

## A study on Determinants of Marital Adjustment

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### Abstract

This Study, tries to investigate the nature of relationship between emotional intelligence, self-esteem and financial satisfaction in marital adjustment. To do so, 110 couples who were from Kerala had been married for less than 15 years, were randomly selected. Emotional intelligence scale, self-esteem scale, financial satisfaction scale and marital adjustment questionnaire were used for data collection. Multiple regression analyses were showed that emotional intelligence and self-esteem, financial satisfaction have significant relationship with marital adjustment. Findings of the study concluded that emotional intelligence, self-esteem, is positively correlated with marital adjustment. Results revealed that demographic variables have (gender, number of children, duration of marriage) has no effect on the marital adjustment. However, family income had direct relation to marital adjustment. Overall, emotional intelligence, self-esteem, financial satisfaction and marital adjustment are linked with each other. However, current study emphasized only on the level of emotional intelligence and marital adjustment in couples. Implications of the findings have been discussed. These results clarify the role of Emotional intelligence, self-esteem, financial satisfaction in marital adjustment.

**KEYWORDS:** Emotional intelligence, self-esteem, financial satisfaction, marital adjustment.

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### Introduction

The last two decades have seen a steady increase in divorce and failures in marriages. The attitude towards marriage is also changing; people view marriage less as commitment and more as relationship. This has raised concerns over the stability and future of age old institution of marriage, especially arranged marriage. Bradbury, Fincham and Beach (2000) investigated the nature and determinants of marital satisfaction. Based on the findings of these studies, they have emphasized on the role of marital satisfaction on individual and family health, and explored the relationship between marital dissatisfaction and high rate of divorce.

### Marital Adjustment

A well adjusted married life is described as relatively free of conflict, the husband and the wife are in relative agreement on major issues, they enjoy the same leisure interests and they show affection for one another. Marital adjustment is the state in which there is an overall feeling of happiness and satisfaction between the husband and wife (Kay, B.J., 1982). The process of interaction between husband and wife to achieve a state of harmony falls under the purview of marital adjustment. Marital adjustment implies dynamic change, continuing “growth” on the part of both the couple and their relationship. The term marital adjustment is defined as a process of adaption where husband and wife avoid or resolve conflicts sufficiently so that they

feel satisfied with the marriage and with each other (Locke, H.J., and Willioison, R.C, 1958).

### **Emotional Intelligence**

Emotional expression in marriage is characterized by joy and care. It's manifestation is

seen in maintaining warmth, calmness and maturity in their interpersonal relationship. Thus, the measures of both acceptance and mutual understanding as used in research as indications of emotional manifestation (Ebenuwa – Okoih).Goleman (1996) claimed that emotional intelligence, not intelligence quotient (IQ) is the true measure of human intelligence. He argued that qualities such as understanding one's emotions, recognizing and empathizing with other's emotions and regulating one's emotions are much more important than IQ. Consistent with the argument of the Goleman (1996), as a matter of fact, people's life experience is greatly influenced by how they feel and perceive which in turn can play a major role in determining their level of satisfaction.

Fitness (2001) explained that emotion perception, understanding and reasoning about emotions, and managing emotions are important in marriage. However, Fitness also suggests that the link between marital happiness and emotional intelligence. Bricker (2005) explored that self-reported overall emotional intelligence is significantly correlated with marital satisfaction. The study also reported that interpersonal skills needed to resolve conflict and foster intimacy between partners have shown to be important in determining successful marital outcome. In another study, married couples with higher self-reported emotional intelligence reported higher marital satisfaction (Schutte, Malouff, Bobik, Coston, Greeson, Jedlicka, Rhodes, & Wendorf, 2001).

### **Self-Esteem**

According to Mackie and Smith "The self-concept is what we think about the self; self-esteem, is the positive or negative evaluations of the self, as in how we feel about it." In his hierarchy of needs, Abraham Maslow described self-esteem as one of the basic human motivation and he also pointed out that people are not only in need for esteem but also for inner respect. The psychological construct, self-esteem has been got great attention of researchers because of it remains as an influential predictor of relevant outcomes, such as exercise behavior (Hagger et al. 1998). In addition, self-esteem has also been treated as an important outcome due to its close relation with psychological well-being (Marsh 1989).

### **Financial Satisfaction**

Another factor of adjustment within the family is in the area of financial management. This is because, through this, the family bills are paid. Moreover, the status of the family partly hangs on it. Misunderstandings arise due to differences in settings of goals, priorities and preferences on the part each spouse. Studies have shown that it constitutes 80% of the cause of divorce in America (North America Missionary Board 2001). Noting is perceived as actual financial behaviors that influence financial satisfaction, either directly or indirectly, which determining marital distress and dissolution. Specifically, the actual financial behaviors and one's materialistic attitudes may have a direct and powerful impact on a married person's thought of divorce. Marriage therapists are well aware about the link exists between marriage and household finances. Pittman & Lloyd, 1988 reports that financial stress is among the leading causes of marital instability and divorce. Several research studies showed a positive correlation between financial behaviors (Cano, Christian-Herman, O'Leary, & Avery-Leaf, 2002; Geiss & O'Leary, 1981) and financial stress (Johnson & Booth, 1990; Rosenblatt & Keller, 1993) to relationship problems

Therefore, present study tries to investigate the relative contribution of each significant predictor variable in step-wise basis on the criterion variable of marital adjustment. The predictor variables include emotional intelligence, financial management and self-esteem.

### **Objective of the Study**

The main purpose in conducting the present investigation was to determine the nature and degree of correlation between emotional intelligence, financial management and self-esteem and marital adjustment among married persons in Kerala State of India.

- To determine the predictive relation between each of the independent variables (emotional intelligence, financial management and self-esteem) and dependent variable of marital adjustment on step- wise basis.
- To determine the independence of each variable as predictor

### **Hypothesis**

H1: There is positive relationship between emotional intelligence, financial satisfaction, self-esteem and marital adjustment of married couples.

H2: To determine which of these predictors have the most contribution in predicting marital adjustment of married couples ?

H3: There is no significant difference between marital adjustment and demographics.

### **Methodology**

#### **Participants and Procedure**

The subjects of this study were 110 couples, who were selected randomly among couples with less than 15 years of marriage in Palakkad district of Kerala state, India. The participants were asked to determine a code in their questionnaire (if they want) to keep data in secret form. The researchers gave a special consultation telephone number to participants to contact and ask the results of their own questionnaires. This increased motivation of them to complete questionnaires precisely.

#### **Tools**

**Marital adjustment questionnaire:** This Questionnaire is used to measure the marital adjustment of the couples. It was developed by Pramod Kumar and Kanchana Rohtagi (34). It consists of 25 highly discriminating items. Each item elicits a response of 'Yes' or 'No'. Each 'Yes' response contribute to higher marital adjustment. The authors had administered this scale on 200 copies drawn from the Jodhpur and Gandhinagar Cities. The respondent's age ranged 28 to 58 years. The split-half reliability was found to be 0.49 (N=60) which yielded an index of reliability of 0.70. Further they obtained a reliability of 0.84 through test-retest. According to the authors the scale provided a high content validity and face validity. It was validated against Singh's Marital Adjustment Inventory and found to have a validity of 0.71.

**Scoring:** Marital Adjustment Questionnaire contains 25 items. The items are responded to in terms of 'Yes' or 'No'. A 'Yes' response is assigned a score of 1 except for items 4, 10, 19 in which case reverse is applicable. The sum of these values forms the marital adjustment score, the higher the total score, the higher would be the marital adjustment at the husband or wife. The maximum score is 25 and the minimum score is 0.

#### **Emotional Intelligence Questionnaire**

Emotional Intelligence Questionnaire was developed by Anukool hyde, Saniyot pethe and Upinder Dhar were developed this scale. This scale consists 34 items.

**Reliability:** The reliability of the scale was determined by calculating reliability coefficient on a sample of 200 subjects. The split –half reliability coefficient was found to be 0.88.

**Validity:** Besides face validity, as all items were related to the variable under focus, the scale has high content validity. It is evident from the assessment of experts that items of the scale are directly related to the concept of emotional intelligence. In order to find out the validity from the coefficient of reliability (Garret, 1981), the reliability index was calculated, which indicated high validity on account of being 0.93.

### **Financial Satisfaction Scale**

This scale provides an assessment of a person's level of satisfaction with their household financial situation. This scale was developed by DeVaney, S. A., Gorham, E. E., Bechman, J. C., & Haldeman, V. A. In 1996. This scale was used with a sample of women (N = 196) who participated in the Women's Financial Information Program (WFIP) in Indiana, Nevada, Utah, and Virginia in 1993 and 1994. WFIP was a 7 week program designed to help women increase their financial management skills. The normed mean score is 29.80.

**Reliability:** The reported Cronbach's alpha co-efficient confirms the consistency of 0.89.

**Validity:** Scales scores were shown to be positively associated with having a spending and savings plan.

**Score:** The four-point Likert-type scoring system is used with this scale; 1= Very Dissatisfied and 4 = Very Satisfied . Higher scores indicate a higher level of financial satisfaction.

### **Rosenberg's Scale of Self-Esteem**

Rosenberg's Scale of Self Esteem (Rosenberg, 1965; cited in Çuhadaroğlu, 1985), is a 10-item Likert type measure that assess the level of self-esteem. Response options of the scale range from 1= *completely agree* and 4= *completely disagree*. Possible scores range between 0 and 6 with lower scores signify higher self-esteem. Specifically, scores between 0 and 1 indicates high self-esteem, 2 and 4 indicates intermediate self-esteem, and 5 and 6 indicates low self-esteem.

The original scale was reported as a reliable measure with high test-retest reliability (.82) (Fleming & Courtney, 1984) and Cronbach's alpha of .82 for the scale was reported (Waux, 1988). Additionally, validity of the scale was reported as .75 (Kahle, 1976). Reliability and validity of the scale were also proved in different studies (Fincham & Bradbury, 1993; Murray, Bellavia, Rose, & Griffin, 2003; Silber & Tippett, 1965; cited in Fincham & Bradbury, 1993).

### **Results**

The marriage duration amplitude was 1-15 years, and about 98% of participants had got married less than 15 years. Females' age mean was 29.77 (SD=6.18) and males' age mean was 34.47(SD=7.62). 82.5% of the females were employed and 17.5% of them were housewives. For males, 80% were employees and 20% were businessmen.

In order to determine the contributions of variables in predicting marital satisfaction, these variables (emotional intelligence, and marital adjustment) were entered simultaneously in multiple regression analysis.

**Hypothesis 1**

Correlation and Multiple regression analyses were done to examine Hypothesis 1, which stated: there is a positive relationship between emotional intelligence, marital adjustment and marital Satisfaction of couples

**Table I**

**One - Correlations analysis**

**Emotional Intelligence, financial Satisfaction, self-esteem and marital adjustment**

	MA	EI	FS	SE
r	1.00	.624**	.628**	.686**
p		.001	.001	.001

Results indicated that predictor variables have significant correlation with marital adjustment. Emotional intelligence was significantly correlated with marital adjustment ( $r = .624, p = .001, N = 220$ ), financial satisfaction ( $r = .628, p = .001, N = 220$ ) and self-esteem ( $r = .686, p = .001, N = 220$ ) respectively.

Analysis of the data resulted from the Pearson correlation analysis (see Table I), indicates that as expected overall marital adjustment is positively correlated with emotional intelligence, self-esteem and financial satisfaction. And the association is significant at the 0.01 level, indicates that the association is highly significant and the relationship is positive. The correlation analysis also reveals that the association is highly significant and the strength of the association between independent and dependent variables are very strong. The value of coefficient (r) determines the strength of the association and is very strong and positive between self-esteem, financial satisfaction and marital adjustment (.686), (.628) respectively. However as compare to self-esteem, financial satisfaction the association is somewhat at moderately strong between emotional intelligence and marital adjustment (.786). Therefore hypothesis one is failed to be rejected i.e. supported.

**Table 2:** Beta, R, R<sup>2</sup>, Standard error of the estimate, f and probability for each of the predictors in joint contribution to couples marital adjustment

**Table 2.**

**Summary of multiple regression results in predicting marital adjustment**

R	R <sup>2</sup>	R <sup>2</sup> Adjusted	Std. Error of the Estimate	F	P
.780	.608	.603	2.885	111.815	.001

Results in Table 1 show that the model is significant ( $F=111.815, P<0.001$ ); and the model obtained from linear combination of these variables can predict 60.8% of the marital adjustment variance ( $R^2=0.608, R=0.780$ ). Therefore, from the regression

analysis findings indicate that 60.3 percent of the variance(adjusted R Square) of marital adjustment has been significantly explained by the three predictors (Emotional Intelligence, financial satisfaction and self-esteem). Thus the results in this study support the alternative hypothesis predictors (Emotional Intelligence and marital adjustment) significantly influence the marital satisfaction of the couples.

The results of the regression coefficients are listed in Table 2.

**Table 3:**  
**Variables simultaneous regression coefficients in predicting marital adjustment**

Variables	Unstandardized Coefficients		Standardized Coefficients	T	P
	B	Std. error	Beta		
Constant	-6.389	1.227		-5.207	.000
Emotional intelligence	.079	.011	.355	7.200	.000
Financial satisfaction	.190	.062	.188	3.079	.002
Self-esteem	.362	.056	.392	6.467	.001

Regression coefficients related to predictors (Table 1) show that emotional intelligence, financial satisfaction and self-esteem can predict marital adjustment. According to beta coefficients, predictor variables and marital adjustment have positive correlation with predictor variables.

**Hypothesis 2**

Stepwise multiple regression analyses were done to examine Hypothesis 2, which stated: To determine which of the predictor have the most contribution in predicting marital satisfaction,

To determine which of these predictors have the most contribution in predicting marital satisfaction, the variables were entered in the stepwise regression analysis. The results are shown in table 3.

**Table 4:**  
**Influence of each variables marital adjustment**

Variables	B	Std. Beta	Adjusted R <sup>2</sup>	F
Emotional intelligence	.079	.355	.422	138.913
Self-esteem	.362	.392	.468	193.502
Financial satisfaction	.190	.188	.394	141.775

p < 0.05

Dependent variable: marital satisfaction

The result of stepwise multiple regression analysis (see Table IV) indicates that self-esteem have the highest standardized beta value (.392). while emotional intelligence and financial satisfaction also have significant influence on the marital adjustment with the standardized beta value of .355 and .188 respectively. The result of this hypothesis (Table IV) further imply that self-esteem) with the greater beta value of (.392) is one of the most stronger predictor of marital adjustment and therefore self-esteem influence largely marital adjustment of couples. The result also implies that emotional intelligence, financial satisfactions also are crucial to marital adjustment of couples. Therefore the result of this hypothesis indicates that a hypothesis 2 is also supported.

**Hypothesis 3**

Analyses of variance were done to examine Hypothesis 2, which stated: There is no significant difference between marital satisfaction and demographics.

**Table 4:**  
**ANOVA on demographic variables**

		Sum of Squares	df	Mean Square	F
<b>Gender</b>	Between	2.700	16	.169	.655
	Within Groups	52.300	203	.258	
	Total	.835			
<b>Income</b>	Between	35.104	16	21.94	5.358
	Within Groups	83.128	203	.409	
	Total	.000			
<b>Duration</b>	Between	13.211	16	.826	1.641
	Within Groups	102.148	203	.503	
	Total	.061			
<b>Children</b>	Between	5.038	16	.315	1.054
	Within Groups	60.649	203	.299	
	Total	.402			

The analysis of variance for gender indicates that the F-ratio (.655) in table 4 is very low and is not significant at any level. Hence it is clear that the gender does not influence the marital adjustment of couples. The results indicated that there was no significant difference between demographic variables and marital adjustment. Therefore the result of this hypothesis indicates that a hypothesis 3 is also supported.

## Discussion and conclusions

The results indicated that that emotional intelligence, self-esteem and self-esteem have positive relationship with marital adjustment. Of course, gender, number of children, and duration of marriage don't have significant relationship with marital satisfaction. But income levels of couple have strong positive relationship with marital adjustment.

The results have shown that self-esteem is a predominant predictor of marital adjustment in married couples. Self-esteem accounted for 47% of variance in marital adjustment of couples.

The contribution of emotional intelligence in predicting marital adjustment, is consistent with the behavioral approach and its focus on the role of training emotional skills; it seem be effective in increasing marital adjustment and other marital adaptation aspects as well as family functioning. Significant role of some of emotional intelligence in marital adjustment represents the role of cognitive processes in marital adjustment. While finding the predictors of marital adjustment Emotional Intelligence was taken as a predictor. The results have shown that Emotional Intelligence is a significant predictor of marital adjustment in married couples. Emotional intelligence accounted for 42% of variance in marital adjustment of couples. Researches and literature have supported that emotional intelligence plays an important role in management of marital relations (Golzary&Yazdi, 2005). Results of the study conducted by Batool and Khaild (2012) are also in line with the present study findings that emotional intelligence predicts marital adjustment.

Therefore it might be suggested that women with emotional intelligence skills are better able to adjust to marital relationship. Cognitive theorists such as Ellis, Beck, and Meichenbaum pay attention to the ways of interpretation of events. They suggest that irrational beliefs and Faulty thoughts play an undeniable role in the emotional/interpersonal problems. In this research, there was a positive significant relationship between emotional intelligence and marital adjustment.

Results of this study shows that financial satisfaction is an important factor in marital adjustment of couples. Dawood and Farooqi (2000) explained in their study that women belonging to higher socio-economic status that are better adjusted to marital life than those from lower socio-economic status. This shows that finances are of major concern for marital life. Literature has also shown the importance of finances in marital life (Allgood, Kerkmann, Thomas, &Lown, 2000; Kazmi, Pervez, &Ijaz, 2010; Dildar et al., 2012). These studies have concluded that adjustment in marital life is predicted by financial resources.

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