

THE ASSOCIATION BETWEEN SHARED VALUES AND WELL-BEING
AMONG MARRIED COUPLES

by

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ABSTRACT

The Association Between Shared Values and Married Couples' Well-Being

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Marital well-being in the U.S. has been declining since 1973. Individualism has increased during these years contributing to the decreases in marital well-being. The main objectives of this study were: (1) test the relationships between shared values (religious, family, and marital) and marital well-being (financial stability, marital happiness, and individual well-being) and (2) examine simultaneously the relationships between the three marital well-being variables. Data were utilized from the Survey of Marital Generosity (an extant data set collected during 2010-2011) to answer the research questions. This survey provided a nationally representative sample of married couples ($n = 1,237$). Path analysis was used to examine the hypotheses of the study.

Significant relationships were found between several shared values and the marital well-being variables of marital happiness and individual well-being. However, no shared values were found to be related to financial stability. The control variables of education, ethnicity, and cohabitation did have significant associations with financial

stability and the other dependent variables. The marital well-being variables were all found to be positively related to each other and the husbands and wives' reports of each of the dependent variables were also positively correlated. The underlying theme of teamwork in marriage was seen as the most important finding and several suggestions for future research and professional interventions were suggested.

(130 pages)

PUBLIC ABSTRACT

The Association Between Shared Values and Married Couples' Well-being

Travis G. Parry

The primary objective of this research study was to examine the shared values and marital well-being of married couples and to see if there was a relationship between these variables. A secondary purpose of this study was to examine the marital well-being variables (financial stability, marital happiness, individual well-being) and see if there were relationships between these variables when analyzed simultaneously.

This study found a positive relationship between several shared values and the marital happiness and individual well-being variables of marital well-being. However, no shared values were related to financial stability. The study did find positive relationships between all marital well-being variables. Suggestions for future research and professional application of these findings were given.

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CHAPTER I

INTRODUCTION

The well-being of married couples can be described as an aggregate of several factors including financial stability, marital happiness, and individual well-being. Financial stability, marital happiness, and individual well-being have all been found to be contributors to married couple's level of reported well-being (Headey, Veenhoven, & Wearing, 1991; Olson, Olson-Sigg, & Larson, 2008; Stanley, 2007). Unfortunately, marital well-being in the U.S. has been declining since 1973 (Marquardt, Blankenhorn, Lerman, Malone-Colón, & Wilcox, 2012; Wilcox, Marquardt, Popenoe, & Whitehead, 2011).

Ironically, individuals who focus solely on improving themselves has been linked to the declining marital well-being of couples in the U.S. (Bellah, Madsen, Sullivan, Swidler, & Tipton, 1996). Bellah et al. further suggested that the emphasis on the self increases selfishness and deteriorates marital stability. This focus on the self seems to be a fulfillment of what Alexis de Tocqueville observed in 1835 after analyzing American progress as a burgeoning nation. Tocqueville suggested that individualism would deteriorate American society, family, and marriage through self-isolation (Bellah et al., 1996).

Shared Values

In contrast to a focus on oneself, focusing on the couple relationship may help individuals improve their marriage. Family researchers found that individuals with

commonly shared values had higher marital satisfaction scores than those whose values were not shared as closely (Archuleta, 2013; DeFrain & Asay, 2007; Shapiro & Gottman, 2005). Research on shared beliefs, particularly shared religious beliefs, has shown them to be a positive predictor of marital satisfaction (DeFrain & Asay, 2007; Ellison, Burdette, & Wilcox, 2010; Larson & Olson, 2004; Lichter & Carmalt, 2009; Rios, 2010). Further, couples that agree with each other on their most important values argue less and find their marriage to be more enjoyable (Gottman & Silver, 1999).

Research focusing on shared values is relatively new and is conducted using non-dyadic data. For example, one study that found “shared” values to be positively related to both marital satisfaction and financial stability, examined only one spouse in each couple (Archuleta, 2013). Further, the study did not use national data. The present study will use dyadic data of a national sample of married couples in the U.S. to determine if the shared values of these couples are related to marital well-being. This research will establish whether shared values relate to marital quality using dyadic data. It is possible that using dyadic data could provide a clearer picture of the association between shared values and marital well-being.

Using dyadic data could help indicate more precisely if values were indeed shared (Gottman, 1998). Although several studies have examined the relationship of shared values in couples, they have done so using nondyadic data (Archuleta, 2013; DeFrain & Asay, 2007; Ellison et al., 2010; Larson & Olson, 2004; Lichter & Carmalt, 2009; Rios, 2010). Further, practitioners (therapists, counselors, financial planners, etc.) may find the dyadic results useful in their practices (i.e., Barnacle & Abbott, 2009). Finally, although

this research is correlational, the findings may stimulate additional experimental or evaluational research. This research study could, therefore, influence program development designed around the dyadic shared values of married couples to help improve marital well-being in educational, therapeutic, and other professional interventions.

It is important to define what values are and how this study will use them. According to ecological theory, “values are human appraisals of what is desirable, worthwhile, and proper. Values lend meaning to life and help to shape goals and provide direction” (S. R. Smith & Hamon, 2012, p. 191). In addition, “values are principles that guide behavior. Values are deep-seated psychological constructs that direct individual preferences and strategies for goal achievement” (Goldsmith, 2010, p. 66). Values are broad and may vary according to the value type (e.g., traditional, personal, professional, cultural, familial). Values are sometimes confused with attitudes, but values reflect a more stable preference where attitudes tend to be more transitory (Goldsmith, 2010; Hitlin & Piliavin, 2004). Beliefs are often used synonymously with values throughout the literature (see Hitlin & Piliavin, 2004; Hohmann-Marriott, 2006) and this study will also use these terms interchangeably.

Shared values and beliefs are important to relationship stability and quality for dating, cohabiting, married, and remarried couples (Hohmann-Marriott, 2006). This shared belief system should be co-constructed to establish and maintain healthy marriages and include religious values, parental values, and marital values (Hohmann-Marriott, 2006).

Ecological Theory

Concepts from ecological theory support the idea that a shared belief system may help improve marriage. Ecological theory (Bubolz & Sontag, 1993; Smith & Hamon, 2012) focuses on the interaction and interdependence of individuals as both biological and social creatures. Although individual development includes genetics, ecological theorists suggest that these biological factors depend upon the environment. Additionally, individuals are social creatures and, therefore, are dependent on others. Thus, the quality of individual's lives is interdependent with the quality of their environments and is also directly connected to their achieving goals. Ecological theory describes families as goal-directed and essential for improving the quality of life of individuals. How individuals or families change their environments to achieve their goals is referred to as adaptation (Bubolz & Sontag, 1993; Smith & Hamon, 2012).

Urie Bronfenbrenner was the most prolific contributor to ecological theory and outlined four main systems of influence, which make up the environment (Bronfenbrenner, 1979). The microsystem is defined as the contexts that have a direct influence on the individual (i.e., family, school, church). The mesosystem is the combination of any two microsystems. An example of a mesosystem would be the combination of school and work and how they influence each other. The exosystem is described as any indirect influence on the microsystem (e.g., neighborhood, media, government). The macrosystem is the overall values, beliefs, and culture of the society and has an influence on all the previously mentioned systems. Bronfenbrenner (2005) later added the chronosystem to account for the change in these systems that happen over

time. Ecological theorists suggest these systems have an influence on individual and family adaptation.

Ecological theory also suggests that human values and individual beliefs affect familial adaptation because they lead to individuals satisfying their needs and attaining their goals (Bubolz & Sontag, 1993). Individuals and families have values that give meaning to life and help shape their goals. For married couples, their marriage can become their microsystem and can influence these values and goals that each individual has (Smith & Hamon, 2012).

Individuals who marry share values and goals to give meaning to their new marital microsystem. Creating shared values in marriage has been described by Gottman and Silver (1999) as developing a microculture. This marital microculture is not described as agreeing on everything as a couple, but instead a developing sense of creating mutual goals (Gottman & Silver, 1999). Couples create mutual goals by supporting each other's life dreams while also meshing values and goals for the relationship. Developing this shared microculture is associated with improved marital well-being (Gottman & Silver, 1999). Successful couples are able to create these shared goals for a common purpose and achieve these goals to create a couple identity. Couple identity is a product of two individuals working together for the betterment of the team (Stanley & Markman, 1992).

Strengths-Based Approach to Researching Families

Research on shared values of married couples has been informed by a strengths-

based approach to family research. Strength-based family researchers analyze positive outcomes or processes in families and uncover variables that are correlated with those outcomes. Alternatively, they study factors that help couples mitigate problems that are associated with negative processes or outcomes (Olson, DeFrain, & Skogrand, 2011).

Conducting strengths-based research using the concept of shared values would add to the literature in valuable ways. This research could serve as a guide for professionals to help couples with their marital happiness and family financial stability while also analyzing the effects on individual well-being. This strengths-based approach could also be useful for researchers by building additional research using positive processes and dyadic data. This study could help inspire additional research into how shared values may improve the marital well-being of married couples.

In contrast to the strengths-based approach, a deficit approach analyzes negative outcomes in families and seeks to find what variables are correlated with those outcomes. If studies are only conducted from a deficit perspective, family professionals may only be seeing part of the reality, as the lack of dysfunction in a relationship is not the complete definition of relationship health (Fincham & Beach, 2010b). Recently, researchers have begun to study families using a strengths-based approach more frequently (Fincham & Beach, 2010b). This study would further add to the research using a strengths-based approach with married couples. Analyzing shared values through the lens of the ecological microsystem could provide the theoretical support to test the research questions in a strengths-based way.

Dissertation Questions

This study will conduct a strengths-based analysis of the association between shared values and marital wellbeing using a national sample and dyadic data. It addresses the following questions.

1. Is the level of a couple's report of shared values related to their marital wellbeing (defined as financial stability, marital happiness, and individual well-being)?
2. Are the three variables that make up couples marital well-being interrelated with each other?

This dissertation includes the following: (a) a literature review that focuses on shared values among married couples using ecological theory; (b) research on the levels of shared values that married couples have related to financial stability, marital happiness, and individual well-being; (c) the methods used to answer the research questions; (d) the findings of the analysis and whether or not they support the hypotheses (e) a discussion of these findings and how they are related to (a) and (b).

CHAPTER II

LITERATURE REVIEW

This chapter begins with a review of individualism and marital happiness. It then outlines the literature on shared values in relation to couples' financial stability, marital happiness, and individual well-being. Next, it reviews strength-based relational research. The final section is a review of the current studies about the relationship between financial stability, marital happiness, and individual well-being using literature from both strengths-based and deficit literature.

Individualism and Marriage

Over the past 300 years, marriage in America has changed in purpose through three models (Burgess & Locke, 1945; Cherlin, 2009). These three models include: (a) a practical (institutional) model from 1700-1850, (b) companionate (romanticized) model from 1850-1965, and (c) a self-expressive (individualistic) model from 1965-present (Cherlin, 2009; Finkel, Hui, Carswell, & Larson, 2014). Progressing through these three models of marriage, Americans have gradually asked more of the institution of marriage while giving less time and resources to its success; this has created an unbalanced expectation of the institution of marriage (Finkel et al., 2014).

Sociologists believe that before the Industrial Revolution marriage was an essential institution for family members and society in general (Finkel et al., 2014). This practical model of marriage directed attention to the physical and safety needs of individuals, which proved to be vital for society. Social groups were typically segregated

by gender as companionship in marriage was not vital to the relationship (Gillis, 1996). Family members relied on each other to provide for basic needs, which created close relationships (Amato, 2012). Ecological theory supports the idea that individuals depend on social interaction (e.g., one's spouse) for survival and development (Bubolz & Sontag, 1993; Smith & Hamon, 2012). Therefore, the practical model was strictly enforced with legal, religious, and social norms.

After the industrial revolution, the companionate model of marriage emerged. Families increasingly moved to more urban locations, husbands and wives tended to divide labor into breadwinner and homemaker responsibilities, and eventually wives' household work became less critical to the survival of the home (Finkel et al., 2014). These changes romanticized marriage as individuals choosing to marry did so mainly out of love or affection, with the desire for intimacy and companionship (Amato, 2012). Both, men and women instead spent more time with their spouse to create deeper intimate bonds (Gillis, 1996). The marital unit became so important to social life that instead of attending their own sex-segregated social functions, married couples were more likely to socialize with other married couples (Coontz, 2005). This marital model increased the value of marriage as it replaced other social institutions generally fulfilled with friends or other family members. The companionate model is supported by the ecological concept of the marital microsystem, which suggests that married couples create shared meaning and goals (Gottman & Silver, 1999; Smith & Hamon, 2012).

Companionate marriage eventually shifted to a more self-expressive model. Researchers state the countercultural revolution of the 1960s and 70s was responsible for

changing marriage to a way to pursue free choice and self-expression (Bellah, Madsen, Sullivan, Swidler, & Tipton, 1985). Part of the counterculture movement was the sexual revolution, which began with the invention of the birth control pill. This movement gave women more power over their reproductive activity, separated sex and reproduction, and society, in turn, decreased the social stigma for sex outside of marriage. Women were more likely to achieve their higher educational and career goals while delaying or avoiding both marriage and childbearing. As social norms shifted, men and women let go of traditional obligations and reached instead for liberation and self-expression. These changes morphed marriage from an institution of necessity to a mode of achieving personal growth and fulfillment (Bellah et al., 1985). Ecological theory accounts for these changes in marital purpose. Theorists have pointed out that satisfying individual needs and goals has a reciprocal relationship with family interaction (Bubolz & Sontag, 1993).

With marriage progressing from a practical to a self-expressive union, marriage has become increasingly more important to individual well-being than ever before, (Finkel et al., 2014) especially when personal satisfaction is the principal goal of marriage (Cherlin, 2009). In fact, marital happiness has been found to be the best predictor of individual well-being and the strength of that relationship has increased over time (Proulx, Helms, & Beuhler, 2007). Further, researchers have found that spousal support of their partner's self-fulfillment goals predict higher relationship quality (Drigotas, Rusbult, Wieselquist, & Whitton, 1999; Finkelt et al., 2014; Rusbult, Finkel, & Kumashiro, 2009). However, as more is being required during marriage to gain personal happiness, less is being invested in the union (Finkel et al., 2014).

Currently, married people spend less time and psychological resources on their spouse than in the past. For example, parents are spending more time with their children now than in the past, and those without children are spending more time at work (Dew, 2009). In addition, married couples spend less time eating meals, going out, visiting friends, and working around the house together than before (Amato, Booth, Johnson, & Rogers, 2009). Psychological resources are dwindling, due to stress, which can negatively affect marital happiness (Finkel et al., 2012; Vohs, 2013). Americans are more stressed than they have previously been, which is in part because of a lack of work-life balance (Finkel et al., 2014). Husbands and wives have both seen increases in the proportion of stress brought home from work and this can potentially be exacerbated when both spouses work (Amato et al., 2009). Researchers have found that it can be difficult for spouses to support one another's goals when both are distressed and low on time and resources (Finkel et al., 2014). This unbalanced expectation of higher anticipated intimacy with less investment in the relationship seems to be hurting unions and has been linked to a decrease in marital happiness (Amato et al., 2009; Marquardt et al., 2012).

The focus on the individual has shifted the attention of marriage from a fundamental unit to a companionate arrangement to the current self-expressive union. Given that the focus on the individual may be partly to blame for this evolution, it may also be that the reverse focus (i.e., on the marriage) may increase marital well-being, and thus produce the desired outcome for individual well-being (Cherlin, 2009; Finkel et al., 2014). Ecological theory suggests that the macrosystem, which includes the overall

values of a society, have an influence on individuals (Bronfenbrenner, 1979). Thus as society has shifted away from focusing on marriage as a vital institution and towards happiness of the individual, individuals and families adapt to the changing environment to achieve their goals (Bubolz & Sontag, 1993; Smith & Hamon, 2012).

Shared Values and Marital Well-Being

Investing in marriage by maintaining shared values may relate to increased marital well-being in married couples. For this study, I will examine shared religious and family values, the latter of which includes marital and parental values. The following is a review of studies of values and their association with financial stability, marital happiness, and individual well-being. Most studies conducted on values in marriage are typically carried out with individuals, thus not capturing data on shared values among married couples.

Financial Stability and Shared Values

The term financial stability is typically used to describe how well a financial system (e.g., institution, economy, etc.) might fare in difficult financial times without failing (Allen & Wood, 2006; Schinasi, 2004). Researchers have suggested that there are both positive and negative factors of financial stability that could either help or hurt an economy. In this review, financial stability will refer to the family's system of finances and its ability to weather adverse financial events (e.g., unemployment, disability, etc.) without bankrupting. I have selected three aspects of family finance to examine both the positive and negative side of a family's financial stability: income, assets (positive), and

debt (negative). Following is a review of the research on shared religious beliefs and marital values in relation to financial stability.

Shared religious values. Religion has been analyzed in its relationship to the economy in general (Iannacone, 1998). Barro and McCleary (2003) found that economic growth was positively related to religious beliefs of individuals in society, but negatively related to actual church attendance. Individual religious beliefs may improve economies by encouraging a strong work ethic, honesty, and thrift (Barro & McCleary, 2003). However, there is little research on the effects that shared religious values have on household finances (Renneboog & Spaenjers, 2009).

According to Renneboog and Spaenjers (2009, 2012) religious households are better at saving money, are more risk averse, and are more concerned about leaving money to their children than nonreligious households. All of these factors can have an influence on the financial stability of individual households (Schinasi, 2004). These studies suggest that couples who share religious values will report stronger financial stability than those who do not share religious values (Renneboog & Spaenjers, 2009, 2012; Schinasi, 2004).

Although the literature does not explicitly link shared religious values with financial stability, the shared microculture concept from ecological theory might help explain why shared religious values could be related to financial stability. Just like religious values can help the ecological macrosystem of society to embrace strong work ethic, honesty, and thrift (Barro & McCleary, 2003), a microsystem of a married couple with shared religious values on a smaller scale could help influence consumer practices.

Shared family values. Studies of family values and financial stability are also limited. However, there were a few recent studies in both marital and parental topics that seem to indicate a positive association.

Shared marital values. A few relatively recent studies of financial satisfaction, or an individual's assessment of debt, income, savings, and long-term goals (Joo & Grable, 2004), found that couples that have higher shared goals and values about money also have higher financial satisfaction scores (Archuleta, 2013; Archuleta, Grable, & Britt, 2010, 2013). Although the shared goals and values scale in all three studies that Archuleta and associates used are conceptually similar, shared marital values were not measured. Instead, the scale included measurements of shared financial and autonomy values.

Shared parental values. Parenting research related to finances most typically focuses on the costs of children to families rather than on shared parental values and financial stability. There is a dearth of research on shared parenting values and the association with financial stability. However, according to ecological theory, achieving goals (financial, life, etc.) is crucial to family success (Bubolz & Sontag, 1993). Thus, the microsystem of parenting is an influence that could have an indirect or direct relationship on a family's financial stability.

Using ecological theory to explain shared marital values provides a basis to understand better the relationship between shared values and financial stability. The theory's concept of shared microculture explains how it is possible that religious values could influence a financial microculture in a marriage. The concept of goal achievement

might also explain how parents who value and share the same goals of parenting might share similar goals in other aspects of life. These goals might include teaching their children to be frugal and to save their money. Therefore, it is hypothesized that the level of a couple's report of shared values will correlate with a couple's financial stability.

Marital Happiness and Shared Values

For this study, I will use a single dimension of marital quality called marital happiness, which is the overall assessment of the level of happiness in one's marriage (Kamp Dush, Taylor, & Kroeger, 2008). The term "marital happiness" is used interchangeably with marital satisfaction in the literature. Following is a research review on shared religious and family values related to marital happiness.

Shared religious values. Married individuals who express the importance of having God in their relationship report higher marital satisfaction (Mahoney et al., 1999; Wilcox et al., 2011). Additional researchers have shown religious homogeneity to be positively correlated with higher marital success (Allgood, Harris, Skogrand, & Lee, 2008; Ellison et al., 2010; Fincham & Beach 2010a; Marks, 2003; Weaver et al., 2002). Denominational homogamy is positively related to marital harmony because of the common commitment to faith and the marital relationship (Ellison et al., 2010).

One of the reasons that couples who shared religious values enjoy higher levels of marital happiness is a couple's commitment to the relationship (Wilcox et al., 2011). In addition, homogeneous couples also benefit from the help of coreligionists' networks and their similar beliefs about sexuality, gender roles, household organization, child rearing, church attendance, and other activities that create shared bonds (Ellison et al., 2010).

Couples that share religious values are also involved in similar religious activities, which was associated with better marital adjustment, less conflict, and better communication than couples that do not share religious beliefs (Mahoney et al., 1999). On the other hand, religiously heterogamous couples report an increased risk of marital conflict and instability (Olson & Olson, 2000).

In general, higher levels of religiosity are associated with increased church attendance (Allgood et al., 2008; Wolfinger & Wilcox, 2008). Shared religious activities, like church attendance, might be a logical byproduct of shared religious values and are identified as one of the most important predictors of marital quality (Lichter & Carmalt, 2009; Wilcox et al., 2011; Wolfinger & Wilcox, 2008). Interestingly, religious denomination homogeneity matters less to reports of a couple's relationship quality when they share similar religious beliefs (Lichter & Carmalt, 2009).

Marital sanctification is a process where an aspect of life, the marriage relationship, is perceived to have a spiritual character (Mahoney, Pargament, Murry-Swank, & Murry-Swank, 2003). Wilcox et al. (2011) found couples who reported higher sanctification in their marriage also reported significantly higher marital happiness scores. In addition, they found that sanctification, or marital spirituality, is one of the top five predictors of marital success. Like denominational homogeneity, the main reason that sanctification is effective in marriage may also be linked with high levels of commitment. Mahoney et al. found that religious institutions could support the sanctification of marriage by helping to instill behaviors and beliefs to help married partners stay committed to each other. Thus, shared religious denomination and

sanctification may both be positively related to marital happiness because of shared commitment.

These studies help support the idea that the more a couple shares religious values, the more likely they are to have a happy marriage. The ecological concept of marital microculture, creating shared values for a happier marriage, supports this research (Gottman & Silver, 1999; Smith & Hamon, 2012). However, the majority of the studies used in this review were done with individual reports rather than couple reports. Even though the researchers mention shared values, not a single study paired individual reports with their spouse's report to measure how homogeneous their responses were with each other. Thus, these studies either measured individual religious values or individual reports of shared religious values.

Although there are many studies that illustrate the connection between couples' homogeneous religious affiliations and their marital quality, there is a dearth of knowledge about couples that share a lack of shared religious beliefs. For example, in one study of religious homogeneity among married couples, the researchers analyzed data from 342 married couples ($N = 684$) to research the role of an individual relationship with God and a couple's joint religious communication as predictors of marital satisfaction (David & Stafford, 2013). The researchers separated couples into two groups: (a) those who shared the same religious affiliation and (b) those who did not. Among the group who shared the "same religious affiliation," there was a high percentage of couples that identified themselves as not having a religious affiliation (e.g., Atheists, Agnostics). When the researchers compared the two groups, couples with a shared affiliation,

regardless if they were religious or not, reported higher marital satisfaction scores than couples that did not share affiliation (David & Stafford, 2013).

Shared family values. If the definition of values is principles that guide behavior which leads to goal achievement (Goldsmith, 2010), then family values could be defined as principles that guide couples toward the goal of a successful marriage and family. For this paper, shared family values will be divided into the two categories of shared marital and parental values.

Shared marital values. Researchers point out that sharing similar values is essential to creating strong marriages (Stevenson & Wolfers, 2008). John Gottman's research with married couples supports the idea that sharing similar values and goals leads to successful couples (Barnacle & Abbot, 2009). Marital commitment is among one of the values that have been shown to be correlated with marital happiness (e.g., Ellison et al., 2010; Wilcox et al., 2011).

Marital commitment research shows two separate components: constraint and dedication (Rhoades, Stanley, & Markman, 2006). Constraint commitment refers to the forces that make it difficult for an individual to leave an unhappy relationship (Rhoades et al., 2006). A constraint may include (a) stigma of divorce, (b) financial investments, (c) concern for the well-being of the children involved, or (d) procedures for terminating the relationship (Johnson et al., 2002). For example, a wife may endure living in an unhappy marriage because of fears of what people may say about her if she was to divorce.

Dedication commitment suggests couples turn to each other and work through

their problems as a team (R. Lauer & Lauer, 2012; Rhoades et al., 2006). Married couples that share high levels of dedication also have higher levels of “we-ness,” or couple identity. This idea of couple identity is similar to an important concept of ecological theory referred to as shared marital microculture (Rhoades et al., 2006; Smith & Hamon, 2012; White & Klein, 2008). Gottman and Silver (1999) found that successful couples create a strong marital microculture through creating shared goals and supporting each other’s life dreams. Couples also reported that a strong marital microculture, or couple identity is positively related to how dedicated couples are (Rhoades et al., 2006).

Most married couples regard dedication commitment as crucial to their enduring relationship (Meier, Hull, & Ortyl, 2009). Researchers have defined dedication commitment as setting the needs of spouse over the needs of self and being willing to sacrifice for each other through teamwork (Stanley & Markman, 1992; Rhoades et al., 2006). Marital dedication is positively correlated with marital satisfaction and negatively correlated with marital problems (Clements & Swensen, 2000). Therefore, married couples who develop a strong marital microculture are likely to be more dedicated to their relationship and enjoy higher levels of marital happiness.

Shared parental values. Parental values are the set of beliefs a parent may have on the purpose of being a parent (Wilcox et al., 2011). Research on parental values and marital happiness has focused on the declining levels of marital happiness after the birth of a child (e.g., Umberson, Pudrovska, & Reczek, 2010). However, one study (Wilcox et al., 2011) found a small percentage of couples that reported an increase in their marital happiness after the birth of their child. Researchers asked additional questions to this

small group of parents with higher than average marital satisfaction scores and found several aspects that boosted marital scores in their transition to parenthood. When the researchers asked the couples why they felt their happiness increased they cited their beliefs about parenting to be one of the factors that helped keep their marriage happy (Wilcox et al., 2011). Specifically, parents who reported that they valued raising children reported higher marital happiness than those who did not. These findings support previous strengths-based research of married couples where researchers found that happy couples were twice as likely to agree on how couples discipline and raise their children (Olson et al., 2008).

In summary, shared religious and family values are positively associated with marital happiness. However, much like studies on shared religious values, most studies use individual responses with a minority of studies using both individual and dyadic responses (Fincham & Beach 2010a; Marks, 2003; Olson & Olson, 2000; Weaver et al., 2002). Therefore, it is hypothesized that the level of a couple's report of shared values will correlate with a couple's marital happiness.

Individual Well-Being and Shared Values

Individual well-being is a term used to describe how well a person is reportedly doing on a number of combined factors (Kamp Dush et al., 2008). Individual well-being should include both positive and negative assessments (Williams, 2003), which allows for a better understanding of the individual well-being and other variables (Kamp Dush et al., 2008). Waite, Luo, and Lewin (2009) also supported this idea by including positive (global happiness) and negative (depression) assessments as necessary parts of describing

individual well-being. The two most examined positive assessments of individual well-being include life satisfaction and general happiness, with depression being the most typical negative assessment (Keyes, Shmotkin, & Ryff, 2002). In this study, I will use both positive and negative individual assessments to define individual well-being.

Following is a research review on shared religious beliefs and family values related to individual well-being.

Shared religious values. Research relating shared religious values to well-being has been limited to homogeneity among religious affiliation and homogeneous social networks (Lim & Putnam, 2010). Lim and Putnam found a positive correlation between religious homogeneity and life satisfaction because religious people attended church services and built social networks there. There is a lack of research that includes a direct analysis of shared religious values held by couples.

Religion is positively correlated with individual well-being (Greeley & Hout, 2006; Inglehart, 2010), although the literature is not clear about what creates the relationship between these variables (Lim & Putnam, 2010). McClain-Jacobson et al. (2004) suggested that both intrinsic (e.g., religious practice in one's life) and extrinsic (e.g., social connectedness) are positively related to higher well-being scores. For example, those who regularly attend church report higher individual well-being scores (Clark & Leikes, 2005). Some researchers pointed out that the shared network of people who attend church is the factor giving individuals who attend church higher well-being scores than those who do not (see Lim & Putnam, 2010). Others have found that intrinsic religiosity is also related to well-being (Greeley & Hout, 2006; McClain-Jacobson et al.,

2004), but compassionate attitudes and behaviors mediate this relationship (Steffen & Masters, 2005).

Most likely, there are several mechanisms that are at work with both intrinsic and extrinsic religiosity, including religious beliefs, but there are virtually no related studies between shared religious values of married individuals and their self-reported individual well-being scores. The concepts of goal achievement and shared marital microculture found in ecological theory may help explain why a couple who shares the same religious values and are therefore seeking for similar religious goals may have higher well-being scores (Bubolz & Sontag, 1993; Smith & Hamon, 2012). Couples who are on similar paths religiously may support each other in intrinsic or extrinsic attitudes and behaviors, which are related to positive individual well-being. Therefore, it is hypothesized that shared religious values of married couples will be positively associated with individual well-being.

Shared family values. Researchers that measured the relationship of shared marital values with individual well-being is almost nonexistent in the current literature. The majority of related research is related to parenting with little exploration of marital values.

Shared marital values. Although the literature is replete with studies on individual well-being, the review only uncovered one study found involving shared marital values and well-being. Veldorale-Brogan, Bradford, and Vail (2010) found that individual well-being was a strong predictor of marital values and the relationship seemed to be a reciprocal one.

Shared parental values. When it comes to parenting, there is no mention of shared parental values and individual well-being scores. Instead, the research is focused on the presence of children and the individual's well-being. In one study, married couples with children are more likely to report that their life has purpose than those without children (Wilcox et al., 2011). In the same study, researchers reported that the predicted probability of being "very happy" with life was higher among married parents than cohabiting or single parents (Wilcox et al., 2011).

These findings may not directly show how shared parental values are related to individual well-being, but they do indirectly connect. While the first finding suggests that parenting is associated with higher well-being, the second finding illustrates the difference between the parenting modes (marriage or cohabitation). Indirectly, this may allude to shared marital commitment, thus suggesting shared values of marriage and parenting.

Ecological theory also supports this idea with the concept of the microsystem, or the context that directly influences the individual (Bronfenbrenner, 1979). Shared family values, at the marital or parental subsystem level, could have a direct impact on the individual. Parents who desire to be united with each other in their parenting may find fulfillment in achieving this goal together.

There is a shortage of research that measures shared family values and individual well-being. However, given the findings of Veldorale-Brogan et al. (2010), the known relationship that shared marital values has with marital quality (Barnacle & Abbot, 2009; Stevenson & Wolfers, 2008), the reporting of married parents and well-being scores and

theoretical support of ecological theory; it is hypothesized that shared family values is related to individual well-being scores.

Although there is minimal research on the shared religious and family values, what there is seems to show a connection between shared values (religious and family) and individual well-being. It is proposed to analyze the level of a couple's report of shared values to reports of individual well-being and hypothesized that they are positively correlated.

Strengths-Based Research with Married Couples

One of the reasons why there is little research in the relationship shared values may have with financial stability, marital happiness, and individual well-being is due to the process of how these variables have been researched. Most family research has been conducted using a deficit perspective by studying difficulties in family life and the struggles of individual family members. I propose using a strengths-based process in this research project.

Strength-based research is research focused on the positive outcomes or processes that families possess with the intent to find associated variables. Strengths-based researchers may then use these variables to test for effectiveness and use as examples for ideal outcomes or they may use these variables in an effort to reduce issues that are associated with negative processes or outcomes (Olson et al., 2011).

Although some researchers in the 1930s began to use strengths-based research with families, it was not until the 1960s and 1970s that researchers earnestly began to

study the strengths of successful families (Otto, 1962). When Stinnett and DeFrain (1985) wrote a book entitled *Secrets of Strong Families*, the concept of strengths-based research with families gained national attention and initiated the studying of marriages and families from a strengths perspective. Additional publications and conferences helped garner attention and began to change the approach that family scientists took to studying marriages and families (DeFrain & Asay, 2007). Olsen joined DeFrain and Stinnett (DeFrain & Asay, 2007) and together they have led the field of research with a strengths-based approach among families throughout the world.

According to strengths-based research, families are the basic foundation of human cultures and all families have strengths. These strengths can be categorized into six main categories: (a) appreciation, (b) commitment, (c) positive communication, (d) enjoyable time together, (e) spiritual well-being, and (f) ability to manage stress and crisis effectively (DeFrain & Asay, 2007). “Strong marriages are the center of many strong families” (DeFrain & Asay, 2007, p. 6), therefore studying strong married couples is an effective way to learn about and replicate what strong couples were doing. Instead of only researching marital problems (e.g., communication, money, sex), family scientists are now studying couples based on their strengths.

Researchers examining married couples from a strengths-based perspective have mainly conducted studies using qualitative methods with small sample sizes. However, these studies do provide insight and guide the research into further topic areas. Following are details and examples of three domains of strengths-based research: (a) couples preparing for marriage, (b) managing money, and (c) African American couples. The

review of research in these areas will give insight into how strengths-based research is conducted with married couples and help illustrate the perspective of the proposed study.

Marriage Education

One area of strengths-based research is found in intervention programs designed to improve marriage. Marriage education programs, which include premarital and marital information, that are designed to improve a couple's strengths have been effectively used to help improve marital quality and stability (Carroll & Doherty, 2003; Hawkins, Blanchard, Baldwin, & Fawcett, 2008; Silliman & Schumm, 2000; Stanley, Amato, Johnson, & Markman, 2006). Following is a review of two research articles, one focused on premarital education and the other on marital enhancement, both of which used a strengths-based approach to improving marriage.

In Florida, researchers surveyed a convenience sample ($N = 962$) of engaged couples seeking a marriage license to assess the strengths of engaged couples (Hicks, McWey, Benson, & West, 2004). The couples answered the question, "What are the best things that you do in your relationship?" Hicks et al. (2004, p. 100) intended to use the responses to improve marriage education programs. These qualitative responses were coded and measured against Gottman's Sound Marital House theory, which has proved effective in premarital education (Barnacle & Abbot, 2009). Gottman suggested with the Sound Marital House theory that there are seven principles that build a healthy marriage: (a) love maps, (b) fondness and admiration, (c) turning toward vs. turning away, (d) positive sentiment override, (e) regulation of conflict, (f) supporting one another's dreams, and (g) creating shared meaning (Barnacle & Abbot, 2009). Each principle

builds upon each other like levels of a house, where the foundational levels need to be stable in order to support an additional level on top (Gottman & Silver, 1999).

Survey responses were ranked from most popular to least popular, measured by the frequency of answers, with the following as the three most popular strengths: (a) turning toward vs. turning away, (b) fondness and admiration, and (c) creating shared meaning (Hicks et al., 2004). The responses supported Gottman's Sound Marital House theory and researchers recommended using these self-reported strengths to enhance premarital education programs. The researchers also suggested that understanding what couples consider their relationship strengths can help couples learn about themselves and then apply that information during a marriage education course which will have a greater effective (Hicks et al., 2004). Instead of focusing on the problems that arise for couples which does not seem to help them prepare for marriage, this strengths-based study adds support to existing research by identifying what could be taught to couples planning on marrying.

In a study about improving marriage education programs, Olson, Larson, and Olson-Sigg (2009) emphasized that most marriage education programs use a deficit perspective, or a problems-based view, to create marriage education curriculum. For example, many studies tend to focus on how to avoid marital conflict and distress, instead of identifying a couple's strengths (Olson et al., 2009).

Instead of using the deficit perspective, Olson and colleagues based their intervention on previous research of strengths-based approaches in marital research from their previous research (Olson et al., 2008). Using the major strengths of happily married

couples, they created an online couple check-up designed to analyze what strengths each individual has (Olson et al., 2009). This enabled the couples to emphasize the good they already have in their relationship which can lead to a strengths-based focus and motivate couples to improve their relationship skills (Olson et al., 2008, 2009). The strengths-based approach can give hope to couples as they realize they possess many tools already to make marital improvement (Olson et al., 2008). Marriage education that is focused on couples working on their strengths allows the couples to go beyond the deficit perspective and could empower the couple to find positive solutions (Olson et al., 2009).

These two examples of strengths-based research illustrate how a positive approach can add to the literature. Both studies used ideas from healthy relationships to duplicate skills or improve abilities of couples. Given that many couples that choose to marry may have never had a positive example of a good relationship, the strengths-based approach may help to provide examples of healthy relationships and enable couples to avoid relationship problems in the future.

Money

Money is an additional area where family scholars have used a strengths-based approach to improving marriage. The relationship between money and marital relationships has been well-documented, albeit typically from a deficit perspective (e.g., Dew, Britt, & Huston, 2012; Dew & Dakin, 2011; Grable, Britt, & Cantrell, 2007; Oggins, 2003; Papp, Cummings, & Goeke-Morey, 2009; Stanley, Markman, & Whitton, 2002). Contained in this section is a review of two articles that report strengths-based research of married couples and money.

Although low-income couples often face challenges, many of them can achieve their objectives, meet basic needs, and overcome odds for failure. Researchers (Orthner, Jones-Sanpei, & Williamson, 2004) surveyed 152 resilient low-income couples to understand the source of their strength in the face of difficult economic challenges. Participants reported that despite their economic situation, personal confidence to work together as a family, time together, family rules, confidence in problem solving, sense of togetherness, and optimism were strengths that helped them overcome financial challenges (Orthner et al., 2004).

Skogrand, Johnson, Horrocks, and DeFrain (2011) surveyed 64 mid-high income earning married couples. These couples answered several questions about their demographics, how they managed their finances, and strength of their relationship. Three main patterns emerged among those couples that described themselves as having great marriages (a) one spouse managed the day-to-day finances, (b) they had little or no debt or a goal to pay it off, and (c) they were frugal. Like the low-income couples that faced economic struggles with resiliency (Orthner et al., 2004), most couples in this study mentioned facing economic struggles in the past (Skogrand et al., 2011). Regardless of age, couples reported that when they faced these types of challenges, it brought them together as a team.

These two strengths-based examples show how couples that faced financial challenges were able to become successful by uniting as a team and working together. Where the majority of the research on couples and finances is deficit-focused, learning specific skill sets that happily married couples identified as helpful when facing financial

difficulty is invaluable to helping couples. Financial and marriage professionals could use these ideas to educate, counsel, and plan with couples with whom they work.

African-American Couples

African-American couples have recently been featured in family studies using a strengths-based approach (Marks et al., 2008; Phillips, Wilmoth, & Marks, 2012). Earlier research on African-American married couples that uses a strengths-based approach was difficult to locate (Marks et al., 2008). Most researchers who studied African-American couples did so from a deficit perspective (i.e., by comparing them to white couples) because of the group's relatively high marital dissolution rates (e.g., Connor & White, 2006). A few studies in recent years have provided new insights into their strengths, including teamwork and a strong commitment to God among other things (Marks et al., 2008; Phillips et al., 2012).

A study of African-American couples from inner-city neighborhoods in Boston, Cleveland, Milwaukee, New Orleans, and Portland helped fill the gap of strengths-based research (Marks et al., 2008). Thirty African-American couples ($N = 60$) who were considered to be in strong and happy marriages by civic and church leaders, were recruited for this study. African-American couples explained that despite challenges, they were able to build strong relationships by turning to each other and God. The couples managed conflict in their marriage with the understanding that arguments happen, but they were willing to work it out. Additionally, couples mentioned the importance of being united in their marriage through: (a) mutual trust, (b) complimenting each other, and (c) working, eating, and practicing religion together. This running theme that despite

flaws and differences, “together we are strong” can be used when creating new marriage education programs (Marks et al., 2008, p. 185).

Stressing the need for additional strengths-based marriage research among African-American couples, Phillips et al. (2012) surveyed 71 long-married couples in Mississippi ($N = 142$). Couples were recruited through local clergy, similar to the Marks et al. (2008) approach, and had been married on average 15 years. The surveys asked what the top reasons their marriage had lasted. Their top five answers included: “1. God/Jesus, 2. Love, 3. Good communication, 4. Trust and honesty, and 5. Shared religious practices and beliefs” (Phillips et al., 2012, pp. 943-944). These conclusions support previous research by Marks et al. and give an idea into how strengths-based research among African-American couples has been conducted. Although there are relatively few studies of strong marriages found in the research, what examples there are provides a strengths-based insight into making the transition to marriage, managing money better, and what successful African American couples do.

Studying married couples from a strengths-based approach could help to identify assets that happy couples possess in their relationship and duplicate these skills or abilities through education and intervention. This new information could be used to help guide married couples in practices that they could do, rather than only warn them of those things they should avoid. Additional strengths-based research could help married couples navigate a healthier path for their relationship, improve their finances, and increase individual well-being.

The Association Between Financial Stability, Marital Happiness, and Individual Well-Being

In addition to finding research on how shared values are related to financial stability, marital happiness, and an individual's well-being, there is research that suggests relationships among these variables. Following is a review of the current literature on existing relationships among the variables of financial stability, marital happiness, and individual well-being. This review will include research from both the deficit and strengths perspectives in order to provide a balanced approach to the variable relationships. This review will provide a more thorough understanding of these variables than is in the current literature and insight into how the combination of these interactions may subsequently affect the hypothesis.

Marital Happiness and Individual Well-Being

Deficit perspective. Although much research shows positive outcomes of marriage, there is a body of work that shows a distressed marriage can lead to negative individual well-being outcomes. Marital conflict has been found to predict depression symptoms in spouses (Beach, Katz, Kim, & Brody, 2003; Choi & Marks, 2008; Williams, 2003). Fincham and Beach's decade review of marriage research backs previous research on marital conflict as a predictor of poor mental health but called for additional research to examine the context in which marital conflict is taking place (2010a). In general, marital satisfaction is found to be lower among those with mental health disorders (Whisman, 2007).

Although researchers have found that marital quality precedes mental health disorders, selection might also play a role. In a longitudinal study using nine waves of data collection, individuals with poorer mental health were more likely to separate or divorce. In addition, the couples that eventually transitioned out of marriage through either separation or divorce reported mental health scores that had declined even more (Wade & Pevalin, 2004). Thus, a selection effect might be a factor when linking marital happiness and individual well-being and should be controlled for in future studies.

Strengths-based perspective. The previous discussion of the evolution of marriage has made mention of marital happiness being the best predictor of individual well-being (Headey et al., 1991; Proulx et al., 2007). Marital happiness and individual well-being are found to be positively correlated in other studies (Kamp Dush et al., 2008; U.S. Department of Health and Human Services, [U.S. DHHS] 2005; Wilson & Oswald, 2005). The U.S. DHHS studied healthy marriages and found several benefits for married individuals (U.S. DHHS, 2005). Among the benefits of having a healthy marriage, being emotionally healthier was found for both men and women (U.S. DHHS, 2005). Emotional health is an aspect of individual well-being (Keyes et al., 2002); therefore, this finding seems to also support the positive relationship that marital happiness has with individual well-being. The other benefits for men and women include being physically healthier and wealthier (U.S. DHHS, 2005).

Ecological theory supports a connection between marital happiness and individual well-being. Marital happiness is directly related to a married couple's microculture (Gottman & Silver, 1999) and the shared values found in this microculture influence

individual development (Bubolz & Sontag, 1993). Therefore, shared values connect marital happiness to individual well-being. Based on prior research and concepts from ecological theory, it is expected that those who are experiencing higher marital happiness will have higher well-being scores.

Marital Happiness and Financial Stability

Deficit perspective. From a deficit perspective, arguments and mismanagement of family finances are predictors of decreasing marital quality (Dew et al., 2012; Dew & Dakin, 2011; Papp et al., 2009; Schramm, Marshall, Harris, & Lee, 2005). Financial arguments are also the most likely type of disagreement to occur in marriage (Grable et al., 2007). Mismanagement of family finances, as shown increases in consumer debt, found in newlywed couples was related to a decrease in marital happiness (Dew, 2008) and an increase in marital conflict for couples in general (Dew, 2007). The Great Recession impacted the way many families manage money, especially as resources have diminished in general for most families (Dew & Stewart, 2012). Wilcox, Marquardt, Popenoe, and Whitehead (2009) found that as income levels decrease in American families, marital happiness also decreases.

Directionality. Although there are studies that show a negative relationship with financial mismanagement, debt, economic stress, and income, family and financial scholars seem to differ on which aspect is at fault. Is it the relationship that affects the family's finances, the other way around, or a combination of the two?

In an effort to answer this question, Dew and Stewart (2012) analyzed a nationally representative data set of married couples to assess the relationship. They discovered that

unseen marital issues like power, commitment, respect, and fairness were all positively related to financial conflict (Dew & Stewart, 2012). However, gender differences, economic stress, net-worth, and perception of financial stress all seemed to complicate the findings. Although previous studies show income levels to be positively related to marital happiness (see Wilcox et al., 2009), Dew and Stewart found that regardless of income, “the less financially stable a couple feels, the more they will fight about their finances” (p. 56). Also, the level of commitment that a spouse has for their partner is negatively associated with the number of reported arguments about money (Dew & Stewart, 2012). With both financial issues relating to relationship concerns and vice versa, the researchers cautioned that causality should not be suggested as the study was not a longitudinal design. They did suggest, however, that both financial and family professionals work together to help couples improve both their finances and relationship (Dew & Stewart, 2012).

These suggestions of interdisciplinary work are supported by research (see Zimmerman, 2010) as others have suggested that financial counselors and family therapists to either refer clients to each other, become better cross-trained professionals in either finance or relationships, or work together with their clients. Small sample data show that financial education courses are associated with increases in relationship quality (Zimmerman, 2010). Although this study is not nationally representative nor a true experiment, it does provide qualitative follow-up responses of couples that completed a financial education course. Researchers found that among the responses of couples that report increases in their marital quality, they cite feelings of stronger teamwork and being

on the same page (Zimmerman, 2010). The researchers posit that because couples learn about each other's beliefs and attitudes about money and begin acting more like a team, it helps to increase the relational scores (Zimmerman, 2010). This gives additional support for the idea that shared values indeed lead to both greater financial stability and marital happiness scores.

Strengths-based perspective. On the positive process side, couples that have high financial stability also tend to have higher reports of marital happiness (Olson et al., 2008; Skogrand et al., 2011). Olson et al. found the degree to which couples agree on how they manage their finances influences how happy their marriage is (Olson et al., 2008). Couples that wisely manage their finances report higher financial and relational stability scores (Dew, 2011). In addition, couples that employ healthy financial habits during times of economic distress report higher relational happiness scores than those who cut back on healthy financial habits (Dew & Xiao, 2013).

The ecological concept of the marital microculture, which supports working together as a team, was illustrated in the review of both the deficit and strengths-base perspectives (Gottman & Silver, 1999; Smith & Hamon, 2012). When couples worked together financially, they were able to withstand difficult economic times and positively impact their marriage. Ecological theory suggests that shared marital values found in the microculture could directly impact a couple's ability to achieve their goals (Smith & Hamon, 2012). Therefore, obtaining financial stability through achieving financial goals could be directly impacted through the shared values the marital microculture (Gottman & Silver, 1999; Smith & Hamon, 2012).

This examination of the research on both marital and financial issues helps to understand the associations between these variables. Although the relationship is somewhat complex, the review supports the association and the idea of shared values as a root variable.

Financial Stability and Individual Well-being

Deficit perspective. Two components that are found to reduce financial stability are household debt and low incomes. Household debt is found to be negatively related to the individual well-being reports of heads of household in Britain (Brown, Taylor, & Wheatley Price, 2005; M. P. Taylor, Pevalin, & Todd, 2007). Bridges and Disney (2010), using representative data from the United Kingdom's Families and Children Survey, found a positive association between subjective measures of individual well-being and debt with an indirect effect of debt on individual well-being when measured more objectively. Wilcox et al. (2009) laid out the impact that the recession had on families and individuals and reported that when incomes for families decrease, individual well-being also decreases. M. P. Taylor, Jenkins, and Sacker (2011) found that not only are low income and debt predictors of lower individual well-being but during times of financial distress, men and women with poor money management skills report lower individual well-being scores. M. P. Taylor et al. suggested that improving financial skills could boost individual well-being levels among individuals.

Strengths-based perspective. Financial stability is found to be directly responsible for increases in measures of well-being, especially when examining income levels and wealth accumulation (Diener & Biswas-Diener, 2002; Diener & Seligman,

2004; Johnson & Krueger, 2006; Schwartz, 2003). Income has been found to have positive correlations with individual general well-being (Clark, Frijters, & Shields, 2008; Dolan, Peasgood, & White, 2008). For example, Taylor, Funk, and Craighill (2006) found that as income levels increase among families so do the percentage of families who report that they are very happy. Scholars have also measured the influence that well-being has on income. For example, Diener and Seligman (2004) found that individuals who report higher well-being scores eventually earn higher incomes later in their life compared with individuals who have lower well-being scores.

It appears that the more money one makes, the higher one's individual well-being is; however, in a seminal work and literature review on this idea, scholars only assert this finding for poverty-stricken groups (Diener & Biswas-Diener, 2002). In fact, for middle- or upper-classes, the increasing of income does not necessarily augment individual well-being, at least not long-term. In a similar study of wealth and individual well-being, researchers noticed that although there is a relationship between financial stability and individual well-being, it does not promote continual increases in happiness (Smith, Langa, Kabeto, & Ubel, 2005). Instead, Smith et al. researched a possible buffering effect of wealth on individuals. They studied individuals who were at or close to retiring and found that if a participant suffered a disability, those in the middle-class were less likely to report decreases in individual well-being than participants in the lower-class (Smith et al., 2005).

Several concepts of ecological theory would support the positive relationship of financial stability and individual well-being. Ecological theory suggests that individuals

are goal-based and their quality of life is directly affected through goal achievement (Bubolz & Sontag, 1993; Smith & Hamon, 2012). Individuals who are able to achieve financial related goals that improve their financial stability would see improved well-being. Adaptation, or how individuals change their environment to achieve their goals, is another important aspect of ecological theory (Bubolz & Sontag, 1993; Smith & Hamon, 2012). Those who meet financial challenges but are able to adapt to find new solutions to meet their financial goals might report feeling better about this accomplishment than if they had failed in trying to reach their goals. Based on concepts from ecological theory and prior research, it is expected that there will be a positive association between financial stability and individual well-being scores.

Combination

From both the deficit and strengths perspectives that all three variables of financial stability, marital happiness, and individual well-being are interrelated with each other. No current research has looked at the combined relationship of these three variables together, especially including both the positive and negative perspectives. Is it possible that when measured simultaneously, shared religious and family values would be related to all three dependent variables of (a) marital happiness, (b) financial stability, and (c) individual well-being? It is proposed that the level that a couple reports their shared values is positively related to financial stability, marital happiness, and individual well-being. Shared values is a common variable found in the literature that relates to each dependent variable. Concepts from ecological theory, including microculture, goal achievement, and adaptation, would also support a positive relationship with all three

dependent variables.

Hypotheses

Hypothesis 1: Couples who report higher shared values will report higher financial stability scores among wives.

Hypothesis 2: Couples who report higher shared values will report higher financial stability scores among husbands.

Hypothesis 3: Couples who report higher shared values will report higher marital happiness scores among wives.

Hypothesis 4: Couples who report higher shared values will report higher marital happiness scores among husbands.

Hypothesis 5: Couples who report higher shared values will report higher well-being scores among wives.

Hypothesis 6: Couples who report higher shared values will report higher well-being scores among husbands.

Hypothesis 7: Husbands' report of financial stability will be positively correlated with wives' report of financial stability.

Hypothesis 8: Husbands' report of marital happiness will be positively correlated with wives' report of marital happiness.

Hypothesis 9: Husbands' report of well-being will be positively correlated with wives' report of well-being.

Hypothesis 10: Husbands' and wives' report of marital happiness will be

positively correlated with husbands' and wives' report of financial stability.

Hypothesis 11: Husbands' and wives' report of well-being will be positively correlated with husbands' and wives' report of financial stability.

Hypothesis 12: Husbands' and wives' report of well-being will be positively correlated with husbands' and wives' report of marital happiness.

CHAPTER III

METHODS

Data Collection

Data for this study were taken from the Survey of Marital Generosity (SMG) (Knowledge Networks, 2014). The research firm, Knowledge Networks, conducted the SMG for the University of Virginia. The SMG was created to study participants' marital relationships. Knowledge Networks sampled households from a pre-existing database called the Knowledge Panel.

In 1999 the Knowledge Panel began recruiting participants in the first online research panel in the U.S. The Knowledge Panel is a probability-based panel designed to be statistically representative of the U.S. population. It used random-digit dialing from a stratified random sample as well as randomized address-based sampling techniques to obtain participants.

Knowledge Networks used random digit dialing from a sample based on the U.S. residential landline telephone universe with an oversampling of African American and Hispanic households. The researchers tested these telephone numbers to see if they matched a valid postal address, which occurred 67% for this sample, and mailed an invitation to join the Knowledge Panel to each match.

Knowledge Networks began recruiting in 1999, when 96% of the U.S. population had a landline, which made random digit dialing an acceptable form of sampling. However, because landlines are less used and because declining respondent rates are

occurring (due to caller-ID, call screening, answering machines, and the growing number of cell-phone only households), random digit dialing is less effective in scientific sampling efforts.

Consequently, Knowledge Networks has also included address-based sampling in collecting participants for the Knowledge Panel to increase the effectiveness of their sampling efforts since 2009. Knowledge Networks knew that 97% of American households could be reached through postal mail. They used the U.S. Postal Services' Delivery Sequence File to randomly select addresses to which they sent invitations to join the Knowledge Panel. Those who chose to take part in the panel completed a paper form sent back in a pre-paid postage envelope, called a toll-free number maintained by Knowledge Networks, or went to the Knowledge Networks website and completed the online form.

Sample

Knowledge Networks invited members of the Knowledge Panel who were heterosexual, noninstitutionalized, married adults living in the U.S., and between the ages of 18-45 to participate in the SMG. Further, spouses could be no more than 10 years apart from each other in age with the goal of 1,500 pairs of married individuals. A total of 4,510 individuals were invited to join the SMG.

Knowledge Networks sent out the first survey to one of the two selected panelists in each household in December of 2010. In February 2011, Knowledge Networks sent an additional survey to the household where the first survey was completed for the partner to

complete. In addition to the sampling steps taken, Knowledge Networks also used email reminders to non-responders, gave participants up to \$20 for participating (\$5 for Knowledge Panel members and \$20 for nonmembers), and entered participants to win an in-kind prize through a monthly Knowledge Networks sweepstakes. Both surveys contained a confirmation field to indicate that the participants were married to each other. The SMG had 89% of the participants whose spouses also participated out of the retained 1496 husbands and 1698 wives.

Each of the participants received a 49-question survey that asked questions on (a) parenting, (b) global happiness, (c) marriage, (d) religion, (e) money, (f) role division, (g) generosity, (h) general relationship history, and (i) media use. All Knowledge Network participants completed a separate profile survey where demographic information was gathered including (a) gender, (b) age, (c) race, (d) income, and (e) education.

To test shared values of married couples, I only used data from couples who had both spouses participate and who responded to each of the questions that make up the variables for this study. I used SPSS to check for missing husbands' or and wives' responses. After cleaning each variable for missing data I had 1237 married couples for this study.

Measures

Dependent Variables

Financial stability. The variable of financial stability was created using three questions about income, financial assets, and financial liabilities. Income was measured

on a 19-point scale that asked respondents to include the total household income in the last 12 months in the following ranges: (a) Less than \$5,000, (b) \$5,000 to \$7,499, (c) \$7,500 to \$9,999, (d) \$10,000 to \$12,499, (e) \$12,500 to \$14,999, (f) \$15,000 to \$19,999, (g) \$20,000 to \$24,999, (h) \$25,000 to \$29,999, (i) \$30,000 to \$34,999, (j) \$35,000 to \$39,999, (k) \$40,000 to \$49,999, (l) \$50,000 to \$59,999, (m) \$60,000 to \$74,999, (n) \$75,000 to \$84,999, (o) \$85,000 to \$99,999, (p) \$100,000 to \$124,999, (q) \$125,000 to \$149,999, (r) \$150,000 to \$174,999, (s) \$175,000 or more.

Assets were assessed by asking respondents what their total approximate value of their savings, including things like savings account, money market shares, and CDs. The answers included the following responses: (a) None, (b) \$1 to under \$1,500, (c) \$1,500 to under \$3,000, (d) \$3,000 to under \$5,000, (e) \$5,000-under \$10,000, (f) \$10,000 to under \$20,000, (g) \$20,000 to under \$50,000, (h) \$50,000 to under \$100,000, (i) \$100,000 to under \$150,000, (j) \$150,000 to under \$200,000, (k) \$200,000 to under \$250,000, or (l) \$250,000 or more.

Using the same scale of responses as used for measuring assets, liabilities were measured by asking, "How much debt do you owe on credit card or charge accounts, installment loans, or bills that you've owed for over two months? Do not include vehicle loans or home mortgage debt."

To create the scaled variable, I first used SPSS to reverse code the liability variable. Then I z-scored these three variables (income, assets, and liabilities) and then used mean scaling. The Cronbach's alpha score for husbands was .53 and for wives, it was .53. Although these scores are not within the ideal ranges of reliability (Gall, Gall, &

Borg, 2007) the scale is useful, provided it is a valid scale.

Validity of this scale could be assessed using content and construct validity. The financial stability scale consists of both positive and negative indicators, that researchers suggest it should contain (Allen & Wood, 2006; Schinasi, 2004). The term “financial stability,” as applied to family finances, has both a positive side (income and financial assets) and a negative side (accumulated family debt). Researchers have found that household earnings and assets serve as preventative factors of bankruptcy while debt increases the likelihood of bankruptcy (Chatterjee, Corbae, Nakajima, & Rios-Rull, 2007). Thus, the financial stability scale that I have created does use measures that are directly related to the financial stability of a household and supports content validity.

Construct validity is also important in ascertaining the validity of the financial stability score. To measure construct validity, I correlated individuals’ income, financial assets, and financial liabilities with subjective measures of financial or economic stressors. If there were negative correlations between the positive variables (income, assets) and positive relationships with negative variable (debt), then this should give support to the construct validity of this scale.

The subjective financial and economic stressors that were selected consisted of home default, financial worry, and money arguments. The home default variable came from a question on the survey that asked respondents, “Have you been through a foreclosure or had problems making mortgage payments since the recession began?” Respondents answered 1 (*Yes*) or 2 (*No*). The financial worry variable consisted of the following question for participants, “How often do you worry that your total family

income will not be enough to meet your family's expenses and bills?" Respondents used a five scale response that ranged from 1 (*Never*) to 5 (*Almost all the time*). The variable titled money arguments came from the survey question that asked, "How often, if at all, in the last year have you had open disagreements about money?" Respondents chose from a 6-point scale that ranged from 1 (*Never*) to 6 (*Almost every day*).

Before analyzing the data, I reverse coded the home default variable. I used SPSS to analyze a correlation between these variables (see Table 1 for husbands and Table 2 for wives).

The financial stressors (home default, financial worry, and money arguments) all showed negative relationships with the positive financial stability variables (income and assets) and a positive relationship with the negative variable (liabilities). Husbands' home default was negatively related to income ($r = -.10, p < .001$) and assets ($r = -.18, p < .001$) and positively related to liabilities ($r = .12, p < .001$). Husbands' financial worry was negatively related to income ($r = -.32, p < .001$) and assets ($r = -.35, p < .001$) and positively related to liabilities ($r = .28, p < .001$). Husbands' report of money arguments was negatively related to income ($r = -.15, p < .001$) and assets ($r = -.18, p < .001$) and positively related to liabilities ($r = .18, p < .001$).

Table 1

Husbands' Subjective Financial Stressors and Financial Stability

Variables	Income <i>R</i>	Assets <i>R</i>	Liabilities <i>R</i>
Home default	-.10***	-.18***	.12***
Financial worry	-.32***	-.35***	.28***
Money arguments	-.15***	-.18***	.18***

*** $p < .001$.

Table 2

Wives' Subjective Financial Stressors and Financial Stability

Variables	Income <i>R</i>	Assets <i>R</i>	Liabilities <i>R</i>
Home default	-.12***	-.20***	.14***
Financial worry	-.34***	-.38***	.36***
Money arguments	-.15***	-.16***	.19***

*** $p < .001$.

Wives' financial worry was negatively related to income ($r = -.12, p < .001$) and assets ($r = -.20, p < .001$) and positively related to liabilities ($r = .14, p < .001$). Wives' report of money arguments was negatively related to income ($r = -.34, p < .001$) and assets ($r = -.38, p < .001$) and positively related to liabilities ($r = .36, p < .001$). Wives' report of money arguments was negatively related to income ($r = -.15, p < .001$) and assets ($r = -.16, p < .001$) and positively related to liabilities ($r = .19, p < .001$).

Marital happiness. The variable of marital happiness was created using a six-part question asking respondents:

In every marriage, there are some things that are very good and other things that could use some improvement. Right now, how satisfied would you say you are with each of the following aspects of your marriage? (a) The love and affection you receive from your spouse, (b) The degree of fairness in your marriage, (c) The respect and admiration you receive from your spouse, (d) The quality of communication between you and your spouse, (e) Your sexual intimacy, and (f) Your overall relationship with your spouse.

Respondents were asked to rate each part of the question on a Likert-type scale from 1 (*Very unhappy*) to 5 (*Very happy*). For this study, these questions were mean scaled. The Cronbach's alpha score of reliability for husbands was .92 and for wives, it was .93.

These scores are acceptable ranges of reliability (Gall et al., 2007).

I used content and construct validity to check the validity of the marital happiness scale. Content validity is the extent to which an item that is measured, correctly represents the content it is proposing to measure (Gall et al., 2007). The marital happiness scale includes six questions that are typically found in many other scales that measure marital satisfaction or quality. Four of the six questions were almost the same as the 5-point marital happiness scale used by Kamp Dush et al. (2008, p. 18), who reported an $\alpha = .86$. These similar questions included asking about love and affection, respect and admiration, sexual intimacy, and the relationship overall.

Construct validity measures the extent to which a measure operationalizes the concept being studied (Gall et al., 2007). Thus if marital happiness should be negatively correlated with its conceptual opposite divorce proneness (Rhoades et al., 2006). In the SMG survey, respondents were asked, "It is always difficult to predict what will happen in a marriage, but realistically, what do you think the chances are that you and your partner will eventually separate or divorce?" Respondents chose from a 10-point scale that ranged from 1 (*Very low*) to 10 (*Very high*).

To measure this, I used SPSS to test the correlation between divorce proneness and marital happiness (see Table 3). To support construct validity of these variables, the associations should be negatively correlated. Husbands' divorce proneness was negatively related to husbands' ($r = -.58, p < .001$) and wives' ($r = -.46, p < .001$) marital happiness, while wives' divorce proneness was negatively related to husbands' ($r = -.45, p < .001$) and wives' ($r = -.57, p < .001$) marital happiness. Thus, helping to support construct validity of the marital happiness variable.

Table 3

Divorce Proneness and Marital Happiness

Variables	Husband's divorce proneness <i>R</i>	Wives' divorce proneness <i>R</i>
Husband marital happiness	-.58***	-.45***
Wives' marital happiness	-.46***	-.57***

*** $p < .001$.

Individual well-being. I created an individual well-being variable using three questions asking participants about their: (a) overall happiness, (b) depression, and (c) how meaningful their life is. Overall happiness was measured by asking, the following question. "Taken all together, how would you say things are these days? On a scale from 1 to 5 would you say that you are '1' very unhappy to '5' very happy?" Depression was measured by posing the question. "How often have you felt sad or depressed in the last month? (a) Never, (b) Rarely, (c) Sometimes, (d) Often, or (e) Almost all the time." The last question was simply, "How much do you agree or disagree with the following statement: 'My life has an important purpose'?" (a) Strongly disagree, (b) Somewhat disagree, (c) Neither agree nor disagree, (d) Somewhat agree, or (e) Strongly agree. To create this variable, I first reverse coded the depression question, then I z-scored these three measures, and took the mean of the variable. The Cronbach's alpha score for husbands was .60 and for wives, it was .60. Although these scores are not within the ideal ranges of reliability (Gall et al., 2007), the scale is useful, provided it is valid.

Although reliability is not found to be within acceptable ranges, validity for this scale could be justified using content and construct validity. Using both positive (happiness and purpose of life) and negative elements (depression) supports the Waite et

al. (2009) recommendations of analyzing individual well-being. In addition, Keyes et al. (2002) reported that the two most used positive constructs of individual well-being were satisfaction with life and general happiness, while the most used negative construct was depression. This supports content validity of the individual well-being variable.

Construct validity is also important in determining the validity of the individual well-being variable. I used all the questions in the SMG that were originally used to measure global happiness. To measure construct validity of this variable, I correlated these questions with each other. If the two positive variables (life satisfaction and happiness) are negatively correlated with the negative variable (depression) and positively correlated with each other, then this should support the construct validity of the individual well-being variable.

I used SPSS to analyze the data (see Tables 4 and 5 for husband's and wife's happiness, respectively). Life importance and happiness were both negatively correlated with depression and positively correlated with each other, for both husbands and wives. Husbands' happiness was positively related to husbands' life importance ($r = .30, p < .001$). Husbands' happiness ($r = -.48, p < .001$) and life importance ($r = -.23, p < .001$) were both negatively correlated with depression.

Table 4

Husbands' Individual Well-Being Constructs

Variables	Husband's happiness <i>R</i>	Husband's life importance <i>R</i>
Husband's life importance	.30***	
Husbands' depression	-.48***	-.23***

*** $p < .001$.

Table 5

Wives' Individual Well-Being Constructs

Variables	Wives' happiness <i>R</i>	Wives' life importance <i>R</i>
Wives' life importance	.29***	
Wives' depression	-.50***	-.23***

*** $p < .001$.

Wives' happiness was positively related to wives' life importance ($r = .29, p < .001$). Wives' happiness ($r = -.50, p < .001$) and life importance ($r = -.23, p < .001$) were both negatively correlated with depression. These findings support construct validity of the individual well-being variable.

Independent Variables

The independent variables are shared values, or the level of shared religious and family values. These variables came from 10 questions: two about religious values and eight about family values. The family values are further broken down into two subcategories: (a) six questions about marital values and (b) two questions about parental values.

Religious values. The first question about religion asked, "Do you and your spouse share the same religious tradition/denomination?" Responses included either (a) Yes or (b) No. I dummy coded the variable with a 1 if both husband and wife agreed that they shared the same religious denomination. If they did not indicate that they shared the same religious denomination, they received a 0. I named it "shared religious denomination."

The second question asked respondents to “Please indicate how much you agree or disagree with the following statements: God is at the center of our marriage.” Responses were: (a) Strongly disagree, (b) Disagree, (c) Somewhat disagree, (d) Somewhat agree, (e) Agree, (f) Strongly agree. I used difference scores, by subtracting wives’ scores from husbands’ scores to determine how shared this variable was among spouses. With difference scores, the closer to 0 the more shared this variable was. I named the variable “marital sanctification differences.”

This single item scale cannot be checked for reliability, but it can be checked for validity using content and construct validity. Mahoney et al. (1999), created a sanctification of marriage scale to see how much couples agreed with God being a part of their marriage. They created a set of 14 questions with answers on a 7-point Likert-type scale ranging from strongly agree to strongly disagree. Some of the questions were “God is present in my marriage and God is part of my marriage.” The question I use in this study (“God is at the center of our marriage”) carries a similar meaning. The researchers found that their scale of the sanctification of marriage was positively correlated with marital satisfaction (Mahoney et al., 1999).

To test construct validity of this variable I used the question “How often do you pray or do religious activities with your spouse” with a 6-point response scale ranging from 1 (*Never*) to 6 (*Several times a day*). I named this variable “joint religious activities,” and although this is not the same as a feeling of God being at the center of the marriage, this would be the actions to show that God is at the center. I took the question “God is at the center of our marriage” and created the individual variable of marital

sanctification. I used SPSS to analyze a correlation between joint religious activities and marital sanctification for both husbands and wives (see Table 6).

Husbands' marital sanctification was positively related to husbands' ($r = .64, p < .001$) and wives' ($r = .57, p < .001$) joint religious activities, while wives' marital sanctification was positively related to husbands' ($r = .57, p < .001$) and wives' ($r = .59, p < .001$) joint religious activities. Thus, helping to support construct validity of the marital sanctification differences variable.

Family values. The following paragraphs will outline both marital and parental aspects of the shared family values variable. Specifically, they will outline the shared marital purpose, marital constraint differences, marital dedication differences, shared parental purpose, and parental joy differences variables.

Marital values. The first construct was based on a question of shared marital purpose. Respondents were asked to select the statement that they agree with the most: (a) Marriage is a relationship between two "soulmates" meant to bring mutual happiness and fulfillment to each partner, or (b) Marriage is a loving relationship that is also about forming a financial partnership and raising children together. I dummy coded the variable with a 1 if both husband and wife shared the same answer of what marriage is about. If

Table 6

Marital Sanction and Joint Religious Activities

Variables	Husband's marital satisfaction R	Wives' marital satisfaction R
Husbands' joint religious activities	.64***	.57***
Wives' joint religious activities	.57***	.59***

*** $p < .001$.

they did not indicate that they share the idea of what marriage is about they received a 0. I named this variable “shared marital purpose.”

This single item scale cannot be checked for reliability but it can be checked for validity using content and construct validity. The purpose of marriage has been often linked to the quality of the relationship (Carroll & Doherty, 2003; Hawkins et al., 2008; Stanley et al., 2006) and is correlated with personal happiness (Cherlin, 2009; Finkel et al., 2014), which supports (a) “Marriage is a relationship between two “soulmates” meant to bring mutual happiness and fulfillment to each partner.” Other researchers have found evidence that marriage is also about partnership creation through mutual support (Barnacle & Abbot, 2009; Drigotas, et al., 1999; Finkel et al., 2014; Rusbult, et al., 2009) which supports (b) “Marriage is a loving relationship that is also about forming a financial partnership and raising children together.” Both aspects of the question are supported by research and support content validity.

Construct validity can be tested by correlating variables related to this deciding question that marriage is either a relationship between two “soulmates” meant to bring mutual happiness and fulfillment to each partner or it is a loving relationship that is also about forming a financial partnership and raising children together. I named this variable marital purpose.

I analyzed the correlation of the marital purpose variable with a construct that is similar to choice a) of the marital purpose variable. The question asks how satisfied are you with the love and affection you receive from your spouse? I named this variable spousal affection. Respondents answered using a 5-point Likert-style scale that ranged

from 1 (*Very unhappy*) to 5 (*Very happy*). I used SPSS to analyze the correlation between the marital purpose variable and the spousal affection variable to check construct validity. The correlation should be negatively correlated because of the coding of the variables (see Table 7).

Husbands' marital purpose was negatively related to husbands' ($r = -.09, p < .001$) and wives' ($r = -.07, p < .05$) spousal affection, while wives' marital purpose was negatively related to husbands' ($r = -.12, p < .001$) and wives' ($r = -.14, p < .001$) spousal affection. Thus, helping to support construct validity of the shared marital purpose variable.

To measure the construct validity of choice b) of the marital purpose variable I analyzed the correlation of the marital purpose variable with a similar construct that measures child raising, "Raising children is one of life's greatest joys." Participants responded on a 5-point Likert-type scale from 1 (*Strongly Disagree*) to 5 (*Strongly Agree*). I named this variable child raising and I used SPSS to correlate it with the marital purpose variable. The correlation should be positive due to the coding of the variables (see Table 8).

Table 7

Marital Purpose and Spousal Affection

Variables	Husband's marital purpose <i>R</i>	Wives' marital purpose <i>R</i>
Husbands' spousal affection	-.09***	-.12***
Wives' spousal affection	-.07*	-.14***

* $p < .05$.

*** $p < .001$.

Table 8

Marital Purpose and Child Raising

Variables	Husband's marital purpose <i>R</i>	Wives' marital purpose <i>R</i>
Husbands' child raising	.11***	.04
Wives' child raising	.05	.10**

** $p < .01$.

*** $p < .001$.

Husbands' marital purpose was positively related to husbands' ($r = .11, p < .001$) child raising, while wives' marital purpose was positively related to wives' ($r = .10, p < .01$) child raising. Thus, helping to support construct validity of the shared marital purpose variable.

The second construct was created to examine the differences in marital commitment. Respondents answered using a 5-point Likert-type scale with responses ranging from Strongly disagree to Strongly agree to respond to these two questions: "(a) If a couple has children, they should stay married unless there is physical or emotional abuse; (b) Divorce is painful, but preferable to maintaining an unhappy marriage." The responses to the latter question was reverse coded and then mean scaled to analyze the variable further.

I used difference scores, by subtracting wives' scores from husbands' scores to determine how shared this variable is among spouses. With difference scores the closer to 0 the more shared this variable is. I named this the "marital constraint differences" variable. The Cronbach's alpha score for husbands was .64 and for wives, it was .66. Although these scores are not within ideal ranges of reliability (Gall et al., 2007), the scale is useful, provided it is valid.

Validity can be supported by using both content and construct validity. The marital constraint variable question focuses on reasons why couples might stay together in an unhappy marriage. The question suggests couples might stay together for the children or because of the pain that comes from divorce itself. Johnson et al. (2002) suggested among other things that a concern for the well-being of the children or stigma and difficult procedures of divorce may prevent unhappy individuals from ending the marriage.

Construct validity of this question could be measured using the assumption that unhappy individuals might not divorce because they are concerned about the well-being of their children. To measure this, I used SPSS to correlate part a) of the marital constraint differences variable “If a couple has children, they should stay married unless there is physical or emotional abuse” with a question that asks about having children within marriage, “Having a child outside of marriage is not a good idea” and named this the wedlock birth variable. Both of these questions use a 5-point Likert-type scale with responses ranging from Strongly disagree to Strongly agree. Thus, the correlation should be positive to support construct validity (see Table 9).

Table 9

Marital Constraint and Wedlock Birth

Variables	Husband's marital constraint <i>R</i>	Wives' marital constraint <i>R</i>
Husbands' wedlock birth	.08**	.06*
Wives' wedlock birth	.07**	.12***

* $p < .05$.

** $p < .01$.

*** $p < .001$.

Husbands' marital constraint was positively related to husbands' ($r = .08, p < .01$) and wives' ($r = .07, p < .01$) marital purpose, while wives' marital constraint was positively related to wives' ($r = .06, p < .05$) and husbands' ($r = .12, p < .001$) marital purpose. Thus, helping to support construct validity of the marital constraint differences variable.

The third construct of marital values, participants were asked to respond to the three questions that come partly from Stanley and Markman's (1992) marital commitment construct. Using a 5-point Likert scale from 1 (*Strongly Disagree*) to 5 (*Strongly Agree*), respondents answered the following: (a) My relationship with my partner is more important to me than almost anything else in my life; (b) I like to think of my partner and me more in terms of "us" and "we" than "him/her"; and (c) I want this relationship to stay strong no matter what rough times we encounter. The responses to these questions were mean scaled to analyze the variable further.

I used difference scores, by subtracting wives' scores from husbands' scores to determine how shared this variable is among spouses. With difference scores the closer to 0 the more shared this variable is. I will call this the marital dedication differences variable. The Cronbach's alpha score for husbands was .78 and for wives, it was .78. These scores are acceptable ranges of reliability (Gall et al., 2007).

Validity of the marital dedication differences can be analyzed using construct and concurrent validity. According to Stanley and Markman's (1992) testing of the larger scale that this subscale originates, it did indeed measure marital dedication. In addition, the researchers found measures of concurrent validity did well against other benchmark

tests (Stanley & Markman, 1992).

Parental values. To analyze the parental aspect of shared family values, two questions were posed. The first question asked, “As a parent, which is more important...that your children learn: (1) To be obedient or (2) To think for themselves.” I dummy coded the variable with a 1 if both husband and wife share the same answer about what is most important about parenting. If they did not indicate that they shared the idea of what is most important about parenting they received a 0. I named this variable “shared parental purpose.”

This single item scale cannot be checked for reliability but it can be checked for validity using content and construct validity. Baumrind (2012) suggested that there are four main parenting styles with specific outcomes of each style. The authoritarian style of parenting is focused on teaching obedience and might do so with more demanding verbal behavior and be less affectionate toward the child. The authoritative style of parenting is focused on teaching a child to think independently and will typically allow for more verbal discussion and increased affection (Baumrind, 2012). The authoritarian style of parenting matches up with parents first choice to this question “to be obedient” and the authoritative style with the second choice “to think for themselves.” This supports content validity of this question.

Construct validity could be measured by comparing the amount of love and affection that is being shown with the kind of parent that an individual suggests he or she is. I used the following question from the SMG to best represent this construct, “How often do you show your children love and affection?” Respondents used a 4-point Likert-

type scale to answer the question with responses ranging from 1 (*Never or rarely*) to 4 (*Very often*). I named this variable parental affection and used SPSS to analyze correlation between parental affection and parental purpose. Positive correlations would support construct validity (see Table 10).

Wives' parental affection was positively related to wives' parental purpose ($r = .08, p < .01$). Thus, only partially supporting construct validity of the shared parental purposes variable. It is possible that the reported scores reflect a socioeconomic difference of husbands and wives, as parents from lower socioeconomic status have historically reported caring more about teaching children obedience over independence (Rokeach, 2000; Vaterlaus, Bradford, Skogrand, & Higginbotham, 2012).

For the second question, participants were given the following instructions, "The following are some statements about marriage and family life in general. These do not refer to your current family situation but your views in general. Please indicate whether you (1) Strongly disagree, (2) Somewhat disagree, (3) Neither agree nor disagree, (4) Somewhat agree, or (5) Strongly agree." To which respondents were then asked to answer the following statement on the Likert-type scale instructed previously, "Raising children is one of life's greatest joys." I used difference scores, by subtracting wives'

Table 10

Parental Affection and Parental Purpose

Variables	Husband's parental affection R	Wives' parental affection R
Husbands' parental purpose	.03	.03
Wives' parental purpose	-.02	.08**

** $p < .01$.

scores from husbands' scores to determine how shared this variable is among spouses. With difference scores the closer to 0 the more shared this variable is. I named this variable "parental joy differences."

This single-item scale cannot be checked for reliability but it can be checked for validity using content and construct validity. Parents who reported higher parental purpose scores were more likely to report higher individual happiness scores than those who did not (Wilcox et al., 2011). The goal of becoming a parent is one of the highest priorities of adolescents today and with most Americans still desiring to have two or more children (Wilcox et al., 2011). Although parenthood is desirable, according to Wilcox et al., married parenting is on the decline. However, the researchers found that when parents were married, they reported higher happiness and lower depression scores than those who were not married. These findings support content validity of the parental joy differences.

Construct validity could be measured by comparing the reports of individual happiness and parental joy. Individual happiness was measured by asking, the following question on the SMG. "Taken all together, how would you say things are these days? On a scale from 1 to 5 would you say that you are "1" very unhappy to "5" very happy?" I named this variable individual happiness and used SPSS to analyze correlation between parental affection and parental joy of both husbands and wives. Positive correlations would support construct validity (see Table 11).

Husbands' individual happiness was positively related to husbands' ($r = .18, p < .001$) and wives' ($r = .16, p < .001$) parental joy, while wives' individual happiness was

Table 11

Individual Happiness and Parental Joy

Variables	Husband's individual happiness <i>R</i>	Wives' individual happiness <i>R</i>
Husbands' parental joy	.18***	.18***
Wives' parental joy	.16***	.28***

*** $p < .001$.

positively related to husbands' ($r = .18, p < .001$) and wives' ($r = .28, p < .001$) parental joy. Thus, helping to support construct validity of the parental joy differences variable.

Data Analysis

I used path analysis to examine the association between shared values, financial stability, marital happiness, and individual well-being. Path analysis is defined as a statistical method for testing the validity of a theory about a relationship that may exist between three or more measured variables that are studied using a correlational research design (Gall et al., 2007). Path analysis is a pattern of interpretation and is used in “making explicit the rationale for a set of regression calculations” (Duncan, 1966, p. 7). The purpose of path analysis, according to its developer is to “determine whether a proposed set of interpretations is consistent throughout” (Wright, 1960, p. 15). Path analysis is not designed for discovering causes, but can be valuable in better understanding correlational relationships (Duncan, 1966).

Path analysis has three main steps, formulating the hypothesis that links the variables of interest, developing measures of the variables, and then running statistical testing showing the strength of the relationships between each pair of linked variables

(Gall et al., 2007). The statistical analysis allows one to interpret the findings to determine whether or not the theory or idea is supported (Gall et al., 2007). Figure 1 shows the specific model I used in the path analysis.

I chose to use path analysis to test this model over running multiple regression analyses to keep results consistent (Wright, 1960) and to reduce the risk of misleading results and weakened accuracy issues that come with running multiple regressions (Frost, 2013).

Hypothesis Testing

The first set of Hypotheses (1-6; Figure 1) predicted that couples with higher shared value scores would be positively associated with financial stability, marital

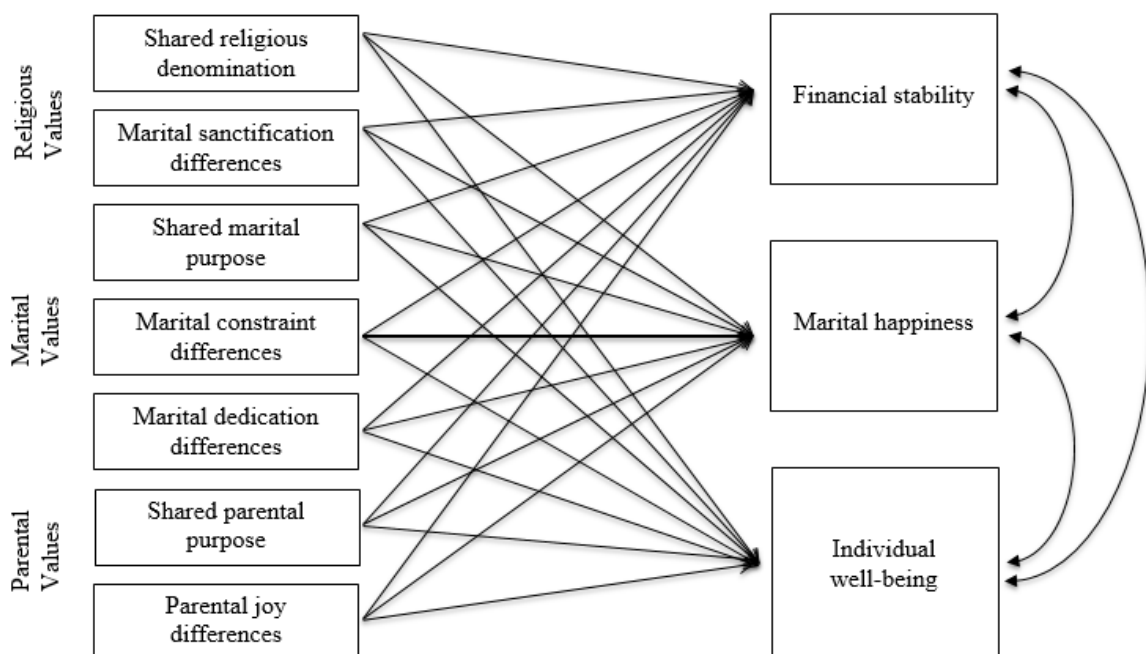


Figure 1. Interaction of shared values and marital well-being.

happiness, and individual well-being scores among husbands and wives. The shared values included in the analysis included: shared religious denomination, marital sanctification differences, shared marital purpose, marital constraint differences, marital dedication differences, shared parental purpose, and parental joy differences. I controlled for education, race, income, number of marriages, and cohabitation (those who previously cohabitated with someone other than their spouse). This set of hypotheses included 30 different regressions that were tested.

The next set of Hypotheses (7-9; Figure 1) predicted that husbands' individual reports of financial stability, marital happiness, and individual well-being would be positively associated with wives' scores of the same variables. I controlled for the same variables as in the first set of hypotheses and tested three different regressions.

The remaining Hypotheses (10-12; Figure 1) predicted that couples combined scores of the dependent variables (financial stability, marital happiness, and individual well-being) would all be positively related to each other. I controlled for the same variables as in previous hypotheses and tested 15 different regressions.

All regressions were run simultaneously while controlling for the same variables. I used path analysis to test these regressions simultaneously and obtained results on this model with much lower error than what would have been obtained using multiple regression.

CHAPTER IV

RESULTS

This chapter reports the results from the analysis of each of the 12 hypotheses from Chapter II. The results are organized into four main sections titled descriptive statistics, path analysis, shared values relationship with marital well-being, and marital well-being correlations. The section on shared values relationship with marital well-being section reports results from Hypotheses 1-6 and the section on marital well-being correlations section reports results from Hypotheses 7-12.

Descriptive Statistics

Table 12 lists the study's variables with their means, standard deviations, and minimums and maximums. The dependent variables were financial stability, marital happiness, and individual well-being. Marital happiness was measured on a 5-point scale. The mean score was 3.9 for wives and 3.9 for husbands, suggesting that the married couples were quite happy on average. The mean scores for the financial stability variable was .02 for wives and .01 for husbands. Also, the mean scores for the individual well-being variable were .01 for wives and .01 for husbands. The means are close to 0 because the variables that made up these scales were z-scored prior to creating the scales.

The descriptive statistics for the independent variables are also shown in Table 12. Wives reported a mean of .78 for shared religious denomination while husbands reported a mean of .79, indicating that 78-79% of couples shared the same religious denomination. For the shared marital purpose variables, wives reported .46 while

Table 12

Descriptive Statistics

Variables	Wives			Husbands		
	<i>M</i>	<i>SD</i>	Range	<i>M</i>	<i>SD</i>	Range
Marital happiness	3.90	.87	1 – 5	3.90	.84	1 – 5
Financial stability	.02	.73	-2.76 – 1.93	.01	.73	-2.32 – 1.62
Individual well-being	.01	.74	-3.27 – 1.13	.01	.74	-3.28 – 1.08
Shared religious denomination	.78	.41	0 – 1	.79	.41	0 – 1
Shared marital purpose	.46	.50	0 – 1	.51	.50	0 – 1
Shared parental purpose	.34	.47	0 – 1	.38	.48	0 – 1
Marital sanctification	3.68	1.80	1 – 6	3.57	3.50	1 – 6
Marital constraint	2.88	.99	1 – 5	3.02	.98	1 – 5
Marital dedication	4.26	.66	1 – 5	4.28	.64	1 – 5
Parental joy	4.64	.66	1 – 5	4.50	.70	1 – 5
At least bachelor degree	.51	.50	0 – 1	.48	.50	0 – 1
At least high school diploma	.15	.35	0 – 1	.16	.37	0 – 1
Less than high school diploma	.02	.15	0 – 1	.03	.17	0 – 1
Black	.03	.16	0 – 1	.04	.21	0 – 1
Hispanic	.09	.28	0 – 1	.08	.28	0 – 1
Other	.08	.28	0 – 1	.07	.25	0 – 1
# of marriages	1.13	.41	1 – 3	1.14	.41	1 – 3
Wives and husbands						
Marital sanctification differences	.72	.93	0 – 5			
Marital constraint differences	.47	.50	0 – 2.5			
Marital dedication differences	.48	.68	0 – 3.33			
Parental joy differences	.53	.63	0 – 4			

Note. Omitted categories are White, Non-Hispanic, and some college.

* $p < .05$.

** $p < .01$.

*** $p < .001$.

husbands reported .51, indicating that a slim majority of both men and women in this sample reported a shared marital purpose with their spouse. Shared parental purpose means scores were .34 for wives and .38 for husbands, suggesting that only 34-38% of married couples reported that they have a shared purpose in their parenting.

Marital sanctification was measured on a 6-point scale with wives reporting a mean of 3.68 and husbands reporting a mean of 3.57. This indicates that wives and husbands had similar report of sanctification and that these scores were relatively high. Marital constraint was measured on a 5-point scale with wives reporting a mean score of 2.88 and husbands reported a mean score of 3.02. This indicates that most individuals reported a higher sense of constraint in their marriage, with men reporting higher constraint than marriage. Marital dedication scores were also measured on a 5-point scale with mean scores that were also very similar. Wives reported a mean score of 4.26 and husbands reported a mean score of 4.28. This implies an extremely high report of how dedicated the married couples in this sample were. The last independent variable, parental joy, was also reported using a 5-point scale with mean scores very similar for both husbands and wives. Mean scores for wives were reported at 4.26 and for husbands at 4.28. These scores were even higher than the extremely high reported dedication scores and higher than the shared religious denomination scores. This suggests that this sample of married couples had extremely high reports of happiness through parenting their children.

The control variables were also included in Table 12. Fifty-one percent of wives had at least completed a bachelor degree and 48% of husbands completed at least a

bachelor degree. Fifteen percent of wives and 16% of husbands of participants had simply a high school diploma. Two percent of wives had not received a high school diploma and 3% of husbands had not received a diploma. This leaves 32% of wives and 33% of husbands who finished some college.

Three percent of wives reported their ethnic identity as Black, 9% of wives reported their identity as Hispanic, 8% of wives identified as Other, and the remaining 80% of wives were non-Hispanic-White. Four percent of husbands reported their ethnic identity as Black, 8% of husbands reported their identity as Hispanic, 7% of husbands identified as Other, and the remaining 81% of husbands were non-Hispanic-White.

With a range of 1-3 for the number of marriages, wives reported a mean score of 1.13 where husbands reported 1.14. Thus the majority of individuals had only been married once. However, 21% of wives and 25% of husbands had previously cohabited with someone other than their spouse.

Table 12 also shows the descriptive statistics for the difference score variables. Marital sanctification difference scores had a mean score of .72. This means that husbands' and wives' marital sanctification scores were about $\frac{3}{4}$ of a point on average away from each other. Marital constraint difference scores had a mean of .47 and marital dedication scores had a mean score of .48. This means that husbands' and wives' marital constraint and dedication scores were about $\frac{1}{2}$ of a point on average away from each other. Parental joy difference scores had a mean score of .53. This means that husbands' and wives' parental joy difference scores were slightly more than a $\frac{1}{2}$ of a point on average away from each other.

Path Analysis

Goodness of fit is important to understanding if the model that is used is indeed a good measure of the variables being analyzed (Bentler & Bonett, 1980). A chi-square goodness-of-fit test is one that is commonly used for comparing a model against an alternative model based on the correlated variables. The chi-square test was run in Amos with a score of 809.401 and was found to be statistically significant ($p < .001$) A good model of fit would have produced an insignificant chi-square test at the 0.05 threshold (Barrett, 2007). However, Bentler and Bonett acknowledged that in large samples most models are rejected.

Additional good-of-fit tests, more appropriate for large samples, were run. These included confirmatory fit index (CFI) and root mean square error of approximation (RMSEA; Rigdon, 1996). To pass as a good fit, scores for CFI should be $> .95$ and $RMSEA < .05$ (Rigdon, 1996). For this model, $CFI = .97$ and $RMSEA = .07$. The CFI score passed the goodness-of-fit score by two percentage points. However, the RMSEA score was only two percentage points away from passing. MacCallum, Browne, and Sugawara (1996) suggested a range of goodness-of-fit from .01 as excellent, .05 as good, and .08 as mediocre. Therefore, the RMSEA value would be considered to be mediocre.

Shared Values Relationship with Marital Well-Being

Wives' Financial Stability

Table 13 shows the correlations between the shared values variables and the variables that make up marital well-being. No independent variables were found to be

Table 13

Shared Values and Marital Well-Being

Variables	Wives						Husbands					
	Financial stability		Marital happiness		Well-being		Financial stability		Marital happiness		Well-being	
	<i>b</i>	<i>SE</i>	<i>b</i>	<i>SE</i>	<i>b</i>	<i>SE</i>	<i>b</i>	<i>SE</i>	<i>b</i>	<i>SE</i>	<i>b</i>	<i>SE</i>
Intercept	.03	.08	4.05***	.11	.09	.10	.03	.08	3.87***	.10	-.01	.10
Shared religious denomination	-.05	.06	.17*	.08	.13*	.04	-.09	.06	.09	.07	.13	.07
Marital sanctification differences	-.02	.02	-.01	.02	-.01	.02	-.02	.02	-.04	.02	-.06***	.02
Shared marital purpose	.02	.04	.05	.04	.05	.04	-.01	.04	.06	.04	.04	.04
Marital constraint differences	.01	.04	-.02	.04	.00	.102	-.06	.04	.05	.04	-.01	.04
Marital dedication differences	-.02	.04	-.45***	.04	-.22***	.04	.01	.04	-.34***	.04	-.18***	.04
Shared parental purpose	.08	.05	-.04	.05	-.03	.05	.07	.05	.05	.05	.02	.05
Parental joy differences	.01	.02	-.10***	.03	-.12***	.02	-.01	.02	-.14***	.03	-.16***	.02
At least bachelor degree	.10***	.02	.06	.04	.04	.04	.09***	.02	.00	.04	.07	.04
At least high school diploma	-.05	.03	-.03	.05	.02	.05	-.03	.02	.03	.05	.01	.05
Less than high school diploma	-.02	.05	.02	.11	.00	.10	-.09**	.05	.21*	.09	-.06	.09
Black	-.17**	.06	-.02	.10	.04	.09	-.09	.05	-.03	.08	.06	.08
Hispanic	-.09**	.03	-.04	.06	.08	.06	-.06	.03	.05	.06	.14*	.06
Other	-.01	.03	-.81	.06	-.01	.06	-.01	.03	.12*	.06	.09	.06
Number of marriages	-.27	.02	-.02	.04	.03	.42	.02	.02	.11*	.04	.04	.03
Cohabitation	-.04*	.02	-.08	.04	-.16***	.04	-.03	.02	-.15***	.04	-.08*	.04
<i>R</i> ²	.02		.08		.03		.02		.07		.05	

Note. An omitted category is White, Non-Hispanic.

* $p < .05$.

** $p < .01$.

*** $p < .001$.

statistically correlated with wife's financial stability. This finding fails to support Hypothesis 1. However, several control variables were correlated with wife's financial stability. Wives' with bachelor's degrees reported greater financial stability ($b = .10, p < .001$), when compared with wives who attended some college. Wives who identified themselves as Black ($b = -.17, p < .01$), or Hispanic ($b = -.09, p < .01$), reported lower financial stability when compared to wives who identified as White. Wives who cohabited before marriage ($b = -.04, p < .05$) also reported lower financial stability. The independent variables explained 2% of the variance in wives' financial stability.

Wives' Marital Happiness

Several independent variables were found to have statistically significant correlations with wife's marital happiness. Shared religious denomination ($b = .17, p < .05$) was positively correlated with wife's marital happiness. Marital dedication differences ($b = -.45, p < .001$) and parental joy differences ($b = -.10, p < .001$) were both negatively related to wife's marital happiness. None of the control variables were found to be associated with wives' marital happiness scores. These findings partially support Hypothesis 3. The independent variables explained 3% of the variance in wives' marital happiness.

Wives' Well-Being

Several independent variables were found to be statistically correlated to wife's well-being. Shared religious denomination ($b = .13, p < .05$) had a positive correlation with wife's well-being. Marital dedication differences ($b = -.22, p < .001$) and parental

joy differences ($b = -.12, p < .001$) had negative correlations with wife's well-being.

These findings partially support Hypothesis 5. Wives who cohabited before marriage ($b = -.16, p < .001$) were found to have a negative correlation with wives' well-being scores.

The independent variables explained 3% of the variance in wives' well-being.

Husband's Financial Stability

No statistically significant relationships existed between independent variables and husband's financial stability, which failed to support Hypothesis 2. However, several control variables had statistically significant correlations. Compared with husbands who attended some college, husbands who obtained at least a bachelor's degree ($b = .09, p < .001$) reported greater financial stability. Those with less than a high school diploma ($b = -.09, p = .01$) reported less financial stability. The independent variables explained 2% of the variance in husbands' financial stability.

Husband's Marital Happiness

Two of the independent variables were correlated with husbands' marital happiness. Marital dedication differences ($b = -.34, p < .001$) and parental joy differences ($b = -.14, p < .001$) were both negatively correlated with husband's marital happiness. These findings partially support Hypothesis 4. Several of the control variables were also correlated with husbands' marital happiness. Those with less than a high school diploma ($b = .21, p = .05$) reported higher marital happiness than those with some college. Those who were in the group identified as Other ($b = .12, p = .05$) were positively related to marital happiness. The number of marriages were positively related to husbands' marital

happiness ($b = .11, p < .05$). Those husbands who cohabited before marriage ($b = -.15, p < .001$) reported lower marital happiness scores. The independent variables explained 7% of the variance in husbands' marital happiness.

Husband's Well-being

There were several independent variables that correlated with husbands' well-being. Marital sanctification differences ($b = -.06, p < .001$), marital dedication differences ($b = -.18, p < .001$), and parental joy differences ($b = -.16, p < .001$) were negatively correlated with husband's well-being. This partially supports Hypothesis 6. Husbands who identified themselves as Hispanic ($b = .14, p < .05$) had a positive relationship with husbands well-being, whereas husbands who cohabited before marriage ($b = -.08, p < .05$) reported low well-being scores. The independent variables explained 5% of the variance in husbands' well-being.

Marital Well-Being Correlations

Table 14 shows the relationships between the marital well-being variables. They include husbands' and wives' financial stability, marital happiness, and well-being. All of the dependent variables were found to have correlations with each other.

Financial Stability

Husbands' and wives' financial stability were correlated with each other ($r = .43, p < .001$). This supports Hypothesis 7.

Both husbands' and wives' financial stability scores were positively related to

Table 14

Financial Stability, Marital Happiness, and Individual Well-Being

Variables	Financial stability				Marital happiness				Well-being			
	Husbands		Wives		Husbands		Wives		Husbands		Wives	
	<i>r</i>	<i>SE</i>	<i>r</i>	<i>SE</i>	<i>r</i>	<i>SE</i>	<i>r</i>	<i>SE</i>	<i>r</i>	<i>SE</i>	<i>r</i>	<i>SE</i>
Wives' financial stability	.43***	.02										
Husbands' marital happiness	.06***	.01	.07***	.01								
Wives' marital happiness	.04**	.01	.05***	.01	.41***	.02						
Husbands' well-being	.08***	.01	.08***	.01	.30***	.20	.23***	.02				
Wives' well-being	.06***	.01	.06***	.01	.23***	.02	.30***	.02	.21***	.01		

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

husbands' and wives' marital happiness. Husbands' financial stability was found to be related to husbands' marital happiness ($r = .06, p < .001$) and wives' marital happiness ($r = .04, p < .01$). Wives' financial stability was found to be related to husbands' marital happiness ($r = .07, p < .001$) and wives' marital happiness ($r = .05, p < .001$). This fully supports Hypotheses 10.

Both husbands' and wives' financial stability scores were positively related to husbands' and wives' well-being. Husbands' financial stability was found to be related to husbands' well-being ($r = .08, p < .001$) and wives' well-being ($r = .06, p < .001$). Wives' financial stability was found to be related to husbands' marital happiness ($r = .08, p < .001$) and wives' marital happiness ($r = .06, p < .001$). This fully supports Hypotheses 11.

Marital Happiness

Husbands' and wives' marital happiness was found to have a statistically significant relationship to each other ($r = .41, p < .001$). This supports Hypothesis 8.

Both husbands' and wives' marital happiness scores were positively related to husbands' and wives' well-being. Husbands' marital happiness was positively related to husband's well-being ($r = .30, p < .001$) and to wives' well-being ($r = .23, p < .001$). Wives' marital happiness was positively correlated to husbands' well-being ($r = .23, p < .001$) and to wives' well-being ($r = .30, p < .001$). This fully supports Hypothesis 12.

Individual Well-Being

Husbands' and wives' report of individual well-being was found to be positive correlated with each other ($r = .21, p < .001$). This supports Hypothesis 9.

Shared Values and Marital Well-Being Relationships

Figure 2 shows the significant relationships between the shared values variables and the variables that make up marital well-being. It also shows shared values and marital well-being interaction results.

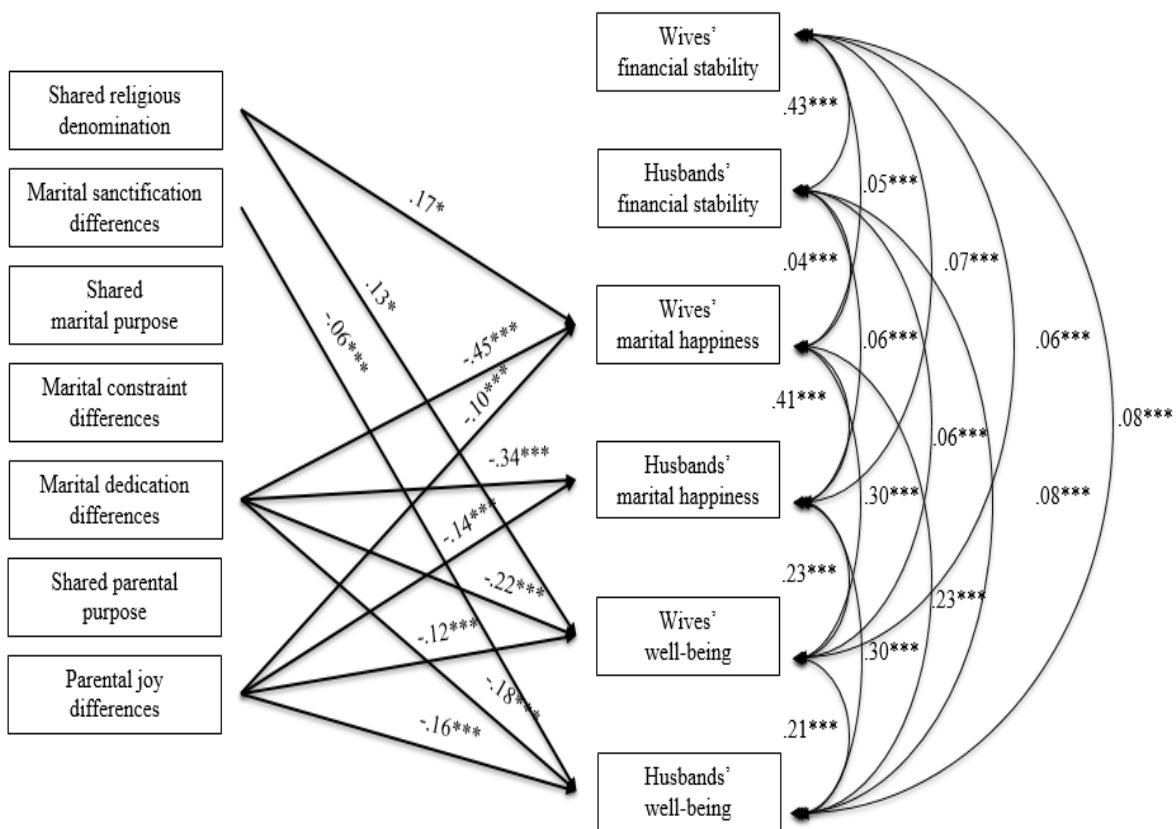


Figure 2. Shared values and marital well-being interaction results.

CHAPTER V

SUMMARY AND DISCUSSION

The main purpose of this study was to examine the association between married couples' shared values, and their financial stability, marital happiness, and individual well-being. A secondary purpose was to examine the relationship between financial stability, marital happiness, and individual well-being. This study is one of the first to analyze these relationships using a strengths-based approach and dyadic data. In this chapter, the results of the hypotheses are discussed in chronological order, with attention given to how the results fit with ecological theory, and add to the literature. This section concludes with limitations of the current study and recommendations for future research.

Primary Purpose

Hypotheses 1 and 2 (that shared values would relate to financial stability) were not supported, but Hypotheses 3-6 (shared values would relate to marital happiness and individual well-being) were at least partially supported. The shared values variables that were found to relate to marital happiness and individual well-being included shared religious denomination, marital sanctification differences, marital dedication differences, and parental joy differences. I will separate these values into the categories of shared religious values, shared marital values, and shared parental values and discuss them in that order.

Shared Religious Values

Shared religious denomination and marital sanctification differences had at least one or two relationships with dependent variables. Shared religious denomination had a low positive relationship with wives' marital happiness and individual well-being. Marital sanctification differences had a relatively small association with husbands' individual well-being. However, neither of these independent variables had other significant relationships with other dependent variables.

These findings suggest that there may be a gender difference in the relationship between shared religious values and the dependent variables. Wives' seemed to prefer the sharing of the same religion (extrinsic religious activities), whereas husbands' seemed to prefer sharing the knowledge that God was part of their relationship (intrinsic religious activities). Wives tend to be more religious than men (Clark & Lelkes, 2005), which may explain wives' higher marital happiness and well-being scores. When husbands are involved in religious activity with their spouse, this may trigger feelings of support for wives and improve marital happiness scores (Mahoney et al., 2003; Wilcox et al., 2011).

Husbands seemed to prefer the intrinsic measure of religious homogamy than the extrinsic measure. Husbands' marital happiness and individual well-being scores were not related to denomination homogamy. However, when shared sanctification difference scores were higher, husbands reported lower individual well-being scores. These findings support previous research that men value the intrinsic religious activities more than the extrinsic (McClain-Jacobson et al., 2004).

To summarize the findings for shared religious values, both wives' and husbands'

benefitted somewhat from having shared religious values, although there was a gender difference. Wives' preference of having shared religious denomination and husbands' desire to have God at the center of their marital relationship, reinforce the ecological concept of a shared marital microculture (Gottman & Silver, 1999). Sharing religious values allows couples to build shared religious goals and work together toward a common purpose (Gottman & Silver, 1999; Smith & Hamon, 2012; White & Klein, 2008).

Shared Marital Values

Marital dedication differences had relatively strong associations with both marital happiness and individual well-being for wives and husbands. In fact, these findings had the highest reported coefficients. These findings were consistent with previous research that showed that individual marital dedication was highly positively related to marital scores (Clements & Swenson, 2000; Mitchell, Edwards, Hunt, & Poelstra, 2015; Stanley & Markman, 1992). Although there are no previous studies about shared dedication, Veldorale et al. (2010) suggested that shared marital values had a positive relationship with individual well-being.

Dedication commitment has been defined by Lauer and Lauer (1986) as “a promise of dedication to a relationship in which there is an emotional attachment to another person who has made the same promise” (p. 50). Married couples who have higher dedication commitment report fewer marital problems, have higher marital satisfaction scores, and express love for each other more often than those with lower dedication scores (Clements & Swenson, 2000). Researchers suggested that dedication

commitment gives the married couple a sense of security in which married partners can depend on in times of stress (Lauer & Lauer, 2012). Therefore, a shared value of dedication commitment to marriage appears to be beneficial for the marriage.

These results associate shared dedication commitment with marital happiness and individual well-being. Ecological theory suggests that high dedication is related to a high sense of couple identity or marital microculture. Marital microculture is created when spouses agree upon goals and work together for a common purpose (Gottman & Silver, 1999; Smith & Hamon, 2012; White & Klein, 2008). Teamwork and shared purpose implies that couples are committed to the outcome or goal that they are both striving for. In previous studies, couples who reported higher levels of dedication reported higher levels of marital microculture (Gottman & Silver, 1999; Rhoades et al., 2006). In this study, sharing dedication commitment creates a stronger sense of marital microculture and higher commitment level to the goals of the individual and the relationship.

Shared Parental Values

Parental joy differences, like shared dedication commitment, also had multiple correlations with several dependent variables. Parental joy differences had a small negative association with wives' and husbands' marital happiness. These differences also had a small and negative association with individual well-being.

Researchers have found that parents who reported higher parental purpose scores were more likely to report higher marital happiness and individual happiness scores than those who did not (Wilcox et al., 2011). Ecological theorists have suggested that goal achievement is a key aspect of this theory. Thus, if a married couple shared the same

parenting goals, it is likely that they would help increase well-being through goal achievement (Bubolz & Sontag, 1993; Smith & Hamon, 2012). While married individuals are working together to achieve their parenting goals, their sense of marital microculture might benefit from the joint effort and consequently improve marital happiness scores (Gottman & Silver, 1999).

Although parental joy differences did not account for the same level of differences as shared dedication differences, it did have the same pattern of significant findings as shared dedication differences. Thus, shared dedication differences and parental joy differences were the most exceptional shared values variables in this study.

It is possible that couples in this study who reported high shared dedication commitment are also the same kind of people who are dedicated to their parenting roles and responsibilities. Couples who dedicate themselves to their marriage may see their parenting role as a subsystem of that marriage and be just as dedicated to this aspect of their marriage as the couple relationship itself.

Control Variables

Education. Although no shared variables were found to be associated with financial stability, several control variables were found to have associations. Education levels were found to have associations with wives' and husbands' financial stability. Wives and husbands who reported completing a bachelor degree reported higher financial stability scores than individuals who only completed some college. Further, husbands with less than a high school diploma reported lower financial stability scores than those who completed some college. Thus, the level of education was associated with both

husbands' and wives' financial stability.

These findings support previously noted studies of education's relationship with financial stability (income, assets, debts). Sirin (2005) found a positive relationship between academic achievement and higher income levels, while Dushi, Munnell, Sanzenbacher, Webb, and Chen (2015) found those with higher education levels saved more for retirement. Education level was among several variables that were associated with lower credit card debt (Soll, Keeney, & Larrick, 2013). Thus, educational achievement is related to all three aspects of the financial stability scale (income, assets, and debt).

Interestingly, having less than a high school diploma was found to be positively related to husband's marital happiness. At first glance, this finding might seem to be at odds to previous literature that reported higher levels of educational attainment being associated with promarital factors (e.g., better communication, higher income, and better self-control) that promote higher marital happiness scores (Amato, Johnson, Booth, & Rogers, 2003). However, only a small portion (2-3%) of the study's participants reported having earned less than a high school diploma. This may just be a selection effect of those who married with lower educational levels but remained married and were included with this study. Therefore, this study may only be analyzing husbands with less than a high school diploma who despite the statistics (Amato et al., 2003) have made their marriage work and are, therefore, reporting higher than normal marital happiness scores.

Ethnicity. Ethnicity was also correlated with wives' report of financial stability. Black and Hispanic wives reported lower financial stability scores. This is consistent with

other findings. For example, the U.S. Census Bureau (2014) found that Blacks were the ethnic group with the highest percentage of poverty at 27% followed by Hispanics at 24%. There was however, a positive association between husband's marital happiness and identifying as Other, which was only 7-8% of the participants in the study. Although the SMG codebook does not specify the breakdown of the Other category, it is safe to assume that a large part of this category is made up of Asian Americans. According to Pew Research (2016) Asian Americans are now the largest immigrant population in the USA. They were more likely to be satisfied with life than the general public and they place higher value on marriage than did the average American (Pew Research, 2016). This may be why husbands' marital happiness scores were higher in the Other category.

Number of marriages. Number of marriages was found to be positively related to husband's marital happiness. This finding also contradicts previous research that has found the opposite (Amato, 2010). This may be a comparison effect with husbands' who have had higher number of marriages. It is possible that as husbands have tried several times before for a happy union and finally achieved one that they may be reporting a comparison of previously failed unions to the currently relatively happy marriage.

Cohabitation. Premarital cohabitation with someone other than one's spouse was the control variable that had the most associations with the dependent variables. Wives' financial stability, husbands' marital happiness, and wives' and husbands' well-being scores were all negatively correlated with cohabitation (with someone other than their current spouse).

As cohabitation has become more the norm for couples as an alternative to

marriage (Jose, O’Leary, & Moyer, 2010), more research has been conducted on the intersection of finances and cohabitation. Recent research has found cohabitation processes to be associated with financial issues (Dew & Price, 2010; Oppenheimer, 2003). More specifically, financial arguments and perceived financial unfairness were both positively associated with union dissolution among cohabiting couples (Dew, 2011). Dew suggested that although financial stability is important, “actual relationship behavior seems to be more proximal to the decision to dissolve or maintain the relationship” (p. 186). In this current study, wives’ financial stability was negatively associated with cohabitation which supports previous research. It is possible that couples who have cohabited before marriage bring relational problems (e.g., financial difficulties) to the marital arrangement. Further, previous research shows cohabiting couples are less likely than married couples to pool financial resources (DeLeire & Kalil, 2005), which may indicate a lack of commitment. Thus, it is possible that couples who cohabit before marriage may be less inclined to work together financially.

Marital happiness’ association with cohabitation has also been researched, specifically as it relates to serial cohabitation. Serial cohabitation (Lichter & Qian, 2008), cohabiting with more than one partner, has been associated with several negative effects for marriage. Researchers found that if serial cohabiters married they were more than twice as likely to end in divorce than single-instance cohabiters (Lichter & Qian, 2008). In addition, the high dissolution rates seen with serial cohabiters implied lower marital happiness (Lichter & Qian, 2008). Several researchers have pointed out that commitment is what is lacking in these relationships (Lichter & Qian, 2008; Rhoades et al., 2006;

Stanley, Rhoades, Amato, Markman, & Johnson, 2010; Stanley, Whitton, & Markman, 2004). In this current study, husbands who cohabited with someone other than their spouse reported lower marital happiness scores. Thus, these findings support previous research.

Cohabitation was also negatively correlated with individual well-being for both husbands and wives in this study. Although the literature is limited to studies of general cohabitation and individual well-being, recent research does explain somewhat the relationship between cohabitation before marriage and individual well-being scores. Researchers compared well-being scores of individuals who were single, single-then-married, single-had-cohabited-then-married, and single and cohabiting (Musick & Bumpass, 2012). They found that those who were in the single-then-married group had significantly higher global happiness scores than all other groups. Those who were in the single-had-cohabited-then-married group had the second highest global happiness scores, with single-then-cohabited group third, and single scoring the lowest; all of which were statistically significant. In this present study, it is possible that those (21-25%) who have cohabited with other partners before they were married, would fit into the single-had-cohabited-then-married group with lower global happiness scores than those who had been in the single-then-married group.

In addition to lower marital commitment and global happiness, selection may also play a part in the cohabitation effect (Phillips & Sweeney, 2005). Serial cohabiters are more likely to be poor, less educated, and enrolled in public assistance programs (Lichter & Qian, 2008), which are all related to the constructs of financial stability and individual

well-being previously mentioned. Those who select cohabitation tend to be less religious and are less likely to view marriage as a sacred union (Rhoades et al., 2006), both predictors of marital happiness illustrated by results of this study. Serial cohabiters often enter and exit unions rapidly and thus select partners that are not prepared for marriage (Lichter & Qian, 2008). Additional research has suggested that serial cohabiters may suffer from depression, or other mental health disorders, that may hinder forming healthy committed relationships (Teitler & Reichman, 2008).

Secondary Purpose

Hypotheses 7-12 were all fully supported. Husbands' individual reports of financial stability, marital happiness, and individual well-being were all found to be positively related to wives' reports (Hypotheses 7-9). In addition, Husbands' and wives' reports of financial stability, marital happiness, and individual well-being were all found to be positively related to each other (Hypotheses 10-12). I divide these reports into two sections: spousal correlations and combination of the well-being variables, and discuss the findings in that order.

Spousal Correlations

Reports of husbands' and wives' financial stability, marital happiness, and individual well-being scores were positively related to each other. It is interesting to note that of all the relationships in the secondary group, husbands' and wives' scores had some of the highest levels of correlation. Husband's and wives' dependent variables had correlations of .43 for financial stability, .41 for marital happiness, and .21 for individual

well-being. This helps support the idea that husbands and wives reports of the dependent variables were similar. It is possible that the correlations of the shared values are bringing spouses together in agreement with each of these dependent variables. It may also be that spouses are having the same marital experiences and reporting it.

Ecological theory supports these findings with several concepts. First, individuals are dependent on others, at least in part, to accomplishing personal goals. Secondly, adaptation can occur as a family as individuals who are part of that family change their environments together to achieve these goals (Bubolz & Sontag, 1993; Smith & Hamon, 2012). Lastly, the microsystem of married couples create a marital microculture based in shared values and therefore adapt as a couple (Gottman & Silver, 1999).

Combination of the Well-Being Variables

Marital happiness and financial stability. Marital happiness and financial stability scores were positively correlated, albeit with relatively low correlations ranging from .04 to .07. Although the percentage of the variance was low, these scores do represent the positive relationship spouses share between financial stability and marital happiness. These findings support previous research of the positive association between marital happiness and financial stability (Dew, 2011; Dew & Xiao, 2013; Olson et al., 2008; Skogrand et al., 2011).

Well-being and financial stability. The relationship between well-being and financial stability was similar to that of marital happiness and financial stability. All relationships were positively correlated, albeit with low variance ranging from .06 to .08. Despite the relatively small variance scores, the positive relationship between individual

well-being and financial stability was supported. These findings are similar to previous research (Brown et al., 2005; Clark et al., 2008; Diener & Biswas-Diener, 2002; Diener & Seligman, 2004; Dolan et al., 2008; Johnson & Krueger, 2006; Schwartz, 2003; M. P. Taylor et al., 2006, 2007, 2011; Wilcox et al., 2009).

Well-being and marital happiness. The relationship between marital happiness and individual well-being had consistently higher coefficients (.23 -.30). Research is replete with studies that have shown the positive relationship between marital happiness and individual well-being (Beach et al., 2003; Choi & Marks, 2008; Fincham & Beach, 2010a; Headey et al., 1991; Kamp Dush et al., 2008; Proulx et al., 2007; U.S. DHHS, 2005; Whisman, 2007; Williams, 2003; Wilson & Oswald, 2005).

Ecological theory supports the simultaneous connections of financial stability, marital happiness, and individual well-being. Marital happiness is based on a couple's microculture and supports the idea of couples working together as a team (Gottman & Silver, 1999). As couples work together financially, they see a positive impact on their marriage, which enables them to achieve their goals and boosts their quality of life (Bubolz & Sontag, 1993; Smith & Hamon, 2012). As individuals are improving their life, this has a positive reciprocal effect on the microsystems (i.e., marriage) that are related to the individual (Bubolz & Sontag, 1993; Smith & Hamon, 2012). Concepts from ecological theory support the findings that all dependent variables are positively related to each other.

Nonfindings

Both the primary and secondary purposes of this study were supported with Hypotheses 3-6 at least partially supported and Hypotheses 7-12 fully supported. However, there were several non-findings that deserve discussion. I will discuss financial stability as it was not found to be predicted by any shared values and then I will discuss the other non-findings in the family and religious areas.

Financial Stability

Previous research supports the idea that shared goals and values are positively related to financial stability (Archuleta, 2013; Archuleta et al., 2010, 2013; Joo & Grable, 2004); however, none of the proposed shared values in this study were found to be related to financial stability. It is possible that the financial stability variable was problematic or there were shared values that were missing from the selection.

Problems with the design of the financial stability variable might be at least partially to blame for the nonfinding. The financial stability scale used objective constructs only (i.e., income, debt, assets) and did not include any subjective measures. In contrast, both the marital happiness and individual well-being scales included subjective measures. When testing for construct validity of the financial stability scale, I included the subjective measures of home default, financial worry, and money arguments. I found a negative correlation between each of these subjective measures and income and assets. I also found positive association for liabilities for both husbands and wives. It is possible that if subjective measures of financial stability were included that there would be a

statistically significant relationship between many of the shared values in this study and financial stability.

Although Archuleta used shared goals and values and found correlations to financial stability (Archuleta, 2013; Archuleta et al., 2010, 2013), these studies used financially related values. Other shared values that were not tested in this study might include values that were more directed specifically at financial values. For example, I could have included shared religious values of paying tithing, shared marital values of agreeing on financial decisions, or shared parental values like a shared importance of saving for a child's future. Additional research is recommended to test for relationships between shared values and financial stability using additional shared values and including subjective questions in the financial stability scale.

Family Values

There were several of the chosen shared values that had no correlation with any of the dependent variables. These three variables were all labelled as family values. They included two of the three marital values, marital constraint differences and shared marital purpose, and one of the two parental values, shared parental purpose.

I expected marital constraint differences to at least be related to marital happiness as it was a part of marital commitment referenced by Rhoades et al. (2006). No relationship with dependent variables were specifically reported. Rhoades et al. made the distinction that constraint commitment are forces that make it difficult to leave an unhappy relationship, while dedication commitment refers to the ability to turn to each other and work through problems. The absence of this specific relationship between

shared constraint differences (i.e., constraint commitment) and marital happiness while the relationship between shared dedication differences (i.e., dedication commitment) and marital happiness was positive, together is an important finding. While a sense of shared dedication commitment may help increase happiness in a marital relationship, a shared feeling of constraint commitment does not.

The research on shared marital purpose supported a positive relationship with marital happiness and individual well-being. Several studies supported the associations of marital purpose with marital happiness (Barnacle & Abbot, 2009; Carroll & Doherty, 2003; Drigotas et al., 1999; Hawkins et al., 2008; Rusbult et al., 2009; Stanley et al., 2006), and with individual well-being (Cherlin, 2009; Finkel et al., 2014; Veldorale-Brogan et al., 2010). However, there were no significant findings in either of these proposed relationships. Although shared marital purpose was not related to marital happiness or individual well-being, another marital value, shared dedication differences was. Multivariate regression analyses may produce misleading results and weaken the accuracy of correlations issues (Frost, 2013). Therefore, it is possible that the previous studies citing positive correlations between marital purpose and marital happiness as well as individual well-being might not have found this correlation if they had included dedication.

Additionally, the marital purpose variable may have been poorly constructed. It consisted of a forced choice response that marriage was about bringing mutual happiness or forming a partnership, when for many respondents it could have been both, neither, or a completely different definition altogether. The marital purpose variable would have

been better if there were multiple questions to answer on a Likert scale to determine how much individuals agreed with these statements.

I also expected that the shared parental purpose variable to be related to the dependent variables. Strengths-based research found (Olson et al., 2008) that happy couples were twice as likely to agree on how they raise their children. Marital happiness among the participants of this study were above average. Therefore, I supposed that shared parental purpose would be positively related to marital happiness in this study as well. In addition, prior research (Wilcox et al., 2011) hints at an indirect positive relationship between parent values and individual well-being through marital commitment. Although the relationships were statistically significant for shared parental joy, shared parental purpose had no statistically significant relationships with individual well-being and marital happiness.

It is also possible that the forced response that asked parents which is most important between the two options of children learning to be obedient or to think for themselves, may be poorly constructed. It could have been better constructed by using more than two options to ask what the purpose of parenting is and including Likert scale responses to determine how much the individuals agreed with these ideas.

This non-finding is also an interesting result as the shared feeling of how fulfilling raising children was more important to marital happiness and individual well-being than the shared agreement of how to raise those children. In essence, the motivation behind shared parenting was more important than part of the process of shared parenting. Although there are several studies (e.g., Baumrind, 2012) that allude to how parenting

styles affect children's outcomes, there are few that address individual well-being and marital happiness. Thus this finding adds to the body of research in an effective way.

Limitations

Cross-Sectional

This study has several limitations. This study was conducted using cross-sectional data. In contrast, longitudinal data would be able to measure the dependent variables over time. For example, marital happiness could have been reported each year for a period and then I could have compared those data with shared values to see what change if any has occurred. In addition, because the study was cross-sectional I was unable to determine directionality of the relationships. Specifically, I pointed out the issue with marital happiness and financial stability in the literature review chapter. Using longitudinal data would help with both of these issues and is an opportunity for future research.

Secondary Data

Next, because this study used secondary data, there were several limitations on how I was able to test my hypotheses (Atkinson & Brandolini, 2001). Using secondary data for this study saved on resources like time and money and was fairly easy to access and understand. However, using secondary data limited the measurement of certain variables. For example, there are several measures of individual well-being, but I was only able to utilize three questions to construct the individual well-being scale. Also, several variables produced low reliability coefficients because of how the variables were constructed. Being able to create unique questions to ask respondents might help to raise

reliability. Although variables with low reliability scores were used in this study, it is important to note that researchers allow for lower reliability scores in questionnaire research than to test research (Gall et al., 2007).

Self-Report

Related to the issue of secondary data, the data was collected from respondents using self-reported questions. Self-report measures can often lead to social desirability bias in answers from respondents. However, many psychologists would respond that when measuring subjective well-being that self-report measures are frequently used and are fairly robust measures (Dolan & White, 2007). Marriage and financial researchers defend using self-report measures to understand better what is happening in a household (Conger et al., 1990).

Using dyadic data is an effective way of countering the effect of self-report data. Unlike previous studies that used non-dyadic data (e.g., Archuleta, 2013), this study's use of dyadic data allows for multiple reports. Thus the bias in self-report is greatly reduced.

Conclusion

Before this study, there was a dearth of research studying the relationship that shared values may have with marital well-being. There was also limited research on the relationships that the variables that made up marital well-being (financial stability, marital happiness, and individual well-being) might have with each other. Furthermore, the current body of research on values of married couples has been conducted using non-dyadic data (Archuleta, 2013; DeFrain & Asay, 2007; Ellison et al., 2010; Larson &

Olson, 2004; Lichter & Carmalt, 2009; Rios, 2010). Most marriage research has also been conducted using a deficit approach (Olson et al., 2011). This study has provided key findings using a strength-based approach and dyadic data to analyze the relationship between shared values and marital well-being and the relationship that the dependent variables may have with each other.

The strengths-based approach to this study has opened additional avenues for research on shared values and marital well-being. Based on previous research, several possible shared values were selected to determine which may be related to marital well-being. A number of the selected shared values were found to be related with marital well-being. These findings could be used in future research to further analyze the reasons why these relationships exist, resolve issues with the variable construction to better determine the non-findings, and to see if couples who strengthen these shared values could help improve their marital well-being.

The main findings of the primary section were that married couples who had higher reports of shared values also enjoyed higher marital happiness and individual well-being than those who did not. Specifically, the values with significant relationships with marital happiness and well-being included shared religious denomination, marital sanctification, marital dedication differences, and parental joy. Shared dedication and parental joy had the most significant relationships with dependent variables than the other shared values. Financial stability was not found to be related to any of the shared values in this study; nevertheless, several control variables including education, ethnicity, and cohabitation were related. Cohabitation had the most significant relationships with

dependent variables. This part of study has added evidence from dyadic couple's data showing the direct effect that shared values have on marital happiness and individual well-being, with marital commitment as a possible reason for the relationships.

The main findings of the secondary section included the positive relationship between husbands' and wives' scores of financial stability, marital happiness, and individual well-being. In addition, after combining financial stability, marital happiness, and individual well-being it is clear that all three variables are positively related to each other. Marital happiness and individual well-being had the most consistently strong positive relationships. Wives' and husbands' financial stability had the greatest correlation score of all the combinations and wives' marital happiness and husbands' financial stability reported the lowest correlation. This part of the study has helped to simultaneously link financial stability, marital happiness, and individual well-being. It is also possible that the correlating of husbands' and wives' scores illustrate a sense of shared values. Thus the positive relationship between the dependent variables might also be due to the shared values of married couples.

The nonfindings of this study added additional information that might also be useful for the body of research. Shared marital dedication may be the reason why shared marital purpose was not that important for marital happiness and individual well-being. Shared dedication commitment was also shown to be a better predictor of marital happiness than shared constraint commitment. Another comparison came with the finding that the shared joy of fulfillment coming from parenting was more important than the shared agreement of an aspect of how parents raised their children.

The biggest nonfinding of the study was that no shared value was found related to financial stability. Shared dedication and parental joy differences were instrumental in seeing a pattern with the financial stability variable, as these two most correlated shared values were not correlated with financial stability. After deeper examination of the financial stability variable, I found that the financial stability variable did not contain any subjective constructs, unlike the other two dependent variables. In addition, it was discussed that there might be other shared value variables that were more financially related, not used in this study, that might be related to financial stability.

Marital dedication commitment was a consistent theme. It is possible that shared religious values, the joy that comes from parenting, choosing to marry over cohabiting with others, and the underlying shared value that correlates the dependent variables with each other are all influenced by how dedicated married couples are to each other. Shared marital dedication was the highest correlating variable with the dependent variables and is also the antithesis of the individualism movement and a protective factor as evidenced in strengths-based research. Although I originally thought shared religious values would have the greatest impact on marital well-being, it may actually be that as the population becomes less religious and more individualistic that marital dedication has become more important to marital well-being. Research and theory may support this idea. Mitchell et al. (2015) found that marital dedication fully mediates the effect that religion has on marital quality. The ecological concept of a marital microculture supports the shared value of marital dedication. As couples develop this microculture, the degree to which they are both committed to each other is the degree to which they are then able to achieve

their shared goals and support the others' life dreams, created by the marital microculture (Gottman & Silver, 1999). In essence, as couples work together as a team they are more likely to increase their marital well-being.

Recommendations

This study has added to the body of research and has several implications for practical use. Although this study was correlational, it was a good place to start to analyze the shared values effect. Additional research using shared values variables with subjective constructs added to the financial stability scale in a longitudinal design may help with some of the limitations mentioned previously. This future research could test whether a change in shared values and goals would have a direct effect on financial stability, marital happiness, and individual well-being scores. Other measures besides self-report could also be utilized to measure the change in dependent variables. For example, instead of using self-report only to measure financial stability, participants could be asked to submit financial statements that could show any change in assets, income, or debts.

Once conducted, this additional research study could help influence program development designed to improve the shared values of married couples. These findings could be used in educational, therapeutic, and other professional settings. Educators could serve in classrooms or out in the community to help teach curriculum that includes teaching married couples how to improve shared values in their relationship and the financial, relational, and psychological benefits that could come from doing so.

Therapists could integrate this strengths-based approach of shared values to aid them in helping couples in their marriage. Financial planners and counselors could help improve married clients' financial situation by focusing on the core of the financial planning process, which is to set and achieve financial goals based on values (D. A. Taylor & Worsham, 2005).

Also, these findings may help those practitioners who are working to help clients in multiple areas (i.e., financial therapists, financial coaches). Cross-trained practitioners who combine methods for helping clients (i.e., relationship and finances, psychological and relational) could be more effective at treating these related areas by working on the underlying area of concern. Having research that identifies a root source for where these issues might be coming from and then improving this source (i.e., shared values) could be extremely helpful.

For example, creating a curriculum that teaches married couples how to improve marital well-being (individual well-being, marital happiness, and financial stability) could be created with the emphasis on improving marital dedication through teamwork. Strengths-based research supports this focus (Orthner et al., 2004; Skogrand et al., 2011). Individuals could first analyze their own personal dreams and values and set individual goals. Spouses could share their goals with each other in order to learn how best to support the other in their goals. Then they could create shared values based in overlapping values of their spouse and shape goals for their relationship. Finally, couples could discuss financial values they shared and create future financial goals. As couples are working together their sense of couple identity and marital microculture might

improve thus affecting their marital well-being. This curriculum could help educators to teach teamwork principles in resource management, relational, and family financial courses and is an answer to researchers who have asked for research to help married couples set and achieve financial and relational goals (Parry & Delgadillo, 2014).

Professionals like financial planners and financial counselors could also benefit from focusing on shared goals with married clients before they begin working on their financial situations. Financial planning and financial counseling professions are both goal-based and could benefit from helping married clients to set shared goals before working on the specifics of their finances.

In conclusion, this type of research adds to the growing body of strengths-based studies and it brings additional knowledge of couples by using dyadic data. This research could serve as a base for more research on shared values, future evaluation research based on shared values, and professional application.

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CURRICULUM VITAE

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Education**Utah State University, UT**

Doctorate of Philosophy, Family, and Human Development

University of Phoenix, AZ

Master of Science, Psychology, Graduated November, 2010

The American College

CFP® Designation

Taken 3/7 classes, 2006

Brigham Young University, UT

Bachelor of Science, Sociology, Graduated September, 2005

Related Work Experience**University Teaching****Graduate Instructor at Utah State University**

Aug 2013-Dec 2015

Created curriculum and Instructed Consumer Credit Problems FCHD 3450 (Online)

Created curriculum and Lectured for Consumer Economics course FCHD 2450

Created curriculum and Lectured for Family Finance Classes FCHD 3350

Created curriculum and Lectured for Life Balance Classes FCHD 1010

Created curriculum and Instructed Human Development Across the Lifespan FCHD 1500 (large course offerings of 150 average students each semester)

Created curriculum and Instructed Marriage and Family Relations FCHD 2400 (Distance-Ed)

Online Instructor at Brigham Young University-Idaho

Dec 2013-present

Teaches Family Relations 160 (Winter, Spring, Fall Semesters) with a cap of 50 students for each semester

Adjunct Professor at Utah Valley University

Dec 2010-May 2012

Developed Curriculum for and Instructed Finances and Marriage Course FAMS 3240

Developed Curriculum for and Instructed Psychology 1010

Peer Reviewed Publications

Parry, T. G., & Delgadillo, L. (2014). Financial Skills Among Married Adults: A Comparison to Singles and Recommendations for Educators. Proceedings from AFCPE 2014: *AFCPE Annual Research and Training Symposium*. Bellevue, WA. <http://www.flipsnack.com/rwiggins/2014-afcpe-symposium-proceedings.html>

Delgadillo, L., & Parry, T.G. (2014). Behavioral and Coaching Strategies in Individual Development Accounts: Insights and lessons applicable to other financial capability programs. *The Forum for Family and Consumer Issues*, 19, 2. <http://ncsu.edu/ffci/publications/2014/v19-n2-2014-summer-fall/delgadillo-parry.php>

Additional Publications

Parry, T. (2010). *Couple Development: How Couples who Build Thriving Marriages Are Healthier, Wealthier, and Happier*. Orem, UT: Utah Valley University.

Parry, T. (2009). Restoring Work-Life Balance. *Journal of Financial Planning-Practice Management Solutions (Nov-Dec)* p. 13, 29.

Other Financial Awards

AFCPE Symposium Student Scholarship. (2014). Association for Financial Counseling, Planning, and Education Student Scholarship for outstanding work in marriage and financial education curriculum development. Bellevue, Washington. (Awarded: Funded Trip to Washington and all fees associated for attending and 1-year membership of AFCPE)

College of Education Scholarship. (2013). Utah State University. Individual Scholarship Travis Parry, Logan, UT. (Awarded to help pay for tuition and expenses)

Research/Presentations

Parry, T. G. & Delgadillo, L. (2014, Nov). *Financial Skills Among Married and*

Single Adults: Implications for educators. Presented at the Annual Association of Financial Counselors Planners and Educators (AFCPE) Research & Training Symposium Bellevue, Washington.

Parry, T. G. & Delgadillo, L. (2014, April). Financial skills among married adults: A comparison to singles and recommendations for educators. Paper presented at the Annual Conference of the Utah Council on Family Relations, Provo, UT.

Delgadillo, L. M., & Parry, T. G. (2013). Scholarly Approach to Curriculum Development for FTA classes. Roundtable presentation at the Financial Therapy Association (FTA), Lubbock, Texas.

Parry, T.G., & Higginbotham, B. J. (2013). Marriage Preparation in Utah. Poster presentation at the Utah Council of Family Relations. Orem, UT.

Parry, T. G., Parry, J. Heyward, B., & Cassidy, P. (2012). Integrated Transmission of Financial Troubles: Do New Parents Exhibit the Same Patterns in Financial Management as Did Their Own Parents? Paper presented at the annual Utah Council of Family Relations. April, 2012.

Professional Presentations Given for Continuing Education Credits

Parry, T. (2015, Nov). P.R.E.Paired: Helping Married Clients prepare for Family Financial Planning. FPA of Utah, Salt Lake City, Utah.

Parry, T. (2015, May). P.R.E.Paired: Helping Married Clients prepare for Family Financial Planning. NAIFA (National Association of Insurance and Financial Advisors) of Provo, Provo, Utah.

Parry, T. (2015, Mar). P.R.E.Paired: Helping Married Clients prepare for Family Financial Planning. FPA Connect online presentation.

University Assistantships

Teaching/Research Assistantship at Utah State University

Teaching, Grading Papers, and creating curriculum for Consumer Economics FCHD 2450, Family Finance Class FCHD 3350 and Work/Life Balance FCHD 1010

Writing Research Articles with Lucy Delgadillo and Yoon Lee focusing on family financial topics.

Research Assistantship at Utah State University

Wrote Research Articles with Lucy Delgadillo, focusing on Financial Literacy, Coaching, and Education (Fall 2013, Spring 2014).

Research Assistantship at Utah State University

Wrote Research Articles with Brian Higginbotham, focused on Marriage Preparation and Financial issues.

Teaching Assistantship at Utah State University

Taught Class, Graded Papers, helped with developing class information including assignments and tests for Family Relationships 2400 with Brent Miller. Graded 530 papers (Fall 2012, Spring 2013).

Industry Experience**Family Financial Counselor/Coach at Family Financial Institute**

Oct 2007-Present

Educates, Plans with, and Counsels/Coaches clients on Time Management, Communication, Relationships, and Financial Management principles. Spoke to multiple Kiwanis, Lion's, Rotary Clubs, and other business groups throughout Utah.

Financial Planner at Northwestern Mutual Financial Network

May 2003-Oct 2007

Taught educational classes for UVU CE in Personal Finance. Sold Financial Services and Products to clients. Was licensed as Life/Health/DI Insurance Agent in Utah, Idaho, and CA. Also Series 6 and 63 licensed for mutual fund and variable insurance/annuity products.

Life Insurance Specialist at State Farm Insurance

Dec 2002-May 2003

Sold Life Insurance products to existing clientele through a holistic needs-based financial assessment process.
The top life insurance sales specialist in the area.

Community Outreach Experience**Family Financial Workshop**

Nov 2010-Aug 2012

Developed and Instructed a Research-based Curriculum for Family Finance Workshop for CCAMPIS program participants at Utah State University. As part of the grant for the CCAMPIS program, arraignments were made for parents of preschool-aged children, who attend USU, to attend a one-time, 3-hour workshop on family finance. Childcare and dinner were provided with funds from the grant.

Taught Couples a workshop that I created based on Internal, External, and Relational aspects of finances. Measures of financial behavior, marital quality, and money value were assessed and used as a pilot study for my future dissertation involving financial educating and coaching of married couples and the effects on marital quality.

Marriage and Finance Workshop

Nov 2010-Aug 2012

Developed and Instructed a Research-based Curriculum for Community Marriage/Finance classes. Marketed the workshop to local couples using personal funds and time. Created workbooks, booked the location, and organized the entire event start to finish. It was conducted with 12 couples for a total of two times in-person, with several other options in an online setting. The workbook was taped and made available for at home use.

Work/Life Balance Workshops

Nov 2010-Aug 2012

Developed and Instructed a Research-based Curriculum, for business leaders in the Wasatch Front. I personally marketed my workshops to Kiwanis, Lion's Groups, Rotary clubs, and other business networking organizations. Engagements were unpaid for the non-profit associations and were paid for the business organizations. I organized the workshops with materials, food, and recorded sessions for future use. Additional consulting was conducted as a follow up with some business clients with Thriving Marriage Institute.

Business Communication Workshop

Aug 2007-Sept 2007

Developed and Instructed a Research-based Curriculum a Business Communication course taught onsite at a local Utah County Business through the Utah Valley University Community Outreach Program. Taught over a 6-week period to multiple employees.

Personal Financial Planning Workshop

Jan 2005

Developed and Instructed a Research-based Curriculum for a Personal Investing Workshop taught at Utah Valley University Community Outreach Program.