PREMARITAL RISK FACTORS ASSOCIATED

WITH COUPLE TYPOLOGY AND

MARITAL STABILITY

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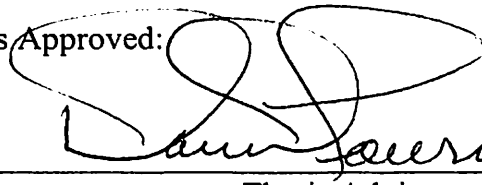Bachelor of Arts

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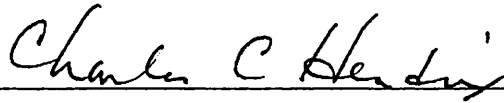
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Introduction

In today's society, "Till death do us part" does not necessarily mean that the marriage will last until the death of one spouse. Over the past thirty years lifelong marriage has become less common and divorce has risen in frequency becoming more prominent in the American culture. The divorce rate in the United States has fluctuated within the past three decades increasing during the 1970's, peaking around 1980, and then declining somewhat since (U.S. Bureau of the Census, 2000, Table 77). Although the divorce rate has declined slightly, the current projection rate is that 40% to 50% of first marriages will end in divorce (Carroll & Doherty, 2003; Fowers & Olson, 1992; Valiente, Belanger, & Estrada, 2002; Willliams, Riley, Risch, & Van Dyke, 1999). Researchers have found that approximately two thirds of the couples that divorce will do so within the first 10 years of marriage (Carroll & Doherty, 2003). These results suggest that couples are experiencing challenges within the first few years of marriage that are surprising and unexpected, creating difficulty in the marriage, leading ultimately to marital instability and the possibility of dissolution of the relationship. Marital instability includes divorce, separation, or overall dissatisfaction with the marriage. Identifying the factors that lead to marital instability is crucial in being able to prevent future divorce.

In order to prepare couples for marriage and to reduce the divorce rate, various premarital programs have been established. Premarital programs are preventative in nature, addressing areas that are current problems for the couple or issues that may become problematic in the future. Engagement and early stages of marriage are crucial

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to the later success of marriage. Therefore, premarital programs have the capability to impact couples and their later marital stability. "Premarital programs for couples provide an alternative, preventive approach for anticipating and addressing the risk factors associated with couples' distress and divorce" (Valiente et al., 2002, p. 72). Carroll and Doherty (2003) found that "the average participant in a premarital program tends to experience about a 30% increase in measures of outcome success" (p. 105). However, only a limited number of couples choose to participate in premarital programs. One possible reason for the low participation could be the following. "Despite the optimism shared by our participants about the potential for strengthening their relationships, they were equally fearful that premarital interventions might jeopardize and eventually lead to the end of their relationships" (Valiente et al., 2002, p. 75). The job of marriage and family professionals is to reduce fear in couples, and determine which premarital programs are effective. Premarital programs should help couples gain a realistic view of marriage, identify factors that may influence the stability of the relationship once marriage occurs, and enable the couples to work through issues thus leading to a decrease in marital instability.

Problem Statement

Many couples overlook difficulties within premarital relationships and have idealistic views of marriage. Due to this idealism, engaged couples often fail to recognize, minimize, or ignore problems in the relationship and do not anticipate marital difficulties. Once the couple has married, unexpected issues arise leading to higher rates of marital instability. Understanding the effects of early marital challenges on different types of couples will help professionals determine the needs of each couple, intervening

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more appropriately so that the couple is better prepared for marriage. Identifying factors that may hinder couples while married allows professionals to offer more effective services and help the couple to understand the influences of these risk factors. There is a need for professionals to have a greater knowledge of couple types, and risk factors that may effect engaged couples, and the impact that each of these will have on later marital stability and satisfaction within the relationship.

Purpose

The purpose of the study is to examine couple typologies, created by Fowers and Olson (1992), and identify risk factors that are associated with marital stability, instability, and dissatisfaction. The researchers are attempting to capture the complexity of relationships through examining the association between risk factors and couple typologies. Through evaluating these aspects of the couple's relationship, risk levels may be determined for later marital stability. In the study of both risk factors and couple typologies, limitations and criticisms have been identified. Through researching the link between risk factors and couple typology the researchers are hoping to provide empirical evidence to strengthen the research on premarital relationships. Understanding the influence of typologies, and the identification of risk factors should better prepare professionals such as therapists, clergy, educators, and researchers, who will then be able to provide more effective premarital intervention.

The couple typologies have been identified within the results of the PREmarital Personal And Relationship Evaluation (PREPARE) and the PREPARE-MC (Marriage with Children) Inventories (Olson, Fournier, & Druckman, 1987). Couple typologies are the grouping of couples into different clusters based on similarities in their scores on the

PREPARE Inventory. In addition, a risk assessment will be used evaluating both background information provided by the couple and a combination of several questions within the PREPARE and the PREPARE-MC Inventories. Ultimately a total risk score is calculated for the couple and the level of risk determined for marital instability. The importance of linking these aspects of a couple's relationship is to examine and evaluate the relationship between risk factors, the total risk score, and couple typology. Once the level of risk has been identified, couples have a greater knowledge of the possible risks in marriage allowing them the ability to make an informed decision on whether to marry, postpone the wedding, or end the relationship. Examining couple typologies and risk factors will better prepare both professionals and engaged couples, allowing couples to work through issues specific to their relationship prior to marriage leading ultimately to a decrease in marital instability.

Conceptual Framework

"Science is fundamentally concerned with ideas, data, and the relationship between ideas and data" (Klein & White, 1996, p. 3). Research studies involve the collection and analysis of data; however, using theories and ideas to guide research is imperative in the research process. Several theories address the process or the act of marriage and the influences of marriage on one's personal and social development. However, two theories are closely tied to marriage and the affects of marriage on all individuals involved. These two theories are General Systems Theory and Family Developmental Theory. Marriage is the joining of two people into one relationship, creating a new system. This new system is intertwined with various other systems, being influenced and influencing others. The act of marriage also has a large role within

Family Developmental Theory. Marriage is the first stage in Family Developmental Theory demonstrating the importance and influence marriage holds on each individual, their family and their friends. Each of these theories will help researchers and professionals understand the process of marriage and guide the research.

General Systems Theory.

General Systems Theory is based on the idea of holism, meaning, "a system must be understood as a whole and cannot be comprehended by examining its individual parts in isolation from each other" (Whitchurch & Constantine, 1993, p. 329). A system is characterized as a set of components that are interrelated, function together and affect their environment (Klein & White, 1996; Nichols & Schwarz, 2001; Whitchurch & Constantine, 1993). The challenge for engaged couples is the formation of a new system between male and female. This new system that combines man and woman is a unique system in which the two together hold different characteristics than they do individually (Klein & White, 1996; Nichols & Schwartz, 2001; Whitchurch & Constantine, 1993). The relationship of every couple is unique due to the relational dynamics between the individuals. The couple system is influenced by the backgrounds and past experiences of both male and female. The interaction of couple's family backgrounds, various past experiences, and personal characteristics influence the risk for marital instability, producing various outcomes after marriage.

The individuals within the couple do not leave previous systems, such as their family of origin, when entering into a new system. Individuals are not isolated entities; they bring knowledge and experiences from family and friends into the new relationship. The couple system must be aware of differences in thinking, understanding the influences

of other systems and life experiences on themselves and their partner. Couples must evaluate and negotiate differences in order to establish optimal functioning of their new system. Various types of couples are better equipped in making these changes, achieving their optimal level of functioning easily. Other types of couples find this process very difficult and may never be able overcome certain obstacles in marriage. Boundaries must be established and realigned between the couple and other systems. One major challenge for couples is to find a balance, deciding how much involvement is appropriate from other systems such as family or friends.

In a system all parts of the system affect the other. According to General Systems Theory we cannot state that one event caused another to occur. When an event takes place various factors regarding the influences of family of origin, friends, and life experiences, all have an impact and lead to a response, this is known as circular causality (Nicholas & Schwartz, 2001). Just as various systems affect one another, the interaction of premarital risk factors produces different responses and outcomes for couples. There is no way to determine which factors will specifically cause divorce, although, the interaction of certain risk factors may lead to higher levels of marital instability. The risk factors need to be examined within the context of family, friends, and the environment to get an accurate assessment of the level of risk for marital instability and dissolution. Identifying the risk factors associated with marital instability will help couples become more aware of the possible effects that those factors may have on the relationship.

Family Developmental Theory.

Family Developmental Theory was established to gain a greater understanding of families and the patterns that occur within families over time. This theory views families

not as a static entity, but as changing and evolving systems that progress through various stages over the course of time. Not all families will go through every stage or progress in the same time frame; however, the processes families go through are similar in nature. One of the initial contributors to Family Developmental Theory was Evelyn Duvall who in the 1950s developed eight stages of the family life cycle. The family life cycle begins with marriage, which is the creation of the institution of family (Klein & White, 1996; Rodgers & White, 1993).

Within the family life cycle the duration of time in various stages leads to a higher likelihood that a family will transition into the next stage. For example, the longer the couple is involved in a dating relationship the higher the likelihood that the couple will transition into the next stage of development, marriage. As two people transition into marriage, various changes take place and the couple has to adapt to new roles and positions within the marital relationship. "A developmental event carries with it the implication that there will be qualitatively different normative expectations in the role content of family relationships as a result of the event" (Rodgers & White, 1993, p. 238).

"A central task at this stage is to establish your own marital system, your own way of relating and dealing with various problems and processes of family life" (Lauer & Lauer, 2000, p. 344). As an individual moves from being single to becoming married; norms, positions, and roles change. Expectations and rules change requiring a change in behavior from the previous stage. Positions are created in the marriage that did not exist for the individuals formerly, such as husband and wife. As new positions are created within the relationship, the roles of each member also change. Roles that are attached to each position are defined by norms within the society, culture or in one's family of origin

(Rodgers & White, 1993). Family background, life experiences, and personality characteristics all influence an individual's ability to adapt to new roles and positions. If individuals are unable to adjust successfully, their risk for marital instability and dissolution increases. Newly married couples must adjust to new positions and roles while also determining and agreeing upon the norms and expectations for one another.

General Systems Theory and Family Developmental Theory help marriage and family professionals gain a greater understanding of the transition from being single to becoming married. Couples experience a great amount of change during this time period and are required to adjust to one another, a new system, new positions, new roles, and new expectations. Couple typology and risk factors may hinder the couple's ability to transition smoothly from engagement to married life. As difficulty arises, the level of stress increases, leading to a higher probability of marital instability or dissolution of the relationship. Couple typology and various risk factors have a profound affect on the couple's ability to achieve success within this transition and ultimately on their marital stability.

Questions to be Answered

Numerous questions exist when evaluating the typology and risk factors in premarital couples. Questions exist for professionals within the field as well as questions that the couples may want answered. The answers to the following questions will supply professionals with important information regarding engaged couples and allow for a greater understanding of why some marriages are lifelong and others end in divorce. What risk factors in premarital couples increase the risk of marital instability? Do risk factors exist on a continuum ranging from strengths or protective factors to high levels of

risk? What types of couples have a higher percentage of risk factors? Does a pattern exist based on the total risk scores of the couples? Is there a relationship between risk factors, total risk score, and couple typology? What does the relationship between the dimensions look like? Is one of the typologies at lower risk for marital instability than the other three typologies? The following are hypothesis that will be tested in the present study:

Hypothesis 1: The conflicted typology will have a larger number of couples at high risk on the individual risk factors than the other typologies.

Hypothesis 2: Couples in the vitalized typology will have a lower composite score on the risk assessment than the other typologies.

Hypothesis 3: A relationship will exist between couple typology, individual risk factors, and the total risk score on the risk assessment.

Definition of Concepts

For the purpose of this study, *marital instability* is defined as the status of a couple's relationship after marriage. Marital instability refers to dissatisfaction in the relationship, separation, or divorce. *Risk factors* are specific aspects of an individual's background or relational dimensions that may hinder optimal functioning for the couple, threatening the future of the relationship. In this study the risk factors identified are: age at marriage, level of education, premarital pregnancy, timing of preparation, length of acquaintance, quality of the dating relationship, personality, parent's attitude toward the marriage, income, family atmosphere, parent's marital status, social behavior, conflict resolution, decision-making/communication, and attitude toward future services. *Couple typologies* exist when researchers group couples together who have similar relationship

characteristics to one another. The couple typologies used for this study were created by Fowers and Olson (1992) and were based on the couple's scores on the PREPARE Inventory. Four couple typologies were created by Fowers and Olson (1992) and used in this study were vitalized, harmonious, traditional, and conflicted.

Literature Review

Risk Factors Associated with Marital Instability

Marital instability (dissatisfaction, separation, or divorce) has become a significant societal concern in the past two decades. The concern stems from the negative effects of divorce on adults and children alike. The current projection rate is that 40% to 50% of first marriages will end in divorce (Carroll & Doherty, 2003; Fowers & Olson, 1992; Larsen & Olson, 1989; Stanley, Markman, St. Peters, & Leber, 1995; Valiente, Belanger, & Estrada, 2002; Willliams, Riley, Risch, & Van Dyke, 1999). Research has shown that approximately one third of married couples will experience divorce within the first four or five years of marriage (Carrere, Buehlman, Gottman, Coan, & Ruckstuhl, 2000; Kurdek, 1991a; Quinn & Odell, 1998). Two thirds of couples will dissolve their relationships prior to their tenth wedding anniversary (Carroll & Doherty, 2003; Larsen & Olson, 1989). In addition to those couples that divorce, countless other couples remain married living through many years of unhappiness and dissatisfaction (Fowers, Montel, & Olson, 1996; Markman, Stanley & Blumberg, 2001). The number of couples experiencing distress and divorce is alarming, especially when instability is present so early in a couple's relationship.

Instability and divorce are generally painful and trying times for the couple whose marriage is ending. If children are present, this time period is equally or more difficult to experience. Because divorce is distressing for all involved, instability places individuals at a higher likelihood for mental and physical health problems. Research has found that individuals who are separated or divorced suffer from depression, other mental health disorders, physical illness, and suicide at greater rates than individuals who do not

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experience these events (Carrere et al., 2000; Markman et al., 2001). In addition to the impact of marital instability on health, divorce also affects families emotionally and financially (Larson & Holman, 1994). The feelings and stress associated with divorce affect both spouses and the children for an extended period of time. Children may experience repercussions from their parent's divorce well into adulthood.

Even with the high rates of marital instability and the knowledge of the negative effects of divorce, individuals continue to marry seeking a lifelong relationship. Waite and Gallagher (as cited in Carroll & Doherty, 2003) reported "93% of Americans rate having a happy marriage as one of their most important objectives in life, and more than 70% believes that marriage involves a lifelong commitment that should only be ended under extreme circumstances" (p. 105). Individuals marry looking for companionship, love, closeness, and happiness and many have high expectations that their relationship will endure despite the odds. Many people believe that the only way to be able to experience love and happiness is to marry; therefore, marriage will continue to be an important aspect of society. As the regard for marriage remains high, people will continue to marry and subsequently divorce. Therefore, the identification of predictors of marital instability has practical significance (Kurdek, 1991b).

With the high rates of marital instability and the knowledge of the negative effects of divorce, identifying factors that influence the stability of the marriage becomes essential (Carroll & Doherty, 2003; Carrere et al., 2000; Larsen & Holman, 1994). Ultimately, researchers would like to be able to develop a model of prevention for marital distress and divorce (Carrere et al., 2000; Carroll & Doherty, 2003). In identifying factors and developing a model of prevention researchers hope to reduce the divorce rate

by better preparing individuals for marriage. Professionals and researchers have the responsibility to gain a greater understanding of the premarital factors that influence marital quality. With a greater understanding of the premarital factors professionals will be able to determine a couple's level of risk for marital instability. This knowledge will enable professionals to provide more effective premarital intervention to couples, addressing issues specific to the couple. As possible problematic issues are addressed, couples will be better prepared for future, hopefully leading to decrease in marital instability and dissolution.

The research to date has examined the effects of multiple premarital factors on marriage. Kurdek (1991a) emphasized the need to incorporate both demographic and psychological components when examining marital interactions. Risk factors vary greatly, ranging from background characteristics, to personality characteristics, and interactional patterns between the male and female. Background characteristics include age at marriage, education, parent's marital status, and a couple's level of income. Personality and interpersonal dimensions include factors such as communication, conflict resolution, and social behavior. Risk factors within these different areas are both static and dynamic in nature. Static factors are generally background characteristics, which individuals have no control over, including marital status and income. Knowledge of these factors and their possible effects enables the couple to recognize issues that may have an influence on the relationship at a later time. Other risk factors are dynamic such as communication and conflict resolution. Although difficult, individuals have the capability to alter or change dynamic risk factors within background characteristics,

personality and the patterns of interaction. Changing these factors will have an impact, altering the overall relationship.

"We recognize that effects are probably not linear or unidirectional and that one factor alone, such as personality or dyadic interaction, cannot by itself explain later marital outcomes" (Larson & Holman, 1994, p. 229). Factors carry different weight for couples; one risk factor may have a minimal effect for one couple and the same factor could be a major issue for another. In addition to the impact of each factor on the couple, the combination of factors produces various outcomes. Certain combinations of variables may be more potent for a couple than a mixture of others. "All other things being equal, the more of these risk factors are present in the lives and backgrounds of the marriage partners, the greater the risk to the well-being of that marriage over time" (Markman et al., 2001, p.38). Each risk factor will have a bearing on the relationship and certain combinations may be more problematic, however, as the number of risk factors present in the relationship increases so does the risk of instability. There is no way of knowing for certain what factors will be problematic for a couple; however, the importance is being aware of the factors and the influence that they may have on the relationship. Awareness allows couples to make informed decisions about whether to marry and enables couples to anticipate issues prior to those items becoming problematic.

The following is the research specific to the fifteen risk factors deemed important for this study. These factors are age at marriage, level of education, pregnancy, timing of preparation, length of acquaintance, parent's attitude regarding the marriage, level of income, parent's marital status, quality of dating experience, personality, family

atmosphere, social behavior, conflict resolution, decision-making/communication, and attitude toward future services.

Age at marriage.

Age at marriage has been identified by various researchers as a key risk factor associated with marital instability. Several themes are evident in the research related to the age at which one decides to marry. These themes include the actual age of the individuals, and several indirect effects of age on the marriage.

"Studies have consistently shown marital timing to affect quality of the marriage itself" (Booth & Edwards, 1985, p. 67). The actual age of both male and female at the time of marriage has been found to impact the couple's later satisfaction in the relationship. Researchers have found that individuals who choose to marry early tend to have higher levels of marital instability and greater frequency of divorce (Booth & Edwards, 1985; Booth & White, 1980; Bumpass, Martin, & Sweet, 1991; Heaton, Albrecht, & Martin, 1985; Teti & Lamb, 1989; Tzeng, 1992). Each researcher defines marrying early differently; however, early marriage is identified most often as the couple marrying prior to age 20. Booth and Edwards (1985), Booth and White (1980) and Tzeng (1992) found a negative association between the age of the couple at the time of marriage and marital instability. However, Heaton, Albrecht, and Martin (1985) identified women marrying at an early age as the group with the highest divorce rate. Individuals that marry before their twentieth birthday may not be prepared to handle the struggles of marriage and therefore are at greater risk for marital instability and divorce.

Marrying at an early age has been associated with having higher levels of marital distress and dissolution. Young couples evidence lower levels of maturity; therefore,

indirect effects of age at marriage emerge. These indirect effects are feelings of jealousy, greater incidences of infidelity, and higher rates of drinking or drug abuse. Jealousy, infidelity, and problems related to alcohol or drug use were found to be negatively associated with age at marriage in a study done by Amato and Rogers (1997). They found a decrease of 11% in reports of jealousy, 21% in infidelity, and 7% in problems related to drinking or drug use each year a couple postponed marriage. Booth and Edwards (1985) also identified infidelity and jealousy as the having the largest indirect effects on the marriage. Young couples may not be equipped to handle the challenges of marriage leading them to seek relief from individuals outside of the relationship, producing higher levels of jealousy and greater occurrences of infidelity. As these behaviors increase stress is placed on the relationship leading ultimately to the dissolution of the marriage. These indirect effects help researchers account for a portion of the association between age at marriage and marital instability. Many couples marrying early in life have not acquired adequate skills needed in meeting the challenges of being married. The importance of including age at marriage as a risk factor is demonstrated through the indirect effects of this variable on the couple.

Education.

The amount of formal education obtained by both male and female has a bearing on the future stability of the relationship. A link exists in which the higher the couple's level of educational attainment the less likely a couple is to divorce, and the lower the level of education the higher the rate of instability (Bumpass, Martin, & Sweet, 1991; Kurdek, 1991a; 1991b; 1993; Tzeng, 1992). Kurdek (1991a; 1991b; 1993) reported in each of his studies that couples that had experienced an increase in distress in the

relationship and were likely to divorce had low levels of education at the beginning of the marriage. A possible reason for the link between stability and education is that those individuals with less education do not possess sufficient communication and conflict resolution skills. When communication is inhibited, a likely outcome is a decrease in connection and satisfaction.

Heterogamous couples, husbands and wives who have differences in educational levels, also have elevated risk of dissolution. Educational heterogamous couples have been found to be one of the highest groups at risk for marital instability (Tzeng, 1992). There is no distinction between whether male or female holds the higher level of education, the negative effect arises when differences are present in the relationship. These differences in education attainment may lead to feelings of inferiority or incompetence in one partner. As a result conflict may increase in frequency or intensify, decreasing the amount of satisfaction in the relationship. Couples who have few years of education or dissimilar levels of educational attainment seem to have a greater chance of instability.

Pregnancy.

Premarital pregnancy has a profound effect on a relationship. Couples that choose to marry after a pregnancy face hardships that other engaged and newly married couples do not experience. According to research, relationships in which a premarital pregnancy occurs have an increased probability of marital disruption and divorce (Kurdek, 1991a; Teti & Lamb, 1989; Tzeng, 1992). Couples experiencing two major life events in close proximity to one another, marriage and a birth of a baby, tend to encounter a rapid decline in marital stability and quality over the first few months of

marriage (Kurdek, 1991a). These couples have additional challenges of caring for a baby while learning to adapt to marriage and one another. Attempting to find a balance between being a parent and a spouse may increase the level of conflict and decrease the satisfaction in the relationship leading to higher rates of instability.

One outcome of premarital pregnancy is that the meaning of marriage is altered for premarital parents. In a study by Timmer and Orbuch (2001) the meaning of marriage held by the couple after the first year of marriage was a significant predictor in the risk of divorce. The meaning of marriage for both premarital parents and non-parents diverges in that premarital parents place greater emphasis on the practical advantages of marriage than on relational issues. Couples not experiencing a premarital pregnancy place a higher level of importance on dyadic issues. Results indicate that the odds of divorce are twice as likely for premarital parents than for non-parents (Timmer & Orbuch, 2001). With the odds of divorce increased, premarital pregnancy is believed to be an important factor to consider when identifying the level of risk for marital instability.

Timing of preparation.

The timing of preparation is defined as the amount of time between premarital preparation and a couple's wedding. The timing of the preparation is important to maximize the effects of premarital interventions, allowing couples to explore different areas of their relationship and implement new skills. Couples participating in preparation too close to the wedding date are thought to be less objective and more idealistic about their relationship, therefore, limiting the effectiveness of the preparation. Russell and Lyster (1992) broke their sample into two groups for analyses regarding timing of preparation, those seeking premarital preparation within two months of marriage and

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couples attending premarital preparation with more than two months until the wedding. Couples having a larger amount of time before the wedding date reported greater benefits from the premarital interventions. These couples indicated that they understood their partner at significantly higher rates than those couples within two months of marriage (Russell & Lyster, 1992). Silliman and Schumm (1999) also reported the need for couples to allow adequate time between the premarital preparation and the wedding. Their recommendation was that couples allow six to 12 months or more prior to the wedding date.

Length of acquaintance.

Researchers have found that the length of time that a couple knows each other prior to marriage has an impact on future marital stability. One study examined the amount of time that partners had known one another prior to engagement and found a significant correlation between the duration of the dating relationship and marital stability (Grover, Russell, Schumm, & Paff-Bergen, 1985). Results from the previous study showed couples who reported dating for over two years consistently scored higher on the marital satisfaction scale. For those couples who reported dating less than two years a wide range of marital satisfaction scores existed, from very high to very low (Grover et al., 1985). In a study done by Kurdek (1991a), couples who separated or divorced knew one another for fewer months than couples who remained married. The longer a couple knows each other prior to marriage a greater probability exists that they have an enhanced understanding of each other and have already experienced stressful times together. These experiences impact the marriage, leading to higher levels of marital happiness.

Parent's attitude regarding the marriage.

Both husband and wife come from unique families and have parents that generally are important people in their lives. Individuals classified as important are usually invested in the lives of those important to them. Many times these people demonstrate concern through exerting pressure and making their thoughts known. Often times these behaviors influence the decisions and thoughts of the husband or wife. Marriage is complex because two families exist both influencing the individuals in the relationship. Whyte (as cited in Larson & Holman, 1994) performed a study and found that parental opposition to the couple's relationship was positively associated with marital problems and increased the risk of divorce. In addition, Bryant, Conger, and Meehan (2001) found that in-laws were a considerable source of stress on a couple's relationship. Since both families may be exerting pressure, the individuals in the couple experience stress from their own family as well as their future in-laws.

Level of income.

The level of income and employment status of husband and wife are closely related and intertwined. Couples with low levels of income often times have larger amounts of stress and fewer resources than those with higher incomes. As the number of resources is limited, the level of stress increases, resulting in an increased risk of marital instability and dissolution (Kurdek, 1991a). Booth and White (1980) examined people's subjective thoughts regarding their financial situation (e.g. below average, above average, etc.) and found a distinct difference between employed and unemployed women in the below average group. The women who were employed were much more likely to have thoughts about divorce than those who were unemployed. A similar pattern exists for

couples believing they make an average or above average income, however, the proportion of individuals thinking about divorce is smaller. Kurdek (1991b) found that women experiencing higher levels of dissatisfaction in their relationship had at the time of marriage earned a low income. Much of the data surrounding the level of income is linked to the woman and the woman's employment. Women who have full-time employment and financial security may be more apt to consider divorce than those who have no job and no source of income. Women working full-time may feel more secure in knowing that if they choose to leave the relationship they will be able to support themselves. This leads women who work full-time to consider divorce more frequently than those without employment or income.

Parent's marital status.

"In spite of some variation between studies in the strength of the association, parental divorce is one of the best documented risk factors for marital dissolution" (Amato & DeBoer, 2001, p. 1038). Consistently research demonstrates that individuals whose parents divorced have an increased likelihood that their own marriage will end in divorce (Amato, 1996; Amato & DeBoer, 2001, Amato & Rogers, 1997; Keith & Finlay, 1988; Ross & Mirowsky, 1999; Tucker, Friedman, Schwartz, Criquir, Tomlinson-Keasey, Wingard, & Martin, 1997). Many of the previous researchers have reported that individuals having experienced parental divorce, as a child or adolescent, are twice as likely to divorce as those whose parents have remained married (Amato, 1996; Amato & DeBoer, 2001; Keith & Finlay, 1988). As the probability of divorce increases for individuals whose parents divorced, couples in which one partner has experienced parental divorce raises the level of risk of dissolution for the couple. In the case that both

partners have experienced their parent's divorce, the odds of divorce are considerably higher (Amato, 1996; Amato & Rogers, 1997). The impact of parental divorce is not gender specific, affecting both male's and female's future marital stability (Keith & Finlay, 1988; Tucker et al., 1997).

The occurrence of parental divorce is evident across generations affecting the marital stability of many individuals. The research indicates that several outcomes of parental divorce may serve as indirect effects on the future stability of the child's marriage. Much of the research on parental divorce demonstrates that there is a negative effect on age at marriage for individuals from divorced families (Amato, 1996; Keith & Finlay, 1988; Ross & Mirowsky, 1999). Keith and Finlay (1988) found that those from divorced homes tend to marry one to two years earlier than individuals from intact families. In addition to age at marriage, parental divorce has a large impact on educational attainment. Individuals experiencing divorce in their family of origin were shown to have significantly lower levels of educational achievement (Amato, 1996; Keith & Finlay, 1988; Ross & Mirowsky, 1999). With the information regarding indirect effects of parental divorce one wonders whether the impact of parental divorce is due to the act of divorce, the indirect effects of age at marriage and education levels, or a combination of these factors.

Quality of dating experience.

Unrealistic expectations held by the couple during the dating and engagement period are often times detrimental to the marriage. Huston, Caughlin, Houts, Smith, and George (2001) uncovered that many of the problems leading to higher levels of distress in the relationship were present prior to the marriage. Huston et al. (2001) concluded

couples that divorced in the first two years of marriage began their relationship with unrealistic expectations of marriage. Unrealistic expectations and idealism are typical for premarital couples. Focusing on the positive aspects of the relationship is beneficial, although problems arise when couples are blind to differences or issues that may become problematic in the future. Many premarital couples exhibiting signs of high levels of idealism ignore difficult issues in the relationship believing that they will fade once married, however; generally this does not occur (Fournier & Olson, 1986). Not only do the issues not fade after marriage, they tend to intensify leading to higher levels of conflict in the couple.

Personality.

Personality is a complex topic with many dimensions. One dimension of personality that is prominent throughout the research on personality and marital stability is neuroticism. Neuroticism, defined by Eysenck, is a physiological overreaction to stressful stimuli in the environment (as cited in Kelly & Conley, 1987). Relationships in which neuroticism is present in one or both of the partners are negative in nature, have an increased level of defensiveness, and encounter more stress than relationships free from this characteristic. Neuroticism has been found in many studies to have a negative impact on marital stability and satisfaction (Caughlin, Huston, & Houts, 2000; Kelly & Conley, 1987; Nemechek & Olson, 1999; Russell & Wells, 1994). Kelly and Conley (1987) indicated, "the neuroticism of both spouses are potent predictors of negative marital outcome" (p. 34).

In addition to neuroticism alone as a factor, Caughlin et al. (2000) found an association between trait anxiety and negativity. These researchers found that marital

satisfaction of both husband and wife was inversely correlated to their spouse's negativity. The negativity present in neuroticism influences not only the pessimistic individual but also has a powerful effect on their partner. "The adverse effect of neuroticism on quality of marriage arises not because a person's neuroticism depresses their relationship quality, but because a person's neuroticism has an adverse impact on the quality of relationship experienced by their partner" (Russell & Wells, 1994, p. 166). In addition to the impact neuroticism has on one's partner, Nemechek and Olson (1999) found that the similarities between male and female on the dimension of neuroticism related to the wives marital adjustment. Each partner's personality affects not only themselves, but also their partner and their overall marital stability.

Family Atmosphere.

Family atmosphere is similar in nature to the parent's attitude toward the marriage risk factor; however, the focus of this category is on the relationship the individuals have with their family and their future in-laws. The individuals in a couple each come from their own family and social network. Families and social networks are invested in the lives of both male and female. Ultimately, "these social influences may affect the quality and course of marital relationships" (Bryant et al., 2001, p. 614). Bryant et al. (2001) performed a study evaluating the affects of in-laws on couples who had been married on average 19 years. Data was collected at several points in time over a four-year period. Results demonstrated that for both male and female a negative effect was present between their mother-in-law and the level of discord (conflict, unhappiness, and demanding behavior) in the marriage. Researchers also found that the mother-in-law has an effect on the overall success of the marriage. Findings were similar in the relationship

with wives and their father-in-law; however, the effect was not present for husbands. The couple's marital success was affected by the quality of the relationship with the in-laws (Bryant et al., 2001). The strong affect of in-laws after 19 years of marriage seems to indicate that in-laws play a role in a couple's relationship for the duration of the marriage. The powerful influence of in-laws after 19 years of marriage indicates that in-laws may have a profound affect on couples in the early stages of marriage.

Social Behavior.

The behavior of one's partner can have a direct impact on marital stability. When worries or concerns exist regarding the social behaviors of a spouse, the risk for instability is increased. Social behavior is a collection of various public behaviors including drinking and the use of drugs. Drinking and drug use was one set of behaviors that were found to be consistent predictors of divorce no matter which partner engaged in the behavior (Amato & Rogers, 1997). Quinn and Odell (1998) did not evaluate specific behaviors, as did Amato and Rogers, they evaluated one's overall desire for their spouse to change. This study found that during the first two years of marriage marital adjustment was consistently related to the desire for spousal change. In addition, the researchers reported that the desire for one's partner to change is correlated with the individual's current level of marital satisfaction (Quinn & Odell, 1998). Evidence is shown from these studies that the social behavior of each spouse impacts the level of satisfaction in the relationship.

Conflict resolution.

Conflict resolution comes in all shapes and sizes; however, determining which styles are harmful for couples is the goal to reduce the risk of marital dissolution.

Researchers have focused on different styles and emphasized various aspects of conflict resolution. Gottman (1994) identified five styles of handling differences or disagreement. These styles are validating, volatile, avoidant, hostile/engaged, and hostile/detached. Greeff and Bruyne (2000) also found five conflict resolution styles, which include competing, collaborating, compromising, avoiding, and accommodating. Similarities and differences are evident between the identified styles of each researcher. However, regardless of the specific style of conflict resolution researchers have found that "after 1 year of marriage, the couple's conflict resolution style is almost the sole determinant of a couple's relationship satisfaction" (Schneewind & Gerhard, 2002, p. 68).

Since conflict resolution is a significant factor in marital satisfaction, determining which styles are problematic and lead to higher levels of instability becomes important for researchers. In his research, Gottman (1994) found that two styles of conflict resolution are destructive patterns in relationships leading to higher rates of marital dissolution, hostile/engaged and hostile/detached. The avoidance style evidenced the lowest levels of marital satisfaction in Greeff and Bruyne's (2000) research and the collaborative style demonstrated the highest level of satisfaction for both partners. In study by Gottman, Coan, Carrere, and Swanson (1998) researchers found that high rates of intense negative affect such as belligerence, defensiveness, and contempt in either male or female predicted divorce. Also, predictors of divorce for females included negative responses or behaviors such as whining, anger, sadness, domineering, disgust, fear, and stonewalling. Two themes emerge from the research on conflict resolution styles that appear to be harmful for couples. The first style is when couples avoid

differences or arguments and are emotionally detached from one another. The second area is the presence of extremely negative responses by one or both partners in an argument. Conflict resolution styles appear to exist on a continuum from avoidance to highly passionate arguments. Extreme positions on the continuum demonstrate the highest level of instability in marriage.

Decision-making/Communication.

In relationships, the ability to make decisions together is closely tied to communication, negotiation, and compromising. When couples are able to communicate effectively, they are able to resolve disagreements making decisions that satisfy the needs of both partners. Arguments tend to rise as a result of miscommunication, which impedes decision-making and usually begins with misunderstanding. Misunderstanding is frequent in relationships, often times stimulating conflict and arguments (Markman, Stanley, & Blumberg, 2001). Increasing communication skills is essential so that couples will have a greater understanding of their partner's perspective. This increase in communication skills is necessary since communication has been identified as a risk factor that predicts dissatisfaction and dissolution of marriage (Gottman, 1994; Larson & Holman, 1994; Markman et al., 2001; Stanley, Markman, Peters, & Lever, 1995).

The importance of effective communication and decision-making skills is shown through the emphasis on communication within premarital prevention programs. Premarital prevention programs focus on helping couples learn effective communication skills because researchers have found that the best time to build new skills is in the absence of serious marital problems (Fournier & Olson, 1986). During the dating and engagement periods couples may find altering communication easier than waiting until

patterns are determined after marriage occurs. As couples are able to increase their ability to communicate with one another, they will be better able to make decisions, ultimately reducing the level of conflict in the relationship. Therefore, these couples will have a greater chance for marital satisfaction and success.

Attitude toward future services.

Marriage enrichment or marriage counseling are widespread, accessible resources for couples today. Although these services are present many couples have negative attitudes toward receiving counseling services and never seek professional help. Bringle and Byers (1997) assessed the willingness of couples to participate in counseling services if a problem arose in the future. Results demonstrated that individuals who possessed positive attitudes regarding counseling services, individuals with a previous history of marital counseling, and women were more likely to seek counseling in the future. Two barriers were found that keep individuals from seeking professional help, their attitudes, and the subjective norms or stigma of attending counseling (Bringle & Byers, 1997). Many individuals do not seek professional services because counseling holds a negative connotation, implying that one has problems they cannot fix and that they are weak. If individuals attend marriage counseling and have a positive experience, their attitude regarding counseling changes making them more likely to utilize the resource again in the future.

Conclusion.

"It seems to be a human tendency to want to simplify and to find a single cause for success or failure in marriage" (Larson & Holman, 1994, p. 235). Although finding a single cause of divorce would be beneficial, there is no cause and effect relationship in

marriage. Factors may influence one another greatly increasing the odds of dissolution of the relationship; however, outcomes differ for each couple. Based on the knowledge of risk factors some researchers attempt to predict the success or failure of couple's relationships (Gottman, 1994). The problem is that prediction is imperfect and researchers cannot predict exactly which couples will have successful marriages and which will divorce with 100 percent accuracy. Researchers may not be able to predict specific couples that will divorce; however, professionals can be made aware of a couple's level of risk for marital instability and should use the information as a catalyst for assessment, skill building, and discussion (Larson & Holman, 1994).

Optimally, through premarital preparation a couple's level of risk will be determined and intervention may be tailored specifically to the needs of the couple. As the intervention is unique to each couple, addressing topics necessary to their relationship, couples will be better equipped for marriage, lowering the odds of instability. Ultimately "the goal of divorce and marital discord prevention is to mitigate risk factors and enhance protective factors that are associated with successful adjustment – before problems develop" (Stanley et al., 1995, p. 392). Reducing the frequency of instability and divorce is the goal of identifying risk factors for premarital couples.

Couple Typology

In addition to identification of risk factors, another procedure used by researchers in assessing the high divorce rate is through evaluating the risk of instability for different types of couples. Couple typologies are the grouping of couples with similar relationship qualities and patterns of interaction. Researchers identify several types of couples and then evaluate the differences between groups on a variety of variables. The use of couple

typologies is important because researchers are able to gain significant information encompassing the whole relationship of the couple instead of pieces of information related to individual variables. Couple typologies place the focus on the couple instead of being variable oriented, allowing relevant differences and patterns between couples to emerge (Fowers et al., 1996). Therefore, research on couple typologies provides a different level of evaluating information instead of simply looking at risk factors. With the information associated to couple typologies, premarital intervention will be adept to meet the needs of couples based on their relationship patterns.

Several researchers have created couple typologies; however, they each are distinctive from the others. Surra (1985) created a set of couple typologies investigating the length and patterns within the dating relationship and the level of commitment to one's partner. The data was collected through retrospective accounts by newlyweds, having them reflect back on their dating relationship and engagement. Due to the reflective nature of the data and the focus on the couple's premarital relationship no links were made between the typologies and marital stability or quality.

In his work *Why Marriages Succeed or Fail*, Gottman (1994) created couple typologies based on the conflict resolution style of the couple. Marital outcomes were then assessed for the typologies. The typologies fall along a continuum of how well couples were able to handle disagreement. The typologies include validating, volatile, avoidant, hostile/engaged, and hostile/detached. Validating is defined as those couples that are able to validate their partner's perspective even in the midst of a disagreement. Volatile couples are those who fight and then make up in dramatic fashion. While validating and volatile couples engage in conflict, avoidant types will minimize problems

attempting to stay away from conflict. Hostile/engaged couples are those who have extremely negative fights that include name-calling, insults, and put-downs by one or both partners. Lastly, hostile/detached couples attack their partners at times but overall are emotionally uninvolved with one another. Gottman (1994) found that the first three couple types, validating, volatile, and avoidant, are viable for long-term marriage. The remaining two types, hostile/engaged and hostile/detached, had a greater tendency to lead to marital dissolution.

In addition to Surra (1985) and Gottman (1994), Hetherington and Kelly (2002) identified various interactional patterns in creating the typologies. In determining the interactional pattern the researchers evaluated the ways in which couples "express emotions, solve problems, communicate, and take on family tasks" (Hetherington & Kelly, 2002, p. 25). Five types of couples are included in this set of typologies; they are pursuer/distancer, disengaged, operatic, cohesive-individuated, and traditional. Pursuer/distancer couples are those who engage in a complementary relationship in which when one pursues their partner and the other distances. Couples who are not connected and virtually live parallel lives to one another are identified as disengaged. Operatic couples have a cyclic pattern of fighting and making up. Couples in the cohesive-individuated type have a balance of connectedness and independence. Lastly, traditional couples are those in which the man is the provider and the female takes care of the home. The researchers found that pursuer/distancer couples are most prone to divorce, and traditional couples are least likely to divorce (Hetherington & Kelly, 2002).

In 1992, Fowers and Olson created a set of couple typologies based off couples scores on the PREPARE Inventory. Unlike Gottman (1994) and Hetherington and Kelly

(2002) these typologies encompass many aspects of a couple's relationship. The couple typologies created by Fowers and Olson (1992) take into account idealistic distortion, realistic expectations regarding marriage, personality, communication, conflict resolution, financial management, leisure activities, sexual relationship, children and parenting, family and friends, equalitarian roles, and religious orientation. Fowers and Olson (1992) have addressed conflict resolution and interactional patterns in slightly different ways than the previous researchers; however, these typologies seem to have addressed those issues in addition to many others.

Fowers and Olson (1992) identified four different types of couples: vitalized, harmonious, traditional, and conflicted. Vitalized couples typically have a high degree of satisfaction within their relationship. These couples tend to score highest on all of the PREPARE categories except the realistic expectations and religion subscales. There seems to be a moderate level of relationship satisfaction for couples within the harmonious typology. Harmonious couples tend to score high on the interrelationship scales, such as communication and conflict resolution. However, these couples score lower on future orientated issues, such as children and parenting. Traditional couples are characterized by some dissatisfaction in the relationship on interrelationship issues such as personality, communication, and conflict resolution. Although traditional couples score lower on interrelationship issues they tend to score the highest of all typologies on realistic expectations, religion, and children and parenting. Lastly, conflicted couples demonstrate relationship difficulties and low scores across the PREPARE categories. The lowest scores typically were within the interrelationship areas, whereas, these

couples tended to fare slightly better on future oriented issues (Fowers & Olson, 1992; Fowers, Montel, & Olson, 1996; Olson et al., 1998).

In an effort to demonstrate validity for the couple typologies, created by Fowers and Olson (1992), a three-year follow-up study was done examining marital outcomes of the four couple types (Fowers et al., 1996). The findings of the study supported the existing couple typologies. Fowers, Montel, and Olson (1996) found a linear pattern of marital satisfaction with conflicted couples having the lowest scores, followed by traditional, then harmonious couples. Marital satisfaction scores were the highest for couples in the vitalized type. Although vitalized couples have the highest marital satisfaction scores, the type of couples least likely to have separated or divorced after three years of marriage were the traditional couples. Traditional and harmonious couples both had a moderate level of relationship satisfaction, however, results showed that harmonious couples were separated or divorced twice as often as traditional couples. One possible explanation of this trend is that traditional couples value marital stability more highly than marital satisfaction, resulting in more couples remaining married with lower levels of satisfaction in their marriage. Conflicted couples in the study were more than three times as likely to call off their wedding than vitalized couples. They also comprised almost half of the couples in the study that had separated or divorced. Distinctive differences are evident between the various types of couples on both marital satisfaction and rates of instability (Fowers et al., 1996).

Typologies are a tool used to help describe and categorize couples enabling professionals to intervene in the best possible way. Typologies evaluate couples relationships considering many factors and the ways in which they interact with one

another. Marital outcomes are then examined by groups to determine the level of risk of instability and dissolution for the couples within each type. "Empirical typologies can provide direction for theory regarding the combinations of variables that are most relevant in understanding differences in how marriages are constituted" (Fowers, Montel, & Olson, 1996, p. 104).

Methodology

This quantitative study will include 500 engaged couples that completed a premarital program in a church setting between 1992 and 2003. As part of the program, these couples completed either the PREPARE or PREPARE-MC Inventory. An ex-post facto design is being used since the data was previously collected and scored. For the purpose of this study, descriptive and correlational research will be done using parts of an existing PREPARE Inventory database. The PREPARE Inventory is a self-report questionnaire that was completed by each partner at the same time. The unit of analysis for the study is both individual and couple level. The study will be descriptive and correlational in nature describing the sample, and examining the relationship between couple typologies and risk factors associated with marital stability. This information will be used to provide professionals with additional knowledge to enhance premarital preparation.

Sample

The participants in this study were 500 engaged couples, 1,000 individuals, who participated in a premarital program at a church in urban city in a Midwestern state. The couples participated in the premarital program on a volunteer basis. All couples included in the study have completed either the PREPARE or PREPARE-MC Inventory during their participation in the premarital program. The PREPARE-MC was given to those couples in which one or both of the individuals already had children. If no children were present, couples completed the PREPARE Inventory. Two different versions of the PREPARE and the PREPARE-MC were used, the 1986 versions and the 2000 versions of the inventories. Therefore a total of four inventories will be evaluated in this study. The

2000 version of both the PREPARE and the PREPARE-MC were created when the 1986 versions were revised and adapted in order to improve the effectiveness of the inventories.

Researchers chose to include all 500 couples, even though they took four different inventories, in the sample to gain a comprehensive understanding of the couples participating in the premarital program. In addition, the risk assessment had never before been used with the 2000 PREPARE data or with the PREPARE-MC Inventories. The goal of the researchers was to evaluate the effectiveness of the risk assessment in relation to the various inventories. In examining the relationship of the risk assessment with the other inventories, researchers hope to find additional support for the use of the risk assessment. Also, using the risk assessment with the PREPARE-MC couples gives researchers further information regarding premarital couples with children, determining whether the risk factors for these couples are similar or different than couples with no children.

1986 version of the PREPARE Inventory.

The total sample for the study includes 500 engaged couples, 251 of those couples took the 1986 version of the PREPARE Inventory. These couples completed the inventory between 1992 and 2001. The mean age for men taking the 1986 version of the PREPARE was 26.16 years old (range 18-45, *SD* = 4.7). Females were slightly younger, with a mean age of 24.65 years (range 18-40, *SD* = 3.94). The majority of the sample (90.8%) of the participants reported that they were single and had never been married. In this subset of the total sample 95.4% of the participants were Caucasian and 93.2% reported that their religion was protestant. The level of income for this sample varied,

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22.9% of the participants were in the category from no income to $9,999, 19.9% made between $10,000 and $19,999, 23.5% fell between $20,000 and $29,999, the category consisting of those who made between $30,000 and $39,999 included 15.9% of the participants, 7.6% made between $40,000 and $49,999, and 9.2% of the participants made $50,000 or more. For a complete list of sample demographics for the 1986 version of the PREPARE, see Table 1.

1986 version of the PREPARE-MC Inventory.

The 1986 version of the PREPARE-MC was used between 1992 and 1998 resulting in 79 couples taking the inventory. Table 1 also contains the sample demographics for the couples taking the 1986 PREPARE-MC. A large difference between the PREPARE sample and the PREPARE-MC sample is that 70.9% of the participants taking the PREPARE-MC have been previously divorced. The mean age of the participants taking the 1986 version of the PREPARE-MC is also much higher than that of the PREPARE couples. The mean age for men is 39.10 years (range 19-68, *SD* = 10.16) and the mean age for females is 36.00 years with a range of 20-61 and a standard deviation of 8.57. Similar to the 1986 version of the PREPARE, the majority of the sample was Caucasian (93%). In addition, ninety-three percent of the participants taking the 1986 PREPARE-MC identified their religion as protestant. Only 14% of the participants in this sample earned an income under $19,999, 20.9% earned $20,000 to $29,999 per year, 22.2% of the participants fell between $30,000 and $39,999, 13.9% made somewhere between $40,000 and $49,999 and 26% of the participants earned an income of $50,000 or more.

Table 1

Sample Demographics – 1986 Version of PREPARE and PREPARE-MC

Variables	PREPARE 1986		PREPARE-MC 1986	
	Frequency	Percentages	Frequency	Percentages
	n = 502 Individuals		n = 158 Individuals	
Age				
18-19	15	3.0%	1	0.6%
20-25	284	56.6%	11	7.0%
26-30	145	28.9%	25	15.8%
31-35	35	7.0%	36	22.8%
36 or older	21	4.2%	84	53.2%
Missing	2	0.4%	1	1.3%
Education				
Graduate/Professional	74	14.7%	38	24.1%
Four-Year College	247	49.2%	48	30.4%
Some College/Technical	145	28.9%	57	36.1%
Finished High School	22	4.4%	11	7.0%
Other	8	1.6%	1	0.6%
Missing	6	12.0%	3	3.8%
Race				
African American	5	1.0%	0	0%
Asian American	2	.4%	2	1.3%
Caucasian	479	95.4%	147	93.0%
Native American	9	1.8%	5	3.2%
Hispanic/Latino	4	0%	2	1.3%
Other	0	0%	0	0%
Missing	3	0.6%	2	2.5%
Marital Status				
Single, Never Married	456	90.8%	38	24.1%
Single, Divorced	40	8.0%	104	65.8%
Single, Widowed	0	0%	5	3.2%
Married	0	0%	0	0%
Other	0	0%	9	5.7%
Missing	6	1.2%	11	13.9%
Pregnancy				
Yes	16	3.2%	N/A	
No	483	96.2%		
Missing	3	0.6%		

Income

$0 – $9,999	115	22.9%	5	3.2%
$10,000 – $19,999	100	19.9%	17	10.8%
$20,000 – $29,999	118	23.5%	33	20.9%
$30,000 – $39,999	80	15.9%	35	22.2%
$40,000 – $49,999	38	7.6%	22	13.9%
$50,000 – $74,999	33	6.6%	26	16.5%
$75,000 or More	13	2.6%	15	9.5%
Missing	5	1.0%	5	6.3%

Religion

Catholic	21	4.2%	4	2.5%
Jewish	0	0%	0	0%
Protestant	468	93.2%	147	93.0%
Other	9	1.8%	6	3.8%
Missing	4	0.8%	1	0.6%

2000 version of the PREPARE Inventory.

One hundred and thirty nine couples took the 2000 version of PREPARE between 1999 and 2003. Of the 278 total individuals, 70.1% reported that they had never been married. The mean age for males in this subset of the sample was 32.14 years (range 20-90, *SD* = 13.7). The women in the sample were younger than the men, with a mean age of 28.86 years (range 18-70, *SD* = 11.1). Ninety-five percent of the sample was Caucasian with 64.7% reporting their religion as protestant. An even distribution is apparent for income earned by participants; 15.8% reported making $9,999 or less, 8.6% earn between $10,000 and $19,999, 14.7% fall into the $20,000 to $29,999 category, 17.3% of participants make between $30,000 and $39,999, 11.9% earn between $40,000 and $49,999, and 28.1% make over $50,000 a year. Sample demographics for the 2000 version of the PREPARE are reported on Table 2.

Table 2

Sample Demographics – 2000 Version of PREPARE and PREPARE-MC

Variables	PREPARE 2000		PREPARE-MC 2000	
	Frequency	Percentages	Frequency	Percentages
	n = 278 Individuals		n = 62 Individuals	
Age				
18-19	2	0.7%	1	1.6%
20-25	106	38.1%	7	11.3%
26-30	70	25.2%	8	12.9%
31-35	30	10.8%	9	14.5%
36 or older	63	22.7%	35	56.5%
Missing	7	2.5%	2	3.2%
Education				
Graduate/Professional	58	20.9%	19	30.6%
Four-Year College	126	45.3%	18	29.0%
Some College/Technical	80	28.8%	20	32.3%
Finished High School	11	4.0%	4	6.5%
Other	3	1.1%	1	1.6%
Missing	0	0%	0	0%
Race				
African American	0	0%	0	0%
Asian American	2	0.7%	0	0%
Caucasian	264	95.0%	60	96.8%
Native American	8	2.9%	2	3.2%
Hispanic/Latino	1	0.4%	0	0%
Other	2	0.7%	0	0%
Missing	1	0.4%	0	0%
Marital Status				
Single, Never Married	195	70.1%	14	22.6%
Single, Divorced	74	26.6%	43	69.4%
Single, Widowed	5	1.8%	5	8.1%
Married	2	0.7%	0	0%
Other	2	0.7%	0	0%
Missing	0	0%	0	0%
Pregnancy				
Yes	14	5.0%	0	0%
No	255	91.7%	59	95.2%
Missing	9	3.2%	3	4.8%

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Income				
$0 – $9,999	44	15.8%	5	8.1%
$10,000 – $19,999	24	8.6%	3	4.8%
$20,000 – $29,999	41	14.7%	7	11.3%
$30,000 – $39,999	48	17.3%	10	16.1%
$40,000 – $49,999	33	11.9%	6	9.7%
$50,000 – $74,999	47	16.9%	18	29.0%
$75,000 or More	31	11.2%	13	21.0%
Missing	10	3.6%	0	0%
Religion				
Catholic	15	5.4%	7	11.3%
Jewish	0	0%	0	0%
Protestant	180	64.7%	49	79.0%
Other	81	29.1%	6	9.7%
Missing	2	0.7%	0	0%

2000 version of the PREPARE-MC Inventory.

The 2000 version of the PREPARE-MC was the final inventory used in the study. Thirty-one couples took the 2000 version of the PREPARE-MC between 1999 and 2003. The mean age for the males taking this inventory is 39.77 years old (range 21-66, $SD = 14.42$). The mean age of the women in this subset is 37.52 years (range 19-66, $SD = 13.75$). Most of these participants (69.4%) have been divorced previously and at least one partner has a child. Similar to the three other inventories the majority of the population taking this instrument is Caucasian (96.8%) and 79% of the participants reported that they were protestant. The level of income for the participants varied greatly. Participants earning under $10,000 totaled 8.1% of the subset, 4.8% made between $10,000 and $19,999, 11.3% of participants fell between $20,000 and $29,999, 16.1% were in the $30,000 to $39,999 category, 9.7% earned between $40,000 and $49,999, and 50% of the participants made $50,000 or more per year. A complete list of the 2000 PREPARE-MC sample is reported on Table 2.

Overall, the four samples are fairly different based on demographic information. Couples who took the 1986 PREPARE were the youngest in the overall sample. The mean ages for couples taking the 2000 PREPARE were approximately four to six years older than the 1986 PREPARE couples, however, are they are younger than the PREPARE-MC couples. The PREPARE-MC Inventories contain the oldest couples in the sample with mean ages between 35 and 40 years old. Another large difference between inventories is that the majority of the PREPARE couples are single, and have never been married; whereas, a great deal of the PREPARE-MC couples were previously divorced. In examining the number of participants who have earned a four year degree or more, the PREPARE couples were slightly more educated than the couples taking the PREPARE-MC. Although these differences are present, a similarity in the sample is that the majority of the participants are Caucasian and Protestant.

Instrumentation

The PREmarital Personal And Relationship Evaluation (PREPARE) Inventory was created by Olson, Fournier, and Druckman (1987, 1998) as an assessment for engaged couples. The PREmarital Personal And Relationship Evaluation – Marriage with Children (PREPARE-MC) was adapted from the PREPARE Inventory by Olson and Fournier to meet the needs of premarital couples in which one partner already has at least one child. The purpose of the PREPARE and the PREPARE-MC is to identify specific growth and strength areas for each couple taking the inventory. In this way premarital preparation may be molded to each couple, helping them address growth areas, ultimately providing the most effective intervention.

Validity and reliability.

The PREPARE and the PREPARE-MC have both been found to have high levels of validity and reliability. First of all, the questions that make up the instruments are related to marriage and the eleven specific dimensions of the inventories. Therefore, face validity for both instruments is demonstrated in that the questions appear to be assessing the concepts that the inventories are supposed to be measuring. Concurrent validity was demonstrated when all of the dimensions in the PREPARE Inventory were found to significantly correlate with the Locke-Wallace Marital Adjustment Scale, which is a well-known assessment of marital satisfaction (Olson et al., 1998).

In addition to validity, the reliability was shown to be high for the two instruments. Reliability measures that have been tested on the two instruments include internal consistency and test-retest scores. The average internal consistency for the PREPARE Inventory is reported at .80 (n=1,742), and .77 for the PREPARE-MC (n=1,263). For the test-retest reliability the PREPARE and the PREPARE-MC were combined resulting in an average of all the dimensions being .80 (n=693). These numbers represent appropriate levels of reliability, in identifying differences that exist on the scales of the two instruments, supporting the dependability and consistency of the measures (Fowers & Olson, 1989; Olson et al. 1998).

The PREPARE and the PREPARE-MC Inventories each are made up of 125 questions on the 1986 versions and 165 questions on the 2000 versions, related to 11 different areas. Answers are recorded on a five-point Likert type scale ranging from strongly agree to strongly disagree. The inventories do not measure right versus wrong, they simply identify positive and negative agreement between male and female. Eleven

relationship dimensions are measured in the PREPARE and the PREPARE-MC Inventories as well as one additional scale to measure the level of idealism within the couple. Each of the eleven dimensions is made up of 10 questions pertaining to the specific topic. The eleven relationship dimensions included in the inventories are marriage expectations, personality issues, communication, conflict resolution, financial management, leisure activities, sexual expectations, children and parenting, family and friends, role relationship, and spiritual beliefs. The following describe each of the eleven dimensions plus the idealistic distortion scale:

Idealistic distortion.

The level of idealism, unrealistic expectations for marriage, is measured by the idealistic distortion category of the PREPARE and PREPARE-MC Inventories. Individuals who score high on idealistic distortion are those who possess extremely unrealistic expectations for marriage. These couples may not have the ability to see or may not want to see problem areas in their relationship. Lower scores in this category demonstrate realistic thinking regarding marriage, allowing the individuals to accept and work through issues. In addition to measuring the level of idealism, the idealistic distortion category doubles as an assessment of social desirability. An example of a question in this category is: My partner and I understand each other completely.

Marriage expectations.

This category evaluates individual's expectations of love and marriage. An example question is: I think we will never have problems in our marriage. The score for each person is determined by the level of realism in his or her answers to the questions. If the couple does not exhibit realistic thinking and expectations, high levels of idealism

will interfere with the couple's ability to make decisions objectively and plan for the future. Therefore, unrealistic thinking results in lower scores on the marriage expectations category. Higher scores indicate increased levels of realism in one's expectations regarding marriage.

Personality.

How one views their partner's behavior and interaction with others is important to the future of the relationship. This dimension assesses the level of contentment one partner has with the personality traits and social behavior of their partner. Items included in this category are such things as promptness, personality characteristics, and the use of substances. Sometimes I am concerned about my partner's temper, is an example of a question in this category. Satisfaction with one's partner, their personality, and their behavior receives a high score. Low scores demonstrate feeling uncomfortable with the personality traits and behaviors of one's partner.

Communication.

The communication category combines different aspects of the communication process such as expressing feelings and listening. The questions allow individuals to discuss their thoughts on the differences in communication styles between themselves and their partner, as well as, share information regarding their perception of their partner's communication skills. Couple's who are able to express their feelings and feel heard by their partner tend to have higher levels of satisfaction in their communication skills resulting in high scores on this dimension. Those couples with low levels of satisfaction and differences in communication styles have low scores. An example is: It is very easy for me to express all my true feelings to my partner.

Conflict resolution.

The questions included in this category measure the ability of couples to resolve conflict effectively. The process of dealing with conflicts is evaluated by looking at the feelings of each partner, the recognition of conflict, the resolution of the problem, and the level of satisfaction with the resolution. A question included on this category is: In order to end an argument, I usually give in too quickly. Couples who are satisfied with the ways in which conflict is handled in the relationship and have realistic views regarding the presence of disagreements tend to score high in this area. Those couples feeling dissatisfied with their ability to resolve problems or who avoid conflict altogether receive low scores for conflict resolution.

Financial management.

The financial management dimension evaluates the couple's feelings regarding several topics within the area of finances. Topics within the category include differences in spending, financial decision-making, the management of the money, and debt. A question on the inventory regarding financial management is: Sometimes I wish my partner was more careful in spending money. High scores in the financial management area indicate that the couple is satisfied with the current financial situation and there are few or no reasons for concern. The opposite is true for low scores, usually high levels of concern or differences in beliefs regarding money are present between male and female.

Leisure activities.

The leisure activities items place a high emphasis on how the couple will spend their free time, whether alone or together, and socially or at home. Another topic is the amount of similarity or difference that is present within interests. Expectations are

examined to determine the level of agreement on each of the previous topics. Couples that are able to find balance between spending time together and apart and agree upon the use of free time are given high scores in this category. Disagreement between partners or concern in relation to the current management of leisure time would result in lower scores on leisure activities. An example of a question related to leisure activities is: I sometimes feel pressured to participate in activities that my partner enjoys.

Sexual relationship.

The amount of affection, decisions regarding sexuality such as birth control, and the ability for a couple to communicate about sexual issues are all included within the category of sexual relationship. I am completely satisfied with the amount of affection my partner gives me, is one of the questions assessing the sexual relationship of the couple. Disagreement concerning affection, birth control methods or attitudes surrounding sex lead to lower levels of satisfaction in the sexual relationship contributing to low scores in this category. High scores are exhibited by a couple's elevated rate of satisfaction and agreement in the majority of the above named topics.

Children and parenting.

The children and parenting category challenge the couple to think about future issues including having and raising children, and the impact of children on the marital relationship. This category moves couples from basic beliefs about having a family to a more in-depth view of the ways in which children will be raised. Couples report the number of children they would like to have, and answer questions related to parental roles, discipline techniques, and their ultimate goals for their children. An example question is: We have discussed and agreed on how our children should be disciplined.

When disagreement or uncertainty in these areas is present the couple receives a low score. As agreement increases and consensus is achieved in the area of child rearing the couple is given a high score.

Family and friends.

The family and friends dimension evaluates the individual's feelings regarding the role of family and friends within the marital relationship. The focus of this category is more specifically on the attitudes surrounding one's own family, future in-laws, and the level of comfort with both partner's set of friends. One example of a question in this category is: Some relatives or friends have concerns about our marriage. Issues of involvement such as the amount of time spent with family and friends are also addressed. High scores in the family and friends area goes to those couples who feel comfortable with their partner's family and friends. Problematic relationships or concerns regarding interference from family and friends are identified with low scores on the category.

Role relationship.

The role relationship area deals with both male and female's ideas regarding future roles as husband and wife, father and mother. The beliefs and attitudes related to the roles and responsibilities of each partner are compared to determine the level of agreement between male and female. An example question is: I believe the woman's place is basically in the home. High scores in this category indicate an equalitarian role relationship, whereas, low scores indicate more traditional beliefs regarding roles. Within the role relationship category the importance is placed on the similarities or differences between the male and female's responses, not necessarily the specific scores of the couple.

Spiritual beliefs.

Spiritual beliefs are described as the religious beliefs held by the individual, the involvement in church activities, and the meaning placed on religion by each partner. The role of each of these characteristics in the area of spiritual beliefs will place additional expectations on one's partner and the relationship. A question on the inventories related to spiritual beliefs is: Religion has the same meaning for both of us. As in the role relationship dimension, the emphasis on spiritual beliefs is placed upon the level of agreement between partners' responses regarding religious beliefs and practices. High scores in the category are indicative of more traditional religious views and low scores indicate less traditional approaches to religion (Olson et al., 1998).

The PREPARE and PREPARE-MC Inventories have many positive aspects, although, constraints exist. After evaluating the PREPARE Inventory, Larson, Newell, Topham, and Nichols (2002) identified a few concerns regarding the inventories. The researchers found that the PREPARE Inventory did not address three factors that are associated with marital satisfaction. The three factors were the mental health of the parents, the similarity of the male and female's intelligence, and the similarity of background characteristics such as age, education, income, and parent's economic status between partners.

Couple Typology

The counselor report for the PREPARE and the PREPARE-MC identifies a couple typology for each couple. These four couple typologies, which were developed by Fowers and Olson (1992), are termed vitalized, harmonious, traditional and conflicted. The typologies for this study were created by comparing the positive couple agreement

scores in each of the 11 areas of the PREPARE Inventory to types found by Fowers and Olson (1992). The absolute value of the difference in the couple's scores is summed for each category. Total scores are created for each typology and the category with the lowest total score is identified as the couple's typology. The process of placing couples within types is created through the use of hierarchical agglomerative cluster analysis and k-means cluster analysis. The cluster analysis procedure used two groups to evaluate the goodness of fit between the couple's responses to questions and the typologies. Lastly cross-validation was used to compare goodness of fit of the clusters to the two samples (Fowers & Olson, 1992). In 1996, Fowers, Montel, and Olson using couple typologies found significant differences by marital status (married, divorced) three years after marriage. The couple typologies will be used to assess the differences between various types of couples and their levels of identified risk. This comparison will be used to help researchers and educators detect couples that may be at higher risk for marital instability.

Risk Assessment

A risk assessment developed by Fournier (1986) and reported by Littlefield (1997) will be used in the study to determine each couple's level of risk for marital instability based on identified risk factors. The assessment contains information regarding 15 individual or couple characteristics taken from the PREPARE Inventory. These 15 risk factors are age at marriage, level of education, pregnancy, timing of preparation, the length of acquaintance, parent's attitude regarding the marriage, level of income, parent's marital status, quality of the dating experience, personality, family atmosphere, social behavior, conflict resolution, decision making/communication, and attitude toward future counseling services. Each factor reported by the couple will be

given a score of a 1, 2, or 3 depending on the level of risk. A score of 1 is used for low risk, 2 signifies moderate risk, and 3 is used for high risk. Timing of preparation is the only variable that does not follow the above pattern. This variable is separated into four levels of risk with four designating the highest level of risk.

Once the level of risk has been calculated for each topic area, the researcher will sum the answers to each of the 15 items in order to create a total risk score for the couple, ranging from 15 to 45. The total risk score will be used to compare and contrast couples with various levels of risk in order to understand the specific needs of the couples. The risk assessment, using the composite score, is a continuum from low risk, which includes possible protective factors or strengths extending to factors that hold high levels of risk. Once the risk assessment is created, the individual risk factors and the composite score will be compared to the couple typology to assess whether couple typologies and level of risk are associated with one another.

The information used to calculate the level of risk for each item is taken either directly from the background questions on the PREPARE or from a combination of questions within the PREPARE Inventory. Age at marriage, level of education, pregnancy, timing of preparation, length of acquaintance, parent's attitude regarding the marriage, level of income, and parent's marital status are all specific questions asked on the background portion of the PREPARE Inventory. Those items that are calculated by combining questions within the PREPARE are the quality of the dating experience, personality, family atmosphere, social behavior, conflict resolution, decision-making/communication, and attitude toward future counseling services. Small differences exist in the various versions of the inventories; therefore, the same or similar

questions will be used for the risk assessment with each of the four versions of the inventories. In addition to changes in the questions used, minor alterations have been made to calculations of the 2000 version of the PREPARE and the PREPARE-MC to address changes in couples over time.

The first factor in the risk assessment is age. For the 1986 and 2000 versions of the PREPARE, the highest risk for *age at marriage*, is when both male and female are 20 years old or younger. Moderate risk includes males between the ages of 21 and 23 and females that are 21 years of age. The lowest risk category consists of males 24 years of age or older and females 22 years or older. The PREPARE ages used in this study were decided upon in previous studies using the risk assessment. Researchers chose to use the same ages to keep consistency between the studies. Since couples taking the PREPARE-MC are generally older than those taking the PREPARE Inventory, the ages have been slightly adapted. Individuals who took the 1986 or 2000 PREPARE-MC and are 22 years old or younger are placed in the high-risk category. Males between the ages of 23 and 25 and females who are 23 are determined to be moderate risk. Low risk for couples taking the PREPARE-MC is when the male is 26 years old or older and when the female is 24 years old or older.

The highest risk category for *level of education* is when only one partner, male or female, has finished high school. The moderate risk category consists of couples that have any combination of education levels with at least one person having completed high school. Couples in which both male and female have obtained a bachelor's degree or graduate degree hold the lowest level of risk.

Pregnancy at the time of marriage is scored as high or low risk. High risk designates that the female is pregnant when the inventory is completed. The low risk category is for those couples in which the female is not pregnant during the engagement.

Timing of preparation is the only factor separated into four categories. The timing of preparation is the length between premarital preparation and the wedding date. The highest risk, given a score of four, is those couples who allow less than one month between premarital preparation and the wedding. A score of three is given to couples attending premarital preparation less than two months before the wedding. Moderate risk is between three and five months and is given a score of two. Couples allowing six months or longer are placed in the lowest risk category, receiving a score of one.

For the *length of acquaintance* factor, high risk is defined as knowing one another for less than eleven months. Knowing one's partner for twelve to twenty-three months is moderate risk, whereas, knowing each other for more than two years is identified as low risk.

Parent's attitude regarding the marriage is indicated by the male and female's report on the PREPARE Inventory. When identifying the level of risk for the parent's attitude regarding the marriage, the raw scores range from two to ten. Instances where both sets of parents interfere or are opposed to the marriage demonstrate high risk, or a raw score of six or less (8 or less on the 2000 versions of the PREPARE and PREPARE-MC). Moderate risk, a score of seven or eight (nine on the 2000 versions), indicates neutrality or differences on the part of the parents. Enthusiasm, nine or greater (score of 10 for the 2000 PREPARE and PREPARE-MC), shown by both partner's parents is the low risk category.

The highest risk category for the couple's *level of income*, as reported on the 1986 version of the PREPARE and PREPARE-MC, is a combined income of $20,000 or less. A combined income of $21,000 to $30,000 is moderate risk for couples. The lowest risk category is for couples making $30,000 or more per year. The level of risk for the 2000 versions of the PREPARE and PREPARE-MC has been adjusted so that high risk is couples who have an income from zero to $30,000. Moderate risk ranges from $20,000 to $50,000. An overlap in low and moderate risk occurs due to the way the question is asked on the 2000 versions of the inventories. Couples who make an income of over $50,000 are in the low risk category.

The male and the female's *parent's marital status* was also identified on the PREPARE Inventory. The highest risk category was the case in which both the male and the female's parents were divorced, separated, or remarried. If one set of parents have been divorced or separated then the couple fell into the moderate risk category, and if both sets of parents are still married the couple was placed in the lowest risk category.

Using the idealistic distortion scale from each inventory the *quality of dating experience* category was created. The questions for the 1986 version of the PREPARE and PREPARE-MC are as follows:

34. My partner and I understand each other completely.
42. My partner completely understands and sympathizes with my every mood.
64. Every new thing I have learned about my partner has pleased me.
70. There are times when my partner does things that make me unhappy.
101. My partner has all of the qualities I've always wanted in a mate.

The quality of the dating experience category uses the previous five questions to determine the couple's level of idealism within the relationship. The preceding questions have a range of five to 25. Low risk for this category is those couples that are realistic

regarding the relationship, both male and female scoring 12 or less. Couples who are idealistic are identified as high risk, and moderate risk is any combination of idealism or realism. Couples in which both partners score a 17 or greater are determined to be at high risk and any other combination of scores are moderate risk.

The 2000 versions of the PREPARE and PREPARE-MC used the following questions in calculating the quality of the dating experience category; 1, 40, 60, 80, 100, 120, 140. Four of the questions are exactly the same as the 1986 versions, however three are different. Number 70 from the 1986 versions was not used in the 2000 versions of the inventories. The three questions of the 2000 version of the PREPARE and PREPARE-MC are:

> 80. I have never regretted my relationship with my partner.
> 120. We are as happy as any couple could possibly be.
> 140. My partner always gives me the love and affection I need.

The range for the 2000 version of the PREPARE and PREPARE-MC is from seven to 35. Low risk for these two inventories is when women and men both have a score of 23 or less. Couples are placed in high risk when both men and women have a score of 31 or greater, and moderate risk is any combination of scores.

Personality is one of the major areas addressed by the PREPARE Inventory. Therefore, the personality category in the risk assessment and the PREPARE Inventory use the same questions. The questions from the 1986 version of the PRPEARE and PREPARE-MC included in the personality category are:

> 8. There are times when I am bothered by my partner's jealousy.
> 13. Sometimes I am concerned about my partner's temper.
> 24. At times, I am concerned that my partner appears to be unhappy and withdrawn.
> 30. My partner should smoke, drink or use drugs less often.

37. At times, my partner is not dependable or does not always follow through on things.
44. When we are with others, I am sometimes upset with my partner's behavior.
63. Sometimes my partner is too stubborn.
78. My partner is often critical or has a negative outlook.
95. Sometimes I have difficulty dealing with my partner's moodiness.
115. At times I think my partner is too domineering.

The questions used from 2000 version of the PREPARE and PREPARE-MC are 7, 17, 32, 47, 62, 77, 92, 106, 119, and 133. The questions are worded slightly differently than the questions listed above, however, they measure the same concepts. The personality category on all of the inventories contains ten questions resulting in a range of ten to 50. Instances where male and female both score 41 or better is identified as low risk. When both of the individuals score 30 or less they are determined to be high risk. Moderate risk is defined as middle range scores or differences between partner's scores. The lowest level of risk for personality is if both male and female are mature. When both partners are immature high risk is assigned to the couple. Moderate risk is a when there is a combination of maturity and immaturity within the couple.

Family atmosphere measures each partner's feelings toward the involvement of their families during marriage. If both male and female are uncomfortable with their future in-laws or their own family they are placed in the high-risk category (both scoring 4 or less). When one partner is uncomfortable moderate risk is assigned. Being comfortable with both future in-laws and one's own family is identified as low risk (male and female each scoring 8 or greater). The questions for the 2000 versions are numbers 58 and 116. The following questions help identify the couple's level of comfort with family and are taken from the 1986 version of the PREPARE and PREPARE-MC:

57. I do not enjoy spending time with some of my future relatives or in-laws.
92. I am worried that one of our families may cause trouble in our marriage.

The following four questions (1986 PREPARE and PREPARE-MC) are used to

assess the level of risk in the *social behavior* category:

30. My partner should smoke, drink, or use drugs less often.
44. When we are with others, I am sometimes upset with my partner's behavior.
103. I really enjoy being with all of my partner's friends.
121. Rules change in our family.

Raw scores for the above social behavior questions range from four to 20. A score of 15

or better by each partner is designated as low risk. High risk is defined as both male and

female having a score of 11 or smaller. Low risk is identified in the case that both

individuals like their partner's social behavior and friends. When partners have concerns

and worries about their partner's behavior and friends they are determined to be high risk.

Any mixture of feelings, or scores, regarding one's partner's behavior is moderate risk.

Questions taken from the 2000 version of the PREPARE and PREPARE-MC for

the social behavior variable are similar to those listed above. The items used from the

2000 inventories were number 25 from the background information, 77, 129, and 165.

High risk for the social behavior variable is identified when both male and female have

scores of 12 or less. If both male and female have scores of 16 or higher they are placed

in the low risk category. All other scores or combination of scores results in moderate

risk for the couple.

To determine the risk level for *conflict resolution* eight questions were combined

from both the Conflict Resolution and the Communication categories on the PREPARE

Inventory. In the following questions, raw scores range from 10 to 50. The questions

used to create the conflict resolution assessment in the risk assessment are as follows:

4. In order to end an argument, I usually give in too quickly.
6. When we are having a problem, my partner often gives me the silent treatment.

74. I go out of my way to avoid conflict with my partner.
79. At times, I feel some of our differences never seem to get resolved.
83. To avoid hurting my partner's feelings during an argument, I tend not to say anything.
96. At times, my partner does not take our disagreements seriously.
98. I do not always share negative feelings with my partner because I am afraid she/he will get angry.
112. When we argue, I usually end up feeling responsible for the problem.

The same eight questions were used from the 2000 version of the PREPARE and PREPARE-MC, however, the numbers are different. The questions used from the 2000 versions were 5, 18, 67, 95, 109, 122, 121, and 135. The lowest level of risk involves the couple recognizing that problems exist in the relationship and resolving those problems together. Within these low-risk couples both partners have raw scores of 31 or greater. When couples avoid relationship problems and do not come to a resolution they are identified as high risk. In high-risk couples male and female both score 23 or less on the preceding ten questions. Moderate risk is defined as any differences in each partner's style of resolving conflict.

The process in which *decision-making/communication* occurs between partners is an important factor in relationships. This category measures the effectiveness of decision making on issues such as roles and responsibilities, time together, and conflict. The following questions were taken from the 1986 version of the PREPARE and used in creating the decision making factor:

18. I'd rather do almost anything than spend an evening by myself.
23. If both of us are working, the husband should do the same amount of household chores as the wife.
48. I think my partner is too involved with or influenced by his/her family.
52. Some of my needs for security, support, and companionship will be met by persons other than my partner.
84. I do not have much fun unless I am with my partner.
112. When we argue, I usually end up feeling responsible for the problem.
115. At times I think my partner is too domineering.

Question number 52 was not one of the questions asked on the 1986 version of the PREPARE-MC Inventory. Therefore, the 1986 PREPARE-MC only assess the decision-making variable on six questions. The questions used in calculating this variable for the 2000 version of the PREPARE were 29, 43, 53, 61, 133, and 135. No close match was found for number 84 on the 1986 version of the PREPARE. The 2000 version of the PREPARE-MC used the same questions as the 2000 PREPARE, however, the same question missing on the 1986 version of the PREPARE-MC is also missing on the 2000 version. The 2000 version of the PREPARE is made up of questions 29, 43, 53, 133, and 135.

The level of risk for decision-making is evaluated by the amount of flexibility present in the relationship. When both male and female are rigid in their decision-making (scoring a 20 or less on the 1986 version of the PREPARE) the couple is determined to be high risk. Low risk is when both members of the couple are flexible (raw scores of 26 or greater) and moderate risk is identified when there is a mixture of rigidity and flexibility between partners.

For the remaining three inventories, the raw scores are reduced by two points for each question missing on the inventory. Therefore, high risk on the decision-making category for the 1986 version of the PREPARE-MC and the 2000 PREPARE is identified when both male and female have a score of 18 or less. Low risk occurs when both male and female have a raw score of 24 or higher, and moderate risk is any other combination of scores. High risk for the 2000 PREPARE-MC is determined when both male and female have a score of 16 or lower, and low risk is identified when both individuals score a 22 or higher.

A couple's *attitude toward future services* such as marriage counseling or marital enrichment is measured by questions related to problems expected in marriage and solutions to those problems. The following questions evaluate the expectation of problems and solutions to the problems:

10. My partner and I have different ideas about the best way to solve our disagreements.
19. I think we will never have problems in our marriage.

Raw scores in this category range from two to ten. Both individuals in low-risk couples have a score of 8 or more. When each member of the couple scores a five or smaller the couple is designated high risk. Couple's who have negative attitudes toward future marriage counseling or marital enrichment are high risk. A positive attitude toward future services is low risk, and moderate risk is when one partner holds one view and the other disagrees.

A background question is asked related to help seeking on the 2000 version of the PREPARE and PREPARE-MC. This question was used in creating the attitude toward future services variable on the 2000 versions. Couples were placed in the high-risk category if both male and female had a score of four or greater. Low risk was identified if both male and female had a score of two or less. Moderate risk was designated as any other scoring pattern on the help-seeking question.

Data Analysis

Given the goals of this research, frequencies will be an important measure used to report the number of couples within each couple typology and the breakdown of couples within each risk factor. One-way ANOVA's will be run to determine whether there are significant differences in types of couples by individual risk factor and total risk score.

Significance will be evaluated by comparing the mean risk score for each factor by couple typology. In addition, chi-square analyses will reveal any significant differences in the percentages of couples in the various risk levels (high, moderate, low) on each risk factor. Tables will be created presenting demographic information, the distribution of couples on the risk assessment, and the number of couples within the various typologies. Tables will also contain the results from the one-way ANOVA's and the chi-square analyses. The tables will demonstrate the effects of individual risk factors and overall composite score for the risk assessment on couple typology. Ultimately, the tables created will be helpful to professionals working with couples in order to enhance premarital preparation programs.

Results

This study was designed to identify the risk of marital instability for premarital

couples. The evaluation was completed through the use of a risk assessment, containing

15 risk factors, and a set of four couple typologies. Researchers examined the link

between individual risk factors, the total risk score, and couple typology. The factors

used in the risk assessment were age at marriage, level of education, pregnancy, timing of

preparation, length of acquaintance, parent's attitude toward the marriage, level of

income, parent's marital status, quality of dating experience, personality, family

atmosphere, social behavior, conflict resolution, decision-making, and attitude toward

future services. The level of risk was determined for each factor and then summed

creating a total risk score for each couple. The couple typologies used in the study were

conflicted, traditional, harmonious, and vitalized as reported by Fowers and Olson

(1992). The results for the level of risk for marital instability and the association between

risk factors and couple typology will be reported by inventory. Demographic information

for the sample is described in the methodology section from page 35-42. As presented in

Tables 1 and 2 (p. 38 and 40), several demographic differences between PREPARE and

PREPARE-MC justify the need to present the findings by inventory.

1986 PREPARE Inventory

Of the total sample, 251 couples took the 1986 version of the PREPARE

Inventory. The first step for researchers was to compile the results of the risk assessment;

both individual risk factors and the total risk score. In order to create a total risk score for

each of these couples, the risk factors must be analyzed separately. The factors will be

reported individually and then as a composite score. The findings of the risk assessment for 1986 PREPARE couples is reported in Table 3.

The first risk factor identified was *age at marriage*; 62.5% of couples were in the lowest risk category, 33.5% were at moderate risk, and 4% of the couples were at high risk in regards to age. In terms of *education*, 50.2% of the sample was at the lowest risk level, 47.8% were at moderate risk, and only 2% of the couples were at high risk. Of the 251 couples, 3.6% reported that the female was *pregnant* at the time of the inventory and 96.4% reported that the female was not pregnant. Results show that 28.2% of couples were in the highest risk category for *timing of preparation*. Moderate risk for this variable was 44.2% of couples, and 25.1% were in the lowest risk category. In addition to the time allowed prior to the wedding, the *length of acquaintance* is an important factor. Couples within the highest risk for length of acquaintance totaled 16.3%, 27.9% were at moderate risk, and 55.0% of the couples were identified to be at low risk for this category.

The *quality of the dating experience*, or the level of idealism in the relationship, identified 33.1% as high risk couples, 61.4% of couples at moderate risk, and 5.6% at low risk, having realistic attitudes. The *personality* risk factor found that 19.9% of couples were at low risk or determined to be mature, 76.9% were in the moderate risk category, and 3.2% were high risk. Of the couples who took the 1986 PREPARE, 81.3% of their parent's were happy about the marriage placing them into the lowest level of risk, 14.3% were in the moderate risk category, and 2.4% were at high risk on the variable, *parent's attitude toward the marriage*.

Table 3
Risk Assessment Reported by Level of Risk – PREPARE 1986

Risk Factors	Highest Risk 3 points	Moderate Risk 2 points	Lowest Risk 1 point
Age			
(Males)	20 or younger	21 – 23	24 or older
(Females)	20 or younger	21	22 or older
	4%	33.5%	62.5%
Education	One No H.S. Diploma	Combination	Finished College
	2%	47.8%	50.2%
Pregnancy	Yes		No
	3.6%		96.4%
Timing of Preparation*	2 Months or Less	3 – 5 Months	6 Months or More
	28.2%	44.2%	25.1%
Length of Acquaintance*	Less than 11 Months	12 – 23 Months	2 Years or More
	16.3%	27.9%	55.0%
Quality of Dating Experience	Idealistic	Combination	Realistic
	33.1%	61.4%	5.6%
Personality	Immature	Combination	Mature
	3.2%	76.9%	19.9%
Parent's Attitude Toward Marriage*	Interfere/Oppose	Neutral	Enthusiastic
	2.4%	14.3%	81.3%
Income	$20,000 or Less	$21,000-$30,000	$30,000 or More
	20.7%	25.1%	54.2%
Family Atmosphere	Uncomfortable	Combination	Comfortable
	0.4%	44.6%	55.0%
Parent's Marital Status	Divorced/Remarried	Combination	Married
	43.8%	0.8%	55.4%
Social Behavior	Concerned	Combination	Not Concerned
	0.8%	47.0%	52.2%
Conflict Resolution	Avoid Problems	Combination	Confront Problems
	2.8%	73.3%	23.9%
Decision-Making	Rigid	Combination	Flexible
	0.8%	62.9%	36.3%
Attitude toward Future Services	Negative	Combination	Positive
	0%	55.4%	44.6%
Total Risk Score* (Range 15-45)	>=26	23 – 25	<=22
	33.6%	35.1%	28.4%

*These categories do not total 100% due to missing data.

The *level of income* factor indicated that 20.7% of couples were at high risk, 25.1% were at moderate risk, and 54.2% were at low risk. Fifty-five percent of couples fell into the low risk category for the *family atmosphere* factor, 0.4% were at high risk, and 44.6% were identified as moderate risk. For the variable *parent's marital status* 43.8% of couples were identified as high risk meaning both sets of parents were divorced or remarried. If both parents were still married the couples were placed in the low risk category, which totaled 55.4%, and only 0.8% of couples were in the moderate category.

Less than one percent (0.8%) of couples were identified as being high risk on *social behavior*, moderate risk consisted of 47.0% of couples, and low risk was 52.2%. The majority of the couples (73.3%) were in the moderate level of risk on *conflict resolution*, 2.8% were at high risk, and 23.9% of the couples were at low risk. Very few, 0.8%, of the couples were determined to be at high risk regarding *decision-making / communication*, 62.9% were at moderate risk, and 36.3% were classified as low risk. Lastly, the results showed that no couples were at high risk regarding their *attitude toward future services*, 55.4% were at moderate risk, and the attitudes toward future counseling services of 44.6% of couples placed them at low risk.

The first step for researchers was to identify the level of risk for the 15 individual risk factors. Each factor was separated into high, moderate, or low risk for marital instability. Once the level of risk was determined for each factor, summing the scores of the 15 risk factors created a total risk score. On the **total risk score**, 33.6% of the couples were at high risk, 35.1% were at moderate risk, and 28.4% were placed in the lowest risk category for marital instability. Missing data on one or more of the factors accounts for the remaining 2.9% of couples.

In addition to the risk assessment, the couple typology was determined for each couple. The couple typology for each couple is identified on the counselor report of the PREPARE Inventory. Of the 251 couples who took the 1986 PREPARE Inventory, 55 of those couples were determined to be in the conflicted type, 68 scored as traditional couples, 43 couples were harmonious, and 85 were identified as vitalized. The couples are evenly distributed between the four typologies as shown in Table 4.

Table 4
Distribution of Couples within Typologies – PREPARE 1986

Variables	Frequency Percentages 1986 PREPARE		*Frequency Percentages Fowers and Olson (1992)	
	n = 251 couples		N = 4,618 couples	
Conflicted	55	21.9%	1,037	22%
Traditional	68	27.1%	1,053	23%
Harmonious	43	17.1%	1,249	27%
Vitalized	85	33.9%	1,279	28%

* National study establishing couple typologies.

Hypothesis 1.

Once the risk assessment and couple typologies were calculated,

Table 5

Percentage of Couples with High Risk by Couple Typology – PREPARE 1986

Risk Factors	Conflicted	Traditional	Harmonious	Vitalized
Age	7.3%	5.9%	0%	2.4%
Education*	1.8%	4.4%	2.3%	0%
Pregnancy**	10.9%	1.5%	0%	2.4%
Timing of Preparation	37.8%	24.2%	31.7%	25.8%
Length of Acquaintance	13.0%	14.9%	18.6%	18.8%
Quality of Dating Experience***	3.6%	29.4%	27.9%	57.6%
Personality***	10.9%	2.9%	0%	0%
Parent's Attitude Toward Marriage**	7.5%	1.5%	2.4%	0%
Income	21.8%	25.0%	9.3%	22.4%
Family Atmosphere***	1.8%	0%	0%	0%
Parent's Marital Status	56.4%	48.5%	44.2%	31.8%
Social Behavior***	1.8%	1.5%	0%	0%
Conflict Resolution***	10.9%	1.5%	0%	0%
Decision-Making***	3.6%	0%	0%	0%
Attitude toward Future Services***	0%	0%	0%	0%

Note. Significance represents differences across high, moderate, and low risk. Only the percentages of cases in the high-risk category are listed.
* p<.05. ** p<.01. *** p<.001.

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(p < .01), personality (p < .001), parent's attitude toward the marriage (p < .01), family

atmosphere (p < .001), social behavior (p < .001), conflict resolution (p < .001), and

decision-making (p < .001). Education (p < .05), quality of dating experience

(p < .001), and attitude toward future services (p < .001) were also statistically

significant, however, the conflicted typology did not have the highest percentage of

couples at high risk for those variables.

The traditional and vitalized types each had two factors with the highest

percentage of couples in the high-risk category and the harmonious type did not have the

largest percentage of high-risk couples for any of the 15 factors. Traditional,

harmonious, and vitalized types as a group had a total of four factors in which one of the

three typologies had a larger percentage of couples at high risk, whereas, conflicted

couples scored higher on 10 factors. The remaining variable, attitude toward future

services was statistically significant, however, this factor had no couples at high risk.

These results provide support the first hypothesis through indicating that the conflicted

typology has a greater number couples at high risk on a variety of risk factors than the

other four typologies.

Hypothesis 2.

Secondly, researchers hypothesized that couples in the vitalized typology would

have a lower composite score on the risk assessment than the other typologies. ANOVAs

were run to determine if the total risk score was significant by couple typology.

Statistical significance was found (p < .001) for the total risk score. The mean total risk

scores by couple typology are shown in Table 6. Vitalized couples had a mean score of

22.79 (range 15-45, *SD* = 2.48), which was the lowest total risk score of the four

Table 6

Mean Score for Each Risk Factor by Couple Typology – PREPARE 1986

Risk Factor	Conflicted	Traditional	Harmonious	Vitalized
Age	1.49	1.46	1.33	1.38
Education*	1.71	1.51	1.51	1.40
Pregnancy**	1.22	1.03	1.00	1.05
Timing of Preparation	2.38	2.03	2.27	2.08
Length of Acquaintance	1.56	1.60	1.56	1.68
Quality of Dating Experience***	1.91	2.24	2.23	2.56
Personality***	2.11	1.97	1.93	1.49
Parent's Attitude toward Marriage***	1.40	1.24	1.14	1.06
Income	1.78	1.72	1.47	1.65
Family Atmosphere***	1.71	1.57	1.44	1.20
Parent's Marital Status*	2.13	1.97	1.88	1.66
Social Behavior***	1.78	1.49	1.58	1.25
Conflict Resolution***	2.09	1.96	1.77	1.47
Decision-Making***	1.93	1.69	1.58	1.46
Attitude toward Future Services***	1.85	1.53	1.51	1.40
Total Risk***	26.84	24.97	24.24	22.79

* p<.05. ** p<.01. *** p<.001

typologies. Conflicted couples had the highest total risk score of 26.84 (SD = 3.47), traditional couples scored 24.97 (SD = 2.70), and harmonious couples had a mean score of 24.24 (SD = 2.95). The 1986 version of the PREPARE found evidence supporting the hypothesis that vitalized couples have the lowest total risk score of the four typologies.

Hypothesis 3.

The third and final hypothesis was that researchers believe a relationship exists between couple typology, individual risk factors, and the total risk score on the risk assessment. Researchers tested this hypothesis by running ANOVAs to examine the association between couple typology and the individual risk scores, as well as the total risk score. The mean scores on the individual risk factors and total risk were identified by couple typology. These findings are reported in Table 6.

Of the 15 risk factors included in the risk assessment, 11 were found to be statistically significant when mean risk scores were examined by typology. These 11 factors were education (p < .05), pregnancy (p < .01), quality of dating experience (p < .001), personality (p < .001), parent's attitude toward marriage (p < .001), family atmosphere (p < .001), parent's marital status (p < .05), social behavior (p < .001), conflict resolution (p < .001), decision-making/communication (p < .001), and attitude toward future services (p < .001). In addition to finding significance on the 11 individual risk factors, the total risk score was also statistically significant by couple typology (p < .001).

A distinct finding emerges for the factors that are statistically significant: conflicted couples have the highest mean risk score for ten of the eleven factors. Nine of the eleven factors that were statistically significant follow a pattern in which conflicted

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couples have the highest mean score, followed by traditional couples, then harmonious couples. Vitalized couples had the lowest mean risk score for the nine factors. The two factors in which this pattern was not seen was the pregnancy variable and quality of the dating experience. The total risk score also followed the same pattern as the individual risk factors. Conflicted couples had the highest mean total risk score, followed by traditional couples, then harmonious, with vitalized couples having the lowest mean score. An interesting finding was that the variable quality of dating experience, which measures the level of idealism in the relationship, had the opposite effect occur with vitalized couples having the highest mean score, followed by harmonious, traditional, and then conflicted couples.

The results for the 1986 version of the PREPARE Inventory support the hypothesis that a relationship exists between couple typology and the risk assessment. Conflicted couples are at greater risk of marital instability, evidenced by scores on both the individual risk factors and the total risk score, than the other three couple types; traditional, harmonious, and vitalized. In addition, findings demonstrate that vitalized couples have the lowest level of risk for marital instability based upon the risk assessment used in the study. These results are expectable based on the descriptions of each typology. Conflicted couples score very low on all dimensions of the PREPARE Inventory and vitalized couples tend to score extremely high on the various categories of PREPARE. Researchers anticipate that those couples who have low scores on the PREPARE will have an increase in the level of risk for marital instability than those couples who perform well on the inventory.

Within the total sample, 79 engaged couples took the 1986 version of the

PREPARE-MC Inventory. This inventory is given to engaged couples where one or both

partners already have a child. The findings for the risk assessment will be reported first

followed by the results of further analyses. A summary of the individual risk factors and

the total risk score on the risk assessment are reported in Table 7.

Age at marriage was the first factor identified. The distribution of couples based

on age found that 89.9% of couples were in the lowest risk category, 8.9% were at

moderate risk, and 1.3% of the sample was at high risk. In regards to *education*, 30.4%

of the sample was at the lowest risk level, 69.6% were at moderate risk, and none of the

couples were at high risk. The 1986 version of the PREPARE-MC did not ask any

questions related to *pregnancy*, therefore, no data exists for this factor. Results indicate

that 48.1% of couples were in the highest risk category, 27.8% in the moderate risk

range, and 19.0% were at lowest risk on the *timing of preparation* variable. Couples

within the highest risk for *length of acquaintance* totaled 38.0%, 21.5% were at

moderate risk, and 38.0% of the couples were identified to be at lowest risk for this

category.

The level of idealism in the relationship, or the *quality of the dating experience*,

found 36.7% of the couples to be at high risk, 62.0% were at moderate risk, and 1.3% at

low risk. A small number of couples (2.5%) were at high risk on the *personality*

dimension, 34.2% of couples were at low risk, and 63.3% were in the moderate risk

category. When the *parent's attitude toward the marriage* was assessed, 12.7% of

couples reported that their parent's had a negative attitude regarding the marriage placing

Table 7
Risk Assessment Reported by Level of Risk – PREPARE-MC 1986

Risk Factors	Highest Risk 3 points	Moderate Risk 2 points	Lowest Risk 1 point
Age			
(Males)	22 or younger	23 – 25	26 or older
(Females)	22 or younger	23	24 or older
	1.3%	8.9%	89.9%
Education	One No H.S. Diploma	Combination	Finished College
	0%	69.6%	30.4%
Pregnancy	N/A		
Timing of Preparation*	2 Months or Less	3 – 5 Months	6 Months or More
	48.1%	27.8%	19.0%
Length of Acquaintance*	Less than 11 Months	12 – 23 Months	2 Years or More
	38.0%	21.5%	38.0%
Quality of Dating Experience	Idealistic	Combination	Realistic
	36.7%	62.0%	1.3%
Personality	Immature	Combination	Mature
	2.5%	63.3%	34.2%
Parent's Attitude Toward Marriage*	Interfere/Oppose	Neutral	Enthusiastic
	12.7%	13.9%	64.6%
Income	$20,000 or Less	$21,000-$30,000	$30,000 or More
	2.5%	12.7%	84.8%
Family Atmosphere	Uncomfortable	Combination	Comfortable
	0%	38.0%	62.0%
Parent's Marital Status	Divorced/Remarried	Combination	Married
	35.4%	0%	64.6%
Social Behavior	Concerned	Combination	Not Concerned
	0%	38.0%	62.0%
Conflict Resolution	Avoid Problems	Combination	Confront Problems
	3.8%	55.7%	40.5%
Decision-Making	Rigid	Combination	Flexible
	0%	55.7%	44.3%
Attitude toward Future Services	Negative	Combination	Positive
	1.3%	67.1%	31.6%
Total Risk Score*	>=26	23 – 25	<=22
(Range 15-45)	49.5%	27.9%	10.1%

* These categories do not total 100% due to missing data.

them at high risk, 13.9% of couples were in the moderate risk, and 64.6% were at low risk for this variable.

The low risk category for *level of income* included 84.8% of couples, moderate risk contained 12.7%, and 2.5% were at high risk. Sixty-two percent of couples were determined to be in the low risk category for *family atmosphere*, no couples were at high risk, and 38.0% were identified as moderate risk. For the variable *parent's marital status*, 35.4% of couples were identified as high risk, none of the couples were at moderate risk, and 64.6% were determined to be at low risk.

Social behavior also found no couples at high risk, moderate risk consisted of 38.0% of couples, and low risk was 62.0% of couples. The distribution of couples within the *conflict resolution* category was as follows: 3.8% were at high risk, and 40.5% of the couples were at low risk, and 55.7% were placed in the moderate category. None of the couples were placed at high risk regarding *decision-making/communication*, 55.7% were at moderate risk, and 44.3% were classified as low risk. Lastly, the results showed that 1.3% of couples were at high risk regarding their *attitude toward future services*, 67.1% were at moderate risk, and the attitudes of 31.6% of couples placed them at low risk. The *total risk score* for the 1986 PREPARE-MC couples indicated that 49.5% of couples were in the high risk category for marital instability, 27.9% were at moderate risk, and 10.1% of couples were placed in the low risk category. Any discrepancy in the percentages not totaling 100% was due to missing data. The large number of high-risk couples in this sample may be influenced by negative experiences within past relationships.

In the analysis of couple typologies for this subset of the sample, 11 were placed in the conflicted type, 18 were traditional couples, 7 couples were identified as harmonious, and 39 scored in the vitalized type. The typology for one couple is not available due to missing data. Table 8 displays the frequencies and the break down of couples between typologies.

Table 8
Distribution of Couples within Typologies – PREPARE-MC 1986

Variables	Frequency	Percentages
	n = 79 Couples	
Conflicted	14	17.7%
Traditional	18	22.8%
Harmonious	7	8.9%
Vitalized	39	49.4%
Missing	1	1.3%

Hypothesis 1.

In analyzing the first hypothesis, (the conflicted type would have more couples at high risk on the individual risk factors) for the 1986 PREPARE-MC group the findings were inconclusive. Table 9 contains the findings related to the percentages of high-risk couples determined for each risk factor by couple typology. Seven of the factors were statistically significant, however, no specific pattern appeared. The conflicted typology had the greatest number of high-risk couples on two of the risk factors that were statistically significant, personality and conflict resolution. Overall four factors identified the conflicted typology as having the largest percentage of high-risk couples. The results

Table 9

Percentage of Couples with High Risk by Couple Typology – PREPARE-MC 1986

Risk Factors	Conflicted	Traditional	Harmonious	Vitalized
Age	0%	5.6%	0%	0%
Education	0%	0%	0%	0%
Pregnancy	N/A			
Timing of Preparation	45.5%	35.3%	71.4%	56.4%
Length of Acquaintance	23.1%	41.2%	0%	51.3%
Quality of Dating Experience**	0%	27.8%	14.3%	59.0%
Personality***	14.3%	0%	0%	0%
Parent's Attitude Toward Marriage***	10.0%	41.2%	0%	5.3%
Income	14.3%	0%	0%	0%
Family Atmosphere**	0%	0%	0%	0%
Parent's Marital Status	35.7%	16.7%	28.6%	43.6%
Social Behavior***	0%	0%	0%	0%
Conflict Resolution***	21.4%	0%	0%	0%
Decision-Making***	0%	0%	0%	0%
Attitude toward Future Services	7.1%	0%	0%	0%

Note. Significance represents differences across high, moderate, and low risk. Only the percentages of cases in the high-risk category are listed.
* p<.05. ** p<.01. *** p<.001.

also indicated that four different factors, education, family atmosphere, social behavior, and decision-making, had no couples in the high-risk category. The remaining six risk factors were dispersed between the other three typologies. For this subset of the sample, none of the typologies had an overwhelming majority of risk factors with the greatest percentage of high-risk couples.

Hypothesis 2.

The second hypothesis examined the total risk score on the risk assessment testing to see whether vitalized couples had the lowest total risk score. Results related to the total risk score are reported in Table 10. The 1986 PREPARE-MC sample found that the harmonious type had the lowest total risk score with a mean score of 25.00 (range 15-45, $SD = 2.00$). The vitalized typology was extremely close to the harmonious couples with a mean score of 25.08 ($SD = 2.49$). The harmonious and vitalized couples were separated from the other two typologies by a difference in mean score of two or more points. Traditional couples had a total risk score of 27.06 ($SD = 1.91$) and conflicted couples had a score of 29.33 ($SD = 2.45$). The total risk score was found to be statistically significant ($p < .001$) for this subset of the sample. Although the vitalized couples had a slightly higher mean score than did harmonious couples they were still much lower than both the conflicted and the traditional types.

Hypothesis 3.

Hypothesis three of the study examines the relationship between the risk factors, total risk score, and the couple typologies. Table 10 reports the mean risk score for each risk factor and the total risk score by couple typology. The results of the ANOVAs are

Table 10

Mean Score for Each Risk Factor by Couple Typology – PREPARE-MC 1986

Risk Factor	Conflicted	Traditional	Harmonious	Vitalized
Age	1.21	1.67	1.00	1.05
Education	1.86	1.72	1.71	1.62
Pregnancy	N/A			
Timing of Preparation	2.36	2.41	2.71	2.64
Length of Acquaintance*	1.69	2.06	1.14	2.23
Quality of Dating Experience**	2.00	2.28	2.14	2.56
Personality***	2.14	1.89	2.00	1.36
Parent's Attitude toward Marriage***	1.90	1.88	1.00	1.16
Income*	1.50	1.11	1.14	1.10
Family Atmosphere**	1.79	1.44	1.43	1.21
Parent's Marital Status	1.71	1.33	1.57	1.87
Social Behavior***	1.79	1.61	1.43	1.10
Conflict Resolution***	2.21	1.89	1.71	1.31
Decision-Making***	2.00	1.78	1.29	1.36
Attitude toward Future Services*	2.00	1.67	1.86	1.56
Total Risk***	29.33	27.06	25.00	25.08

* $p<.05$. ** $p<.01$. *** $p<.001$

similar to the 1986 PREPARE in that 10 of the 14 (no data on the pregnancy factor) risk factors are statistically significant by typology. Length of acquaintance (p < .05), quality of dating experience (p < .01), personality (p < .001), parent's attitude toward the marriage (p < .001), income (p < .05), family atmosphere (p < .01), social behavior (p < .001), conflict resolution (p < .001), decision-making (p < .001) and attitude toward future services (p < .05) were the ten factors that were statistically significant by couple typology.

Of the 14 risk factors, the conflicted couples have the highest mean score on nine, eight of which are statistically significant. Vitalized couples have the highest mean on three factors; harmonious couples had the highest score on one factor, as did traditional couples. Conflicted couples have much higher mean scores on many of the risk factors than do the other three typologies, placing these couples at greater risk for marital instability. In addition to conflicted couples having the highest score on many of the risk factors, the vitalized couples had the lowest mean risk score on seven factors, six being statistically significant. The traditional and harmonious typologies tend to have mean scores that are neither the highest scores nor lowest. These findings are similar to the 1986 PREPARE results, however, the pattern of conflicted types with the highest score, followed by traditional couples, then harmonious, and vitalized with the lowest score only appears four times in this subset of the sample.

2000 PREPARE Inventory

Version 2000 of the PREPARE Inventory was completed during the premarital program by 139 couples. The risk assessment for these couples will be presented by

factor and then as a composite score for the risk assessment. Table 11 is a summary of the findings for both the individual risk factors and the total risk score.

Age at marriage is the first factor analyzed in the risk assessment. The study found that 2.2% of the couples were in the highest risk category, 23.7% were at moderate risk, and 74.1% were determined to be at low risk in the age at marriage category. The lowest risk category for *education* contained 51.1% of the couples, 47.5% were identified as moderate risk, and only 1.4% were placed at high risk. Ninety-five percent of the couples reported that the female was not *pregnant* at the time of the inventory, whereas, 5% of the females were pregnant when taking the inventory. The *timing of preparation* is important due to the fact that couples often delay premarital preparation leading to numerous couples in high (34.5%) and moderate risk (43.9%), leaving few (7.9%) at low risk. The amount of time one has known their partner, *length of acquaintance*, identified 15.1% of couples at high risk, 32.4% at moderate risk, and 52.5% in low risk for this category.

The level of idealism in the relationship is assessed in the variable, *quality of the dating experience*. For this variable 17.3% were identified as high risk, 8.6% of couples were at low risk, and the majority of the sample (74.1%) was at moderate risk. Another variable in which the majority of the sample was at moderate risk was *personality*. *Parent's attitude toward the marriage* is also included in the risk assessment. For this variable, 23.0% of couples fell into the high-risk category, 24.5% were placed in moderate risk, and low risk couples totaled 48.9% of the couples.

Results showed that 85.6% of couples fell in the low risk category for *level of income*. Of the remaining couples, 8.6% were designated high risk and 5.8% were

Table 11

Risk Assessment Reported by Level of Risk – PREPARE 2000

Risk Factors	Highest Risk 3 points	Moderate Risk 2 points	Lowest Risk 1 point
Age			
(Males)	20 or younger	21 – 23	24 or older
(Females)	20 or younger	21	22 or older
	2.2%	23.7%	74.1%
Education	One No H.S. Diploma	Combination	Finished College
	1.4%	47.5%	51.1%
Pregnancy	Yes		No
	5.0%		95.0%
Timing of Preparation*	2 Months or Less	3 – 5 Months	6 Months or More
	34.5%	43.9%	7.9%
Length of Acquaintance	Less than 11 Months	12 – 23 Months	2 Years or More
	15.1%	32.4%	52.5%
Quality of Dating Experience	Idealistic	Combination	Realistic
	17.3%	74.1%	8.6%
Personality	Immature	Combination	Mature
	5.8%	73.4%	20.9%
Parent's Attitude Toward Marriage*	Interfere/Oppose	Neutral	Enthusiastic
	23.0%	24.5%	48.9%
Income	$30,000 or Less	$20,000-$50,000	$50,000 or More
	8.6%	5.8%	85.6%
Family Atmosphere	Uncomfortable	Combination	Comfortable
	0%	36.7%	63.3%
Parent's Marital Status	Divorced/Remarried	Combination	Married
	46.0%	2.2%	51.8%
Social Behavior	Concerned	Combination	Not Concerned
	2.2%	54.7%	43.2%
Conflict Resolution	Avoid Problems	Combination	Confront Problems
	2.9%	66.9%	30.2%
Decision-Making	Rigid	Combination	Flexible
	0%	69.1%	30.9%
Attitude toward Future Services	Negative	Combination	Positive
	2.2%	22.3%	75.5%
Total Risk Score* (Range 15-45)	>=26	23 – 25	<=22
	23.7%	34.5%	24.5%

* These categories do not total 100% due to missing data.

moderate risk. None of the couples who took the 2000 version of the PREPARE were placed at high risk for the *family atmosphere* factor. Most of the couples for this variable were placed at low risk (63.3%) and 36.7% were identified as moderate risk. The variable *parent's marital status* had an interesting outcome, the couples seemed to be either high or low risk with very few falling into the moderate category. Forty-six percent of couples were identified as high risk, 51.8% were placed in low risk, and only 2.2% were determined to be at moderate risk.

The relational dimensions are an important aspect of a couple's relationship. On the *social behavior* factor very few couples were placed at high risk (2.2%), moderate risk consisted of 54.7%, and low risk was 43.2% of couples. Moderate risk was the highest level of risk for *conflict resolution* resulting in 66.9% of the couples, 30.2% was low risk, and 2.9% of the couples were at high risk. All of the couples fell into either moderate or low risk on the *decision-making/communication* factor: 69.1% in moderate risk and 30.9% in low risk. The last factor on the assessment is *attitude toward future services*. The findings for this variable are as follows: 75.5% of couples were in low risk, 22.3% in moderate risk, and only 2.2% in high risk.

The total risk score for the risk assessment was then created and analyzed. Missing data are present on a few of the individual risk factors. Due to the missing data on individual factors, 17.3% of the couples did not receive a total risk score. The **total risk score** indicated that 24.5% of the couples had a low risk of marital instability, 34.5% were at moderate risk, and 23.7% have a high risk for marital instability in the relationship.

A total of 139 couples took the 2000 version of the PREPARE Inventory. These couples were placed into four groups based on their answers to the questions on the inventory. The distribution of the couples within each typology is shown in Table 12. There are 32 couples in the conflicted type, 44 traditional type couples, 16 were found to be harmonious couples, and 47 fell into the vitalized type. The 2000 PREPARE typologies have a similar distribution of couples to the 1986 PREPARE typologies.

Table 12

Distribution of Couples within Typologies – PREPARE 2000

Variables	Frequency	Percentages
	n = 139 couples	
Conflicted	32	23.0%
Traditional	44	31.7%
Harmonious	16	11.5%
Vitalized	47	33.8%

Hypothesis 1.

The first hypothesis evaluated for the 2000 version of the PREPARE was examining whether the conflicted typology had a larger number of high-risk couples on the individual risk factors than the other typologies. The complete analyses are included on Table 13. For this analysis of high risk-couples on individual risk factors, nine factors are statistically significant: education ($p < .01$), quality of dating experience ($p < .001$), personality ($p < .001$), parent's attitude toward marriage ($p < .05$), income ($p < .05$), family atmosphere ($p < .001$), social behavior ($p < .001$), conflict resolution ($p < .001$), and decision-making ($p < .001$). Although family atmosphere and decision-making are

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Vitalized	47	33.8%

Hypothesis 1.

The first hypothesis evaluated for the 2000 version of the PREPARE was examining whether the conflicted typology had a larger number of high-risk couples on the individual risk factors than the other typologies. The complete analyses are included on Table 13. For this analysis of high risk-couples on individual risk factors, nine factors are statistically significant: education ($p < .01$), quality of dating experience ($p < .001$), personality ($p < .001$), parent's attitude toward marriage ($p < .05$), income ($p < .05$), family atmosphere ($p < .001$), social behavior ($p < .001$), conflict resolution ($p < .001$), and decision-making ($p < .001$). Although family atmosphere and decision-making are

Table 13

Percentage of Couples with High Risk by Couple Typology – PREPARE 2000

Risk Factors	Conflicted	Traditional	Harmonious	Vitalized
Age	3.1%	2.3%	0%	2.1%
Education**	6.3%	0%	0%	0%
Pregnancy	3.1%	6.8%	12.5%	2.1%
Timing of Preparation	53.9%	32.5%	38.5%	39.0%
Length of Acquaintance	9.4%	9.1%	12.5%	25.5%
Quality of Dating Experience***	0%	4.5%	12.5%	42.6%
Personality***	21.9%	2.3%	0%	0%
Parent's Attitude Toward Marriage*	41.9%	16.7%	25.0%	17.8%
Income*	15.6%	11.4%	0%	4.3%
Family Atmosphere***	0%	0%	0%	0%
Parent's Marital Status	62.5%	40.9%	43.8%	40.4%
Social Behavior***	9.4%	0%	0%	0%
Conflict Resolution***	9.4%	2.3%	0%	0%
Decision-Making***	0%	0%	0%	0%
Attitude toward Future Services	3.1%	0%	0%	4.3%

Note. Significance represents differences across high, moderate, and low risk. Only the percentages of cases in the high-risk category are listed.
* p<.05. ** p<.01. *** p<.001.

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statistically significant, this subset of the sample has no high-risk couples in these two factors.

Of the nine factors, conflicted couples have the largest number of high-risk couples on six of the variables, education, personality, parent's attitude toward marriage, income, social behavior, and conflict resolution. Conflicted couples also have the highest percentage of high-risk couples on three other factors; however, these factors are not statistically significant. Vitalized couples had the highest percentage of high-risk couples on three risk factors, harmonious couples had the most high-risk couples on one factor, and traditional couples did not have the highest level of high-risk couples on any of the 15 factors. Findings from the couples taking the 2000 version of the PREPARE indicate that the conflicted typology has a considerable amount of couples at high risk on many of the risk factors. Therefore, conflicted couples appear to have an elevated risk of marital instability over the other three typologies. These findings provide support for our belief that conflicted couples have a greater number of high-risk couples on the individual factors than traditional, harmonious, and vitalized couples.

Hypothesis 2.

Couples in the vitalized typology will have a lower composite score on the risk assessment than the other typologies is the second hypothesis to be assessed. The results demonstrated that the total risk score for the couples taking the 2000 version of the PREPARE was statistically significant (p < .001). Vitalized couples held the lowest mean score of 22.77 (range 15-45, *SD* = 2.17). Traditional couples had the next lowest total risk score of 23.84 (*SD* = 2.62) followed by the harmonious type scoring 24.46

(*SD* = 3.95). Conflicted couples were found to have the highest total risk score with a mean of 27.68, *SD* = 3.02 (see Table 14). Hypothesis two was supported in this case since the couples within the vitalized typology were found to have the lowest total risk score of the four typologies.

Hypothesis 3.

As with the 1986 version of the PREPARE and PREPARE-MC the third hypothesis assesses the relationship between individual risk factors, total risk score, and couple typology. Researchers used ANOVAs to determine the relationship between risk factors and couple typology. A summary of the results of the ANOVAs is reported on Table 14. An association was found between couple typology and the individual and total risk scores for the 2000 version of the PREPARE. The ANOVAs identified eight of the 15 individual risk factors as being statistically significant. These eight factors included: education (p < .001), quality of dating experience (p < .001), personality (p < .001), parent's attitude toward marriage (p < .01), family atmosphere (p < .001), social behavior (p < .001), conflict resolution (p < .001), and decision-making (p < .001). The total risk score created by the risk assessment was also found to be significant (p < .001) for this subset of the population.

Of the eight factors that were statistically significant conflicted couples had the highest mean risk score for seven, excluding quality of dating experience. Overall conflicted couples had the highest mean score for 11 of the 15 factors. In addition to the individual risk factors, the total risk score was statistically significant (p < .001) with conflicted couples having a higher total risk score than the other three typologies.

Table 14

Mean Score for Each Risk Factor by Couple Typology – PREPARE 2000

Risk Factor	Conflicted	Traditional	Harmonious	Vitalized
Age	1.44	1.25	1.19	1.23
Education***	1.75	1.30	1.69	1.47
Pregnancy	1.06	1.14	1.25	1.04
Timing of Preparation	2.77	2.38	2.54	2.37
Length of Acquaintance	1.47	1.52	1.56	1.85
Quality of Dating Experience***	1.72	2.00	2.06	2.43
Personality***	2.22	1.95	1.81	1.51
Parent's Attitude toward Marriage**	2.19	1.55	1.75	1.58
Income	1.44	1.23	1.19	1.11
Family Atmosphere***	1.75	1.34	1.38	1.13
Parent's Marital Status	2.28	1.82	1.88	1.85
Social Behavior***	1.91	1.61	1.50	1.38
Conflict Resolution***	2.09	1.86	1.75	1.34
Decision-Making***	2.00	1.70	1.69	1.47
Attitude toward Future Services	1.28	1.23	1.38	1.26
Total Risk***	27.68	23.84	24.46	22.77

* $p < .05$. ** $p < .01$. *** $p < .001$

Conflicted couples tend to score higher on many of the individual risk factors and the total risk placing them at greater risk for marital instability than couples of other types.

In addition to conflicted couples, a pattern emerges for vitalized couples in their relationship to the other typologies and risk factors. Vitalized couples had the lowest mean score for eight factors, pregnancy, timing of preparation, personality, income, family atmosphere, social behavior, conflict resolution, and decision-making. Five of these factors were found to be statistically significant. As mentioned in the discussion of the second hypothesis, vitalized couples also have the lowest total risk score in comparison to couples in the harmonious, traditional, and conflicted typologies.

A relationship is evident between the couple typologies and the risk factors through demonstration that conflicted couples have higher scores on many of the individual risk factors and vitalized couples have lower scores on factors than the other couple typologies. On five of the factors, that were statistically significant, the pattern that was found in the 1986 version of the PREPARE was seen again. This pattern consisted of conflicted couples having the highest mean score, then traditional couples, followed by harmonious couples, with vitalized couples having the lowest mean score on the risk factor. Couples in the traditional and harmonious typologies together have the highest mean risk score for two factors and have the lowest mean factor for five risk factors. These two typologies seem to consistently have mean risk scores somewhere in between conflicted and vitalized couples.

2000 PREPARE-MC Inventory

The 2000 version of the PREPARE-MC Inventory was the smallest subset of the sample, consisting of only 31 couples. As the researchers did with the other three

inventories the level of risk will be identified by factor and then with a total risk score. A summary of the risk assessment results for the 2000 version PREPARE-MC is reported in Table 15.

Age at marriage was the first factor identified by the risk assessment. This group of couples had very few couples with high-risk (3.2%). The majority of the couples fell into the lowest risk category (74.2%) and 22.6% were identified to be moderate risk. The level of *education* variable found that 41.9% of the sample was at the lowest risk level, 54.8% were at moderate risk, and only 3.2% of the couples were at high risk. None of the couples in this subset of the sample reported that the woman was *pregnant*. The *timing of preparation*, or the time between premarital preparation and the wedding, identified 48.4% of the couples to be at high risk, 25.8% at moderate risk, and none of the couples were in the lowest risk category. Time is also a factor in the variable *length of acquaintance*. The high-risk category for length of acquaintance consists of 29.0% of the couples, moderate risk totaled 29.0%, and couples with low risk totaled 41.9%.

Characteristics of the relationship other than demographic information were also included in the risk assessment. The first relational level variable is the *quality of the dating experience*, or the level of idealism in the relationship. This variable found no couples to be high risk, 83.9% at moderate risk, and 16.1% of the couples at low risk. Results demonstrated that 9.7% of the couples were at high risk on the *personality* factor. Moderate risk was found to be 61.3% of the couples and 29.0% were determined to be mature or at low risk. A split across the three levels of risk occurred on the variable *parent's attitude toward the marriage*. The assessment found that 38.7% of couples

Table 15
Risk Assessment Reported by Level of Risk – PREPARE-MC 2000

Risk Factors	Highest Risk 3 points	Moderate Risk 2 points	Lowest Risk 1 point
Age			
(Males)	22 or younger	23 – 25	26 or older
(Females)	22 or younger	23	24 or older
	3.2%	22.6%	74.2%
Education	One No H.S. Diploma	Combination	Finished College
	3.2%	54.8%	41.9%
Pregnancy	Yes		No
	0%		100%
Timing of Preparation*	2 Months or Less	3 – 5 Months	6 Months or More
	48.4%	25.8%	0%
Length of Acquaintance	Less than 11 Months	12 – 23 Months	2 Years or More
	29.0%	29.0%	41.9%
Quality of Dating Experience	Idealistic	Combination	Realistic
	0%	83.9%	16.1%
Personality	Immature	Combination	Mature
	9.7%	61.3%	29.0%
Parent's Attitude Toward Marriage*	Interfere/Oppose	Neutral	Enthusiastic
	38.7%	22.6%	25.8%
Income	$30,000 or Less	$20,000-$50,000	$50,000 or More
	6.5%	0%	93.5%
Family Atmosphere	Uncomfortable	Combination	Comfortable
	0%	32.3%	67.7%
Parent's Marital Status	Divorced/Remarried	Combination	Married
	25.8%	6.5%	67.7%
Social Behavior	Concerned	Combination	Not Concerned
	3.2%	35.5%	61.3%
Conflict Resolution	Avoid Problems	Combination	Confront Problems
	6.5%	45.2%	48.4%
Decision-Making	Rigid	Combination	Flexible
	3.2%	83.9%	12.9%
Attitude toward Future Services	Negative	Combination	Positive
	3.2%	16.1%	80.6%
Total Risk Score* (Range 15-45)	>=26	23 – 25	<=22
	19.3%	29.1%	12.9%

* These categories do not total 100% due to missing data.

reported that their parents opposed the marriage, 25.8% were enthusiastic about the marriage, and 22.6% had neutral feelings regarding the wedding.

The *level of income* factor reported that couples were either high or low risk on this variable. No couples were found to be at moderate risk, high risk resulted in 6.5% of the couples and low risk totaled 93.5%. Of the 31 couples, none of them were found to be at high risk for the *family atmosphere* variable; 67.7% were at low risk and 32.3% were identified as moderate risk. Results indicate that 67.7% of the couples were at low risk on *parent's marital status* meaning that both male and female's parents were married. High risk, both sets of parents being divorced or remarried, consisted of 25.8% of the couples and 6.5% of couples were in the moderate category.

A small amount of the couples (3.2%) were identified as being high risk on *social behavior*, moderate risk consisted of 35.5% of couples, and 61.3% were seen as low risk. *Conflict resolution* determined that 6.5% of couples were at high risk because they tend to avoid problems, 48.4% confront problems placing them at low risk, and 45.2% of the couples are at moderate risk, meaning they use a combination of conflict resolution styles. The majority of this sample (83.9%) was in the moderate risk category for *decision-making / communication*, whereas only 3.2% were at high risk, and 12.9% were classified as low risk. The last variable on the risk assessment was *attitude toward future services*. Many of the couples evaluated (80.6%) had a positive attitude toward future counseling services placing them at low risk, 3.2% had a negative attitude, determining them to be at high risk, and 16.1% were found to be at moderate risk. The 2000 version of the PREPARE-MC found that 19.3% of the couples were at high risk for marital instability based on their *total risk score*. The lowest risk category contained

12.9% of the couples, and 29.1% were determined to be at moderate risk for marital instability. Due to missing data on one or more of the factors total risk scores could not be created for 12 couples, accounting for the remaining 38.7% of couples.

The initial step of this study was to compile the results of the risk assessment. The next phase of the study is to describe the sample in terms of couple typology. This must be completed before analyses can be run to identify patterns and relationships between risk factors and typology. The distribution of the 2000 PREPARE-MC couples within the typologies is as follows: 6 couples were determined to be in the conflicted type, 4 were found to be in the traditional typology, 4 couples were harmonious, and the results indicate that 17 were vitalized. The frequencies and the percentages of the couples within each typology are reported in Table 16.

Table 16
Distribution of Couples within Typologies – PREPARE-MC 2000

Variables	Frequency	Percentages
	n = 31 Couples	
Conflicted	6	19.4%
Traditional	4	12.9%
Harmonious	4	12.9%
Vitalized	17	54.8%

Hypothesis 1.

The results for hypothesis one, the conflicted typology will have a larger percentage of couples at high risk on the individual risk factors than the other typologies,

will be reported in Table 17. The analyses run on the 2000 version of the PREPARE-MC indicate that conflicted couples have the largest percentage of couples at high risk on eight of the 15 risk factors. However, only three of the risk factors were found to be statistically significant for this subset of the sample. Personality (p < .001), income (p < .05), and conflict resolution (p < .001) all identified conflicted couples as having more couples at high risk than the other three typologies. One of the other typologies had the highest percentage of couples at high risk on four of the risk factors and three factors in this subset of the sample had no couples at high risk. Conflicted couples had a greater amount of couples at high risk on many of the individual risk factors, however, statistical significance was not found to support the hypothesis in this subset of the sample.

Hypothesis 2.

The second hypothesis suggests that an association will occur between vitalized couples and the total risk score. The findings related to the total risk score by couple typology are reported in Table 18. A relationship was found between vitalized couples and the composite score for the risk assessment. The total risk score was smallest for couples within the vitalized type with a mean of 23.00 (range 15-45, *SD* = 1.84). Conflicted couples had the highest mean total risk score of 31.00 (*SD* = 1.00), traditional couples had a score of 25.50, *SD* = 2.12 and harmonious couples had a mean score of 24.67 (*SD* = 1.53). The total risk score was highly significant, p < .001, by couple typology. Therefore, based on the total risk score on the risk assessment vitalized couples have a lower level of risk for later marital instability than do the other three typologies.

Table 17

Percentage of Couples with High Risk by Couple Typology – PREPARE-MC 2000

Risk Factors	Conflicted	Traditional	Harmonious	Vitalized
Age	16.7%	0%	0%	0%
Education	16.7%	0%	0%	0%
Pregnancy	0%	0%	0%	0%
Timing of Preparation	100.0%	66.6%	0%	69.3%
Length of Acquaintance	16.7%	25.0%	25.0%	35.3%
Quality of Dating Experience	0%	0%	0%	0%
Personality***	50.0%	0%	0%	0%
Parent's Attitude Toward Marriage	60.0%	66.7%	75.0%	26.7%
Income*	33.3%	0%	0%	0%
Family Atmosphere	0%	0%	0%	0%
Parent's Marital Status	16.7%	50.0%	0%	29.4%
Social Behavior	16.7%	0%	0%	0%
Conflict Resolution***	33.3%	0%	0%	0%
Decision-Making	16.7%	0%	0%	0%
Attitude toward Future Services	0%	0%	0%	5.9%

Note. Significance represents differences across high, moderate, and low risk. Only the percentages of cases in the high-risk category are listed.
* p<.05. ** p<.01. *** p<.001.

Table 18

Mean Score for Each Risk Factor by Couple Typology – PREPARE-MC 2000

Risk Factor	Conflicted	Traditional	Harmonious	Vitalized
Age*	1.83	1.25	1.25	1.12
Education	1.83	1.75	1.75	1.47
Pregnancy	1.00	1.00	1.00	1.00
Timing of Preparation	3.50	3.00	2.00	3.00
Length of Acquaintance	1.83	1.75	1.75	1.94
Quality of Dating Experience	1.67	1.75	1.75	1.94
Personality***	2.50	2.00	2.00	1.47
Parent's Attitude toward Marriage	2.60	2.33	2.75	1.80
Income*	1.67	1.00	1.00	1.00
Family Atmosphere	1.67	1.50	1.50	1.12
Parent's Marital Status	1.33	2.00	1.00	1.71
Social Behavior	1.67	1.50	1.50	1.29
Conflict Resolution***	2.33	2.00	2.00	1.12
Decision-Making	2.17	2.00	2.00	1.76
Attitude toward Future Services	1.17	1.25	1.25	1.24
Total Risk***	31.00	25.50	24.67	23.00

* $p<.05$. ** $p<.01$. *** $p<.001$

Hypothesis 3.

Researchers hypothesized that a relationship would occur between the individual risk factors, the total risk score, and couple typology. The findings for the 2000 version of the PREPARE-MC are reported on Table 18 and are inconclusive. The data seems to support the belief that a relationship exits and mirrors the pattern found in the other subsets of the sample that conflicted couples have the highest mean score and vitalized couples have the lowest scores on the risk factors. However, there is little statistical significance to provide support for this claim. Only three of the individual risk factors were found to be statistically significant, personality (p < .001), income (p < .05), and conflict resolution (p < .001), as well as the total risk score (p < .001).

Although many of the factors are not statistically significant, conflicted couples have the highest mean risk on all the factors that are significant and an additional six factors. This pattern is also consistent for the total risk score in which conflicted couples hold the highest mean score. The lowest mean risk score for two of the risk factors that were found to be statistically significant belonged to couples in the vitalized typology and the third was a tie between traditional, harmonious, and vitalized. Similar to the conflicted typology, vitalized couples held the lowest mean for another five factors. Vitalized couples were found to have the lowest mean risk score for a total of eight factors and the total risk score. Even though these patterns emerge limited support for the third hypothesis exists for the 2000 PREPARE-MC, due to little statistical significance.

Similarities and differences were found in the analyses of the various hypotheses for the four different inventories. The strongest support across all inventories was found for hypothesis number two. Three of the four inventories found that vitalized couples

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had the lowest mean for the total risk score. The 1986 and the 2000 PREPARE

Inventories found higher levels of statistical support for hypothesis one and three than did

either of the PREPARE-MC Inventories. The PREPARE-MC Inventories demonstrated

similar patterns to those found in the PREPARE results; however, statistical significance

was not as strong for those inventories. Overall, the findings indicate that conflicted

couples have higher mean risk scores and a larger percentage of couples at high risk on

the individual risk factors than the other three typologies. In addition, vitalized couples

generally had the lowest mean risk scores and lowest total risk score in comparison to the

other three typologies.

Discussion

Summary

The purpose of this study was to identify the level of risk associated with marital instability and divorce for premarital couples. Relationships are complex entities and the researchers are attempting determine the level of risk for a couple by examining the association between risk factors and couple typologies. Relationships consist of two unique individuals who come from diverse backgrounds, have various experiences and different qualities. These two individuals bring enormous variety into a relationship. Past experiences impact the individual, their partner, and the relationship process. The differences in backgrounds and thinking may be one reason for the high divorce rate in the first few years of marriage. Understanding the influences of past experiences and personal characteristics on the relationship will be important in discerning which couples have happy, satisfying marriages from those whose marriages dissolve.

Many researchers have identified and studied various risk factors associated with marital instability, however, few have looked at the interaction between factors. All of the risk factors have some sort of impact on the couple whether great or small. The combination of risk factors produces an added dimension of influence producing various outcomes. Combinations of risk factors may be more toxic for certain couples than groupings of others. Therefore, studying a collection of risk factors will provide a different level of data than evaluating risk factors individually. Researchers are attempting to address the interaction of factors through assessing the level of risk for a variety of risk factors, already determined in previous research to affect marital satisfaction and outcomes.

This study was designed to examine the relationship between risk factors, through using a risk assessment. Researchers identified 15 risk factors, age at marriage, education, pregnancy, timing of preparation, length of acquaintance, quality of dating experience, personality, parent's attitude toward marriage, income, family atmosphere, parent's marital status, social behavior, conflict resolution, decision-making, attitude toward future services. The level of risk is identified for each factor and then a total risk score is calculated measuring a couple's risk for marital instability. Researchers also used the couple typologies, developed by Fowers and Olson (1992), which are conflicted, traditional, harmonious, and vitalized. In 1996, Fowers et al. found that couples in the various typologies had differing marital success and outcome. The goal of this study is to provide a comprehensive examination of the interaction between risk factors, as well as, evaluate the relationship between risk factors and couple typology. Identifying couples that are at high risk for marital instability is the first step in reducing dissatisfaction and divorce in marriage.

Through evaluating these aspects of the couple's relationship, couples and professionals will have additional information regarding the couple's relationship and the risk for marital instability. Couples involved in a high-risk relationship have a pressing need to engage in premarital preparation to address various issues in the relationship in order to make informed decisions about their future. These decisions may include possibly postponing or canceling the wedding. In addition, the goal of this research is to provide professionals who work with premarital couples a greater amount of information regarding the level of risk for premarital couples. As professionals gain additional information regarding marital instability and the risk associated with dissatisfaction and

dissolution, they will be able to provide more effective intervention, tailoring premarital preparation to the needs of the couple. Equipping premarital preparation programs to address the specific needs of the couple will help couples be able to meet the challenges of marriage more effectively.

Findings

The findings of the study indicate that risk factors and couple typology have an impact on the level of risk for marital instability on premarital couples. In examining the demographic information the researchers are aware of the differences in the participants completing the various instruments. In addition, the inventories themselves were adapted and changed in 1996 to improve assessment accuracy of couple's relationships. For this reason the results of the study have been reported separately by the four inventories until this point. In analyzing the data, the findings for the various subsets of the sample were similar on certain aspects and very different on other dimensions. A description of the overall findings, along with a comparison of the different inventories will be discussed for the total sample.

The risk assessment was one key aspect of the study; therefore, describing each subset of the sample based on the risk assessment was the first step for researchers. Three levels of risk, high, moderate, and low, were identified for each risk factor on each inventory. The total percentages of couples in the highest risk categories ranged from 0% of the couples to 49% of the couples. The average difference in the percentage of couples in high risk for the four inventories and all of the factors was 13 percentage points. Based upon all of the risk factors on all of the inventories, nine risk factors had 10% or less of the couples in the high-risk category. The percentages of high-risk

couples on the total risk score range from 19% of couples on the 2000 PREPARE-MC to 50% of couples on the 1986 PREPARE-MC.

The low risk categories had percentages of couples that ranged from 0% to 100% of the couples. Evaluating the levels of risk for the four inventories by risk factor, the difference between the percentages of couples falling into the low risk category on each of the inventories ranged from five percentage points to 57 percentage points. The average distance in scores for low risk on the various inventories was 25.67 percentage points. The low risk category for the total risk score ranged from 10% of couples on the 1986 PREPARE-MC to 29% of couples on the 1986 PREPARE.

In order to assess hypothesis one, researchers ran SPSS Crosstabs testing whether the conflicted typology had a larger number of couples at high risk on the individual risk factors than the other typologies. Of the 15 risk factors used in the study, two were found to be statistically significant on all four of the inventories. These two factors were personality and conflict resolution, both of which were highly significant ($p < .001$) on each inventory. The same pattern emerged on these two factors across the inventories; conflicted couples had a larger percentage of couples in the high-risk category than the other three typologies. Overall, statistical significance was found for many of the factors on at least one or more of the inventories. However, no statistical differences were found for age at marriage, timing of preparation, length of acquaintance, or parent's marital status on any of the four inventories.

The findings of the study demonstrate an association between the total risk score and couple typologies supporting hypothesis two. A highly significant ($p < .001$) association was found between total risk score and couple typology on each of the four

inventories. All four of the inventories found that conflicted couples had the greatest

total risk score on the risk assessment. In addition, three of the four inventories reported

that the vitalized typology had the lowest total risk score. The harmonious couples had

the lowest total risk score on the 1986 version of the PREPARE-MC, although, only eight

one hundredths of a point separated the vitalized typology from the harmonious type.

Based upon total risk score, the findings indicate that conflicted couples have the highest

risk of marital instability and dissolution, whereas, the vitalized couples have the lowest

level of risk. This conclusion is consistent with the descriptions of each typology.

Fowers and Olson (1992) found that conflicted couples generally have lower scores on all

the dimensions of the PREPARE Inventory indicating that these couples may face added

challenges and stress in their relationship. Vitalized couples tended to score the highest

of all the typologies, on most of the dimensions of the PREPARE Inventory, signifying

that the couple has addressed and dealt with many of the issues in the relationship during

the dating and engagement periods.

The results of hypothesis three are very similar to those found in hypothesis one.

In testing hypothesis three, the mean risk scores for each individual factor were compared

by couple typology. Two risk factors were never identified as statistically significant by

couple typology, age at marriage and timing of preparation. Thirteen of the 15 individual

risk factors were found to be statistically significant for the couples in one or more of the

inventories used in the sample. Five risk factors were found to be statistically significant

on three of the four inventories, three were significant on two inventories, and three

factors were only significant on one of the inventories. In comparison, only two of the

risk factors proved to be statistically significant on all of the inventories. These factors

were personality and conflict resolution. Once again, conflicted couples had the largest mean risk score on personality and conflict resolution and vitalized couples had the lowest mean risk score.

In relationship to couple typology, the personality and conflict resolution risk factors were two topics in which couples score vary greatly depending on their couple typology. Also, couple typology seems to have no bearing on age at marriage or timing of preparation. The clear difference between these two sets of factors is that personality and conflict resolution are direct reflections of interactional patterns within the relationship. Personality plays a large role in the ways in which one deals with issues or problems, affecting such relationship dimensions as communication and conflict resolution. Conflict resolution strategies begin developing into a pattern during the dating relationship. Couples that have poor conflict resolution skills may struggle with disagreements and may have a greater number of problems that they are unable to resolve. Therefore, personality and conflict resolution have a direct and immediate impact on the couple's relationship. Age at marriage and the timing of premarital preparation are risk factors that may have a delayed impact on the couple. These issues are demographic in nature and couples do not experience the direct influence of these factors. Since age at marriage and the timing of preparation have an indirect effect on couples, couples may not be aware of the influence of these factors. These two risk factors may not be associated with couple typology or they may be risk factors that prove to be problematic at a later point in time, influencing other issues later in the relationship.

Although only two factors were statistically significant across all inventories the range of risk factors found to be statistically significant ranged from three factors on the

2000 version of the PREPARE-MC to 11 factors on the 1986 version of the PREPARE. The overlying theme suggested by the comparison of mean risk scores for each factor by typology was that conflicted couples tended to have the highest mean risk scores and vitalized couples held the lowest mean risk scores. Couples in the conflicted typology had the highest mean score on 9 factors in both of the PREPARE-MC Inventories. The PREPARE Inventories identified conflicted couples as having the largest mean score on 13 factors within the 1986 version and 11 factors on the 2000 version. An overall calculation of the four inventories indicates that the conflicted typology had the highest mean score on a total of 42 (range 0-60) risk factors, or 70% of the factors included in the study. Twenty-eight of the 42 risk factors were statistically significant by couple typology. Within the factors that conflicted couples were highest on, 66.67% were statistically significant. Conflicted couples seem to have a tendency to have higher scores than the other three typologies on these four inventories, placing them at an elevated level of risk for marital instability.

A trend similar to that of the conflicted typology appeared also with vitalized couples. Vitalized couples seemed to have the overall lowest mean risk scores in relation to the other typologies. The pattern for these couples is evident, although not as dominant as that of conflicted couples. Vitalized couples on the four inventories ranged from having the lowest score on seven risk factors to having the lowest risk on nine factors. Vitalized couples had the lowest mean risk score on 32 of the 60 risk factors, totaling 53.33%. Of these 32 risk factors, 22 were identified to be statistically significant from the other typologies. The range of factors in which the vitalized couples had the lowest score on the risk factors was from only two factors that were statistically

significant on the 2000 PREPARE-MC to nine on the 1986 version of the PREPARE. A relationship was found between the risk factors and the couple typologies, based on the risk assessment, couples in the vitalized type are at a much lower risk for marital instability than are conflicted couples.

Although, vitalized couples had the lowest score on many of the risk factors, one factor was continuously different. On all four inventories, vitalized had the highest mean risk score on the quality of the dating experience factor. This is the factor that measures the amount of idealism in the relationship. In addition, the only inventory that did not report vitalized couples having the largest percentage of couples in the high-risk category for quality of the dating experience was the 2000 version of the PREPARE-MC. The results for this inventory show that no couples in the subset of the sample were at high risk on the quality of the dating experience factor. Based on the findings, vitalized couples appear to have extreme levels of idealism during the dating relationship and engagement.

The main pattern that seemed to emerge from this study was that conflicted couples were identified to be at a higher risk for marital instability than couples in the other three typologies. Additionally, vitalized couples surfaced as the couples with the lowest level of risk for instability and dissolution. Although this pattern was seen on the various inventories, the effect was much stronger on some than others. The data from the 1986 version of the PREPARE provided the strongest evidence for this pattern. The pattern was found in the 2000 version of the PREPARE-MC, however the typologies did not exhibit a great enough difference to gain statistical support. The findings for this

study vary by inventory, indicating that the identified risk factors and the risk assessment may fit better for some couples than others.

Differences are evident between the four inventories used in this study. Researchers hypothesize a couple of reasons for the difference between inventories. The results suggest that the risk factors and the overall risk assessment are a better fit for PREPARE couples, taking either the 1986 or the 2000 version of the inventory than PREPARE-MC couples. This conclusion is based on the higher rates of significance on the two PREPARE Inventories. One possible reason for this trend is that engaged couples with children may have alternative risk factors that have a greater impact on their relationships than the 15 used in this study. The risk assessment may need to be adjusted, identifying other risk factors that may be more accurate in assessing risk for marital instability in engaged couples with children.

Another possible explanation for some of the difference in results between the inventories is that the risk assessment may need to have some additional adjustments made to better evaluate the couples taking the 2000 version of the PREPARE and PREPARE-MC. The time difference between the couples taking the 1986 version of the inventories and the 2000 version may lead to differences in outcomes of the analyses. Couples taking the two different versions of the inventories (1986 and 2000) may have experienced differences in beliefs regarding marital stability and the importance of premarital intervention, which may have altered their results. If researchers chose to adapt the risk assessment, the new format would need to fit with the societal changes in premarital couples over the past 15 to 20 years.

As in all studies findings are reported, limitations occur, and suggestions for future research is made. The results found in this study indicated that the combination of risk factors is important in the analyses of premarital couples. This study has provided evidence for the relationship between individual risk factors, total risk score, and couple typologies. Various dimensions exist in a couple's relationship, researchers found that these different aspects of a couple's relationship impact and influence one another. Therefore, future research of premarital couples should incorporate differing factors and dimensions of the relationship.

Limitations.

Two major limitations are evident in this study of premarital couples. The first concern is that sample studied was not ethnically diverse. The sample was primarily Caucasian, accounting for 95.6% of the total participants. Therefore, the findings of this study may not hold true for individuals of other ethnicities. Risk factors may affect individuals of other races differently, or alternate risk factors may be a greater concern for individuals of other ethnicities.

Another limitation of the study was that the data was taken from couples that participated in a premarital preparation program in a church setting. Since the participants were involved in a program that was apart of a church, the majority of the sample (85.0%) reported their religion as protestant. Similar to ethnicity, the risk factors used in the study may affect couples of other religions, agnostics, or atheists in a manner different from the sample in this study. As a result, the data obtained for this study may be different than findings for a random sample of engaged couples.

Recommendations

Researchers recommend that a replication and extension of the study done by Fowers et al. (1996) should be performed. The assessment of couple typologies related to marital outcome would provide additional support for the use of the typologies. Researchers recommend that the Fowers et al. (1996) study be expanded to include the risk assessment; individual risk factors and total risk score. Combining both couple typologies and the risk assessment add greater depth and may provide a more inclusive evaluation of risk for marital instability.

A detailed description of the couples in this sample has been provided by this study. The description includes demographic information, the level of risk for the couple through identifying individual risk factors and a total risk score, and the couple typology. Recommendations for further research would include conducting a follow-up study with these couples to determine whether the level of risk found in this study was associated to the couple's marital outcome. The researcher would need to collect data assessing the couple's current marital status and level of satisfaction in the relationship. With outcome data from the participants, researchers could then tie their identified level of risk, determined by the risk assessment and their couple typology, to their current marital status.

Outcome data provides an important piece in determining whether the risk associated with premarital couples does in fact affect marital dissatisfaction and dissolution. Researchers are not able to fully understand the effects of risk factors and couple typology until data are collected related to the quality of marriage. The identified level of risk carries little weight until the last piece of information is obtained, data

regarding the outcome of the marriage. Identifying the level of risk for marital dissolution is important, however, until researchers are able to empirically tie the identified level of risk to marital outcomes the link is simply hypothesized. A follow-up study would provide support for the risk assessment, the couple typologies and the use of the two together. In performing a follow-up study, professionals would have strong evidence regarding level of risk for marital instability and may use the information to help reduce the extraordinary rates of marital instability and divorce.

The information regarding premarital couples found in this study should be helpful to professionals working with engaged couples. With this information, and future research related to the link between a couple's level of risk for marital instability and marital outcomes, professionals will be able to intervene early in a couple's relationship. Hopefully with early intervention the couple will be able to address the risks in the relationship, altering their path towards divorce. The variables that seemed to be especially important for all premarital couples were personality and conflict resolution. In addition, determining a couple's total risk score and couple typology gives professionals a more in depth evaluation of the couple's level of risk for marital stability. As professionals gain an understanding regarding the high levels of risk for conflicted couples they will be better equipped to work with these couples. Premarital preparation should provide awareness to the couples informing them of the possible risk for instability and divorce, leading couples to make informed decisions regarding their future. Premarital preparation may also be used to teach couples relationship skills that could increase their odds of having a successful marriage.

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