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Premarital Preparation Activities and the Level of Complaint and Perceptual Accuracy in Marriage

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PREMARITAL PREPARATION ACTIVITIES AND THE LEVEL OF COMPLAINT
AND PERCEPTUAL ACCURACY IN MARRIAGE

by

Suzette Dalaine Regis Todd

A thesis submitted in partial fulfillment of the requirements for the degree of

MASTER OF SCIENCE

in

Family, Consumer, and Human Development

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UTAH STATE UNIVERSITY
Logan, Utah
2008
ABSTRACT

Premarital Preparation Activities and the Level of Complaints and Perceptual Accuracy in Marriage

by

Suzette Dalaine Regis Todd, Master of Science
Utah State University, 2008

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Department: Family, Human, and Consumer Development

This thesis examined the influence that premarital preparation had on the level of complaints in marriages and the amount of perceptual accuracy that couples had in their marriage. The data for this thesis were taken from Wave I and Wave II of the Utah Governor’s Commission on Marriage study on newlyweds. The research examined four questions: (1) Do husbands and wives who have reported higher helpfulness of premarital preparation activities have fewer strong complaints in their marriage? (2) Do husbands and wives who have reported the helpfulness of premarital preparation activities have greater perceptual accuracy in their marriages? (3) Which types of premarital preparation activities are associated with strong complaints? (4) Which types of premarital preparation activities do husbands and wives find to be most helpful? Results revealed that those who reported the helpfulness of premarital preparation activities had fewer complaints than those who did not find those activities helpful. This study finds no statistical significance between the reported helpfulness of premarital
preparation activities and perceptual accuracy. The relationship between premarital preparation activities and strong complaints is presented. Preparation activities that husbands and wives found to be most helpful are ranked and presented. A discussion of the findings, limitations, and suggestions for future research is also presented.
ACKNOWLEDGMENTS

First, I want to thank Dr. Scot Allgood for all his support and encouragement. Thank you for taking an interest in me as soon as you found out that I was interested in marriage and family therapy. Thank you for always being a realist without ever sacrificing optimism or hope. I will never forget all that you have done for me.

Also, I give my deepest thanks to Eric Olsen, for supporting me and seeing me through the entire college and university experience. Thank you for helping me to find open doors, when others were closed.

I also want to thank Thorana Nelson, Kim Openshaw, and Scot Allgood for imparting their knowledge and making a difference in my life these past few years. The learning that came from all of you was far beyond the ins and outs of marriage and family therapy. Thank you for preparing me as much as you could in this field.

Also, thanks to Tom Lee and Linda Skogrand for their insights and direction in this process. Your input helped me to make this a more satisfying experience.

Finally, I want to thank my family for their love, support, and encouragement. To my husband, Rex, for always encouraging and taking an active part in my education. Thank you for your strength and love and always pointing out the silver linings instead of the dark clouds. Harrison, I want to thank you for saying, “You can do it Mommy. Just keep trying!” Liam, I want to thank you for being a sweet and happy baby as I have plowed through this experience. You all have been my biggest motivation, especially during the difficult times. My family has made this entire experience more meaningful.

Suzette Todd
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CHAPTER I
INTRODUCTION

Roughly half of the current marriages in the United States will end in divorce. This trend is raising concerns among members of society including clinicians, clergy, and even legislators (Brotherson & Duncan, 2004). These concerns stem from the notion that a better society is based on better marriages and families. Brotherson and Duncan note that, “It is likely that marriage emerged as a topic of substantive concern in American society because the institution of marriage has seldom been subject to the societal pressures that have impacted it during the 20th century” (p. 459). Some of the noted pressures of marriage in America include the increase in the divorce rate, out-of-wedlock childbearing, and cohabitation. This study will look at the influence of premarital education on marriages.

One way that clinicians, clergy, and legislators have tried to address this marital problem is by striving to increase couples' involvement in premarital preparation programs and marriage education programs (Brotherson & Duncan, 2004; Doherty & Anderson, 2004). The focus of the premarital education programs and marriage enrichment programs is to lower the divorce rate, decrease marital distress, and increase marital satisfaction (Doherty & Anderson).

Literature shows that premarital education generally has positive benefits on marriages (e.g., Schumm, Resnick, Silliman, & Bell, 1998; Stanley, Markman, St. Peters, & Leber, 1995). Seventy-nine percent of those that take part in premarital prevention programs are “better off” than those who do not participate in such programs (Carroll & Doherty, 2003). However, these short-term results are found to be consistent with the
literature while long-term effects are still unknown due to lack of research in that area. There are still questions to be answered about whether premarital preparation/education is effective in preventing divorce (Carroll & Doherty). However, the benefits noticed thus far continue to drive the research and implementation of premarital programs with the goal being to help strengthen the marriage relationship by minimizing high levels of distress and preventing divorce.

From the consumers’ perspective, couples think that premarital programs are beneficial and that they should be mandatory (Williams, 1992). One study found that only a small percentage (22.3%) of couples interviewed did not think that couples would benefit from “special training or instruction” (p. 513). Yet only a small number of these individuals actually attended marriage preparation programs themselves (Williams). Perhaps as the research continues to make strides in the area of premarital education and preparation, it will provide tools that are more effective in attracting participants to programs that will benefit marriages and families.

When a couple decides to divorce, it is likely that one or both parties have a complaint about some aspect of the marriage. Couples who present themselves in marital therapy often seek help to cope with or eliminate some complaint about the marriage. In a broader sense, premarital preparation activities strive to reduce those areas of marriage which lead to distress and divorce. A high level of complaints is one of the stressors in marriages. Couples who have a lower socioeconomic status tend to have complaints that are considered more “instrumental” (complaints focused on division of labor, money conflicts, children, health, time spent out with friends) while their counterparts have
complaints of “expressivity/companionship” (complaints about communication, background incompatibility, long hours at work, problems with relatives; Kitson & Sussman, 1982).

Complaints in marriage also take their toll on the mental and emotional health of the couples (Coyne, Thompson, & Palmer, 2002; Kitson & Sussman, 1982). Some of the effects of marital complaints/problems can be traced back to the couples’ families of origin. At times couples are merely reflecting patterns of marital discord demonstrated in their own families (Overall, Henry, & Woodward, 1974).

This study is taking a look at perceptual accuracy in marriage. This is an area in marriage that has received little attention but has been associated with marital adjustment and satisfaction in marriage (Birchler & Webb, 1977; Margolin, Talovic, & Weinstein, 1983).

It is hoped that this study will add to the present literature in providing information that will be beneficial in strengthening marriages and families. Specifically, the focus of attention will be to evaluate the relationship between premarital preparation and complaint areas in marriage and what types of preparation influences fewer complaints in marriage.

Theoretical Framework

The theoretical framework that will be used for this study is systems theory. Systems theory is suited to this study because it deals with “the family as a system or component, or subsystem, of a larger network of systems, the suprasystem” (Becvar &
Becvar, 1999, p. 7). Thus, systems theory provides a way to look at how each part of a system impacts the other parts and vice versa. In fact, it is a core premise of systems theory that an individual cannot be studied separate from the system of which that individual is a part (see Becvar & Becvar). In this study, systems theory will allow an examination of the community system, the marital system, and their impact on each other. There are a few concepts specific to systems theory that will be drawn upon to frame this study. One such concept is nonsummativity which is at the very core of systems theory. The concept of nonsummativity states that the whole is greater than the sum of its parts (Becvar & Becvar, 1999; Hanson, 1995; Nichols & Schwartz 2001). In other words, an examination of the whole will provide more accurate information and a better perspective than looking at only a part of the system.

The marriage relationship is viewed as being a part of the whole of the community. Thus, change in the marriage system will change the societal system and vice versa. Historically, community involvement and support of marriage was more informal in nature. A community’s formal involvement was limited to identifying or setting requirements for what constituted a marriage as legal (Benokraitis, 1999). With the decrease of informal involvement the need for formal involvement has increased. Because communities have recognized an increase in the rate of divorce, cohabitation, and childbearing outside of marriage, there has been a move in the past two decades to become more involved in marriages and strengthen marital relationships through efforts such as the marriage movement (Brotherson & Duncan, 2004). Specific community efforts include premarital therapy and premarital education programs such as Prevention
and Relationship Enhancement Program (PREP; Stanley et al., 2001) and other standardized programs. While these programs are influenced by the changes that have taken place in marriages, it is the goal of many community-based programs to positively influence marriages (i.e., lowering the divorce rate) by increasing community involvement (Doherty & Anderson, 2004). Thus, a nonsummative approach views the community and marriage as a system and that change in one effects change in the other. This concept of nonsummativity helps to describe how and why communities have increased their formal involvement in the institution of marriage.

The other systems concept that will be discussed here is the concept of feedback. Feedback refers to the process that a system goes through when it takes in information and uses that information to regulate itself (Nichols & Schwartz, 2001). The self-regulating aspect of a system can be either negative or positive feedback (Becvar & Becvar, 1999; Hanson, 1995; Nichols & Schwartz). Becvar and Becvar define positive feedback as the changes that are made in the system and negative feedback is when there is no change in the system. At times, positive and negative feedback are co-emergent with each other meaning that both occur simultaneously. By looking at specific areas of the marriage that couples want to have changed, it provides information on the feedback processes that are taking place in the marriages of this study. Also, the recent move towards greater community involvement in marriages (which will be discussed further later on in this study) is an indication that a significant change (positive feedback) have occurred in marriages that is impacting the community in ways that it desires to change. Because the changes in marriages (e.g., the high divorce rate) have stabilized and become
the norm, it is now considered as negative feedback when there is no change. Community initiatives are increasing around the country, which is indicative of a system’s desire to maintain the status quo. This concept is another part of systems theory known as *homeostasis*. For example, if a community (the system) encounters a problem which threatens the status quo (e.g., increasing divorce rates), then that community strives to make changes (positive feedback) to re-establish homeostasis. If a community has been successful in its desired objective then it can go back to its original level of functioning or embrace a new level of functioning. In either case the result is homeostasis (status quo) with the system giving out negative feedback (no change).

**Purpose of Study**

This study will focus on the influence of premarital education on marital relationships, specifically, how premarital preparation influences the level of complaints and perceptual accuracy in marriage. If complaints in marriage are indicative of the level of marital satisfaction and adjustment, then it would seem necessary to know how to address these issues prior to marriage. This information would have implications for couples as well as clinicians, legislators, and educators alike; thereby providing the means of focusing their attention and energies on couples that are contemplating marriage.

The purpose of this study is to determine how premarital preparation influences the changes that each spouse desires of the other and what they feel is desired of them. It will also look at how accurate the couples’ perceptions are of each other.
CHAPTER II
REVIEW OF THE LITERATURE

This chapter will present a review of the literature specific to premarital preparation in various forms. It will look at needs that have brought about premarital programs and how premarital education and specific programs have been researched in the past. This chapter will also review the literature of problems/complaints in marriage and perceptual accuracy and change in marriage.

Premarital Preparation

Simply put, premarital preparation is a matter of prevention. Markman and Hahlweg (1993) stated that “the prevention perspective has the goal of starting with happy couples (even though they may be at risk for future distress) and helping them maintain their relatively high levels of functioning” (p. 30). Premarital preparation and marriage enrichment programs have grown out of a concern for problems that distressed marriages are placing on the community. The two major goals of premarital preparation programs is to prevent marital distress and divorce (Carroll & Doherty, 2003).

Community Involvement

Doherty and Anderson (2004) reviewed the history of marriage education and looked at five community marriage initiatives. These authors identified characteristics that are shared by groups that brought about the creation of premarital programs in their respective communities. These programs began as a result of the breakdown of
marriages and families, including increasing rates of divorce, cohabitation, and out-of-wedlock childbirths. Also, each group had stakeholders from the communities who were affected by this breakdown. Thus, each community created a community marriage policy, a community marriage covenant, or a marriage and family agreement. The five groups included Marriage Savers, Healthy Marriages Grand Rapids, Families Northwest, First Things First, and Oklahoma Marriage Initiative. The programs mentioned here were initiated between 1996 and 1997. The differences among programs seem to be few while core goals seem to be the same. The core goals of these programs are to promote healthy marriages and decrease the divorce rate.

Marriage Savers differs from the other programs mentioned above in that it functions as an aid in the development of community marriage initiatives around the country and is not a community marriage initiative. In fact, Marriage Savers helped in the initial establishment of all the programs mentioned, except the Oklahoma Marriage Initiative. The Oklahoma Marriage Initiative, backed by the governor of that state, uses federal funds to support its program (Doherty & Anderson, 2004). All of the programs, except First Things First, involve the clergy of the communities and train them in providing resources to engaged couples. First Things First trains professionals which may or may not include clergy (Doherty & Anderson).

The authors report issues that are specific to the implementation and evaluation of these programs. Community initiatives are developed specific to local needs though many of them have similarities. Not only is there the need for a course of action and implementation, but there is also a need for a plan of how the communities will evaluate
the effectiveness of their programs and whether the needs of the communities are being met (Doherty & Anderson, 2004).

Brotherson and Duncan (2004) also spoke of government efforts to make changes in current marriage trends. Efforts are being made to strengthen marriages and lower the divorce rate. Some states have created and are attempting to create legislation to promote a heightened attitude about the importance of marriage.

It is the above-mentioned attitudes about mate selection and marriage that have many state officials concerned about the present condition of marriages. State and community-based initiatives in states such as Utah, Louisiana, and Oklahoma have put in place programs in the hopes of lowering the divorce rate and increasing marital stability and satisfaction (Brotherson & Duncan, 2004). For example, Louisiana enacted a covenant marriage law in 1997. This law allows couples to make a legal contract to a "lifelong relationship." Under the covenant marriage contract, couples participating in the law would be required to participate in premarital preparation programs such as premarital counseling or to meet with a member of clergy who would provide some form of premarital preparation. There are also requirements for those who are providers of the programs under this law. Providers are to place emphasis on the importance of the marriage commitment. The objective behind this law is to create legal accountability for the partners of the marriage. Although this is a new law, those married prior to the law may also take part in it by signing a contract. While 23 states have made attempts to enact covenant marriage laws only a few have been successful in passing them (Brotherson & Duncan).
Stanley (2001) suggested that premarital education can be helpful in four areas. These four areas including helping couples to think through the marriage decision, recognize the importance of marriage, provide awareness of resources when help is needed, and reduce distress and divorce. He argues that while the first three ideas do not presently have empirical support, the ideas are logical and, thus far, have been overlooked in the research. The fourth idea has received empirical attention. His ideas are, first, that premarital preparation can help couples take more time to think about the decision to marry. Couples would have more time to realistically evaluate expectations and come to know each other better. In some cases couples may become aware that there are dynamics that would prove to be unacceptable to one or both in a marriage, thus sparing themselves future distress. Second, a clearer message is sent about the importance of marriage. Stanley argues that individual attitudes about marriage may be trivial which leads to greater numbers in marriage dissolution. He believes that premarital preparation would address such attitudes. Third, couples become aware of the help that is available to them should future problems arise. This would give couples the hope that may be needed to resolve problems that are affecting their marriage. Lastly, premarital preparation can decrease the risk of distress in marriage and dissolution of marriages.

Premarital Preparation

Many community programs are interested in slowing down the decision making process of couples considering marriage and having them take time to consider their decision and prepare more adequately for their marriages (Stanley, 2001). This is part of
the preventative perspective that it is hoped will yield marriages with greater satisfaction and functioning (Carroll & Doherty, 2003; Markman & Hahlweg, 1993).

Researchers are identifying some of the problems fueling the increase in community involvement in the institution of marriage and how premarital preparation might address these issues before couples make their wedding vows. There is research that reveals that some couples go into a marriage unprepared and with unrealistic expectations, which may add strain to the marriage. For example, one such study reports that there are nine common but unrealistic and potentially damaging beliefs that individuals may have when selecting a mate (Larson, 1992). Among these is the belief that there is only one person that the individual can marry and also, that despite red flags that signal marital failure, that one only has to try hard enough to make the relationship successful. These forms of reasoning contribute to poor mate selection. Larson argued that these types of beliefs can be addressed in premarital counseling (a form of premarital preparation). Stanley (2001) supported this idea by making the case that premarital education is a way of slowing down the deliberation processes so that couples can make a more informed decision.

Despite high marriage dissolution rates, Williams (1992) reported that 96.5% of the 112 engaged individuals that he surveyed reported that they believed their marriage would last long and that they would be happy. It would seem then that very few individuals get married expecting to divorce. However, many of these same individuals, while they report that they feel premarital preparation would benefit marriages, failed to sense the need of being a part of these premarital preparation programs themselves.
Russell and Lyster (1992) reported that previous studies did not look closely at specific components of marriage preparation programs. Their focus was on global satisfaction of the programs. Their aim was to look at not only the knowledge acquired, but, application of the knowledge received. They also looked at characteristics of the couples including age, program components, and how timing influenced satisfaction with the program. The authors found that satisfaction varied in different areas. In the matter of timing, satisfaction was low for participants whose wedding date was close. Russell and Lyster recommend that those whose wedding was less than two months away take part in a program after their wedding.

Younger couples have reported finding topics like finances and parenting to be most useful. Meanwhile, older couples reported a willingness to recommend programs to others, that the program increased their understanding of their partners, all couples should take the program, and that the program increased effective communication, and provided discussion opportunities (Russell & Lyster, 1992). Other common elements that consumers reported that drew their interest to programs include skill training, conflict management, and communication skills (Stanley et al., 2001).

Beginning in 1980 and 1981, Stanley and colleagues (1995) engaged in a longitudinal study of 135 couples who were to be married for the first time. These couples were divided into groups of those who received the Prevention and Relationship Enhancement Program (PREP) and those who did not take part in the program (the control group). These couples took part in research sessions in one and a half year intervals. They found that how males handled problems was more of a predictor of the
future state of the marriage than it was for women. These researchers also found that premarital invalidation was a predictor of future marital termination. At the 3-year mark those who took part in PREP showed more marital satisfaction than those who were the control group. In pre- and posttest at 5 years, there was a significant difference between the husbands who took part in PREP versus those who did not (Stanley et al.).

Williams (1992) sent questionnaires to a convenience sample of 170 engaged individuals, which consisted of college students, members of local churches, participants that were found through engagement announcements in a local newspaper and referrals. Of those contacted, 112 responded and the majority (72.1%) of the individuals believed that a good premarital program would be beneficial in lowering the likelihood of divorce.

The most popular formats for premarital preparation reported by participants were premarital counseling that was offered by a minister, a weekend retreat, meeting with married couples and small groups (Williams, 1992). Seeing a therapist, taking classes, reading a book, and completing a workbook were the least popular formats reported. Thirty-one percent expressed concerns that their union could end in divorce. Ninety-six percent expressed confidence that their marriage relationship would endure and 90.1% expected that they were capable of handling any problems that they or their intended would have in the future. Participants were more likely to participate in premarital counseling if the referral source was a family member or friend. They were least likely to take part if the referral source was the newspaper. A small group, 6.3% of participants, admitted that they and their intended were not prepared for marriage and over 40%
reported that there were problematic issues that needed attention before marriage (Williams).

A review and meta-analysis of premarital prevention programs looked at the effectiveness the programs’ outcomes. The study provided information about whether these programs are reaching those that are at risk, the methods that are use to evaluate the programs, the characteristics of the programs, and the effectiveness of the programs (Carroll & Doherty, 2003).

Carroll and Doherty (2003) used the term “premarital prevention” in a broad sense to include premarital education, counseling, therapy, and preparation. The criterion for the programs to be included in the study was two-fold. Programs had to be standardized and have a way of measuring outcome. The authors began with a brief history of premarital prevention programs beginning in the 1930s and increasing in the 1970s with the increase of the divorce rate and preventative programs. The study divided the programs into four groups, although the first two groups were combined. The experimental group also consisted of the quasi-experimental group \( n = 13 \), followed by non-experimental \( n = 10 \), and ex-post facto studies \( n = 3 \).

The sample in the experimental group was homogenous and consisted of almost entirely “young, European-American, and middle-class couples” (Carroll and Doherty, 2003, p. 107). This hindered the ability to generalize the results to the rest of the population. All but one of the studies had communication as part of their program. All the programs included conflict management as part of the curriculum. The method of instruction included presentation, discussion, and group experiences. Of the 13 studies,
only one did not show improvement of skills at posttest. Seven of the 13 programs employed long-term follow-up measures to assess the effectiveness of the programs, some of which are discussed below (Carroll & Doherty).

Carroll and Doherty (2003) found that premarital programs are generally effective although this was not true for some specific programs. The samples used in the studies cannot be generalized to the population at large due to the homogenous nature of the samples. Therefore, it is unknown whether premarital programs are effective for all couples. The researchers reported that those who took part in premarital programs are not high risk couples and that premarital programs are not reaching those who are at a higher risk for marital distress and divorce. However, “…because newlyweds in the United States still face 40-50% likelihood of divorce, almost every couple can be considered to be at some degree of risk for divorce” (Carroll & Doherty, p. 115).

Types of Programs

The types of premarital programs available to couples contemplating marriage are premarital assessment/inventories, premarital education programs, and premarital therapy/counseling which are considered to be structured programs. Each type of program has a different objective and in some cases those objectives overlap. Other premarital “programs” available to couples are informal and unstructured. A review of the literature looks at program development, theories, and evaluations of premarital programs (Silliman & Schumm, 2000). Another review looks at the outcome of programs
and their effectiveness in “improving the quality of marriages and preventing divorce” (Carroll & Doherty, 2003, p. 105).

Premarital Assessments/Inventories

Some marriage preparation programs that aim to test different aspects of couple backgrounds, personality, and skills are used to predict the marital outcome of couples considering marriage. Couples are presented with assessment inventories which help them to evaluate their current relationship. Examples of these include the Premarital Preparation and Relationship Enhancement (PREPARE), the Relationship Evaluation (RELATE), and the Facilitating Open Couple Communication, Understanding, and Study (FOCCUS). Couples who take part in these assessments usually receive print-outs of their results which sometimes require an instructor or a counselor to interpret the result (Larson, Newell, Topham, & Nichols, 2002).

Premarital Education

Premarital education programs usually focus on skill-building such as effective communication, conflict management, and so forth. Examples of these include Couples Communication Program (CCP), Relationship Enhancement (RE), and Premarital Relationship Enhancement and Prevention (PREP). These programs are usually in the format of classes, lectures, discussions, retreats, or workshops (Silliman & Schumm, 2000). Carroll and Doherty (2003) review of premarital prevention programs reported that one skill that consistently appeared in these programs is conflict-management.

The Couples Communication Program (CCP) is a 12-hour, systems-based
program. Its focus is skill training. Studies of CCP were consistent in reported short-term communication benefits, although those benefits do not seem to last. Participants in the program reported profiting from small-group exercises that promote awareness of self and others (Silliman & Schumm, 2000).

Relationship Enhancement (RE) focuses on self-disclosure and empathy. It is a 16- to 24-hour program. Follow-up of these programs has found more positive results than CCP in terms of communication, feelings of inclusion, and affection (Silliman & Schumm, 2000). A 6-month posttest showed that participants had significantly improved communication and problem-solving skills. There were also improvements in other areas including empathy, intimacy, warmth, relationship adjustment, and self-disclosure to partners (Carroll & Doherty, 2003).

Premarital Education and Training Sequence (PETS) is a program which includes topics such as communication, problem-solving, commitment, and irrational belief as part of its curriculum. The program is held for 2 hours, once a week for 6 weeks. Discussions and training are led by a couple who facilitates a small group of three to four couples (Bagarozzi, Bagarozzi, Anderson, & Pollane, 1984). The outcome for the PETS program reveal only immediate positive results, including increased commitment and decreased irrational beliefs. There was no difference between treatment and control groups at the 3-year follow-up (Carroll & Doherty, 2003).

The Premarital Relationship Enhancement and Prevention (PREP) is a program based on a cognitive-behavioral model. This program usually includes discussion, skill training, workshops, and lectures. At the 3-year follow-up there is still some evidence of
benefits from the program (Silliman & Schumm, 2000). Of all the programs, this program has had the most follow-up evaluations. Post-treatment evaluations reveal high marital satisfaction and low instability in the relationships. At the 4-year follow-up, the treatment group still had increased positive interaction and fewer aggressive behaviors in their relationship than the control groups. However, there was no significant difference between the treatment group and the control groups at the 5-year follow-up (Carroll & Doherty, 2003).

Stanley et al. (2001) took a sample of 138 couples that were engaged or planning to be married and divided them into three groups. The first group was provided with premarital education from a religious leader who was trained to implement the PREP program. The second group also received premarital education delivered by the researchers’ team at the University of Denver. Finally there was a control group who received “naturally occurring premarital intervention services” (p. 67). The pre- and post-tests given to participants were the same and included demographic information, religious assessment, commitment inventory, the Relationship Dynamic Scale, the Commitment Skills Test, the Marital Agenda Protocol, the Marital Adjustment Test, the Program Satisfaction rating, and the Interaction Dynamics Coding System. The research showed no significant difference in the first two groups that were given the PREP program although the research anticipated that the University of Denver group would have greater positive results due to their familiarity and experience with the program. The group lead by clergy had significantly higher levels of positive communication at post-test than did those who did not receive the PREP program. Those who did not receive that program
actually showed an increase of negative communication at the post test than the clergy-instructed PREP group. For the clergy-taught group, results showed less negative interaction than the non-PREP group.

Premarital Therapy/Counseling

Of other types of premarital preparation, perhaps the kind that couples have the most reservations about is premarital therapy/counseling (Silliman & Schumm, 1995). College students ($n=150$) were surveyed about their interest in premarital counseling. It was found that those familiar with premarital programs were more likely to take part in them. Gender and an awareness of the importance in preparing for marriage were predictive of those who had intentions of attending premarital preparation. Family climate was another area that had an influence on whether individuals took part in premarital counseling (Silliman & Schumm).

Perceptual Accuracy

Perceptual Accuracy in this study seeks to examine how accurately each spouse can judge how the other truly feels about certain issues in the marriage. Christensen and Wallace (1976) defined it this way: “Accuracy of interpersonal perception is the area of investigation, which deals with one individual's ability to perceive accurately the characteristics and/or behavior of another individual” (p. 130). This definition suits the purposes of this study. In terms of this variable, the study will seek to measure how and whether perceptual accuracy correlates with premarital preparation and fewer complaints in marriage.
Since perceptual accuracy has been found to correlate with marital adjustment (Christensen & Wallace, 1976), it is the position of this study that examining perceptual accuracy in terms of premarital preparation is important. Premarital programs and counseling that are equipped with greater and more specific information can better gear their resources and program to helping couples prepare for well adjusted and satisfying relationships (Stanley, 2001).

Margolin et al. (1983) reported that non-distressed couples tend to be significantly more accurate in their perceptions of specifics of what each other's desires are for change. These researchers also suggested that distressed spouses desired more change of their spouses and also perceived that more was desired of them.

A look at the attention that perceptual accuracy has been given so far will shed greater light on how this area can be better researched and its importance in understanding and providing assistance to the marriage relationship. White's (1987) study examined perceptual accuracy across the life cycle. His study was based on the premise that marital quality follows the U-shaped curvilinear pattern. He argued that perceptual accuracy would do the same across the life cycle. The second hypothesis for his study was that there would be a negative relationship between the number of children in the home and perceptual accuracy. The results of White's study failed to support the above-mentioned hypotheses.

Nathan and Joanning (1985) examined the Enhancing Marital Sexuality (EMS) program by looking at, among other things, the perceptual accuracy of couples in perceiving the sexual activities that their spouses preferred. The 36 married couples in
the study were randomly placed in treatment and control groups. With respect to perceptual accuracy, couples in the treatment group reported significant increases at the 2-week posttest which was maintained at the 3-month posttest. This was on the part of both men and women who were part of the treatment group.

Complaints

When a couple decides to divorce, most likely, one or both parties has a complaint about some aspect of the marriage (Kitson & Sussman, 1982). High level of complaints is one of the stressors in marriages. In a broader sense, premarital preparation activities strive to reduce those areas in marriage which lead to distress and divorce. However, there has been very little research done specifically on complaints in marriage in the past three decades. Complaints are sometimes viewed as an appendage to other issues such as marital conflict, problems in marriage, and marriage dissatisfaction. However, some research in the past has presented complaints as a separate variable (Kitson & Sussman).

Complaints were grouped into categories as instrumental and expressivity/companionship (Kitson & Sussman, 1982). This was done to determine whether the complaints of husbands and wives of the early 1980s were similar to those of the 1940s. The sample consisted of 209 divorced individuals in the Cleveland, Ohio area. One of the purposes of the research was to examine divorce adjustment. The findings were that women were more likely than men to complain about personality, authority, drinking, and so forth. Socioeconomic factors were also evident in the study. Participants in low socioeconomic and education groups were more likely to have
“instrumental” complaints of their marriage, which include complaints about division of labor, money conflicts, children, health, and time spent out with friends. In other words, these complaints were more task-oriented.

“Expressivity/companionship” relate to complaints that are more about emotions and affection. These types of complaints dominated the higher socioeconomic and education groups and were more about communication, background incompatibility, long hours at work, and problems with relatives (Kitson & Sussman, 1982).

Complaints in marriage also take a toll on the mental and emotional health of the couples (Coyne et al., 2002; Kitson & Sussman, 1982). Some of the effects of marital complaints/problems can be traced back to the couples’ families of origin. At times, couples are merely reflecting patterns of marital discord demonstrated in their own families (Overall et al., 1974).

Conclusion

The literature on premarital preparation is reflective of the present concerns for the institution of marriage. There is an apparent search for solutions on how to help husbands and wives to experience greater adjustment and satisfaction in their marriages. As premarital programs are developed and implemented, there is a call for more effective and empirically based programs. As couples, programs, and methods of implementation are researched, it is hoped that premarital preparation efforts will be fine-tuned to meet the needs of couples before and during marriage. This thesis will contribute to the myriad of topics and areas that need to be addressed in this area. This purpose will be
accomplished by answering the following research questions:

1. Do husbands and wives who have reported more helpfulness from premarital preparation activities have fewer complaints in their marriage?

2. Do husbands and wives who have reported more helpfulness from premarital preparation activities have greater perceptual accuracy?

3. Which type of premarital preparation is associated with strong complaints?

4. In relation to the last question, which type of premarital preparation husbands and wives found to be most helpful?
CHAPTER III
METHODS

The purpose of this chapter is to address the methodology of the study. It includes the design used in the research, the sample and how it was obtained, who took part in the study, the measures used and how the measures are scored and interpreted, how the research questions will be answered, and the procedures used for the study.

Design

This study will employ the correlation method. According to Dooley (2001), the correlation method deals with the association or relationship between variables. There is no causal variable and is a design where the independent variable is measured but not manipulated. The independent variable for this study is premarital preparation and the dependent variables are level of complaints in marriage and perceptual accuracy.

The data for this study will be quantitative in nature. Quantitative data is often described in term of a numerical value and often has some measurable value (Brown, Cozby, Kee, & Worden, 1999). While behaviors like complaints in marriage and concepts like perceptual accuracy are qualitative in nature, they can be assigned some measurable value by using established questionnaires such as those used in this study. This will provide an opportunity to examine the relationship between the levels of complaint and perceptual accuracy within the marriages in question.

Sample
This study is part of a longitudinal study using a random sample taken in Utah. During the first 7 months of 2002, every fourth couple that applied for a license at the Department of Health was chosen to be part of the survey. Surveys were sent to 2,823 couples. Two dollars was sent along with the survey. The surveys that were completed and returned included 1,010 couples. Nineteen surveys were completed by one spouse only, making a total of 991 couples where both spouses completed the questionnaire. Forty percent of the mailed surveys were completed and returned, an acceptable return rate (Dillman, 2007).

The age range of age for husbands and wives was 16 to 87 years old. The age range for husbands was 17 to 87 years with a mean age of 29.03 years ($SD = 10.49$). The age range for wives was 16 to 85 years with a mean age of 27.03 ($SD = 9.96$). The age range of 69% of the respondents was between 20 and 30 with a median age of 23 for wives and 25 for husbands. Twenty-three percent of the participants reported that they were remarrying. At Time 1, the average length of marriage for the couples surveyed was five months, with a range time of 2 to 9 months. At Time 1, couples answered questions about demographics, marital satisfaction, marital adjustment, problems in the marriage, and premarital preparation. Husbands and wives completed separate questionnaires at each time in the study.

The second survey was sent 2 years later. At Time 2, the average time of marriage was 25 months, with a range of 19-28 months. Of the original 991 newlywed couples who participated, 436 took part in Time 2. The mean age for husbands was 30
years ($SD = 11$). The mean age for wives was 28 years ($SD = 10$). See Table 1 for demographic information.

Table 1

Demographic Descriptions of Participants

<table>
<thead>
<tr>
<th></th>
<th>Husbands</th>
<th>Wives</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$n$</td>
<td>%</td>
</tr>
<tr>
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<td></td>
</tr>
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<td></td>
</tr>
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</tr>
<tr>
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</tr>
<tr>
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<td>Multiracial</td>
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<td></td>
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</tr>
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<td></td>
</tr>
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<td>Religious Affiliation of Participants</td>
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<td>Evangelical Christian</td>
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<td>2.00</td>
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<tr>
<td>Hindu</td>
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<td>0.00</td>
</tr>
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</tr>
<tr>
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</tr>
<tr>
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<td>0.20</td>
</tr>
<tr>
<td>No formal religious affiliation</td>
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<td></td>
</tr>
<tr>
<td>Other</td>
<td>15</td>
<td>3.50</td>
</tr>
</tbody>
</table>
Measures

To answer the research questions, this study will focus on assessing the relationship between premarital preparation and marital complaints and perceptual accuracy. The Area of Change Questionnaire (ACQ) will be employed to measure the level of marital complaints and perceptual accuracy.

While the survey at Time 2 also asked questions about marital satisfaction and marital adjustments and problem areas, the surveys were not identical. In fact, this study will be using different aspects from each survey to answer the research questions. Questions from Time 1 which asked about premarital preparation and type of preparation will be used to answer the research questions along with the Area of Change Questionnaire from Time 2.

*Area of Change Questionnaire*

The Area of Change Questionnaire was developed by Weiss and Birchler (1975). It is a 34-item questionnaire that looks at specific changes that couples desire in their marriage and the degree of change desired. Each spouse individually answers the 34 questions twice, once for the change that they desire of their spouse and once for changes that they perceived that the spouse desires of them. The amount of change is measured using a 7-point Likert scale of -3 (much less) to +3 (much more) with zero as a neutral answer. According to Weiss and Birchler, the questionnaire would reveal a negative relationship between relationship satisfaction and the amount of desired change. There are two ways of scoring the ACQ (Margolin et al., 1983). The first method entails a
simple summation to determine how much change is desired in the relationship. The results yield a score of *desired change* and *perceived change* which explains by what percentage each spouse over- or under-estimates how much change is desired by the other. This is simply a “global perceptual accuracy” (Margolin et al.). This is actually a two part method since the absolute scores must be taken from both parts for each spouse. The ratio is then calculated by dividing the absolute score of perceived change of one spouse by the absolute score of desired change of the other (i.e., perceived change of wife divided by desired change of the husband). The same procedure is followed by dividing the perceived change of the husband by the desired change of the wife. The results of these calculations reveal the level of perceptual accuracy in a marriage. For example, if there is a high percentage in over- or under-estimation of desired change in a marriage, this would be interpreted as a poor level of perceptual accuracy in the marriage.

The next method is more complex and examines where the couple agrees or disagrees on behaviors that require change. In other words, how accurate the perceptions are of each spouse. This method of scoring is accomplished by comparing Part I of the husband questionnaire to Part II of the wife questionnaire. This process is then repeated for the other spouse. The purpose of this method is to determine the accuracy of perceptions of desired and perceived changes between spouses (Weiss & Birchler, 1975; Margolin et al., 1983). This score details which items the spouses agree and disagree. The results of the methods mentioned above will help in determining the perceptual accuracy of couples, the level of complaints in their marriages, and which types of premarital preparation couples find to be most effective.
Reliability & Validity

Margolin and colleagues (1983) took a closer look at the ACQ by studying 163 couples. Of those couples, 136 met the criteria the researchers required to be categorized as distressed or non-distressed. Distressed couples had to be seeking therapy and their score on the Marital Adjustment Scale and the Dyadic Adjustment Scale had to be at or below 200 points and 194 points, respectively. Those who fell into the category of non-distressed had to have scores above those mentioned above and could not be seeking therapy. The ACQ was used in this study, along with other measures, to determine the relationship between the ACQ and these measures, namely the Marital Adjustment Scale (MAS) and the Dyadic Adjustment Scale (DAS). The authors also examined how the results of the ACQ correlated with marital distress, sex, and the length of the marriage. Lastly, the Spouse Observation Checklist (SOC) was used to explore behavioral dynamics in the relationships.

Margolin and colleagues (1983) found that distressed couples had more complaints, that is, they desired more change of their spouse. Individuals in the distressed group felt that more change was desired of them, and they were more accurate than non-distressed couples about the desired and perceived change of each other.

The study by Margolin and colleagues displays convergent evidence, a component of construct validity. One of the characteristics of convergent evidence for construct validity is when the test or measure “demonstrates specific relationships that could be expected if the test is doing its job” (Kaplan & Saccuzzo, 1997, p. 146). In the study, the researchers first identified the distressed couples by measuring their marital adjustment
level. Those who have had low levels of adjustment in marriage had a higher number of complaints in their marriage. Conversely, the distressed couples in this study provide the construct validity. They present themselves as “distressed” and thereby are the “experts” in defining what marriages that have problems, complaints, and low satisfaction would look like.

One researcher (Noller, 1981) in Australia wanted to look at how gender and levels of marital adjustment affected the way couples are able to decode messages from their spouses and those of strangers. Noller administers the Marital Adjustment Test, a demographic questionnaire, and the ACQ. The mean scores for the ACQ in this research were higher for the couples who were in the low-adjustment group and low for those in the high-adjustment group. In other words, low-adjustment wives and husbands desired more change from each other than those who were in the high-adjustment group. This result held true when the scores of the husbands and wives were combined. Again, the ACQ correlates with the Marital Adjustment Test, which indicates the presence of construct validation.

Fals-Stewart, Schafer, and Birchler (1993) used the ACQ to identify behaviors that spouses wanted each to make individually and to identify conflict in the marriage. These behaviors were used to determine the main purpose of the research, which was for the authors to use the ACQ to create a typology of distressed couples. The authors sought to establish validity by using two groups of distressed couples. Their sample came from 257 couples who were seeking therapy. Apart from the ACQ, couples were also assessed using the Responses to Conflict Scale, the Marital Adjustment Scale, the MSI, and the
Self-description Inventory. Also, each spouse was asked to write four important problem areas found in their marriages. For this research, a factor-analysis of the 34 items of the ACQ was used from which seven categories were derived including attention and companionship with wife, attention and companionship with husband, social interaction, wife's domestic responsibilities, husband's domestic responsibilities, finances, and disengagement. The results of the study lead to the authors identifying five groups of couples which were termed as, high-conflict couples, disengaged couples, husband domestic dropout, wife withdrawn, and mildly distressed. It should be noted that this is a categorization of distressed couples who have presented themselves to therapy.

As with other studies using the ACQ, Birchler and Webb (1977) used other measures to examine specific dynamics. They used the ACQ and the Marital Activities Inventory to determine whether unhappily married couples display few problem-solving skills and hypothesize that these couples also spend less time with each other. Participants were categorized as happy or unhappy based on their scores from the Marital Adjustment Scale. There were 50 couples in each group. While the results of this study did confirm the authors’ hypotheses, they do admit that the groups were not matched in age or education, and the unhappy couples were presenting themselves to therapy and may have been overemphasizing their grievances.

The above-mentioned studies were similar in that they all used other measures along with the ACQ to measure some variable related to distressed or non-distressed couples in their marriages. The cited literature was consistent in that couples who were termed as distressed indicated higher levels of complaints in their marriages. This means
that all the studies involving the ACQ provide evidence of some construct validity. Furthermore, since “construct validity requires that there be content validity,” (Kaplan & Saccuzzo, 1997, p. 144) the studies also contain content validity. The ACQ also exhibits face validity, which is simply that a measure appears to measure what it claims (Kaplan & Saccuzzo).

Procedure

The surveys were mailed as mentioned above at Time 1 and Time 2. Participants were paid $2.00 each time for completing the survey. Couples were sent a reminder card to complete the survey ten days later. Respondents were sent and asked to complete individual surveys. The areas of the survey that are pertinent to this study are the questions about demographics and premarital preparation activities that couples took part in prior to marriage. These parts are from the survey sent out for Time 1 and can be found in the Appendix. At Time 2, which was two years later, the Area of Change Questionnaire was included in the second survey that was sent out to the same couples. The ACQ is the only part of the second survey that will be needed for this study. Of the 991 couples who completed the first survey, 436 responded at Time 2. For this reason, this study will only examine those 436 couples at both Time 1 and Time 2.
This chapter will focus on the statistical analysis of the data to answer each of the research questions. Its emphasis will be on reporting the results of the analysis of the data. Each question, pertinent statistics, and how the analysis was performed will be reported.

Research Question 1

Do husbands and wives who have reported the helpfulness of premarital preparation activities have fewer strong complaints in their marriage? A $t$ test was used to address this research question. In Wave 1, of the 10 premarital preparation activities on the survey, couples were asked to report the level of helpfulness of the activities in which they took part. The 10 activities were divided into five categories including self-education, professional premarital counseling/classes, visit with parents, visit with other married couples, and talking with religious leaders/clergy. On the survey, when participants were asked to indicate the level of helpfulness of the activities that they were a part of, the options were “very helpful,” “helpful,” “somewhat helpful,” “not very helpful,” or “not at all helpful.” These options were grouped as either helpful or not helpful in answering this research question. The first two possible responses of “very helpful” and “helpful” were combined into the category of “Helpful Premarital Preparation Activities” while other possible responses were grouped as “Not Helpful Premarital Preparation Activities.” In terms of strong complaints, it is important to note
strong complaints refer to those items on the Area of Change Questionnaire to which the couples answer “much more” or “much less” in terms of the changes they desired from their spouse. The independent variable for this question is husbands and wives’ reported helpfulness of premarital preparation activities and the dependant variable is the level of strong complaints. The \( t \) test will measure the statistical significance of the variables.

The \( t \)-test analysis of the data gives the statistical significance of each of the activities in which the husbands and wives took part. The means (\( M \)) and standard deviations (\( SD \)) of strong complaints are also given. The results are provided in Table 2 below. Results show that on average husbands and wives who reported the helpfulness of premarital preparation activities had fewer strong complaints in their marriage than those who took part in those same activities but reported that they did not find them to be helpful. Husbands who found self-education to be a helpful form of premarital preparation had wives who had fewer strong complaints about them. Likewise, wives who reported the helpfulness of self-education had significantly fewer strong complaints from their husbands. Results also indicated that when husbands reported that they found visiting with their parents as helpful then they had significantly fewer strong complaints about their wives. The general trend from the results is that when husbands and wives reported the helpfulness of premarital preparation activities that they had fewer strong complaints about their spouse and that their spouses had fewer strong complaints about them. There is statistical significance for the specific preparation activities mentioned above. Thus, this study found that husbands and wives who report that premarital preparation activities were helpful have fewer strong complaints in their marriages.
Research Question 2

Do husbands and wives who have reported the helpfulness of premarital preparation activities have greater perceptual accuracy in their marriages? This question requires taking the absolute difference of the total scores of husbands and wives from the Area of Change Questionnaire. This study will utilize the method of scoring which produces a global perceptual accuracy. First, the sum of the absolute score will be calculated for Part I and Part II of the ACQ for both husbands and wives. To determine perceptual accuracy, the ratio of perceived change (of the first spouse) to desired change (of the second spouse) will be calculated. This same process will then be repeated for the other spouse. The results of the scores will indicate by what percentage a spouse overestimates (a score that is greater than one) or underestimates (a score that is less than one) the change that is desired. Having high percentages of over- or underestimation of perceived changes is an indication of low perceptual accuracy. Conversely, having low percentages would reveal high perceptual accuracy. These perceptual accuracy scores can then be correlated to couples who have had premarital preparation and those who have not.

Chi-square was used to determine statistical significance. Perceptual accuracy scores were divided into quintiles to help clearly distinguish and discuss the levels of perceptual accuracy. The upper and lower quintiles are the scores of those husbands and wives who had lower levels of perceptual accuracy within their marriage. Conversely, the
Table 2

Husbands and Wives Reported Helpfulness of Premarital Preparation Activity and Number of Complaints in Marriage

<table>
<thead>
<tr>
<th></th>
<th>Helpful</th>
<th></th>
<th>Not Helpful</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>M</td>
<td>SD</td>
<td>N</td>
<td>M</td>
<td>SD</td>
</tr>
<tr>
<td>Husband's self-education</td>
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<td></td>
</tr>
<tr>
<td>Husband's strong complaints about wife</td>
<td>172</td>
<td>0.62</td>
<td>1.70</td>
<td>70</td>
<td>0.57</td>
<td>1.57</td>
</tr>
<tr>
<td>Wife's strong complaints about husband</td>
<td>172</td>
<td>0.35</td>
<td>0.86</td>
<td>73</td>
<td>0.82</td>
<td>2.00</td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband's strong complaints about wife</td>
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<td>90</td>
<td>0.82</td>
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<tr>
<td>Husband's strong complaints about wife</td>
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<td>1.07</td>
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<td>0.74</td>
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<td>Husband's visit with parents</td>
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<td></td>
<td></td>
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<td>Husband's strong complaints about wife</td>
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<tr>
<td>Husband's strong complaints about wife</td>
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</tr>
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<td>Wife's strong complaints about husband</td>
<td>249</td>
<td>0.44</td>
<td>1.16</td>
<td>69</td>
<td>0.70</td>
<td>1.36</td>
</tr>
<tr>
<td>Husband's visit with professionals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband's strong complaints about wife</td>
<td>119</td>
<td>0.54</td>
<td>1.70</td>
<td>55</td>
<td>0.67</td>
<td>1.63</td>
</tr>
<tr>
<td>Wife's strong complaints about husband</td>
<td>117</td>
<td>0.39</td>
<td>1.04</td>
<td>55</td>
<td>0.49</td>
<td>1.05</td>
</tr>
<tr>
<td>Wife's visit with professionals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband's strong complaints about wife</td>
<td>150</td>
<td>0.33</td>
<td>0.76</td>
<td>39</td>
<td>0.49</td>
<td>0.85</td>
</tr>
<tr>
<td>Wife's strong complaints about husband</td>
<td>150</td>
<td>0.50</td>
<td>1.17</td>
<td>39</td>
<td>0.46</td>
<td>1.07</td>
</tr>
</tbody>
</table>
three middle quintiles are reflective of higher levels of perceptual accuracy. The results produced by chi-square show no significance between premarital preparation activities and perceptual accuracy.

The ACQ produces scores for perceptual accuracy and levels of complaints. A correlation between perceptual accuracy and strong complaints found no significance and no relationship between the two variables.

Research Question 3

Which types of premarital preparation activities are associated with strong complaints? The survey that was mailed to participants in Wave I included a section asking husbands and wives to indicate which premarital preparation activities they took part in and the level of helpfulness of the activity. There were ten activities listed. For this study, those ten activities were categorized into five groups including premarital preparation provided by professionals, religious leaders/clergy, parents, other married couples, and through self-education. Those activities that were categorized as Professional were preparation activities that were provided by professionals and included professional premarital counseling, attending a class for two or more sessions, and attending a workshop or lecture. Self-education activities were those activities that provided information on marriage through mediums that couples could read or watch for themselves without the assistance of an instructor or facilitator. The category of self-education included having read a book, visited a website, read a magazine, pamphlet, or news articles; and watch a video or movie on marriage. The other three categories, which
were separate of each other, included talking to clergy, visiting with other married couples, and visiting with parents/relatives. The questionnaire with all ten premarital preparation activities is provided in the Appendix.

In terms of strong complaints, this study will only examine the strongest areas of complaints on the Area of Change Questionnaire. These areas of strong complaints are indicated with the respondents’ answer of +3 or -3. Plus three is a response of “much more” while minus three is a response of “much less,” indicating how much change is desired of the spouse or how much change one feels their spouse desires of them.

This question will be answered using Pearson’s correlation to determine the relationship between the independent variable (types of premarital preparation) and the dependent variable (strong complaints) for men and women in this study. The focus will be on the sum of strong complaints and the patterns the specific problems in relation to types of premarital preparation activities. This indicates which types of preparation the couples found to be most effective in their marriages and the influence of preparation on strong complaints.

The study examines this question (Which types of premarital preparation activities are associated with strong complaints?) by finding the correlation between the variables. Correlations between variables for this question were generally weak. However, there were some areas in which statistical significance was present. For instance, husbands who reported that it was helpful to talk to parents and other married couples had significantly fewer strong complaints about their wives. Those husbands who valued self-education as a form of premarital preparation had wives who had less strong
complaints about them. With regard to wives, the only activity for which there was statistical significance at \( p \leq .01 \) was self-education. Wives who reported that they found self-education helpful had husbands who had fewer complaints about them. The patterns of the results show that there is a general negative relationship between premarital preparation activities and strong complaints in marriage. However, this study found that there is a weak association between of premarital preparation activities and strong complaints. Therefore a conservative p-value \( (p \leq .01) \) is considered to avoid Type II error. The detailed results for Research Question 3, including the correlation coefficient and \( p \) values, can be found in Table 3.

Research Question 4

Which type of premarital preparation activities do husbands and wives find to be most helpful? This question was examined by taking the frequency of preparation activities the husbands and wives report as being helpful. For each specific premarital preparation activity, responses of “most helpful” and “helpful” were summed together. The independent variable for this research question is gender. The ten activities used in the survey were used to answer this question instead of the same five collapsed categories. This question will focus on the helpfulness of those activities for men and women.

To answer this question a frequency of participant responses to the helpfulness of premarital preparation activities was calculated. Results for any given premarital preparation activity included the number of participants who took part in that activity \( (N) \).
For each activity, of those who took part in it, a percentage was given for each possible response for that activity. However, this question is concerned with which activities that participants reported as being helpful. Thus, percentages only for responses of “very helpful” and “helpful” were examined. Those two responses were combined and ranked in descending order of reported helpfulness. The results are displayed in Tables 4 below.

The results show that husbands and wives reported what was most helpful to them in the same order with visiting with parents, religious leaders, other married couples and reading a book on marriage being the most helpful. In fact, husbands and wives reported all activities in the same order in terms of helpfulness. Also, there was a high percentage of those who took a class as a form of premarital preparation who found that activity to

Table 3

Pearson Correlation Between Premarital Preparation and Strong Complaints

<table>
<thead>
<tr>
<th>Husband Complaints of Wives</th>
<th>Wife Complaints of Husbands</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>r</td>
</tr>
<tr>
<td>242</td>
<td>0.00</td>
</tr>
<tr>
<td>174</td>
<td>-0.11</td>
</tr>
<tr>
<td>307</td>
<td>-0.09</td>
</tr>
<tr>
<td>316</td>
<td>-0.22</td>
</tr>
<tr>
<td>346</td>
<td>-0.23</td>
</tr>
<tr>
<td>304</td>
<td>-0.14</td>
</tr>
<tr>
<td>189</td>
<td>0.00</td>
</tr>
<tr>
<td>317</td>
<td>-0.06</td>
</tr>
<tr>
<td>343</td>
<td>-0.07</td>
</tr>
<tr>
<td>371</td>
<td>-0.08</td>
</tr>
</tbody>
</table>
be helpful. Tables 4 and 5 also show that there were more wives that sought out premarital activities than their husbands.

Table 4

*Reported Helpfulness of Premarital Preparation Activities Among Wives*

<table>
<thead>
<tr>
<th>Very Helpful/Helpful Preparation Activities</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Visited with parents/relatives</td>
<td>282</td>
<td>74.20</td>
</tr>
<tr>
<td>2 Talked with religious leaders/clergy</td>
<td>253</td>
<td>78.40</td>
</tr>
<tr>
<td>3 Visited with other married couples</td>
<td>242</td>
<td>68.80</td>
</tr>
<tr>
<td>4 Read a book on marriage</td>
<td>186</td>
<td>74.70</td>
</tr>
<tr>
<td>5 Attended a class (2 or more sessions)</td>
<td>125</td>
<td>79.60</td>
</tr>
<tr>
<td>6 Read pamphlets, magazines, news articles</td>
<td>116</td>
<td>48.50</td>
</tr>
<tr>
<td>7 Attended a workshop or lecture (1 session)</td>
<td>64</td>
<td>78.00</td>
</tr>
<tr>
<td>8 Professional premarital/counseling</td>
<td>45</td>
<td>75.00</td>
</tr>
<tr>
<td>9 Viewed videos/movies on marriage</td>
<td>29</td>
<td>34.10</td>
</tr>
<tr>
<td>10 Visited marriage web site(s)</td>
<td>14</td>
<td>27.40</td>
</tr>
</tbody>
</table>

*Note.* Percentages are for the *N* of each premarital preparation activity.

Table 5

*Reported Helpfulness of Premarital Preparation Activities Among Husbands*

<table>
<thead>
<tr>
<th>Very Helpful/Helpful Preparation Activities</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Visited with parents/relatives</td>
<td>241</td>
<td>67.50</td>
</tr>
<tr>
<td>2 Talked with religious leaders/clergy</td>
<td>230</td>
<td>73.70</td>
</tr>
<tr>
<td>3 Visited with other married couples</td>
<td>189</td>
<td>58.20</td>
</tr>
<tr>
<td>4 Read a book on marriage</td>
<td>150</td>
<td>73.20</td>
</tr>
<tr>
<td>5 Attended a class (2 or more sessions)</td>
<td>88</td>
<td>64.20</td>
</tr>
<tr>
<td>6 Read pamphlets, magazines, news articles</td>
<td>66</td>
<td>36.50</td>
</tr>
<tr>
<td>7 Attended a workshop or lecture (1 session)</td>
<td>49</td>
<td>67.10</td>
</tr>
<tr>
<td>8 Professional premarital/counseling</td>
<td>39</td>
<td>59.00</td>
</tr>
<tr>
<td>9 Viewed videos/movies on marriage</td>
<td>20</td>
<td>25.70</td>
</tr>
<tr>
<td>10 Visited marriage web site(s)</td>
<td>13</td>
<td>38.20</td>
</tr>
</tbody>
</table>

*Note.* Percentages are for the *N* of each premarital preparation activity.
CHAPTER V
DISCUSSION

This chapter will serve to interpret the results of the study and compare them to past research. It will include implications for premarital counseling and education, present the limitations of this research, and provide suggestions for future research. All questions will be addressed.

Research Question 1

Do husband and wives who reported the helpfulness of premarital preparation activities have fewer strong complaints in their marriage? The results indicate trends in the expected direction; that those who found premarital preparation activities to be helpful had fewer complaints in their marriage. The results, however, show statistical significance for only three activities that husbands and wives found helpful.

A somewhat surprising finding was that self-education was helpful only for the partners’ strong complaints. For the husbands who reported self-education as a helpful premarital preparation activity, their wives had significantly fewer strong complaints about them. The analysis for the wives who reported self-education as helpful, also showed that their husbands had significantly fewer complaints about them. In other words, if a husband or wife found self-education helpful, their spouses had fewer complaints about them. It is curious that helpful self-education did not lower the husbands’ or wives’ own strong complaints about their spouse.

In this study, the category of self-education included reading a book on marriage,
reading pamphlets, magazines, and news articles on marriage, viewing a video or movie on marriage, and visiting a marriage website. At present, there is no information in the literature that would give insight as to why self-education as a form of premarital preparation would significantly influence the level of complaints in marriage. This is an area that can be addressed in future research.

Statistical significance was also shown for husbands who reported that visiting with other married couples and with their parents was helpful. These husbands had significantly fewer strong complaints about their wives. These are surprising findings since men tend to seek out help less than women (see Tables 4 & 5). Talking to parents and other married couples perhaps helps husbands to see the perspective of both parties in the marriage. This might assist in providing a more realistic expectation of marriage and one’s spouse.

These results seem to suggest that husbands especially, are influenced more by self-education and discussions of marriage with other married couples and parents. Perhaps future research can explore the relationship between formal and informal marriage preparation activities for men and women to determine which are most effective for both parties. Another area of exploration is, to which forms of marital preparation are men and women most responsive. Table 4 and Table 5 are identical in the way men and women ranked the helpfulness of premarital preparation activities. Those reported as most helpful seem to be activities that involved talking to someone they were most likely familiar with or self-education. Perhaps it is not surprising that seeking professional premarital counseling is near the bottom of the list since this requires seeking help from a
stranger.

While there was statistical significance for some areas, the difference between the mean scores for the groups that found preparation activities helpful and those that did not was only about half a point. This means that between those that found an activity to be helpful had half a complaint less than those who did not find it helpful. In addition, the number of strong complaints was less than one for both husbands and wives. The results may report statistical significance but they certainly are not substantive. Possible explanations may include sample bias in that only happily married couples responded. Another possibility is that there may be some degree of social desirability in the responses.

The goal of premarital preparation is to prevent distressing patterns in marriages and to provide couples with the resources to maintain healthy levels of functioning when problems do arise (Markman & Hahlweg, 1993). While providers present to the consumer what is deemed useful in marriage based on opinion or research (Stanley, 2001), there are investigations being made into those areas that the consumers themselves find effective and useful. By asking this research question, this study adds to the literature that seeks to look at what is working for couples and in an indirect way, what resources they bring with them from past formal and informal sources. The participants in this study had a number of resources that they reported as being helpful (e.g., parents and other married couples). This kind of information can be useful to educators and counselors as a way of assessing couple strengths and individualizing education or treatment as needed.
While couples may report that a certain premarital preparation activity is helpful and research may show that other areas are most effective, how can the provider negotiate both of these issues? Perhaps the answer lies in the format and delivery of programs. A concern that has been expressed in the literature is the need to make premarital programs attractive to those contemplating marriage and get rid of the negative connotation that some associate with receiving help, especially that which is offered by professionals. Suggestions have also been made in assessing client personal characteristics in tailoring programs and that so doing will determine how much they benefit from the programs provided (Murray, 2004). A closer systemic look can be taken on how couples apply the information they receive (Russell & Lyster, 1992)) and whether couples find information helpful because they have figured out how best to apply that information.

A closer look at the results for this question will show that there is no variability. There is less than complaint difference between those that reported finding the premarital preparation activities to be helpful and those that did not find them helpful.

A weakness of this study is that information about personal characteristics and attitudes about premarital preparation were unavailable in the data. Therefore there is no context as to why the couples found the information to be helpful or accurate. Some very accurate information could come from less desirable source for couples. Also, the couples reported less than one strong complaint.

Research Question 2
Do husbands and wives who have reported the helpfulness of premarital preparation activities have greater perceptual accuracy in their marriages? This study found no significance between the reported helpfulness of premarital preparation activities and perceptual accuracy. The results were unexpected. This may be due to the method of analysis of the data.

Perceptual accuracy in marriage relationships has received very little attention in the literature and it is hoped that there is more information forthcoming in this area. There are many questions still to be answered on this topic. This study found no significant relationship between premarital preparations and perceptual accuracy. There is potential in this area for future research. Attention can be focused on answering questions such as, is perceptual accuracy in marriage reflective of the abilities of the individuals in the marriage that serve to enhance the marriage relationship or is there development of this ability that results from having intimate relationships? Is perceptual accuracy even important to the “success” of a marriage or is it more important to have effective communication skills by which one can determine what is desired of them in the marriage and communicate changes that they desire in marriage?

While this study has added to literature, there are yet many aspects of perceptual accuracy that can be examined to help give a clearer picture of how this concept plays out in marriages and in premarital preparation. One suggestion would be to examine perceptual accuracy before marriage and throughout the marriage to assist in enhancing marriages.

As these and other aspect of marriage are examined, clinicians and premarital
preparation and marriage enhancement programs can focus their efforts on those areas that will be most beneficial to couples.

Research Question 3

Which types of premarital preparation activities are associated with strong complaints? The results showed a relationship in the expected direction, although it was weak. However, statistical significance was only shown for four activities. This was unexpected.

Research Question 4

Which type of premarital preparation activities do husbands and wives find to be most helpful? The frequencies table provided straightforward results, which were reported for the sample. It simply shows in what order husbands and wives report premarital preparation activities as being helpful. Husbands and wives ranked the activity items in the same order of helpfulness. This is likely a result of obtaining information from that same source. The first three activities that were ranked as most helpful (talking with parents, visiting with religious leaders, and visiting with other married couples) seem to imply that most couples steered towards activities that are familiar and comfortable for them. More couples took part in these activities than any of the others.

There are perhaps issues with self-selection occurring in this study, which is consistent with the literature. Those who are most at risk for marital distress and
dissolution are less likely to take part in premarital preparation programs.

The subjective nature of the data about premarital preparation activities is one of the limitations of the study. The research relied on husbands and wives reports which are subjective. This information may not reflect those activities that were effective for the couples. Rather, they tell us only that the couples thought that they were helpful. Future research would benefit couples, clinicians, educators, and legislatures by obtaining more objective information about premarital preparation, complaints in marriage, and perceptual accuracy.

Limitations and Implications for Future Research

Although the sample used in this study was a random sample, there are limitations in generalizing the information and results to a population outside of the state of Utah. The demographics for this study are reflective of the dominant faith and ethnicity of the state. The results of research question 4 and perhaps all the questions about those preparation activities that husbands and wives found to be helpful may be reflective of the religious and cultural environment of this state. However, the information can provide a starting point in examining these research questions for other populations.

Future research can improve on this and past study avoiding the homogenous groups used thus far (Carroll & Doherty, 2003). Finding ways to broaden availability to other ethnic groups and to at-risk couples will assist in more accurate information in developing, implementing, and evaluating the outcome of premarital preparation programs.
The Area of Change Questionnaire has been used as a research tool and recommended as a therapy tool. It has not been without its critics. The ACQ is limited in the scope of the areas of changes that the questionnaire measures. Argument that the ACQ does not cover all the categories that couples complain about when presenting in therapy is also an issue. The ACQ only evaluates 13 categories. A more comprehensive ACQ has been recommended, one that would cover the 29 categories that Geiss and O'Leary advocate (Mead, Vatcher, Wyne, & Roberts 1990; see also Mead & Vatcher, 1985).

The ACQ has been judged to be reliable but contested when used as a therapeutic tool to assess couples’ presenting problems. It is found to be insufficient to cover the scope of couples’s complaints. Geiss and O'Leary's (1981) 29 categories have been recommended to cover the scope of problems that couples present within therapy. The Comprehensive Area of Change Questionnaire is a broader version of the ACQ, which covers all 29 areas (Mead et al., 1990).

Another limitation of this study is that couples reported the level of helpfulness of premarital activities and not how those activities apply. While couples may report that an activity is helpful, how a couple defines helpfulness may range from thinking that the information received is a nice idea and might work, to having the skills to successfully apply the concepts in their marriage.

Time is another area where this study could have been strengthened. At Time II, the participants in our study had been married for about two years. There are possible limitations because little is known about how couples will be affected by the information
they received from their premarital preparation activities when presented with additional transitions and problems in their marriages.

The results for this study were weakened by the nature of the survey. Information on premarital preparation activities gathered from participants had no measurable construct or meaning. The extent to which couples took part in premarital preparation activities is unknown. For example, what does a couple mean when they report having met with their clergy? The response can be as varied as meeting with clergy to set the date of wedding and reserve religious facilities to a systematic premarital preparation program, which lasts six to ten week, covering specific topic, giving couples assignments, and evaluating how the couple benefits from meeting with their clergy.

Future research can address this problem through random selection and random assignment. Also, treatment groups and control groups where there is consistency in the types of premarital programs provided. Provided different groups with different types of preparation activities provides a way of comparing programs and evaluating outcome.
REFERENCES


comprehensive premarital assessment questionnaires. *Journal of Marital and Family Therapy, 28*, 233-239.


Noller, P. (1981). Gender and marital adjustment level differences in decoding messages


APPENDIX

Utah Governor’s Commission on Marriage

Husband’s & Wife’s Survey

(Demographic & Premarital Preparation Questions)
B. This section is just for wives. Husbands complete the blue Husband Survey form. Please complete the sections separately. When you are finished, please seal it (along with the green form and the blue Husband’s Survey Form) in the preaddressed envelope provided. Please remember that all of your answers are confidential. Please do not put your name on the survey. (check one box per question)

1. Utah is the first state to produce a marriage video to be freely distributed to newlyweds when they apply for a marriage license. Do you feel the marriage video you received was …
   □ Did not receive a video (please skip the next question) □ Received a video but did not watch it
   □ Very helpful □ Somewhat helpful □ Not very helpful □ Not at all helpful

2. How soon after receiving the video did you watch it?
   □ Haven’t watched it yet □ Within one week □ After 2-3 weeks □ After a month □ Between 1-2 months

3. Utah has recently created a marriage web site designed to help people have happier marriages. (www.UtahMarriage.org) Do you feel the web site is …
   □ Haven’t visited the web site □ Very Useful □ Somewhat useful □ Not very useful □ Not at all useful

The following questions ask for information about marriage preparation you may have had and how beneficial it may have been. (check one box per question)

4. Did you have any formal education in high school that addressed marriage?
   □ No □ Yes

5. Have you enrolled in any formal classes in a technical school or college that focused on marriage?
   □ Did not attend college □ No □ Yes

6. Did you take other types of marriage preparation classes/workshops? (religious, community, etc.)
   □ No □ Yes

The following questions pertain to your preparation & attitudes towards marriage education (check one box per question).

7. Overall, looking back, how prepared do you feel you were going into the marriage?
   □ Very well prepared □ Fairly well prepared □ Somewhat prepared □ Not well prepared

8. How likely is it that you would recommend premarital education to other engaged couples?
   □ Definitely would □ Probably would □ Probably would not □ Definitely would not

9. How interested are you now in taking a free class designed for couples at your stage of marriage?
   □ Very interested □ Somewhat interested □ Somewhat uninterested □ Very uninterested

10. At what one point do you feel that marriage education would MOST LIKELY benefit you?
    □ Prior to dating □ During dating □ During engagement □ 1-6 months into the marriage □ 6-12 months into the marriage
11. How do you feel about the idea of a statewide educational effort to promote marriages and reduce divorces? Do you think this would be a …

☐ Very good idea  ☐ Good idea  ☐ Not sure  ☐ Bad idea  ☐ Very bad idea

12. This next section asks about other things you may have done to prepare for marriage.

For each activity that you participated, please rate its helpfulness to you in preparing you for marriage, and mark Not Applicable (N/A) for activities in which you did not participate. Then, for each activity that you marked “Not Applicable” (N/A), please mark the MAJOR reason why you DID NOT participate in the activity. If there are other reasons you may have not participated in an activity, please leave your comments in the space provided below the table.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Degree of Helpfulness</th>
<th>Reason for not Participating</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Read a book on marriage</td>
<td>Very helpful</td>
<td>Didn’t think was needed</td>
</tr>
<tr>
<td>b. Professional premarital/counseling</td>
<td>Helpful</td>
<td>Not available</td>
</tr>
<tr>
<td>c. Talked with religious leaders/clergy</td>
<td>Somewhat helpful</td>
<td>Took too much time</td>
</tr>
<tr>
<td>d. Visited marriage website(s)</td>
<td>Not very helpful</td>
<td>Spouse wasn’t interested</td>
</tr>
<tr>
<td>e. Visited with other married couples</td>
<td>N/A</td>
<td>I was not interested</td>
</tr>
<tr>
<td>f. Visited with parents/relatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Read pamphlets, magazines, news articles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. Viewed videos/movies on marriage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Attended a class (2 or more sessions)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. Attended a workshop or lecture (1 session)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you have additional comments regarding why you DID NOT participate in these or other marriage education activities, please provide them here: __________________________________________

______________________________________________________________________________
Here are some final questions about you (check one box per question).

33. Which of the following racial groups best describes you?
   - American Indian
   - or Alaska Native
   - Asian
   - Black or African American
   - Hispanic or Latino
   - White, Non-Hispanic
   - Multiracial
   - Other (please specify) __________________

34. What is your highest level of education?
   - Some high school
   - Associate’s degree
   - High school graduate
   - Bachelor’s degree
   - Technical school/certificate
   - Higher than Bachelor’s degree
   - Some college

35. Approximately how much consumer debt (NOT including a house mortgage) did you enter the marriage with?
   - None
   - Under $1,000
   - Between $1,000-$5,000
   - Between $5,000-$20,000
   - Between $20,000-$50,000
   - Over $50,000

35a. If you brought debt into the marriage, what was the source(s)? (check all that apply)
   - Medical bills
   - Credit card
   - Auto load
   - School loan
   - Other _______________________

36. What is your parents’ current marital status?
   - Single and never married
   - Divorced
   - Married, first marriage
   - Widowed
   - Remarried
   - Other

37. Please indicate your present religious affiliation
   - Buddhist
   - Jewish
   - Catholic
   - Latter-day Saint
   - Evangelical Christian
   - Protestant
   - Hindu
   - No formal religious affiliation
   - Islamic
   - Other (please specify) __________________________

38. Would you consider yourself …
   - Very Religious
   - Fairly Religious
   - Somewhat Religious
   - Slightly Religious
   - Not at all Religious

If you would like to receive a summary of results from this survey and be included in similar surveys in the future (perhaps every 2-3 years), please fill out the card that was included in the envelope and mail it separately from this survey. With your help in completing further surveys we hope to further benefit marriage in Utah and beyond.

Thanks you for your participation. Please place the survey in the preaddressed envelope and mail it in.
B. This section is just for husbands. Wives complete the yellow Wife Survey form. Please complete the sections separately. When you are finished, please seal it (along with the green form and the yellow Wife’s Survey Form) in the preaddressed envelope provided. Please remember that all of your answers are confidential. Please do not put your name on the survey. (check one box per question)

1. Utah is the first state to produce a marriage video to be freely distributed to newlyweds when they apply for a marriage license. Do you feel the marriage video you received was …
   □ Did not receive a video (please skip the next question) □ Received a video but did not watch it
   □ Very helpful □ Somewhat helpful □ Not very helpful □ Not at all helpful

2. How soon after receiving the video did you watch it?
   □ Haven’t watched it yet □ Within one week □ After 2-3 weeks □ After a month
   □ Between 1-2 months

3. Utah has recently created a marriage web site designed to help people have happier marriages. (www.UtahMarriage.org) Do you feel the web site is …
   □ Haven’t visited the web site □ Very Useful □ Somewhat useful
   □ Not very useful □ Not at all useful

The following questions ask for information about marriage preparation you may have had and how beneficial it may have been. (check one box per question)

4. Did you have any formal education in high school that addressed marriage?
   □ No □ Yes

5. Have you enrolled in any formal classes in a technical school or college that focused on marriage?
   □ Did not attend college □ No □ Yes

6. Did you take other types of marriage preparation classes/workshops? (religious, community, etc.)
   □ No □ Yes

The following questions pertain to your preparation & attitudes towards marriage education (check one box per question).

7. Overall, looking back, how prepared do you feel you were going into the marriage?
   □ Very well prepared □ Fairly well prepared □ Somewhat prepared □ Not well prepared

8. How likely is it that you would recommend premarital education to other engaged couples?
   □ Definitely would □ Probably would □ Probably would not □ Definitely would not

9. How interested are you now in taking a free class designed for couples at your stage of marriage?
   □ Very interested □ Somewhat interested □ Somewhat uninterested □ Very uninterested

10. At what one point do you feel that marriage education would MOST LIKELY benefit you?
    □ Prior to dating □ During dating □ During engagement
    □ 1-6 months into the marriage □ 6-12 months into the marriage
11. How do you feel about the idea of a statewide educational effort to promote marriages and reduce divorces? Do you think this would be a …
☐ Very good idea  ☐ Good idea  ☐ Not sure  ☐ Bad idea  ☐ Very bad idea

12. This next section asks about other things you may have done to prepare for marriage.
For each activity that you participated, please rate its helpfulness to you in preparing you for marriage, and mark Not Applicable (N/A) for activities in which you did not participate. Then, for each activity that you marked “Not Applicable” (N/A), please mark the MAJOR reason why you DID NOT participate in the activity. If there are other reasons you may have not participated in an activity, please leave your comments in the space provided below the table.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Degree of Helpfulness</th>
<th>Reason for not Participating</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Read a book on marriage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Professional premarital/counseling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Talked with religious leaders/clergy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Visited marriage website(s)</td>
<td></td>
<td></td>
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<tr>
<td>e. Visited with other married couples</td>
<td></td>
<td></td>
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<tr>
<td>f. Visited with parents/relatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Read pamphlets, magazines, news articles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. Viewed videos/movies on marriage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Attended a class (2 or more sessions)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. Attended a workshop or lecture (1 session)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you have additional comments regarding why you DID NOT participate in these or other marriage education activities, please provide them here: _________________________________
______________________________________________________________________________
Here are some final questions about you (check one box per question).

33. Which of the following racial groups best describes you?
   American Indian                Black or Hispanic or
   or Alaska Native               Asian      African American      Latino      Pacific Islander
   □ White,  Non-Hispanic        □ Multiracial       □ Other (please specify) __________________
   □ Multiracial

34. What is your highest level of education?
   □ Some high school          □ Associate’s degree
   □ High school graduate      □ Bachelor’s degree
   □ Technical school/certificate □ Higher than Bachelor’s degree
   □ Some college

35. Approximately how much consumer debt (NOT including a house mortgage) did you enter the marriage with?
   □ None                        □ Under $1,000
   □ Between $1,000-$5,000        □ Between $5,000-$20,000
   □ Between $20,000-$50,000      □ Over $50,000

35a. If you brought debt into the marriage, what was the source(s)? (check all that apply)
   □ Medical bills    □ Credit card    □ Auto load    □ School loan
   Other ________________________(please specify)

36. What is your parents’ current marital status?
   □ Single and never married  □ Divorced
   □ Married, first marriage  □ Widowed
   □ Remarried                □ Other

37. Please indicate your present religious affiliation
   □ Buddhist                  □ Jewish
   □ Catholic                  □ Latter-day Saint
   □ Evangelical Christian     □ Protestant
   □ Hindu                     □ No formal religious affiliation
   □ Islamic                   □ Other (please specify) _______________________

38. Would you consider yourself …
   Very Religious    Fairly Religious    Somewhat Religious    Slightly Religious    Not at all Religious
   □                  □                    □                        □                      □

If you would like to receive a summary of results from this survey and be included in similar surveys in the future (perhaps every 2-3 years), please fill out the card that was included in the envelope and mail it separately from this survey. With your help in completing further surveys we hope to further benefit marriage in Utah and beyond.

Thanks you for your participation. Please place the survey in the preaddressed envelope and mail it in.