent occurance.   A AA O AN N

58. My spouse and I agree on when to have sex.   A AA O AN N

59. I often felt uneasy about sex before I married.   A AA O AN N

60. My spouse and I participate in sports and
physical activity.   A AA O AN N

61. My spouse's spending habits are agreeable
with me and efficient.   A AA O AN N

62. When my spouse is gone, I am lonely and miss
him (her).   A AA O AN N

63. Disagreements over what to spend money on,
have occurred in my marriage.   A AA O AN N

64. "To save for a rainy day" is a saying which
applies to my marriage.   A AA O AN N

65. My spouse and I have disagreements over who
will handle the family money.   A AA O AN N

66. My spouse and I experience difficulty in
deciding how to spend money.   A AA O AN N

67. I feel that my spouse has only a few of the
qualities I wanted in a mate.   A AA O AN N

68. My spouse and I disagree about which bills
need to be paid at the first of the month.   A AA O AN N

69. I feel financially capable to take care of
myself in cases of crisis.   A AA O AN N

70. I feel that education guarantees a stable
income.   A AA O AN N

71. Economic priorities, or the most necessary
purchases in marriage, were discussed prior
to marriage.   A AA O AN N

72. I am usually even tempered and happy in my
outlook on life.   A AA O AN N

73. Our standard of living appears to be below
    that of our friends.   A   AA   O   AN   N

74. My parents were frank and encouraging when
    I expressed childhood curiosity about sex.   A   AA   O   AN   N

75. When we budget money, my spouse and I manage
    to save money.   A   AA   O   AN   N

APPENDIX B

FACTOR ANALYZED INVENTORY OF

MARITAL ADJUSTMENT

General Marital Adjustment
A

3. Feelings, opinions and beliefs are discussed in my marriage.

6. I often confide in my spouse.

20. If I had my life to live over, I would not marry the same person.

21. I am able to express myself clearly and be understood by my spouse.

30. Physical embraces and kissing are generally unpleasant and occur only as a sense of duty.

41. My marriage has been happy.

51. Spontaneous thoughts and feelings are often talked about in my marriage.

53. I feel that demonstrations of affection are important and gratifying.

54. Sex has become a routine chore in my marriage.

62. When my spouse is gone, I am lonely and miss him (her).

67. I feel that my spouse has only a few of the qualities I wanted in a mate.

18. Sharing of responsibility and respect has been an important occurance in my marriage.

32. My spouse and I agree on what is proper conduct.

General Financial Adjustment
B

4. My spouse's attempt to control my spending money causes disagreements.

25. I would appreciate more control over the family income.

27. Fights over money often occur.

29. The handling of family finances is an area of disagreement between my spouse and me.

46. My spouse and I find it difficult to communicate when expressing views on monetary needs or expenses.

49. Disagreements over money offer an easy way to release hostility.

57. My spouse and I find disagreements over bills to be a frequent occurance.

61. My spouse's spending habits are agreeable with me and efficient.

63. Disagreements over what to spend money on have occurred in my marriage.

65. My spouse and I have disagreements over who will handle the family income.

66. My spouse and I experience difficulty in deciding how to spend money.

68. My spouse and I disagree about what bills need to be paid at the first of the month.

Budgeting/Saving
C

38. Before my marriage my spouse and I discussed our feelings concerning budgeting and spending money.

64. To save for a rainy day is a saying which applies to my marriage.

71. Economic priorities or the most necessary purchases in marriage were discussed prior to marriage.

Inlaws
D

10. I feel comfortable around my inlaws.

15. My spouse and I find inlaw relations a "touchy subject."

31. My inlaws have been pleased and supportive of my marriage.

39. I feel that I must say and do the proper thing when dealing with my inlaws.

56. My inlaws seemed pleased when they learned of the marriage between my spouse and me.

Religion
E

33. Religion plays an important part in my life.

43. Religion was important to me as I was growing up.

44. I attended religious services when I was a child.

Religious Convictions
F

13. Arguments over religion occur in my marriage.

34. My spouse and I hold the same religious convictions.

Leisure Time
G

14. My spouse and I engage in outside interests.

16. Leisure time is a boring aspect in my marriage.

60. My spouse and I participate in sports and physical activity.

Conflict
H

36. When disagreements arise they usually result in me giving in to my spouse.

67. I feel that my spouse has only a few of the qualities I wanted in a mate.

Financial Cautiousness
I

64. "To save for a rainy day" is a saying which applies to my marriage.

*highest
69. I feel financially capable to take care of myself in cases of crisis.

75. When we budget money, my spouse and I manage to save money.

Euphoria
J

26. I am often critical of mutual friends held in common between my spouse and me.

42. Serious fights over my spouse's actions toward friends have occurred.

72. I am usually even tempered and happy in my outlook on life.

Communality
K

7. The question of how to spend leisure time causes disagreements between my spouse and me.

11. I feel lonesome when my spouse and I visit friends.

16. Leisure time is a boring aspect of my marriage.

37. My spouse often ignores me and is sometimes a boring companion.

50. I frequently touch and caress my spouse.

51. Spontaneous thoughts and feelings are often talked about in my marriage.

52. My spouse and I agree about which friends to have.

24. My spouse would prefer watching TV to talking with me.

APPENDIX C

NORMS BY SEX, RELIGION AND EMPLOYMENT

Norms by Sex

Males
N = 214

	Mean	Standard Deviation
Total	170.576	22.867
Scale A	41.336	6.800
Scale B	41.125	7.517
Scale C	6.028	2.864
Scale D	14.153	3.381
Scale E	7.692	2.769
Scale F	6.509	1.507
Scale G	7.682	2.186
Scale H	5.288	1.129
Scale I	7.528	2.425
Scale J	9.221	1.795
Scale K	24.009	4.300

NORMS BY SEX

Females
N = 214

	Mean	Standard Deviation
Total	176.009	24.197
Scale A	43.600	6.790
Scale B	41.809	7.586
Scale C	6.290	2.909
Scale D	13.781	4.301
Scale E	9.018	2.523
Scale F	6.554	1.530
Scale G	8.300	1.908
Scale H	5.500	1.254
Scale I	7.190	2.800
Scale J	9.181	1.719
Scale K	24.781	4.307

NORMS FOR EMPLOYMENT

Part Time
N = 66

	Mean	Standard Deviation
Total	173.575	23.323
Scale A	42.833	6.799
Scale B	41.681	7.930
Scale C	6.515	2.835
Scale D	13.878	3.932
Scale E	8.060	2.647
Scale F	6.469	1.638
Scale G	8.030	1.880
Scale H	5.424	1.008
Scale I	7.075	2.702
Scale J	9.287	1.566
Scale K	24.318	3.922

NORMS FOR EMPLOYMENT

Full Time
N = 61

	Mean	Standard Deviation
Total	168.573	23.409
Scale A	41.606	6.411
Scale B	39.344	7.404
Scale C	5.786	2.961
Scale D	13.803	4.238
Scale E	8.393	3.012
Scale F	6.442	1.477
Scale G	7.754	2.094
Scale H	5.114	1.391
Scale I	7.524	2.233
Scale J	9.278	1.924
Scale K	23.524	4.326

NORMS FOR EMPLOYMENT

Unemployed
N = 87

	Mean	Standard Deviation
Total	176.574	23.801
Scale A	42.873	7.252
Scale B	42.816	7.075
Scale C	6.160	2.864
Scale D	14.137	3.599
Scale E	8.579	2.186
Scale F	6.643	1.454
Scale G	8.149	2.186
Scale H	5.574	1.157
Scale I	7.448	2.823
Scale J	9.080	1.773
Scale K	25.091	4.507

NORMS BY RELIGION

Catholic
N = 18

	Mean	Standard Deviation
Total	166.388	28.590
Scale A	39.888	10.046
Scale B	40.055	9.576
Scale C	5.111	1.967
Scale D	12.444	6.002
Scale E	9.333	2.326
Scale F	6.000	2.300
Scale G	8.166	1.886
Scale H	5.500	1.723
Scale I	7.333	1.748
Scale J	8.666	2.086
Scale K	23.888	3.924

NORMS BY RELIGION

Protestant
N = 141

	Mean	Standard Deviation
Total	176.000	22.532
Scale A	43.255	6.352
Scale B	41.638	7.595
Scale C	6.425	2.876
Scale D	14.468	3.386
Scale E	8.936	2.252
Scale F	6.716	1.321
Scale G	7.964	1.943
Scale H	5.404	0.999
Scale I	7.290	2.671
Scale J	9.304	1.715
Scale K	24.595	4.262

NORMS BY RELIGION

Jewish
N = 1

	Mean	Standard Deviation
Total	178.000	0.000
Scale A	49.000	0.000
Scale B	51.000	0.000
Scale C	9.000	0.000
Scale D	8.000	0.000
Scale E	5.000	0.000
Scale F	3.000	0.000
Scale G	6.000	0.000
Scale H	6.000	0.000
Scale I	9.000	0.000
Scale J	8.000	0.000
Scale K	24.000	0.000

NORMS BY RELIGION

Mormon
N = 3

	Mean	Standard Deviation
Total	199.000	24.006
Scale A	47.333	3.511
Scale B	48.333	5.507
Scale C	8.666	2.516
Scale D	15.333	0.577
Scale E	10.333	1.527
Scale F	6.000	3.464
Scale G	10.000	2.645
Scale H	6.666	0.577
Scale I	11.000	1.000
Scale J	8.666	3.214
Scale K	27.333	4.618

NORMS BY RELIGION

No Religious Preference
N = 30

	Mean	Standard Deviation
Total	165.600	22.935
Scale A	40.766	6.589
Scale B	41.566	6.631
Scale C	5.366	2.988
Scale D	12.966	3.863
Scale E	5.566	2.908
Scale F	6.233	1.501
Scale G	7.700	2.199
Scale H	5.200	1.399
Scale I	7.200	2.964
Scale J	9.066	1.484
Scale K	23.966	3.995

NORMS BY RELIGION

Other Religious Preferences Than Those Listed
N = 19

	Mean	Standard Deviation
Total	169.789	24.222
Scale A	41.473	7.066
Scale B	40.526	5.805
Scale C	5.631	3.148
Scale D	13.210	4.340
Scale E	7.631	3.130
Scale F	6.473	1.428
Scale G	8.684	2.495
Scale H	5.526	1.540
Scale I	7.315	2.495
Scale J	9.052	1.870
Scale K	24.263	5.445

APPENDIX D

COVER LETTER TO THE INVENTORY USED IN THIS STUDY

Dear Student,

     I need your help. Enclosed are two questionnaires which are part of my Doctoral dissertation. The questionnaire is asking for the feelings of you and your spouse concerning marriage. This questionnaire will only take between ten and fifteen minutes to complete.

     When taking the questionnaire, circle the response which best represents the way you feel the majority of the time. A questionnaire is provided for both husband and wife. If for some reason, only one questionnaire can be completed, please return the one questionnaire. A stamped and self-addressed envelope is provided for your convenience. I would be very appreciative if you could return the questionnaires as soon as possible, setting one week as a possible return date. I apologize for the small print, but it was necessary to get all questions on the same sheet of paper.

     You have been selected at random to complete the questionnaire. The number associated with your questionnaire is for follow up purposes only. Individuals will not be identified in the results, insuring the confidentiality of your reply.

     Thank you very much for your assistance!

                    Sincerely,

                    Betty DeGuglielmo
                    Researcher

APPENDIX E

INTERVIEW SCHEDULE

Interview Schedule

The interview schedule was of the open ended type which allowed for a variety of responses from the interviewees. The questions used in the interviews were as follows:

1. How do you feel about married life?

2. Are sexual relations a pleasing aspect of your marriage?

3. What part does religion play in your life?

4. How do you view children (if have any) in your marriage?

5. Do you feel that you and your spouse have common interests? Tell me about them?

6. If you had to say that there was a problem in your marriage, what would that problem be?

7. What does compatibility mean to you? Do you see yourself and your spouse as being compatible?

8. Tell me how money is handled in your marriage? Tell me your feelings about the use of money in the family?

9. What part do your inlaws play in your marriage?

10. If you could sum up your attitudes about marriage, what would you say about marriage? What are your general feelings about marriage?

The open ended question technique was used by asking the interviewee to complete the question of: My marriage is _____. Also subjects were asked to think of the worst possible event that could occur in their marriage.

VITA

Betty Sue DeGuglielmo

Candidate for the Degree of

Doctor of Education

Thesis: THE INVENTORY OF MARITAL ADJUSTMENT: THE DEVELOPMENT OF AN INSTRUMENT FOR MEASURING FINANCIAL ADJUSTMENT, STYLE OF LIFE AND INTERPERSONAL RELATIONSHIPS

Major Field: Student Personnel and Guidance

Biographical:

Personal Data: Born in Bartlesville, Oklahoma, January 16, 1950, the daughter of Wilson and Helen Bailey.

Education: Attended grade and high school in Tulsa, Oklahoma. Graduated from Edison High School in Tulsa, Oklahoma, in May, 1968; received a Bachelor of Science in Education degree from the University of Tulsa with an emphasis in Social Studies Education in 1972; received a Master of Science degree in 1973 from Oklahoma State University with a major in Higher Education Personnel and Guidance; completed requirements for the Doctor of Education degree at Oklahoma State University, with a major in Personnel and Guidance, in December, 1975.

Professional Experience: Worked as a volunteer counselor for juvenile delinquents with Youth Service of Tulsa, Tulsa, Oklahoma from 1971-1972, employed by Tulsa Public Schools for Project Head Start, Summer, 1972, employed by Special Services, Oklahoma State University as a counselor, 1972-1973, employed as a Veterans Administration Counseling Psychologist, 1973-1975.

Organizations: American Personnel and Guidance Association, American College Personnel Association, National Council of Family Relations, American Association of Marriage and Family Counselors.