

Influence of Psychological Characteristics on Marital Happiness

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This study investigated the association between psychological characteristics and marital happiness among married women. Financial planning professionals' ability to serve clients is often severely affected by marital discord and divorce. While planners often consider clients' financial situation when seeking to understand marital happiness, previous research indicates that financial variables do not fully explain levels of happiness felt by individuals (Johnson & Krueger, 2006). Given this backdrop, this research sought to explore how psychological factors may be affecting women's marital relationships and consequently their joint assets available for planning services. Specifically, three psychological variables were investigated—self-esteem, perceived control, and depression.

Methods

Utilizing data from the National Longitudinal Survey of Youth, 1979 cohort (NLSY79), an analytic sample of 448 married (first marriage only) women aged 43 to 53 was investigated. Due to sample size limitations, a 3-point measure marital happiness was recoded as very happy ($n = 322$) versus not ($n = 126$).

It is hypothesized that, after controlling for other socio-demographic characteristics, women with higher levels of self-esteem, higher perceived control, lower levels of depression, and lower reported frequency of arguments with their partner will report higher levels of marital happiness. This is based on a conceptual model that indicates that psychological barriers affect individuals' ability to use their resources in utility maximizing ways as shown in Figure 1.

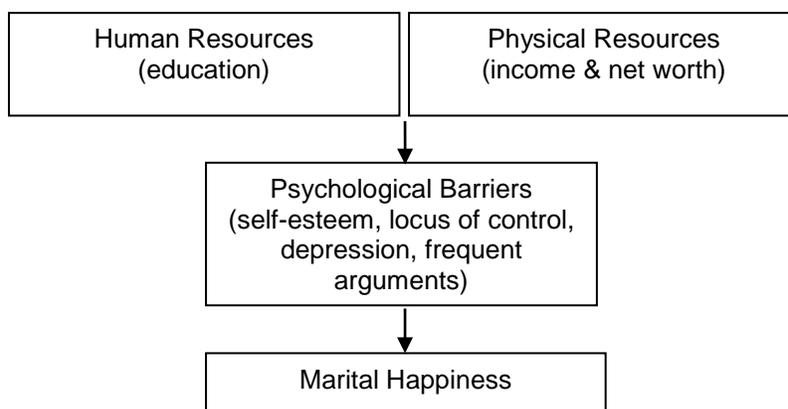


Figure 1. Conceptual model.

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Results and Discussion

Preliminary results provide some evidence suggesting that psychological variables influence marital happiness. Holding all else equal, increases in self-esteem are associated with an increased likelihood of reporting higher levels of marital happiness. Respondents who reported frequent arguments about money, household chores, affection, and free time were associated with a lower likelihood of being happy in their marriage. Arguments about children, religion, alcohol, other women, relatives, and in-laws were not statistically significant. As wives' income exceeded their husbands', the likelihood of reporting high marital happiness fell. Respondents married seven years or less had a higher likelihood of reporting high marital happiness.

These results suggest that financial planners should consider psychological factors when working with clients. Given that a two-person household is typically in a better position to make long-term financial decisions, it is in the financial planner's best interest to consider all factors contributing to marital happiness. It may be necessary to refer clients to a financial therapist or to work collaboratively with a marriage and family therapist.

References

- Johnson, W., & Krueger, R. F. (2006). How money buys happiness: Genetic and environmental processes linking finances and life satisfaction. *Journal of Personality and Social Psychology*, 90(4), 680-691.