

QUALITY OF MARRIAGE OF UNIVERSITY STUDENTS IN
RELATION TO SOURCES OF FINANCIAL SUPPORT
AND DEMOGRAPHIC CHARACTERISTICS

by

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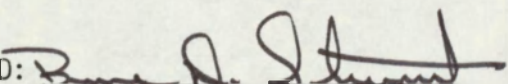
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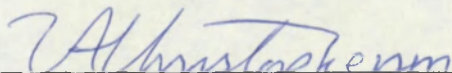
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ABSTRACT

The quality of marriage of selected University of Arizona married students in relation to sources of financial support and certain demographic characteristics was the study problem. Data were collected from a random sample of the married student population enrolled in the Fall semester of 1979. The instrument was composed of a demographic characteristic profile and the Dyadic Adjustment Scale by Spanier, and was mailed to the 150 randomly selected participants. A 45 percent return rate was received. Statistical analysis of the data included frequency distributions, measures of central tendency and dispersion, chi-square tests of independence, least squares analysis of variance, and Fisher's LSD test of multiple comparisons.

Overall, the marriages of the couples surveyed can be characterized as being close and very happy and their own predictions for the future of their marriage good. The four most frequent problem areas were being too tired for sex, not showing enough love, household tasks, and religious differences.

Implications for this research are many. University counsellors can utilize this data in understanding the special needs and concerns of the married student. They can better know those areas which pose the greatest danger to the success of these marriages. Even more importantly, perhaps Universities can establish programs to educate these couples on the commonalities between married students, thus creating a support system.

CHAPTER I

INTRODUCTION

Marriage while attending college is not a new phenomenon on American campuses. In fact, one can date the practice back to the 1930's. At that time, however, those students who did marry while in college were thought to have acted irresponsibly and were often dismissed from college due to their marital status (Busselen and Busselen 1975).

According to the 1970 census data, some one-fourth (27 percent men, 19 percent women) of all college and university students are married today. Many researchers believe that the college married couples have distinct needs and problems apart from single students (Riemer 1942, Marchand and Langford 1952, Johannis 1954, 1955, 1956, Christopherson 1960, Christopherson, Vandiver and Kruger 1960, Gerson 1960, Chambliss 1961, Falk 1964, Ibsen 1967, and Gruver and Labadie 1975). Such needs include: leisure time, finances, marital adjustment, and role incongruences. Christensen and Philbrick (1952) found that college marriages which included children were burdened even more. Price-Bonham (1973) investigated the effects upon marital adjustment of both husband and wife enrolled in course work and found still more areas that might present problems to the couple.

It would appear that because the married college student's needs differ from those of the single students, university and college financial aide officers as well as counselling centers should be made aware of these special needs.

Two of the most frequent "complaints" voiced by college marrieds have been the lack of enough money and the lack of leisure time. However, empirical data concerning the relationship between sources and quantity of financial support and quality of marriage are very limited. Studies in the past have been concerned with such topics as socio-economic backgrounds of married college students, financial aspects of married undergraduate students, academic achievement, student marriage and aspirations, and marital and social adjustment (Marshall and King 1966). Few of these studies attempted to bring together all the aforementioned variables and few relate any of the information, except for trends and/or assumptions, to the quality of marriage -- either the effects upon or the effects of marital adjustment.

The present study, based upon Bergen's (1976) investigation, attempts to bring together the neglected aspects of college and married life together. "The significance of the number of students involved and the difficulties often faced in obtaining sufficient funds to attend college indicate that the faculty and staff at colleges and universities should have reliable data for establishing programs designed to assist married students" (Bergen 1976, pp. 1-2). Empirical data concerning the relationship between sources of financial support and selected demographic characteristics and the quality of marriage and university students, as mentioned earlier, are limited.

This study will attempt to shed some light on these areas, and, in turn it will provide help to financial aid counsellors, personal and marital counsellors, personnel involved in student development, and faculty and staff who formulate policies for students.

Statement of the Problem

As with Bergen's study (1976), the statement of the problem is expressed in the interrogative form.

1. Is the quality of marriage of university students significantly related to financial sources?

2. Are demographic characteristics such as length of marriage, age of spouses, number of children, total annual resources, living accommodations, student classification, college enrollment, and grade point average significantly related to the quality of marriage of university students?

3. What are the average annual resources and monthly expenditures of married students?

The objectives of the study are:

1. To obtain empirical data from a sample of married students attending the University of Arizona concerning both the quality of marriage as measured by the Dyadic Adjustment Scale Scores and sources of financial support, such as husband's and/or wife's parents and relatives, husband's and/or wife's full-time and/or part-time employment, withdrawal from savings or assets, loans, grants, scholarship, fellowship monies, and veteran's and/or ROTC benefits.

2. To explore the range of marriage scores and their relationship to demographic characteristics: length of marriage, age of spouses, number of children, student classification, college enrollment, grade point average, living accommodations, and total annual resources.

3. To accumulate data on total annual resources and monthly expenditures of married students for utilization by financial aide officers in order that they may better understand, evaluate, and respond to the needs of the married students.

4. To test Bergen's data and procedures, to see whether or not his conclusions can be replicated with these data.

Hypotheses

1. Differences in the sources of financial support have no significance with regard to marital adjustment as determined by the Dyadic Adjustment Scale (DAS) scores.

2. Differences among demographic characteristics have no significance with regard to marital adjustment as determined by the DAS scores.

3. A limitation of the study with respect to sources of information and period of time involved in the investigation is that the study population was limited to a random sample of married students attending The University of Arizona in the Fall semester of 1979 and to a randomly selected group of their spouses.

Definition of Terms

Demographic Characteristics

Demographic characteristics affecting the quality of marriage of college and university students were identified as: age of spouses, length of marriage, number of children, living accommodations, student classification, grade point average, college enrollment, level of academic achievement, total annual resources, and sources of financial support.

Quality of Marriage

Quality of marriage as measured by the Dyadic Adjustment Scale was defined as an ever-changing process with a qualitative dimension which can be evaluated at any point in time on a dimension from well-adjusted to maladjusted, the outcome of which is determined by the degree of dyadic cohesion, dyadic consensus, dyadic satisfaction, and affectional expression (Spanier 1976).

Sources of Financial Support

Sources of financial support for college and university student marriages include part or full-time employment by either or both spouses, funds from parents and/or relatives of either or both spouses, withdrawals from savings or assets, grants, loans, veteran's benefits, ROTC benefits, and scholarship/fellowship monies. A major source of financial support was defined as one that provided fifty percent or more of the total resources. A minor source was defined as one that

provided twenty-one to forty-nine percent of the total resources. An incidental source was defined as one that provided one to twenty percent of the total resources.

Basic Assumptions

The original study upon which the present investigation is based assumed the following conditions existed.

1. Sources of financial support affect the quality of marriage.
2. Total annual resources in relation to certain demographic characteristics affect the quality of marriage.
3. Empirical data concerning the relationship among total annual resources in relation to certain demographic characteristics, sources of financial support, and quality of marriage are of value to counsellors, faculty and staff who design and implement married student policies, and programs.

CHAPTER II

REVIEW OF LITERATURE

Research on college marriage began with Riemer's (1942) study, conducted at the University of Washington. In his study, he found a lack of role strain and few adjustment problems among the married couples he surveyed. In fact, he stated ". . . cooperation and companionship between the two partners established a particularly close-knit relationship" (Riemer 1942, p. 808). As with other studies to be done after Riemer's, he found that economic strain was a common complaint among college marrieds. As a closing note, Riemer predicted that American colleges and universities would experience a "considerable increase" in enrollment of married students.

Time proved Riemer correct. After World War II ended, many married veterans enrolled in colleges and universities, either to complete their interrupted degree or to take advantage of their G.I. benefits. Following this influx, several studies were undertaken to analyze various aspects of this relatively new phenomenon. Although a vast amount of research has focused upon marital adjustment defined as happiness, satisfaction and/or stability for the general population (Hicks and Platt 1970), very little has been written about marital

adjustment of the married college student (Busselen and Busselen 1975). Bergen (1976) lends support to their view by stating that not only is there a lack of empirical data on the marital adjustment of the married college student, but very few studies, if any, have tried to "assess the quality of marriage in relation to sources of financial support and related demographic characteristics of the married college couple" (Bergen 1976, p. 9).

In a rather extensive review of the literature, Marshall and King (1966) listed some twenty-five studies which focused on some aspect of student marriage. These included age of subjects, socioeconomic background of married students, financial aspects of student marriages, academic achievement and student marriage, and aspirations and marital and social adjustment. As can be seen none of the studies reviewed by Marshall and King reported on the source of financial support and related demographic characteristics. Some of the investigations reported on components of financial support and related demographics, but none tied the two variables together. Also, Marshall and King (1966) pointed out in their paper that, in general, the findings of the studies reviewed are of limited value due to methodological inadequacies. Due to the general lack of empirical data, the literature review will concentrate upon those investigations which had as their focus quality of marriage, sources of financial support, and related demographic characteristics that affect the quality of marriage within the college and university married student population in the United States.

Many of the studies which followed Riemer's (1942) work concentrated upon the academic achievement of married students as compared to singles. Epler (1947) found that married veterans were more apt to achieve a higher G.P.A. than non-veterans and that there was a positive relationship between the presence of children and academic achievement, indicating that marriage and/or parenthood stimulated the veteran to excel. Other studies done by Hamilton (1947), Riemer (1942), and Taylor (1947) also found a positive relationship between the presence of children and the academic adjustment of married students.

A study conducted by Marchand and Langford (1952) involved twenty-two couples with at least one child under six years of age and twenty-two non-parent couples. Among other things, the researchers found that "the division of labor between parents was less clear cut than that between husbands and wives without children" (Marchand and Langford 1952, p. 113). This apparent cooperation and role sharing between husband and wife was seen by Marchand and Langford as aiding marital adjustment, thus adding support to Hamilton, Riemer, Taylor, and Epler when they concluded that children do affect college marital adjustment in a positive fashion. Children also aid academic performance.

As mentioned earlier, Riemer (1947), reporting on a study conducted by Trump at the University of Wisconsin, found that married veterans had higher grade point averages than did unmarried veterans, and that those veterans having children had higher grade point averages than those without children. Aller (1963) reported similar findings;

the G.P.A.'s of student parents were slightly higher than non-parents. In general, Aller reported that G.P.A.'s of student husbands and wives were higher than over-all grade point averages of unmarried men and women, and that academic achievement was higher for student wives than student husbands. Lantagne (1959) concurred with Riemer and Aller when he reported that his sample of married men actually had higher grade point averages than did the unmarried men in his sample, in fact, he stated that their academic performance continued to improve over those unmarried students.

Although these studies showed a positive relationship between academic adjustment and marriage, the majority of investigators do not report such findings. Those who reported a negative relationship include Jensen and Clark (1958), and Samenfink and Milliken (1961). Most studies however report no relationship positive or negative. They include Nygreen (1954), Lee (1960), Chilman and Meyer (1963), Medalia (1962), Cohen, King, and Nelson (1963), and Falk (1964).

Nygreen (1954) reporting on the results from his doctoral dissertation, indicated that the majority of his sample stated that marriage had no effect upon their grade point average. Chilman and Meyer (1963) reported on the responses of 102 married and 102 single students attending Syracuse University during 1965. A portion of their study was to determine whether or not married students performed less well in college than did the single students, a belief that was widespread during the time of their study. They reported no difference

between the married and unmarried students regarding academic performance. Chilman and Meyer stated ". . . that undergraduate marriage is not associated as frequently claimed, with low academic motivation and interest, higher rates of student drop-out, or high-levels of marital unhappiness or special financial, academic and associated difficulties" (p. 76). Medalia (1962) in his discussion in "Marriage and Adjustment: In College and Out," indicated that he found no clear-cut answer to the issue of marriage and its relation to grade point average.

There is no clear answer concerning the relation of undergraduate marriage to familial, collegiate, and career adjustment other than to say that such marriage does not automatically seem to be associated with poorer or better adjustment in these three areas, than is shown by men who deferred their marriage until after graduation (p. 549).

Cohen, King, and Nelson (1963) studied the academic performance of 31 married and 31 single students attending Florida State University. Their results indicated that marriage is not related to academic success or failure. "The results indicate that marriage does not significantly affect the grades of undergraduate students who marry while they are attending college" (p. 99). Finally, Falk (1964) reporting on a study he conducted consisting of 40 married and 40 unmarried students, also found no significant relationship between marriage and academic performance. His subjects were matched according to age, college year, sex, and academic potential. Although other differences were found among the two samples, there was no significant difference between the grade point averages of married and unmarried students.

Among the investigators who focused upon the effects of children on over-all marital adjustment and academic performance, there appears

to be no definitive conclusion on the subject. As mentioned previously, Marchand and Langford (1952) found a positive relationship between children, marital adjustment, and academic achievement (G.P.A.). However, when Landis (1958) analyzed his data obtained from married students with children at Michigan State University, he did not obtain such results. Although marriage itself tended to aide general social adjustment, children were found to have a negative effect on those marriages he surveyed. These couples indicated that their children constituted a serious factor in causing discord in the marriage. "The happiness ratings showed that those couples with children are not as happy at present as those without" (Landis 1958, p. 17).

Christensen and Philbrick (1952), utilizing a sample from Purdue University, found the relationship between family size and marital adjustment to be a negative one. In addition it was found that ". . . marital adjustment increases according to the ability of couples to control fertility in line with their desires" (p. 311). Approximately 38 percent of the respondents indicated that children had a disturbing influence on scholastic achievement.

To reiterate, there appears to be no consensus on the effects of children on the student marriage or academic quality. Those studies which found a positive relationship include Epler (1947), Riemer (1947), Taylor (1947), Lantagne (1959), and Medalia (1962). Investigators finding a negative effect include Landis (1958), Nygreen (1954), Johannis (1954), Jensen and Clark (1958), Christopherson, Vandiver, and

Krueger (1960), Lee (1960), Samenfink and Milliken (1961), Aller (1963), Chilman and Meyer (1963), Cohen, King, and Nelson (1963), and Falk (1964).

Pfeiffer and Scott (1952) studied factors affecting family unity. In their sample, they found that 83 percent of the respondents reported that the factor "considered most important to their general happiness was a satisfactory husband-wife relationship" (cited in Busselen and Busselen 1975, p. 282). The relationship between marital adjustment and academic achievement appear to be positively correlated. It may be that the discrepancies found in the various literature may involve the importance for the respondents of the husband-wife relationship and how they individually view the addition of children -- as interfering or aiding the dyadic relationship.

Johannis (1954, 1955, 1956), in his studies on married college students, their income, sexual adjustment, and marital adjustment, found these various aspects of the respondents' marriage to be operating at a high level of functioning. (1) "The majority of the families appeared to be able to maintain a balanced budget and 2 out of 5 families were actually increasing their savings. . . ." (1954, p. 4). (2) "Four out of 5 husbands and a like proportion of their wives rated their current level of sexual adjustment as good or excellent" (1955, p. 1). (3) "Eighty-five percent of the husbands and wives reported a happy or a very happy marriage" (1956, p. 24). Foreman (1957) lent support to these findings when he concluded that the aspiration levels of married male students at the University of Washington were higher than those

of single males. He interpreted this finding as resulting from or due to the married student's success in his/her marital relationship.

When one or both of the spouses are enrolled in college, the marital relationship seems no longer, in most cases, to follow tradition. Because of time and financial limitations placed upon the couple, it appears that traditional role functions are basically ignored for the sake of expediency and smooth functioning of the household.

Marchand and Langford (1952) discovered that the men of their study tended to share homemaking activities with their wives. "These couples seemed pleased with the cooperative approach to adjustments which they found necessary in combining school and family" (1952, p. 114). Similar findings have been obtained by Mueller (1960), Christopherson, Vandiver, and Krueger (1960), Chamblis (1961), Gould (1961), and Pfeiffer (1961). Perhaps the joint effort to adjust to the married student situation sets up a pattern for cooperation in the later marriage, thus increasing marital adjustment. Further research on this topic may possibly produce some interesting results.

Because of the nature of schooling, financial matters can be and often are of major concern to the married student family. Of some eleven studies surveyed over a 25-year period, no definite conclusion can be drawn. Those researchers who stated that finances were a major problem in the college marriage include Barash (1949), Lantagne (1959), Oppelt (1962), Shaffer (1963), and Aller (1963). Some of their comments are: (1) "The biggest worry for married college students is the

lack of finances. . . " (Lantagne 1959, p. 83). (2) "Financial problems . . . affected adversely the marital adjustment of subjects -- self-control and responsibility were to be positively and significantly related to marital adjustment" (Aller 1963, p. 615).

Other studies revealed either no such problems or some actual advantages. Cushing, Philips, and Stephenson (1949), stated that the financial status of the majority of student couples at the time of marriage was favorable. Nygreen (1954) found ". . . the general pattern is for student marriages to be well-adjusted economically" (cited in Marshall and King 1966, p. 355). Christopherson, Vandiver, and Krueger (1960), reported that financial obligations did place a burden on the couple and created some strain on the marriage. However, this was counteracted by the report that married students found marriage an advantage in that it was a stabilizing factor, perhaps enabling the couple to better withstand such pressures. Jones' (1958) study indicated that married students were better able to cope with emotional problems and financial tensions than unmarried students. His conclusions were supported by Chilman and Meyer (1963).

Medalia (1962) studied the effects of college marriage and later earnings 22 years after graduation. Her study showed that those students who were married in college were doing better financially than their age-mates who were single in college. And finally, Magribi and King's (1965) data did not indicate that married students compared

to unmarried students had been disadvantaged with respect to income, assets, or debts within a period of up to 7 years after leaving college.

In relation to sources of financial income, it appears from the literature that the major source is from the wife working. "Other sources in order of their frequency appear to be veterans benefits and contributions from parents and/or relatives" (Marshall and King 1966, p. 352). In a more recent study, Bergen (1976) found that his sample indicated both the husband's and wife's income were the major source of income with veterans benefits the third major source. Bergen discovered that marital adjustment was lowest if the couple relied solely on the wife working full-time. This finding led Bergen to believe that traditional roles and beliefs are still a factor in modern marriage. An insight by Mueller (1960) places Bergen's belief in a clear perspective.

The student wife has her own problems. Anyone interested in her personality and accomplishments? Whether her sacrifice was made freely or forced upon her by circumstances, her intellectual and personal growth has been impaired at a critical period. For the noncomplacent, even in the campus years, our students tell us, her resentment is incubating (Mueller 1960, pp. 159-160).

Shaffer (1963) conducted a study at Michigan State utilizing a sample size of 2005 undergraduates. From this sample, he found that the married couples' resources came from their own employment, primarily from the wife's employment. Sauber (1971) in his investigation of college marriage, found that housing and finances were the two major

concerns of those sampled. His conclusion was that financial aide officers should pay special attention to the unique needs of married students, perhaps creating a special set of criteria for assistance.

In a unique study, Price-Bonham (1973) studied the effects upon the college marriage while both spouses were enrolled in course work; she hypothesized that ". . . the marital adjustment scores of those spouses enrolled in college will differ significantly from those where the husband only (HOS) was enrolled in college" (Price-Bonham 1973, p. 33). She surveyed 125 couples where the husband only was a student and 71 couples where the husband and wife were both students. The data indicated that the HOS group listed more problem areas as either serious or very serious, especially finances. Price-Bonham did indicate however, that the HOS group received higher scores on the marital adjustment scale. Bergen (1976) in his study seemed to concur with Price-Bonham's findings. In his sample of couple data obtained from Kansas State University, he reports that there is better adjustment within the marriage if both husband and wife attend school. Although it appears that more problem areas are reported by such couples, actual marital adjustment is superior to that where the husband only is a student.

Marital dissatisfaction among college students was the topic of Gruver and Labadie's (1975) study conducted at the University of Arizona. Their investigation utilized two questionnaires on marital

adjustment. Of the 312 married college students sampled, 70 percent felt that their marriage was happy, while some 10 percent were considering divorce at the time of the survey. Husbands were found to be more critical of marital adjustment (although not significantly), supporting Nygreen's (1954) conclusions. The major source of conflict was in the area of sexual relations. This aspect of married life was reported to be the most serious problem by both husbands and wives. This data apparently contradicts Johannis' (1955) findings. At that time he indicated that for the majority of couples, sexual adjustment was reported as being "good" or "excellent". Not having enough money was the primary financial problem, not quite a third of the couples reported that financial matters were a "real" concern.

Bergen's (1976) study, comprising of 327 married students, revealed that the majority of the individuals indicated that they were "happy" or "very happy" in their marriage. Bergen cautioned however, of the possibility that those individuals who were not happy in their relationship may not have returned the questionnaire, thus biasing his data.

Because Bergen's study is the basis for the present investigation, an in-depth discussion of his findings is in order. Bergen's study was conducted at Kansas State University, during the spring semester of 1976. His study was based upon the responses of 327 married student couples, of these, 146 questionnaires were answered by husbands and 181 by wives. No couple data were obtained.

The demographic characteristics of his sample included the following. (1) Forty percent had been married one to four years. (2) Three-fourths of the respondents were between the ages of 21 and 29. (3) In sixty percent of the marriages only one spouse was enrolled in course work and this was twice as often the husband as the wife. (4) Twenty-one percent of the marriages had both spouses enrolled in course work. (5) Sixty-one percent of the couples were childless, and (6) the mean income range of the respondents was \$7,501 to \$10,000.

In relation to grade point averages, Bergen found that marriage tended to aide academic achievement. Nearly one-half of the respondents indicated that they had an over-all G.P.A. between 3.0 and 4.0 (on a 4.0 scale). This finding adds support to the findings of Riemer (1942), Lantagne (1959), Aller (1963), and Medalia (1962).

To determine the dyadic adjustment of the couples, Bergen utilized Spanier's (1976) Dyadic Adjustment Scale, which consists of 32 items for assessing the quality of marriage. These 32 items are grouped into four components: (1) dyadic consensus; (2) dyadic satisfaction; (3) dyadic cohesion, and (4) affectional expression. The scale has a theoretical range of 0 to 151.

His study indicated that the great majority of his couples "almost always agree" on the items concerning dyadic consensus. These items included family finances, recreation, religion, demonstration of affection, sex relations, conventionality, philosophy of life, parents and in-laws, togetherness time, decision-making, household tasks, leisure time activities, and career decisions.

For dyadic satisfaction, ninety percent of the couples felt that in general, things were going well for them most of the time. In response to "How often have you discussed or considered divorce, separation, or terminating your relationship?", 60.4% indicated never, 30.5% rarely, and 2.8% occasionally.

In the third category, dyadic cohesion, the couples indicated overwhelmingly that they engaged in activities together, have stimulating exchanges of ideas, and laugh together.

The affectional expression aspect of the couples' marriage also showed a high level of functioning. Some 71 percent indicated that they were not too tired for sex because of their schedules, while 77 percent stated they showed "love" to their mate often and on a regular basis (kissing, embraces, and tenderness).

As mentioned earlier, the Dyadic Adjustment Scale has a theoretical range of 0 to 151. The mean for Bergen's sample was 108. This would indicate good marital adjustment among his 317 respondents.

In regard to source of income, Bergen noted a shift from earlier studies. Major sources of income were husband's full-time employment, wife's full-time employment, and V.A. benefits. However, three-quarters of the respondents did not have veterans benefits, a finding substantially different from those studies conducted in the 1940's, 1950's, and early 1960's (Christopherson, Vandiver, and Krueger 1960, Oppelt 1960, Aller 1963 and Chilman and Meyer 1963).

The mean income for all respondents fell between \$7,501 and \$10,000. The average monthly expenditures were approximately \$540. Housing, food, and transportation took seventy percent of that amount.

The following items were significantly related to dyadic adjustment. (1) If the husband's parents or relatives were a major source of income, there was a tendency toward greater disagreement on making major decisions. (2) A tendency toward more frequent disagreement on the aims and goals of the marriage appeared if the husband's full-time employment was either a major source of income or not a source at all, and (3) the marriage was more often found to be rated "extremely happy" if the wife was unemployed. Other findings indicated that marital adjustment was lowest when the major source of income was either loans, grants, or scholarships. The degree of marital happiness was also determined to be lower if the major source of income was from savings, loans, grants, and scholarships.

To sum Bergen's major findings, if both spouses were enrolled at least part-time in a college curriculum and the husband was employed at least part-time and furnishing a major portion of the income, the couples more often than not, rated their marriage as "extremely happy." This was reported with even more frequency when the wife was not employed.

CHAPTER III

METHOD

Data were collected from a random sample of the married student population enrolled in the Fall semester 1979 at the University of Arizona. The random selection of possible participants was made utilizing student records from the Office of Admissions and Records, after permission was secured from that office.

Individually typed and addressed cover letters emphasizing the importance of the study to both the participants and the researcher, including information for obtaining informed consent and requesting their cooperation in providing data were mailed to the selected participants.

In order to assess the quality of marriage for both the student and his/her spouse, one-half of the cover letters were sent to the married males and one-half to the married females requesting that the spouse complete the questionnaire. Copies of the cover letters utilized are found in Appendix A.

In addition to the cover letter, participants received a printed instrument composed of the demographic questionnaire, and the Dyadic Adjustment Scale (Spanier 1976). A return postage paid, self-addressed envelope was included in each mailing.

Instruments

Demographic Characteristic Questionnaire

This questionnaire developed by Bergen (1976), was used, by permission, to identify those demographic characteristics related to the quality of marriage of college and university students.

Many items are similar to those used by other researchers and include: (1) The number of years married (2) The number of children; (3) Age; (4) Status of enrollment; (5) Student classification; (6) College enrollment; (7) Level of academic achievement, (8) Living accommodations; (9) Grade point averages; (10) Total annual resources; (11) Sources of financial support, and (12) Monthly budgeting expenditures. A copy of this instrument appears in Appendix B.

Dyadic Adjustment Scale

To evaluate the condition of the marriages surveyed, Spanier's (1976) Dyadic Adjustment Scale was utilized. This scale is composed of 32 items which are broken down into four component areas. (1) Dyadic satisfaction; (2) Dyadic cohesion; (3) Dyadic consensus, and (4) Affectional expression. Responses to each item are indicated on a six-point scale -- "Always agree," "Always disagree," "All the time," "Never," "Never-more often," and "Extremely happy-perfect." This scale can be completed in just a few minutes and is only a few pages in length. It also can be self-administered as a questionnaire. This scale has a theoretical range from 0 to 151.

The use of Spanier's scale can be justified on several accounts. Spanier and Cole (1974) cited some 150 empirical studies using the marital adjustment concept. "A cursory explanation of these previous measures indicated that few of them have an adequate demonstration and reporting of validity and reliability, nor do they have a clear conceptual plan behind the scale development" (Spanier 1976, p. 17).

Spanier and Cole (1974) contended that adjustment can be conceptually distinguished from such concepts as success, happiness, satisfaction, stability, integration, cohesiveness, or consensus. These terms, however, are included in the concept of quality of marriage.

Spanier believes that adjustment is an ongoing process -- not a static state.

Dyadic adjustment is a process rather than an unchanging state, but that the most heuristic definition would allow for a measure which would meaningfully evaluate the relationship at any given point in time. . . . Thus, adjustment is an ever-changing process with a qualitative dimension which can be evaluated at any point in time on a dimension from well-adjusted to maladjusted. . . the outcome which is determined by the degrees of (1) troublesome dyadic differences, (2) intrapersonal tensions and personal anxiety, (3) dyadic satisfaction, (4) dyadic cohesion, (5) consensus on matters of importance to dyadic functioning (Spanier 1976, p. 17).

Factor analysis testing the adequacy of the definition and the five dimensions resulted in a scale of 32 items grouped in the four component areas mentioned earlier.

Content Validity

Content validity involves the systematic examination of the test content to determine whether it covers a representative sample

of behaviors, attitudes, or characteristics to be measured.

Items included in the Dyadic Adjustment Scale were evaluated by three judges for content validity. Items were included only if the judges considered the items: (1) relevant measures of dyadic adjustment for contemporary relationships; (2) consistent with the normal definitions defined by Spanier and Cole (1974) for adjustment and its components (satisfaction, cohesion, and consensus); and (3) carefully worded with appropriate fixed choice responses (Spanier 1976, p. 23).

Criterion-related Validity

Criterion-related validity indicates the effectiveness of a test in predicting one's behavior, attitudes or characteristics in specified situations (predictive validity) or diagnosing or assessing an existing status (concurrent validity). The scale has been demonstrated to have concurrent validity.

The scale was administered to a married sample of 218 persons and a divorced sample of 94 persons. Each of the 32 items in the scale correlated significantly with the external criterion of marital status. In other words, for each item the divorced sample differed significantly from the married sample ($p < .001$) using a t-test for assessing differences between sample means. In addition, the mean total scores for the married and divorced samples were 114.8 and 70.7 respectively. These total scores are significantly different at the .001 level (Spanier 1976, p. 23).

Construct Validity

Construct validity refers to the extent to which a test measures a theoretical construct or trait.

Since all items with content validity used in previous marital adjustment scales were included in the research instrument originally tested, it is possible to assess how the Dyadic Adjustment Scale correlated with the other, previously-used marital adjustment scales. We selected the Locke-Wallace Marital Adjustment Scale (1959 -- the most frequently used scale) for

assessing whether the Dyadic Adjustment Scale measures the same general construct as a well accepted marital adjustment scale. The correlation between these scales was .86 among the married respondents and .88 among divorced respondents ($p < .001$). Construct validity was further established through the factor analysis of the final 32 item scale (Spanier 1976, p. 23).

Reliability

"Reliability was determined for each of the component scales as well as the total scale" (Spanier 1976, p. 23). In order to measure reliability, Cronbach's Coefficient Alpha was utilized. The total scale reliability is .96. "A separate assessment of scale reliability using the Spearman-Brown average inter-item formula for internal consistency was also found to be .96" (Spanier 1976, p. 24).

Statistical Analysis Techniques

Chi-Square Test of Independence

The chi-square test of independence was used to determine whether there was a relationship between variables. "A general method for testing hypotheses about frequencies classified into any number of categories is provided by the statistic chi-square" (Courts 1966, p. 241). Although chi-square does not specify the identity of the differences between two variables, the chi-square may suggest trends. "If the finding is significant at the .05 level, the variables are determined to be dependent at that level and the hypothesis of independence is rejected" (Bergen 1976, p. 26).

Least Square of Analysis

Due to the occurrence of unequal sub-class numbers, the Least Squares Analysis of Variance technique was chosen. This was used in order to determine which demographic characteristics and source of income factors significantly influenced the Dyadic Adjustment Scale total mean scale of married couples.

In the method of least square, estimators are chosen using a regression technique so as to minimize the sum of the square of errors taken over the sample. Estimators obtained in this way are unbiased and have the smallest standard errors (Snedecor and Cochran 1967).

Fisher's Least Significant Difference (LSD)

As there were more than two samples, LSD was chosen to determine wherein the differences between any two means occurred. According to Kemp (1972, p. 25):

Before LSD is computed, the F-ratio from the analysis of variance for treatment effects should be significant at some pre-specified alpha level. . . . Because an LSD is simply a multiple T-test procedure requiring an aprior significant F-ratio, the values that must be computed are differences among the means and the standard errors of those differences.

Dividing the difference between the two means by the standard error of the difference yields an LSD statistic which is distributed as a t-distribution.

CHAPTER IV

RESULTS

Of the 150 questionnaires mailed, 68 (45.3 percent) were returned. Of the 75 instruments mailed to females, 44 (58.7 percent) were returned. Twenty-four (32 percent) were returned by males.

Demographic Characteristics

For the sake of clarity, the demographic characteristics will be presented in tabular form (Table 1) showing occurrences by frequencies and percentages.

To summarize the data shown in Table 1, demographic characteristics data for married students were presented by frequencies and percentages. Less than 10 percent of the couples were newlyweds, married less than one year. The majority of the couples were childless, while 25 percent had just one child. The majority of the couples owned or were in the process of buying a home or mobile home, while less than 8 percent lived in University of Arizona housing. Over 55 percent of both husbands and wives were between the ages of 21 and 29.

Twenty-two husbands and 20 wives were undergraduate students, while approximately 36 percent of both husbands and wives were graduate students. Husbands were enrolled in all colleges with the exception

TABLE 1

Demographic Characteristics

Variable	Category	N	%
Number of years married	Less than one year	6	8.8
	1 - 2 years	32	47.1
	4 or more years	30	44.1
Number of children	None	31	45.6
	One	17	25.0
	Two	13	19.1
	Three	5	7.9
	Four or more	2	2.9
Place of residence	UA Housing	5	7.9
	Rented apt, house, mobile home	12	17.6
	Provided by parents	2	2.9
	Own or buying home, mobile home	45	66.2
	Other	3	4.4
Age of Spouse	Wife under 21	8	4.5
	Husband under 21	0	0
	Wife 21 to 29	38	21.6
	Husband 21 to 29	29	22.2
	Wife 30 or older	22	12.5
	Husband 30 or older	29	16.5
Student classification	Wife undergraduate	16	13.3
	Husband undergraduate	19	15.8
	Wife graduate student	22	18.3
	Husband graduate student	20	16.7
	Wife not enrolled	21	17.5
	Husband not enrolled	22	18.3
Enrollment	Wife full-time	15	22.0
	Husband full-time	25	35.7
	Wife part-time	22	32.4
	Husband part-time	11	16.2

Table 1--Continued

Variable	Category	N		%	
		H*	W*	H*	W*
College of Enrollment	Agriculture	3	0	12.5	0
	Architecture	1	0	4.1	0
	Arts/Science	3	2	12.5	5.0
	Business Admin.	5	4	20.8	9.0
	Education	2	5	8.3	11.4
	Engineering	1	3	4.1	6.8
	Home Economics	0	4	0	9.0
	Medical School	2	0	8.3	0
	Graduate School	10	12	41.6	27.3
Level of Education Achievement/Education Attainment	High School Graduate	5	3	7.4	4.4
	1-2 years College	12	15	17.6	22.1
	Bachelors Degree	22	22	32.3	32.3
	Professional Degree	5	7	7.4	10.3
	Masters Degree	11	11	16.2	16.2
	Ph.D. or M.D. Degree	4	0	5.9	0
	No response	1	2	1.5	2.9
Grade Point Average	2.0 to 2.9	11	9	16.2	13.2
	3.0 to 4.0	32	37	47.1	54.4
	Not applicable	23	20	33.8	29.4

* H = Husband

W = Wife

of Home Economics. Wives were enrolled in all colleges with the exceptions of Agriculture, Architecture, and Medical School. The most frequent level of educational attainment for both husbands and wives was a Bachelors Degree. Slightly less than 50 percent of the husbands and approximately 54 percent of the wives had grade point averages between 3.0 and 4.0.

Dyadic Adjustment Scale

The Dyadic Adjustment Scale used in this research was designed by Spanier (1976) and consists of 32 items for assessing the quality of marriage. These 32 items were grouped into four components. (1) Dyadic Consensus; (2) Dyadic Satisfaction; (3) Dyadic Cohesion, and (4) Affectional Expression. The scale has a theoretical range of 0 to 151.

Dyadic Consensus

Family finances, recreation, religion, conventionality, demonstrations of affection, philosophy of life, parents and in-laws, goals, togetherness time, decision-making, household tasks, leisure time activities, and career decisions were included in the Dyadic Adjustment Scale as possible areas of disagreement between spouses. The most frequent fixed-choice response of students and/or spouses to each of the aforementioned items was "Almost Always Agree." This held true for all items with the exception of "conventionality" which had "occasionally disagree" as a more frequent response. The second and third most frequent response to each item, with the exception of "conventionality"

was "occasionally disagree" and "always agree" respectively. Responses for these categories are presented in Table 2.

To summarize the data shown in Table 2, frequency response percentages of "always agree" ranged from 11.7 percent to 33.8 percent for "almost always agree" percentages ranging from 35.3 to 57.3 percent. Finally, the frequency response percentages of "occasionally disagree" ranged from 13.2 to 39.7 percent.

Less than five percent of the respondents "frequently disagreed" on any item with the exception of "household tasks", which had a frequency of 11 of 16.2 percent. Items most frequently disagreed about were household tasks, religious matters, demonstrations of affection, philosophy of life, and sex relations. Couples "always disagree" on three items. They were religious matters (2.9 percent), sex relations (1.5 percent), and household tasks (1.5 percent).

Code numbers assigned to continuum intervals of fixed-choices of items of possible disagreement were 5 = "always agree," 4 = "almost always agree," 3 = "occasionally disagree," 2 = "frequently disagree," 1 = "almost always disagree," and 0 = "always disagree." Means for each item from 3.9 for "friends" to 3.32 for "philosophy of life." Means in order of agreement to disagreement are presented in Table 3.

Dyadic Satisfaction

Ten items on the DAS were included in the section Dyadic Satisfaction. These items were utilized to determine the amount of satisfaction with marital relationships. Eight of these items are presented in Table 4.

Table 2

Response Frequencies
Dyadic Consensus

Item	Always Agree		Almost Always Agree		Disagree	
	N	%	N	%	N	%
Family finances	9	3.2	38	55.8	15	22.0
Recreation matters	8	11.7	39	57.3	17	25.0
Religious matters	20	29.4	28	41.1	11	16.1
Demo. of Affection	13	19.1	20	44.1	17	25.0
Friends	16	23.5	37	54.4	10	14.7
Sex relations	10	14.7	38	55.8	11	16.1
Conventionality	11	16.1	25	36.7	27	39.7
Philosophy of life	10	14.7	36	52.9	11	16.1
Dealing w/in-laws	13	19.1	31	45.5	19	27.9
Aims and goals	19	27.9	33	48.8	13	19.1
Time together	12	17.6	31	45.5	19	27.9
Major decisions	23	33.8	31	45.5	11	16.1
Household tasks	11	16.1	24	35.2	20	29.4
Leisure time	13	19.1	32	26.4	18	26.4
Career decisions	20	29.4	38	13.2	9	13.2

Table 3
Dyadic Consensus Means

Item	Mean
Friends	3.9
Career decisions	3.9
Aims and goals	3.8
Conventionality	3.6
Making major decisions	3.6
Recreation	3.5
Religious matters	3.5
Demonstration of affection	3.5
In-laws	3.5
Household tasks	3.5
Sex relations	3.5
Finances	3.4
Leisure time	3.4
Time together	3.3
Philosophy of life	3.3

Table 4

Dyadic Satisfaction

Item	All the time		Most of the time		More often than not		Occasionally		Rarely		Never	
	N	%	N	%	N	%	N	%	N	%	N	%
How often discuss divorce, separation	1	1.5	0	0	3	4.4	10	14.7	19	27.9	35	51.5
How often leave house after fight	0	0	0	0	0	0	6	8.8	20	29.4	42	61.8
How often think things OK	14	20.6	36	52.9	11	16.7	4	5.9	1	1.5	1	1.5
Confide in mate	28	41.2	31	45.6	5	7.4	2	2.9	2	2.9	0	0
Regret marriage	2	2.9	0	0	2	2.9	9	13.2	23	33.8	32	47.1
Quarrel	0	0	1	1.5	1	1.5	35	51.2	28	41.2	2	2.9
Get on nerves	0	0	1	1.5	2	2.9	40	58.8	23	33.8	2	2.9
			Everday		Almost everyday		Occasionally		Rarely			
			N	%	N	%	N	%	N	%		
How often do you kiss your mate?			56	82.4	7	10.3	3	4.4	2	2.9		

Another component within this section was a continuum scale of seven fixed-choices ranging from "perfect" to "extremely unhappy." This scale was used to assess the degree of happiness in the marriage at the time the questionnaire was administered. Data for this section is presented in Table 5.

Table 5
Degree of Happiness in Marriage

Happiness Rating	N	%
Perfect	5	7.4
Extremely happy	22	32.4
Very happy	22	32.4
Happy	9	13.2
A little unhappy	5	7.4
Fairly unhappy	3	4.5
Extremely unhappy	0	0
No response	2	2.9

Table 5 shows the degree of happiness reported in the marriages. As can be seen from the Table, slightly over 72 percent of the couples rated their marriage "very happy" or better.

The final item on the Dyadic Adjustment Scale was utilized to determine the respondents feelings on the future of their marriage. The statements used and the responses are presented in Table 6.

Table 6
Future of Marriage
Statements and Responses

Statement	N	%
I want desperately for my relationship to succeed, and would go to almost any length to see that it does.	15	22.1
I want very much for my relationship to succeed, and will do all I can to see that it does.	43	65.1
It would be nice if my relationship succeeded, but I can't do much more than I am doing now to help it succeed.	8	11.2
It would be nice if my relationship succeeded, but I refuse to do more than I am doing now.	0	0
My relationship can never succeed, and there is no more that I can do.	1	1.5

Dyadic Cohesion

This section of the Dyadic Adjustment Scale comprised five items. This component was used to determine the amount of shared time and interests held in common among the couples. Data gathered from this section is presented in Table 7.

Affectional Expression

"Being too tired for sex" and "not showing enough love" were the two items contained in this category. Respondents checked either "yes" or "no" as to whether or not either item had caused differences of opinions or were problems in the relationship during the last few weeks. Twenty-one couples indicated "yes" as "being too tired for sex," while 46 couples stated "no" to "being too tired for sex" had not been a concern in the relationship. As for not enough love, 19 couples said "yes" this had been a problem. Forty-eight couples did not feel that not showing enough love was a problem or concern.

Affectional expression was also measured by the extent of agreement or disagreement between spouses on sex relations and demonstrations of affection. These two items were discussed in the Dyadic Consensus section.

Summary

The Dyadic Adjustment Scale had a theoretical range of 0 to 151. The mean total score of the 68 observations was 129.9, with a standard deviation of 11.4, a variance of .09, and a range of 58 to 134. The mean DAS score, based on the coded answers, was 3.4.

Table 7
Dyadic Cohesion

ITEM	All of Them		Most of them		Some of them		Very few of them		None	
	N	%	N	%	N	%	N	%	N	%
Do you and your mate engage in outside interests together?	5	7.4	36	52.9	25	36.8	1	1.5	0	0

How often would you say the following events occur between you and your mate?

	Never		Less than once/month		1 - 2 month		1 - 2 week		Once/day		More often	
	N	%	N	%	N	%	N	%	N	%	N	%
Have stimulating exchange of ideas	1	1.5	4	5.9	8	11.8	35	51.1	14	20.6	5	7.4
Laugh together	0	0	1	1.5	1	1.5	14	20.6	28	41.2	26	38.2
Calmly discuss something	1	1.5	1	1.5	1	1.5	21	30.9	18	26.5	24	35.3
Work on project together	0	0	9	13.2	14	20.6	27	39.7	9	13.2	8	11.8

The vast majority of couples indicated agreement on selected consensus items. However, there were those respondents that selected items that showed disagreement on these items. Among the consensus sub-scale, conventionality and household tasks had the greatest frequencies of disagreement than any other item. Some 40 percent of the sample disagreed on ways to deal with in-laws. This percentage was followed closely with disagreement in the areas of amount of time spent together, leisure time activities, matters of recreation, and demonstration of affection.

Within the dyadic satisfaction sub-scale, less than six percent of the couples regretted being married or discussed separation. Thirty-five couples responded that they occasionally quarrelled, while less than four percent indicated that they got on each other's nerves as frequently as "more often than not." Almost 90 percent of the couples felt that things between themselves and their spouses was going well most of the time.

Couple cohesion was expressed by four items with frequency occurrences from "never" to "more often than once a day." One-third of the couples had stimulating exchanges of ideas at least once a day or more often, nearly 80 percent indicated that they laughed together once a day or more. Some two-thirds calmly discussed something at least on a daily basis if not more often, and finally, nearly 40 percent of those responding worked on a project together at least

once a week. In regards to demonstrations of affection and sexual relations, nearly 70 percent of the couples indicated high frequencies of activity in these two areas.

Income and Expenses

Couples indicated their total annual income by checking one of six fixed-choice income levels ranging from "up to \$3,600" to "\$12,501 and above." Data on income levels is presented in Table 8.

Table 8
Level of Income

Level	N	%
\$3,601 to \$5,000	4	5.3
\$5,001 to \$7,500	8	10.5
\$7,501 to \$10,000	7	9.2
\$10,001 to \$12,500	8	10.5
\$12,501 and above	40	52.6
No response	1	1.5

Source of Income

Income sources were considered "major" if they constituted 50 percent or more of the total annual income, and "minor" if they constituted 21 to 49 percent of the total annual income. Income sources were considered "incidental" if they were less than 21 percent of the total annual income. This information is presented in Table 9.

Table 9
Source of Income

Source	Major		Minor		Incidental		Not a Source	
	N	%	N	%	N	%	N	%
Husband parents/ relatives	1	1.5	2	3.2	8	12.7	47	63.7
Wife's parents/ relatives	0	0	2	3.2	8	12.7	47	63.7
Husband full- time wage	30	50.0	4	6.7	0	0	24	40.0
Wife's full- time wage	24	40.0	4	6.7	0	0	28	46.7
Husband part- time wage	4	6.7	14	23.3	9	15.0	30	50.0
Wife's part- time wage	0	0	7	12.7	10	18.2	38	69.1
Savings	0	0	5	8.6	17	29.3	36	62.1
Loans	2	3.4	5	7.4	8	13.8	43	74.1
VA benefits	1	1.7	7	12.1	1	1.7	49	84.5
Grants	2	3.4	0	0	5	7.4	51	87.9
Scholarships	3	5.2	1	1.7	4	6.9	50	86.2
ROTC benefits	0	0	0	0	0	0	58	100.0
Other	2	3.6	0	0	6	10.9	47	85.5

Monthly Expenditures

Mean dollar amounts and percentages were computed for 9 budget items from data supplied by each couple. The mean monthly dollar expenditures for all items (based on 65 observations) was \$858.43. The high monthly expenditure was \$2,000 and the low \$282.00. The mean dollar amounts and percentages for the nine budget items are presented in Table 10.

Educational Expenses

Respondents were asked "How much do you spend for tuition, books, and fees per year?" Educational expenses for husbands ranged from \$0 to \$1,600, with a mean annual expense of \$379.50. For wives, the range of educational expenses was \$0 to \$1,800, with a mean annual expense of \$338.02.

Summary

The most frequent income category for couples was \$12,501 and above. Four couples earned \$3,601 to \$5,000. Major sources of income were husband's and wife's full-time employment, followed by husband's part-time employment. Among "other" sources of income, couples indicated investments and inheritance. The average monthly amount for expenditures was \$858.43. Housing, food, and transportation comprised the majority of expenditures each month.

Table 10
Monthly Expenditures

Item	Mean Amount	Mean Amount (%)	Amount Range
Housing	\$330.69	39	0 - \$800
Food	\$197.79	23	0 - \$500
Transportation	\$169.70	20	0 - \$555
Misc.	\$100.59	12	\$5 - \$500
Child care	\$ 92.11	11	0 - \$306
Entertainment	\$ 82.32	10	0 - \$544
Clothing	\$ 84.17	10	0 - \$444
Insurance	\$ 77.08	9	0 - \$420
Medical	\$ 52.67	6	0 - \$445

Statistical Analysis

Chi-square tests of independence were performed to test the hypothesis "There are no significant differences between sources of financial support and quality of marriage scores of spouses as determined by Dyadic Adjustment Scale scores." Each source of income was compared with each item on the Dyadic Adjustment Scale and a chi-square statistic was computed. Several items were found to be significant at the .05 level of confidence, leading to the rejection of the null hypothesis. Items found significant are presented in Table 11. A brief explanation of the significant items listed in the Table is presented below.

The amount of agreement on religious and sexual matters and the amount and type of affection shown to the spouse was more likely to be less of a problem and more agreement evident if the husband's parents and/or relatives did not contribute income to the couple.

If the wife's parents and/or relatives were an incidental source of income or not a source of income, there were fewer times that being too tired for sex or not showing enough love was thought to be a problem in the relationship.

When the husband's full-time employment was a major source of income, couples were more likely to agree upon matters of conventionality, the amount of time spent together and upon the completion of household tasks. Concerns about being too tired for sex and not showing enough love were less likely to occur when the husband's employment was a major source of income.

Table 11

Significant Relationships
DAS and Sources of Income

DAS Item	Source of Income	Significance (.05)
Calm discussions	Wife's full-time employment	31.13
Get on nerves	Savings	17.88
	Loans	24.10
Discuss divorce	VA benefits	28.92
Not show enough love	Husbands parents/relatives	31.25
	Wife's parents/relatives	22.39
	Husband's full-time employment	16.76
	Husband's part-time employment	24.16
	Wife's part-time employment	13.16
	Savings	32.16
	Loans	30.53
	VA benefits	35.45
	Grants	36.79
Too tired for sex	Husband's parents/relatives	31.36
	Wife's parents/relatives	22.28
	Husband's full-time employment	14.65
	Husband's part-time employment	24.04
	Wife's part-time employment	17.24
	Savings	29.99
	Loans	32.79
	VA benefits	34.68
	Grants	32.67
Leisure time	Grants	32.53
Household tasks	Husband's full-time employment	24.05
	Grants	38.89

Table 11--Continued

DAS Item	Source of Income	Significance (.05)
Time together	Husband's full-time employment	27.34
	Grants	34.61
Conventionality	Husband's full-time employment	24.02
	Husband's part-time employment	29.59
	Savings	23.78
	Grants	22.98
Sex relations	Husband's parents/relatives	37.76
	Wife's part-time employment	31.98
	Savings	44.12
	Loans	43.95
	VA benefits	57.51
	Grants	58.84
Demo. of Affection	Grants	31.62
Religion	Husband's parents/relatives	40.28
	Wife's parents/relatives	26.61
	Husband's full-time employment	29.98
	Husband's part-time employment	34.26
	Savings	34.63
	Loans	40.81
	VA benefits	36.25
	Grants	48.75
Recreation	Grants	33.94
Leave after fight	Grants	38.02
Confide in mate	Grants	23.02
Regret marriage	Grants	21.20
Work together	Grants	39.46
Degree of Happiness	Husband's full-time employment	32.50
	Grants	20.84

If the husbands employment was not a source of income, couples were more likely to disagree on matters of convention, but were found to be in more agreement on the amount of time spent together.

Couples were able to calmly discuss issues on a more frequent schedule if the wife's income was either a major source of income or not a source at all. On matters of religion, couples agreed far more often on principles if the wife's employment also was not a source of income, than if it were an incidental, minor, or major source, but there was more disagreement on issues of conventionality if she were not employed.

Couples tended to agree more on religious matters and disagree about conventionality if the husband was not employed at least part-time. In the two areas of intimacy, too tired for sex and not showing enough love, couples reported less problems or concerns if the husband's part-time employment was not a source of income.

If the wife's part-time employment was not a source of income, there was more agreement and less concern in the area of sexual relations.

When savings was not a source of income, more agreement was found in the areas of religious matters, conventionality, and sexual relations. Being too tired for sex and not showing enough love were less a problem also when savings was not a source of income.

It appeared that when savings were not a source of income however, there is a tendency for spouses to annoy and bother each other more often than if savings were a minor or incidental source of income.

When loans were not a source of income, there was more agreement on religious matters, sexual relations, and conventionality. Being too tired for sex and not showing enough love were problematic to couples if loans were not a source of income, as compared if they were a major, minor, or incidental source.

Although chi-square statistics at the .05 level were found for religious matters, sexual relations, discussions of break-up of the relationship, being too tired for sex, and not showing enough love, in relation to veterans benefits as a source of income, a proliferation of empty cells renders it untenable to identify trends. As with veterans benefits, several items on the Dyadic Adjustment Scale were significantly related to grants as a source of income, however, due to an over abundance of empty cells, no correct interpretation can be made.

Least Square Analysis of Variance

The mean and standard deviation were computed for each demographic characteristics and source of income for the 68 cases. Table 12 presents these data.

Table 12
Demographic Characteristics
and
Source of Income

Variable	Mean	Variance	SD
Years married	2.5	.67	.82
Number of children	1.9	1.2	1.1
Residence	3.5	1.6	1.3
Annual income	5.1	1.9	1.4
Husband's age	2.4	.25	.50
Wife's age	2.3	.30	.54
Husband's classification	1.9	.71	.84
Wife's classification	2.1	1.5	1.2
Husband's college	5.8	22.1	4.7
Wife's college	6.2	20.1	4.5
Husband's educational attainment	4.4	2.3	1.5
Wife's educational attainment	4.3	2.0	1.4
Husband's G.P.A.	4.4	1.2	1.1
Wife's G.P.A.	4.4	1.2	1.1
DAS average	3.4	.50	.71
Husband's parents/relatives	3.9	1.3	1.1
Wife's parents/relatives	4.0	1.5	1.2
Husband's full-time work	2.5	3.5	1.9
Wife's full-time work	3.0	4.6	2.1
Husband's part-time work	3.4	2.7	1.6
Wife's part-time work	4.0	2.8	1.2
Savings	3.7	1.4	1.2
Loans	3.8	1.6	1.3
Veterans benefits	3.9	1.5	1.2
Grants	3.9	1.4	1.1
Scholarship	3.9	1.4	1.2
Other	4.2	2.5	1.6

The least square analysis of variance technique was used to test the hypothesis "There are no significant differences among demographic characteristics and quality of marriage of students as determined by the Dyadic Adjustment Scale scores," and to determine which demographic characteristics and sources of income factors significantly influenced the Dyadic Adjustment Scale total mean scores of married couples. Significant differences in means at the .05 level were found for grants as a source of income (Table 13).

Table 13

Source of income and Dyadic Adjustment Scale

Source	df	Sum of Squares	Mean Squares	F-ratio
Grants	2	2.5	1.3	3.9

Fishers Least Significant Difference (LSD)

According to Roscoe (1969, p. 238) when over-all hypothesis of equal means is rejected, it is reasonable to assume that at least one sample mean differs significantly from one other sample mean, but rejection does not indicate that every sample mean differs significantly from every other sample mean.

Because there were more than two samples (thus negating the use of a t-test) Fishers Least Significant Difference (LSD) technique was used to determine wherein the difference between any two means occurred in those variables that were significant at the .05 level in the analysis of variance.

Among the sources of income, mean scores for grants were found to be significantly related at the .05 level to the DAS total mean scores. Significantly higher mean scores were found when grants were either an incidental source of income or not a source of income than when they were a major source (Table 14).

Table 14
Grants and the DAS

Group		Mean X	Mean Y	Difference
X	Y			
1 ⁺	3	2.547	3.825	-1.278*
1	4	2.547	3.667	-1.120*
3	4	3.825	3.667	.158

⁺1 = major source
3 = incidental source
4 = not a source

*Significance

Chi-square tests of independence, least square analysis of variance, and Fishers Least Significant Difference techniques were used in the statistical analysis of the data. Chi-square test of independence were performed to test the hypothesis "There are no significant differences among sources of financial support and quality of marriage of spouses as determined by the Dyadic Adjustment Scale scores." Significant differences at the .05 level were found for 33 comparisons. All sources of income with the exception of ROTC benefits showed a significant dependent relationship with at least one item of the Dyadic Adjustment Scale.

The least squares analysis of variance technique was used to test the hypothesis "There are no significant differences among demographic characteristics and quality of marriage of students as determined by the Dyadic Adjustment Scale scores." A significant difference at the .05 level was found for grants as a source of income.

Fishers Least Significant Difference statistic was computed to determine wherein the difference between any two means occurred.

Grants as a source of income were significantly related to the quality of marriage. If grants were a major source of income, the quality of marriage mean was lower than if grants were an incidental or not a source of income at all.

Comparison of Data with
Bergen's (1976) Investigation

Because of the similarities between the present study and Bergen's study, a comparison of data will be presented. To simplify the presentation of this data, all information will be presented in tabular form, followed by a short summary and discussion.

Demographic data included age, number of years married, number of children, place of residence, source of income, enrollment in college, student classification, college enrollment, level of educational attainment, and grade point average. Level of income and average monthly expenditures will be discussed in the section on income and expenses. Comparison data from each study is presented in Tables 15 and 16.

Summary

As a group, the present study's couples are older and have been married longer than Bergen's sample. The present study couples have more children and a much larger percentage own their homes. As with Bergen's sample, the sample reported here found that the main source of income was the husband's and wife's full-time employment.

In regards to enrollment in college, the present study found that wives are more apt to be taking course work than the wives in Bergen's study. Bergen indicated more than 41 percent of the wives in his sample were not enrolled, while only 18 percent of the wives in the current sample were not enrolled in course work. When analyzing grade point averages, the present couples appear to be slightly better students,

Table 15
Comparison of
Demographic Characteristics

Heading	Category	% Bergen	% Stewart
Years married	Less than one year	17.4	8.8
	1 - 4 years	42.8	47.1
	4 or more years	39.8	44.1
Number children	None	61.2	45.6
	1	19.6	25.0
	2	11.6	19.1
	3	5.2	7.4
	4 or more	2.1	2.9
Residence	University housing	19.6	7.4
	Rent home, apt., mobile home	38.8	17.6
	Provided by parents	2.8	2.9
	Own home, mobile home	36.7	66.2
	Other	1.8	4.4
Age of spouse	Wife under 21	8.6	4.5
	Husband under 21	3.4	0
	Wife 21 - 29	77.4	21.6
	Husband 21 - 29	75.2	22.2
	Wife 30 and older	14.1	12.5
	Husband 30 and older	21.1	16.5
Classification	Wife undergraduate	35.5	13.3
	Husband undergraduate	50.8	15.8
	Wife graduate student	23.2	18.3
	Husband graduate student	29.7	16.7
	Wife not enrolled	41.3	17.5
	Husband not enrolled	19.3	18.3
Enrollment	Wife full-time	35.8	22.1
	Husband full-time	65.7	36.8
	Wife part-time	23.2	32.4
	Husband part-time	15.0	16.2

Table 15 -- Continued

Heading	Category	Bergen		Stewart	
		H	W	H	W
College (common)	Agriculture	15.9	3.1	12.5	0
	Architecture	3.7	.9	4.1	0
	Arts/Sciences	16.2	15.3	12.5	5.0
	Business Admin.	7.3	3.7	20.3	9.0
	Education	5.2	11.3	8.3	11.4
	Engineering	8.9	.3	4.1	6.8
	Home Economics	.9	11.0	0	9.0
	Graduate School	13.1	12.2	41.6	27.3
Grade Point Aver.	Under 1.0	0	.3	0	0
	1.0 - 1.9	2.1	0	0	0
	2.0 - 2.9	30.3	17.4	16.2	13.2
	3.0 - 4.0	48.9	48.9	47.1	54.4
	Not applicable	16.8	.9	33.8	29.4
Level of Ed. Attainment	Less than high school	0	.9	0	0
	High School graduate	6.1	9.8	7.4	4.4
	1 - 2 years college	37.0	37.3	17.6	22.1
	Bachelors Degree	28.4	31.8	32.3	32.3
	Professional Degree	5.8	5.2	7.4	10.4
	Masters Degree	13.5	11.3	16.2	16.2
	Ph.D./M.D.	7.6	1.5	5.9	0

Table 16
Comparison of
Sources of Income and Expenses

Source	Major		Minor		Incidental		Not A Source	
	B*	S*	B	S	B	S	B	S
Husbands parents/ relatives	2.2	1.5	4.9	3.2	14.5	12.7	78.5	63.7
Wife's parents/ relatives	1.8	0	3.1	3.2	13.8	12.7	81.2	63.7
Husband full- time wage	34.8	50.0	4.6	6.7	1.8	0	58.8	40.0
Wife's full- time wage	33.2	40.0	7.7	6.7	1.5	0	57.5	46.7
Husband part- time wage	8.0	6.7	15.1	23.3	20.0	15.0	56.9	50.0
Wife's part- time wage	4.6	0	8.3	12.7	15.1	18.2	72.0	69.1
Savings	4.0	0	5.5	8.6	24.9	29.3	65.5	62.1
Loans	4.3	3.4	7.7	7.4	12.9	13.8	75.1	74.1
VA benefits	11.4	1.7	12.0	12.1	2.8	1.7	73.8	84.5
Grants	.6	3.4	2.2	0	3.4	7.4	93.8	87.9
Scholarships	1.5	5.2	2.2	1.7	5.2	6.9	91.1	86.2
ROTC benefits	0	0	.3	0	.6	0	99.1	100.0
Other	1.2	3.6	2.2	0	12.3	10.9	84.3	85.5

B* = Bergen Study (1976)

S* = Stewart Study (1979)

Table 16--Continued

Average Monthly Expenditures

Item	Mean Dollar Amount		Mean % Amount	
	B	S	B	S
Housing	\$175.20	\$330.69	32	39
Food	119.31	197.79	23	23
Transportation	83.65	169.70	15	20
Misc.	61.30	100.59	10	12
Child Care	14.47	92.11	2	11
Entertainment	23.44	85.32	4	10
Clothing	27.66	84.17	5	10
Insurance	35.15	77.08	6	9
Medical expenses	16.29	52.67	3	6

as none of them had G.P.A.'s less than 2.0, as several of Bergen's couples had.

When incomes are compared, the couples in the present sample are generally financially better off than those in Bergen's sample. Although inflation has increased their monthly expenditures, evidenced by a minimum of an \$80 increase for any one of the nine budget items, the present sample seems to be more affluent -- especially based on the notion that the majority of these couples own their own homes. Comparison data is presented in Table 17.

The fact that the couples in the present sample are older and have been married longer may, in part, explain the vast differences in income, housing accommodations, and the number of children in the marriages. These couples have had a longer period of time to attain financial security and to obtain those goals and aims which are part of obtaining such security.

When respondents were asked how much money they spent on educational expenses, the present sample indicated that the husband's expenses ranged from \$0 to \$1,600, with a mean annual expense of \$379.50. For wives, expense ranged from \$0 to \$1,800 with a mean annual expense of \$338.02. Bergen's sample reported husbands expenses ranging from \$0 to \$2,158, with a mean annual expense of \$527.24, and wives expenses ranged from \$0 to \$1,400, with a mean annual expense of \$292.57.

Table 17
Level of Income

Income level	Bergen Study	Stewart Study
Up to \$3,600	5.8	0
\$3,601 to \$5,000	16.2	5.3
\$5,001 to \$7,500	23.2	10.5
\$7,501 to \$10,000	20.2	9.2
\$10,001 to \$12,500	11.9	10.5
\$12,501 and above	21.4	52.6

Dyadic Adjustment Scale

Dyadic Consensus

As mentioned earlier, dyadic consensus items were included to determine the amount of agreement or disagreement on 15 items which can be areas of possible conflict within the marriage. A comparison of the present study with Bergen's is detailed in Table 18.

In the category "frequently disagree," Bergen's couples at no time exceeded 10 percent occurrences at any time. The present study, however, found that 10.3 percent of the couples "frequently disagreed" on household tasks. For the other two categories (not displayed in Table 18), "almost always disagree" and "always disagree" neither study had an incidence of over 2 percent for any item and both studies were similar in frequencies for these two categories.

Each item on the DAS was assigned a code number. The numbers of dyadic consensus were 5 = "always agree," 4 = "almost always agree," 3 = "occasionally disagree," 2 = "frequently disagree," 1 = "almost always disagree," and 0 = "always disagree." Means computed for each dyadic consensus item, for each study, are presented in Table 19.

It would appear that couples in the present study disagreed more often on dyadic consensus items than did Bergen's sample. This data also shows through analysis of standard deviation that there was more "latitude" to disagreements in the present study.

Table 18

Item	Dyadic Consensus Comparisons					
	Always Agree		Almost Always Agree		Occasionally Disagree	
	B*	S*	B*	S*	B*	S*
Finances	16.9	13.2	55.7	55.8	23.7	22.1
Recreation	14.6	11.7	53.2	57.3	27.7	25.0
Religion	30.7	29.4	43.5	41.1	17.4	16.1
Affection	22.7	19.1	48.9	44.7	24.9	25.0
Friends	17.8	23.5	55.1	54.4	23.4	14.8
Sex relations	20.2	14.7	52.3	55.8	22.7	16.1
Conventionality	18.3	16.1	49.4	36.7	29.7	39.7
Philosophy/life	14.6	14.7	59.8	52.9	22.0	16.7
In-laws	20.1	19.1	45.0	45.5	27.5	27.9
Aims/goals	25.3	27.9	54.5	48.5	18.2	19.1
Time together	23.1	17.6	49.2	45.5	23.7	27.9
Decision-making	29.3	33.8	58.3	45.6	12.1	16.1
Household tasks	14.7	16.1	45.0	35.3	29.8	29.4
Leisure time	13.7	19.1	55.6	47.1	27.3	26.4
Career decision	34.4	29.4	54.5	55.8	9.6	13.3

*B = Bergen Study (1976)

*S = Stewart Study (1979)

Table 19
Comparison of DAS Means

Item	Mean		SD	
	Bergen	Stewart	Bergen	Stewart
Career decisions	4.214	3.912	.688	1.075
Decision-making	4.156	3.618	.633	1.516
Goals	4.019	3.824	.759	1.132
Religion	3.345	3.574	.988	1.352
Togetherness time	3.910	3.382	.799	1.612
Demonstration Affection	3.907	3.676	.789	1.215
Sex relations	3.869	3.529	.815	1.324
Friends	3.565	4.147	.762	.922
Finances	3.855	3.485	.742	1.087
Philosophy of life	3.845	3.324	.723	1.635
Conventionality	3.793	3.362	.790	1.264
Leisure time	3.792	3.441	.721	1.384
Parents/In-laws	3.759	3.554	.892	1.158
Recreation	3.772	3.559	.756	.880
Household tasks	3.637	3.529	.883	1.227

Dyadic Satisfaction

Two items on the Dyadic Adjustment Scale were included in the component dyadic satisfaction. Comparison data for these items is presented in Table 20.

A continuum of seven-fixed-choice, also within the component, dyadic satisfaction, ranging from "perfect" to "extremely unhappy" was used to assess the degree of happiness in the marriage. Percentages for both studies is presented in Table 21.

The final item on the Dyadic Adjustment Scale sought to determine the respondent's feelings about the future of their marriage. The statements and responses from both studies are presented in Table 22.

Although under the heading dyadic satisfaction, Bergen's sample appears to be more "unified" in that they feel things are more than less going well between themselves and are less likely to consider divorce, separation, or termination of their relationship than the present study indicated. The ratings of happiness in the marriage and its prospects for the future seem very similar between both studies -- a finding which is somewhat puzzling to this investigator.

Dyadic Cohesion

Five items on the Dyadic Adjustment Scale were included in the component dyadic cohesion. The percentages of couples responding to each item for both studies is presented in Table 23.

Table 20

Dyadic Satisfaction Comparison

ITEM	Never		Rarely		Occasionally		More often than not		Most of the time		Always	
	B*	S*	B	S	B	S	B	S	B	S	B	S
	%	%	%	%	%	%	%	%	%	%	%	%
Consider divorce	60.4	51.4	30.5	27.9	7.8	4.4	.3	4.4	.6	0	.3	1.4
Leave/fight	61.1	61.7	30.8	29.4	6.2	0	.9	0	.6	0	.3	0
Things OK	.3	1.4	.3	1.4	1.9	16.7	7.5	16.7	67.7	52.3	22.4	20.6
Confide in mate	0	0	.3	2.9	1.9	7.4	5.9	7.4	46.9	45.5	45.0	41.1
Regret marriage	0	47.1	48.1	33.8	39.4	2.9	9.9	2.9	1.6	0	.9	2.9
Quarrel	0	2.9	4.4	41.7	42.7	1.4	50.2	1.4	2.2	1.4	.6	0
Bug each other	.3	2.9	4.4	33.8	58.2	2.9	47.4	2.9	3.4	1.4	.9	0

B* = Bergen Study (1976)

S* = Stewart Study (1979)

Table 21
Comparison of Marriage Ratings

Rating	Bergen Study	Stewart Study
Perfect	6.9	7.3
Extremely happy	37.9	32.3
Very happy	33.5	32.3
Happy	17.2	13.3
A little unhappy	2.8	7.3
Fairly unhappy	0.9	4.4
Extremely unhappy	0.9	0

Table 22

Dyadic Cohesion Comparisons

ITEM	Never		Less Than Once/Day		1 - 2 Times A Month		1 -2 Times A Week		Once/day		More Often	
	B* %	S* %	B %	S	B %	S	B %	S	B %	S	B %	S
Stimulating exchange ideas	.3	1.5	3.4	5.8	11.5	11.6	52.6	51.4	22.4	26.0	9.0	7.4
Laugh together	0	0	.6	1.4	1.9	1.4	13.4	20.6	37.0	41.1	47.2	38.1
Calm discuss	.3	1.5	1.2	1.4	1.9	1.4	28.6	30.1	32.0	26.4	32.6	35.1
Project together	1.8	0	12.5	13.2	5.3	20.1	41.7	39.7	11.5	13.2	10.0	11.7
			All		Most		Some		Very Few		None	
			B	S	B	S	B	S	B	S	B	S
			%		%		%		%		%	
Do you and your mate engage in outside interests together?			6.9	7.3	62.2	52.9	24.7	36.7	5.9	1.5	.3	0

B* = Bergen Study (1976)

S* = Stewart Study (1979)

Table 23
Statements of Dyadic Cohesion

Statement	Bergen Study	Stewart Study
I want desperately for my relationship to succeed and will go to almost any length to see that it does	19.9%	22.1%
I want very much for my relationship to succeed and will do all I can to see to that	63.4%	63.2%
It would be nice if my relationship succeeded, but I can't do much more than I am doing now to help it	1.5%	11.6%
It would be nice if it succeeded, but I refuse to do any more than I am doing now	.3%	0
My relationship can never succeed, and there is no more that I can do	.9%	1.4%

Affectional Expression

"Being too tired for sex," and "not showing enough love" were the two items which comprised the affectional expression component of the questionnaire. A comparison of the data from the two studies is shown in Table 24.

Table 24

Affectional Expression

Item	YES		NO	
	Bergen	Stewart	Bergen	Stewart
Too tired for sex	29.0%	30.8%	71.0%	69.1%
Not show enough love	22.8%	27.9%	77.0%	70.5%

To summarize, it appears that Bergen's couples are more likely to regret their marriage, quarrel, and bother each other more often, but are less likely to consider divorce, separation, or termination of their relationship. His couples also tended to feel that things are going well slightly more than the couples in the present study.

CHAPTER V

SUMMARY AND CONCLUSIONS

The quality of marriage of randomly selected University of Arizona married students in relation to sources of financial support and certain demographic characteristics was the study problem. The objectives of the study were: (1) To acquire and compare empirical data from randomly selected married students concerning the quality of marriage as measured by the Dyadic Adjustment Scale scores and sources of financial support; (2) To explore the quality of marriage scores and their relation to certain demographic characteristics; and (3) comparison of findings with Bergen's (1976) study.

Two hypothesis were tested:

1. There are no significant differences between sources of financial support and the quality of marriage of students as indicated by the Dyadic Adjustment Scale scores.

2. There are no significant differences among demographic characteristics and quality of marriage of students as indicated by Dyadic Adjustment Scale scores.

Data were collected from a randomly selected sample of the married student population enrolled in the Fall of 1979 at The University of Arizona. Instruments were mailed to the 150 participants. Forty-five percent of the mailed questionnaires were returned useable.

The printed instrument was comprised of two parts: (1) A demographic characteristics questionnaire, adopted from Bergen's (1976) study, and (2) the Dyadic Adjustment Scale developed by Spanier (1976). Statistical analysis of the coded data included frequency distributions, measures of central tendency, and of dispersion, chi-square tests of independence, least squares analysis of variance, and Fisher's Least Significant Difference (LSD) procedure. Findings were presented in both narrative and tabular form.

Quality of Marriage

The quality of marriage was indicated by the total scores on the Dyadic Adjustment Scale. The scale was comprised of 32 items, separated into four components of dyadic adjustment. These four sections were: (1) Dyadic Cohesion; (2) Dyadic Satisfaction; (3) Dyadic Consensus; and (4) Affectional Expression. Responses were indicated on a 5 or 6 point Likert-type scale. The total scale had a theoretical range of 0 to 151. The mean total scale score (based upon summation of the coded 32 items) for the 68 observations was 129.9, a standard deviation of 11.4, a variance of .09, with a range of 81 to 140. The mean dyadic adjustment scale average (based upon coded answers: 6,5,4,3,2,1,0) was 3.4.

These statistical computations suggested that married University of Arizona students as a group, if positioned on a continuum from well-adjusted to maladjusted, are nearer the well-adjusted end of the scale

at this point in time. This conclusion was similar to the findings of earlier researchers (Johannis 1954, 1955, Foreman 1957, Jones 1958, Falk 1964, Chilman and Meyer 1966, Gruver and Labadie 1975, and Bergen 1976). Thus, the writer concluded that the quality of marriage of university students was high.

When couples were asked to evaluate their overall marriage in terms of the degree of happiness on a continuum from "extremely unhappy" (rated 0 on a scale of 6) to "perfect" (rated 6 on a scale of 6), the mean scale score was 4.1. The measure was bi-modal with 22 couples reporting their marriage as "very happy" and 22 couples reporting "extremely happy". Less than one percent of the 68 couples were newlyweds, married less than one year, while slightly more than 47 percent were married one to four years. Finally, 42 percent of the sample were married four or more years. To conclude that the couples in the present study were very happy to extremely happy seems appropriate.

One must be cautioned however, in generalizing too much from these findings. Based on national statistics that today approximately one in three marriages are ending in divorce, these couples seem somewhat atypical. Three explanations can be forwarded. (1) Respondents may have over rated their relationship. (2) Couples who did not respond to the questionnaire may have done so due to an unhappy marriage which they did not want to expose or admit to, and (3) according to a

study by Glick and Norton (1970) based on national census figures, the average marriage lasts 7.6 years, and income is more significant than education in determining who obtains divorces, particularly in the first 10 years of marriage. It may be that few marriages sampled had reached 10 years in duration.

On other measures of dyadic satisfaction couples revealed the following. Nearly 93 percent said they kissed either every day or almost every day, they rarely or never discussed termination of their relationship or left the house after a fight, and in general, thought things were going well between them most of the time. Less than 19 percent of the couples indicated that they occasionally or more often regretted being married. On a less positive note, just over 50 percent of the couples indicated that they quarrelled or got on each other's nerves once in a while. This finding is less supportative of the conclusion that the quality of marriage of college students is higher than was found in other areas of the Dyadic Adjustment Scale.

Even though a little more than 50 percent of the couples quarrelled or got on each other's nerves, a larger percentage were in agreement on all 15 items that are considered potential problem areas in marriage. These items were included in the dyadic consensus subscale. Less than one percent of the couples "frequently disagreed" on any of the 15 items with the exceptions of the categories of household tasks (16 percent) and philosophy of life (10 percent). Disagreement over household tasks was consistent with the findings of Lovejoy (1961).

Nearly 30 percent of the sample indicated that being too tired for sexual relations had been a problem within the past few weeks. Related to this concern was the report that almost 20 percent of the respondents said that not showing enough love also had been a problem within the past weeks.

Dyadic cohesion was measured by the frequency of times couples shared work projects, outside interests, laughter, calm discussions, or a stimulating exchange of ideas. Couples shared laughter together with more frequency than any other category. Almost 80 percent of the couples laughed together at least once a day. Calm discussions was the next item shared most frequently followed by stimulating exchange of ideas and finally working on projects together. These findings follow the same order as Bergen's (1976) study.

Based upon the responses to the items on the complete Dyadic Adjustment Scale which was used to determine the quality of marriage, the investigator concludes that the quality of marriage of University of Arizona students is very good and the spouses within those marriages are happy to extremely happy.

Quality of Marriage as Related To the Source of Income

The leading major sources of income were the husband's and wife's full-time employment followed by the husband's part-time employment, scholarships, loans, grants, veteran benefits, and husband's

parents or relatives. Leading minor sources of income were husband's and wife's part-time employment, veteran benefits, husband's and wife's full-time employment, savings, and scholarships. Important incidental income was obtained through savings, wife's part-time work, husband's part-time work, husband's and wife's parents or relatives, loans, and grants. The majority of income was obtained through the full-time or part-time employment of the husband or wife, rather than through loans, grants, and scholarships. These findings are consistent with those of Christopherson, Vandiver, and Krueger (1960), Oppelt (1962), Aller (1963), Shaffer (1963), Marshall and King (1966), and Bergen (1976).

Chi-square tests of independence were performed to test relationships between sources of income and individual items on the Dyadic Adjustment Scale. Thirty-three relationships were significant at the .05 level of confidence. Those sources of income with the most significant relationships to the Dyadic Adjustment Scale items were savings, husband's full-time employment and loans. Those Dyadic Adjustment Scale items which were more frequently found to be significantly related to a variety of income sources and the quality of marriage were religious matters, being too tired for sexual relations, not showing enough love, conventionality, and consensus on the type and amount of sexual relations. These Dyadic Adjustment Scale items were found significant with almost all sources of income.

Demographic Characteristics

Slightly more than 44 percent of the couples had been married over 4 years, only 8 percent were newlyweds. Approximately 46 percent of the families were childless. Some 66 percent of the couples indicated that they owned or were in the process of buying a home or mobile home. Nearly 44 percent of the respondents were between the ages of 20 to 29. Sixteen percent of the husbands and 12 percent of the wives were 30 years or older. Roughly 16 percent of the husbands were enrolled as undergraduates, while a little over 18 percent of the wives were enrolled as undergraduates. Enrollment in school was almost equal for husbands and wives. Forty-seven percent of the husbands and 54 percent of the wives had grade point averages between 3.0 and 4.0.

Comparison of Data with Bergen (1976) Study

It appears from the previous comparisons of data that couples are similar in many areas. Although they have certain distinctions, overall marital ratings are quite close. The mean Dyadic Adjustment Scale score for Bergen's sample was 3.4, while the present project's was 3.8. The mean total scores for the two studies were Bergen's 107.651, and the present study 129.941. Although these two figures are separated by some 22 points, one must look at the data as a whole before coming to a firm conclusion. For even though these scores indicate the overall dyadic adjustment was better for the couples in

the present research, other items indicate more areas of potential problems. For example, couples in the current study are more likely to consider divorce, but feel things are going well between them a little less than Bergen's sample. However, these potential areas of conflict and marital disruption have not seemed to affect the couples ratings of their marriage or its potential for the future. Perhaps they have learned to live with their differences or have the ability to deal with them in a constructive way. Or maybe their success is due to the fact that the present couples were older, married longer and had a much greater income than the Bergen sample.

Perhaps one explanation for the tendency to discuss divorce is that today even more than three years ago when Bergen conducted his study, divorce is considered less of a stigma, a realistic alternative to a poor marriage (in the eyes of the participants), and a discussion of divorce in general is much more common than just a few years ago.

Either singularly or in combination these items may explain the differences in the two studies.

Because of the information just discussed, the author concluded that the couples in the present investigation have "better" adjusted marriages overall than Bergen's couples.

Couples in the present study for the most part are above average students, they earn average to above average incomes, and

many own their own homes. The marriages of these couples can be characterized as being close and very happy and their own prediction for the future of their marriages as good.

In summary, it appears that Bergen's couples are more apt to regret their marriage, quarrel and "bug" each other more often, but are less likely to consider divorce, separation or termination of their relationship and feel things are going well slightly more often than the couples in the present study.

Implications for this research are many. University counsellors can utilize this data in understanding the special needs and concerns of the married student. They can better know those areas which pose the greatest danger to the success of these marriages. Even more importantly, perhaps universities can establish programs to educate these couples on the commonalities between married students, thus creating a support system.

The information detailed here really opens up more questions than it answers. We need more couple data as opposed to ratings of just one of the marriage partners in order to gain a better picture of the internal workings of these unique marriages. Also, this data found the respondents to be much older than Bergen's study. Are students beginning to wait longer before entering college, or returning to pursue an advanced degree and for what reason? Also it would be interesting to follow those couples which had high marital

adjustment scores once they have completed their education goals to determine if their marital adjustment would increase, decrease or remain the same. If their Dyadic Adjustment Scale scores remained the same or increased, we might want to investigate the qualities of the marriage to determine what strengths and characteristics create success in marriage. Marriages that excel under the stress of education and later on in the "general stream of life" may shed some light on the complexities of the institution of marriage.

APPENDIX A

Cover Letters

Dear _____:

My name is Bruce Stewart. I am a Graduate Student in the Division of Child Development and Family Relations at the University of Arizona. Enclosed you will find several items: (1) A letter explaining the purpose and goals of the study I am conducting, (2) Two (2) questionnaires, which if you decide to complete, will give me data concerning educational costs of married students and marital happiness ratings, and (3) A self-addressed stamped envelope to return the questionnaire. (Please return the questionnaire whether or not you decide to participate in this study).

The questionnaires are numbered for follow-up purposes. As the questionnaires are returned to me, I will cross off the name by its number. If a name isn't crossed off within a reasonable time period, I will send out a reminder. Once this process is complete, the list of names will be destroyed -- guaranteeing anonymity.

If you plan to participate in the study, please read the letter and questionnaire carefully. Completion of the forms will generally take only 15 to 20 minutes. Please use the enclosed SASE in returning the questionnaire to me. Thank you very much for your time and assistance.

Sincerely,

Bruce Stewart

Encl.

Dear _____:

My name is Bruce Stewart, I am a Graduate Student in the Division of Child Development and Family Relations. In partial fulfillment for my Masters Degree, I am conducting a study of married students at the University of Arizona. This study is for thesis research purposes and to accumulate data regarding educational costs of married students. This information may help University officials to better understand the needs of its married student population.

This study is assessing student marriages from both the student and the spouse's view. You have been selected from the married student population from which the spouse's view is sought. PLEASE HAVE YOUR SPOUSE COMPLETE THE QUESTIONNAIRE.

You have been selected from a random sample of married students enrolled at the University of Arizona during the Fall 1979 semester. It is hoped that you will take a few minutes from your day to complete the two (2) questionnaires which are enclosed. Total completion time should not exceed 15 to 20 minutes.

You are assured that the results will be utilized only in statistical and descriptive ways and in no instance will individuals be identified. Questionnaires are numbered for follow-up purposes only.

You are free to answer any, all or none of the questions. If you choose to answer, please check all blanks which might apply.

Completion of this questionnaire will indicate your consent as a willing participant in this study. You are free to withdraw from the study at anytime without incurring ill will. If you decide not to participate, please return the questionnaire so follow-up procedures will be discontinued.

Your cooperation and assistance in providing this information is greatly appreciated.

Sincerely,

Bruce Stewart
Division of Child Development
and Family Relations

Encl.

Dear _____;

My name is Bruce Stewart. I am a Graduate student in the Division of Child Development and Family Relations. In partial fulfillment for my Masters Degree, I am conducting a study of married students at the University of Arizona. This study is for thesis research purposes and to accumulate data regarding educational costs of married students. This information may help University officials to better understand the needs of its married student population.

You have been selected from a random sample of married students enrolled in the University during the Fall semester 1979. It is hoped that you will take a few minutes from your day to complete the two questionnaires which are enclosed. Total completion time should not exceed 15 to 20 minutes.

You are assured that the results will be utilized in statistical and descriptive ways and in no instance will individuals be identified. Questionnaires are numbered for follow-up purposes only.

You are free to answer any, all or none of the questions. If you choose to answer, please check all blanks which might apply. Completion of this questionnaire will indicate your consent as a willing participant in this study. You are free to withdraw from the study at anytime without incurring ill will. If you decide not to participate, please return the questionniare so follow-up procedures will be discontinued. Your cooperation and assistance in providing this informaion is greatly appreciated.

Sincerely,

Bruce Stewart

APPENDIX B

Demographic Characteristics Questionnaire

You may answer any, all, or none of the items. If you choose to answer, please check all blanks which apply.

0. This questionnaire was completed by Husband _____ Wife _____ (check one).
1. Number of years married:
 - a. Less than one year _____
 - b. One year but less than four years _____
 - c. Four or more years _____
2. Number of children:
 - a. None _____
 - b. One _____
 - c. Two _____
 - d. Three _____
 - e. Four _____
3. Where do you live?
 - a. U of A housing _____
 - b. Other rented house, apartment, or mobile home _____
 - c. Apartment, house, or mobile home provided by parents or relative _____
 - d. Own or buying house or mobile home _____
 - e. Other (specify) _____
4. Total annual income from all sources (wages, scholarships, loans, etc)
 - a. Up to \$3,600 _____
 - b. \$3,601 to \$5,000 _____
 - c. \$5,001 to \$7,500 _____
 - d. \$7,501 to \$10,000 _____
 - e. \$10,001 to \$12,500 _____
 - f. \$12,501 and above _____

5. List the average dollar amount you and your spouse spend on each of the following items per month:

a. Housing (rent, house payments, utilities, lot rent)	\$ _____
b. Food	\$ _____
c. Clothing	\$ _____
d. Transportation(car payments, insurance, gas, repairs bus or taxi fare, etc)	\$ _____
e. Entertainment (tickets, shows, at home, etc)	\$ _____
f. Life and/or health insurance	\$ _____
g. Medical expenses (doctor, dentists, etc)	\$ _____
h. Child care (baby sitting, nursery school, etc)	\$ _____
i. Miscellaneous	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____

6. Source of income. Indicate for each item the extent to which that item is a source for you by placing a check in the appropriate blank.

	Major Source 50% of more	Minor Source 21 - 49%	Incidental Source 1-20%	Not a Source
a. Husbands parents and/or relative	_____	_____	_____	_____
b. Wife's parents and/or relatives	_____	_____	_____	_____
c. Husband's job full-time 30 or more hours/week	_____	_____	_____	_____
d. Wife's job full- time 30 or more hours/week	_____	_____	_____	_____
e. Husband's part- time less than 30 hours/week	_____	_____	_____	_____
f. Wife's part-time less than 30 hours/week	_____	_____	_____	_____
g. Withdrawl from savings	_____	_____	_____	_____
h. Loans	_____	_____	_____	_____

	Major Source 50% or more	Minor Source 21-49%	Incidental Source 1-20%	Not A Source
i. Veterans benefits	_____	_____	_____	_____
j. Grants	_____	_____	_____	_____
k. Scholarships/ Fellowships	_____	_____	_____	_____
l. ROTC benefits	_____	_____	_____	_____
m. Other	_____	_____	_____	_____
7. How much do you spend for tuition, books, and fees per year? \$	_____			
a. Husband's yearly expenses for tuition, etc				\$ _____
b. Wife's yearly expenses for tuition, etc				\$ _____
8. Husband's age:				
a. Under 21	_____			
b. 21 but less than 30	_____			
c. 30 or older	_____			
9. Wife's age:				
a. Under 21	_____			
b. 21 but less than 30	_____			
c. 30 or older	_____			
10. Husband's enrollment at UA:				
a. Not enrolled at UA	_____			
b. Presently enrolled in 9 or more credits	_____			
c. Presently enrolled in less than 9 credits	_____			
11. Wife's enrollment at UA:				
a. Not enrolled at UA	_____			
b. Presently enrolled in 9 or more credits	_____			
c. Presently enrolled in less than 9 credits	_____			
12. Husband's student classification:				
a. Not enrolled as student at UA	_____			
b. Enrolled as an undergraduate	_____			
c. Graduate student	_____			
13. Wife's student classification:				
a. Not enrolled at UA	_____			
b. Enrolled as an undergraduate	_____			
c. Graduate student	_____			

14. Husband's college enrollment:

- | | |
|----------------------------|--------------------------|
| a. Not enrolled _____ | g. Engineering _____ |
| b. Agriculture _____ | h. Home Economics _____ |
| c. Architecture _____ | i. Medical School _____ |
| d. Arts and Sciences _____ | j. Graduate School _____ |
| e. Business Admin. _____ | k. Other (specify) _____ |
| f. Education _____ | |

15. Wife's college enrollment:

- | | |
|----------------------------|--------------------------|
| a. Not enrolled _____ | g. Engineering _____ |
| b. Agriculture _____ | h. Home Economics _____ |
| c. Architecture _____ | i. Medical School _____ |
| d. Arts and Sciences _____ | j. Graduate School _____ |
| e. Business Admin. _____ | k. Other (specify) _____ |
| f. Education _____ | |

16. Husband's level of academic achievement (if not presently enrolled, indicate highest level of academic achievement attained).

- Less than high school diploma _____
- High school graduate _____
- 1 - 2 years college or junior college _____
- Bachelor's degree _____
- Professional degree (RN, M.D., etc) _____
- Master's degree _____
- Ph.D. degree _____

17. Wife's level of academic achievement (if not presently enrolled, indicate highest level of academic achievement attained).

- Less than high school diploma _____
- High school graduate _____
- 1 - 2 years college or junior college _____
- Bachelor's degree _____
- Professional degree (RN, M.D., etc) _____
- Master's degree _____
- Ph.D. degree _____

18. Husband's UA grade point average (overall)

- Under 1.0 _____
- 1.0 to 1.9 _____
- 2.0 to 2.9 _____
- 3.0 to 4.0 _____
- Not applicable _____

	All the time	Most of the time	More often than not	Occasionally	Rarely	Never
21. How often do you and your spouse quarrel?	_____	_____	_____	_____	_____	_____
22. How often do you and your mate "get on each other's nerves"?	_____	_____	_____	_____	_____	_____

23. Do you kiss your mate?

- a. Everyday _____
- b. Almost everyday _____
- c. Occasionally _____
- d. Rarely _____
- e. Never _____

24. Do you and your mate engage in outside activities/interests together?

- a. All of them _____
- b. Most of them _____
- c. Some of them _____
- d. Very few of them _____
- e. None of them _____

How often would you say the following events occur between you and your mate?

25. Have a stimulating exchange of ideas

- a. Never _____
- b. Less than once a month _____
- c. Once or twice a month _____
- d. Once or twice a week _____
- e. Once a day _____
- f. More often _____

26. Laugh together

- a. Never _____
- b. Less than once a month _____
- c. Once or twice a month _____
- d. Once or twice a week _____
- e. Once a day _____
- f. More often _____

27. Calmly discuss something

- a. Never _____
- b. Less than once a month _____
- c. Once or twice a month _____
- d. Once or twice a week _____
- e. Once a day _____
- f. More often _____

28. Work on a project together

- a. Never _____
- b. Less than once a month _____
- c. Once or twice a month _____
- d. Once or twice a week _____
- e. Once a day _____
- f. More often _____

These are some things about which couples sometimes agree and sometimes disagree. Indicate if either item below caused differences of opinions or were problems in your relationship during the past few weeks. (Check yes or no).

29. Being too tired for sex Yes _____ No _____

30. Not showing enough love Yes _____ No _____

31. The dots on the following line represents different degrees of happiness in your relationship. The middle point, "happy" represents the degree of happiness of most relationships. Please circle the dot which best describes the degree of happiness, all things considered, of your relationship.

Extremely Fairly A little Happy Very Extremely Perfect
 Unhappy Unhappy Unhappy happy happy

32. Which of the following statements best describes how you feel about the future of your relationship?

_____ I want desperately for my relationship to succeed, and would go to almost any length to see that it does

_____ I want very much for my relationship to succeed, and will do all I can to see that it does

_____ It would be nice if my relationship succeeded, but I can't do much more than I am doing now to help it succeed.

_____ It would be nice if it succeeded, but I refuse to do any more than I am doing now to keep the relationship going.

_____ My relationship can never succeed, and there is no more that I can do to keep the relationship going.

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