

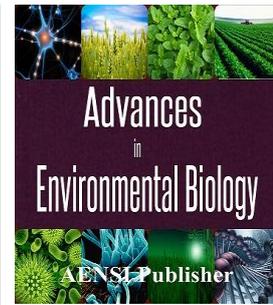


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Examination of the Relationship Between the Components of the Financial Perspective on Family Satisfaction Using Factor Analysis (Case Study of Ordinary Couples and Divorce Seeking Couples of Yazd)

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ABSTRACT

Marital satisfaction is one of the most important indicators in life satisfaction which affects other aspects of couple's life. However, incompatibility in marriage also interferes with other aspects of life and leads to decline of cultural values between husband and wife. And one the most important or at least first reason of lack of satisfaction (especially at present) is Economic and financial issues in life. This study aimed to examine the relationship between the components of the financial perspective and satisfaction ordinary couples and divorce seeking couples. The research method is descriptive and correlational and study sample includes all ordinary households and families at risk of divorce (divorce applicant) in Yazd. The sample size of 80 families was considered by using Cochran formula. Using simple random sampling, 95 normal families and 85 divorce applicant family were selected as subjects. In order to collect data on the variables to test the hypothesis the survey method was used. The questionnaire used in this study was obtained from the study which examined the association between marital satisfaction and financial attitudes among couples conducted by Michael Pimentel (University of Alabama America) and also Enrique the standard marital satisfaction questionnaires and its reliability and validity has been approved by using the initial sample. Analysis of collected data showed that between normal couples and divorce couples, significant differences were observed for the variables of marital satisfaction and power, but between security and anxiety variables in the two groups no significant differences were observed.

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INTRODUCTION

Marriage is the introduction of family formation and it has been always approved as a social custom to achieve the highest security and emotional needs of adults. Although marriage is an important factor of satisfactory for community mental health, but if marriage and family life create an inhospitable conditions to satisfy psychological needs of couples, not only mental health is not materialized, but sometimes causes irreversible negative effects, neurological disorders, depression and suicide is the results of family problems. Marital satisfaction is one of the most important indicators of the level of mental health and life satisfaction that affects psychological health, life satisfaction and even the rate of income, educational achievement and job satisfaction of couples. On the other hand incompatibility of marriage impairs social relationships, leads to tendency to social deviations and decline of cultural values between husband and wife. Marital satisfaction means the consistency between individual expectations of marriage and what they experiences of their life. The family is a social institution which according to sociologists, constitutes the first coherent unit of social system and one of its most important functions is to provide unity and social cohesion. Divorce is one of the family and social crisis which in many cases causes imbalance in the family and as one of the most stressful life events, shattered family stability and tarnishes mental health of its members. Most researchers believe that the painful repercussions of this crisis are growing increasingly and invade individual and social life [7]. Apart from being

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an individual and complex phenomenon, divorce also is a social phenomenon, which is why it can be considered the basis of various crises [3].

The family is considered as the most natural and legitimate reproduction unit and universal social unit and its key roles are the transmission of values, rearing, creating mental, social and emotional balance. The emergence of crises and irregularities such as the death of a parent, divorce, etc., can weaken and destroy the family. Divorce is one of the most tragic social phenomena, that the damages and problems that couples and their families bear before and after the divorce and the determinants of this phenomenon have long been discussed. Likewise, the more lower we go on levels of social stratification, divorce rates rise, but to the contrary, the divorce rate among groups of professional and technical status, is lower [2] Based on the reviewed above and noting that a couple's attitudes toward financial matters has an important role in spending money and their satisfaction. This research aims to study the components of the financial perspective, including power, security, anxiety, foresight, lack trust and communication and it will be investigated with marital satisfaction. So first the satisfaction or non-satisfaction and its relation to divorce among couples seeking divorce should be assessed, and then the couples' attitudes towards issues related to financial matters and the relationship between this subject and couple's lack of satisfaction will be reviewed. And finally we investigate the variable component and financial issues with a lack of satisfaction in these couples.

Research Background:

Reviewing past researches with regard to this topic, we found some cases which some are listed below.

Zandipour and Momeni javid [15] In order to investigate the relationship between marital satisfaction and job satisfaction of employees in the Sanitation company in Tehran in 2009, conducted a research. Study population consisted of married employees and Sanitation Company in Tehran. The sample included 50 people, 27 women and 23 men (who were voluntarily were selected). The main hypothesis of this study is that there is a significant relationship between marital satisfaction and job satisfaction. Research type is correlational and research tools are ENRICH Marital Satisfaction questionnaire and job satisfaction questionnaire by Brayfield and Ruth 1951. To analyze the data, descriptive statistics and inferential statistics method (Pearson correlation coefficient and independent groups) were used. Results showed a significant positive relationship between marital satisfaction and job satisfaction, also significant differences between men and women in terms of marital satisfaction was found. Men had higher marital satisfaction but there was no significant difference between men and women, on level of job satisfaction Comparisons.

Saeidian et al [13] in a study examined the relationship between the structure of power in the family and marital conflict. The power structure of the family means, the pattern that couples decide to spend the money, shopping facilities for families, parenting and more. In this study an available sample consisted of 67 men and women (45 women and 22 men) were used. Tools used in this study are: a questionnaire of 42 questions to measure marital conflict, and a 63 item questionnaire to measure the power of family structure. (The scale and scope of the field strength, structure of power scale, Power relations and ways of exercising power). To analyze the collected data the Pearson correlation coefficient was used. In this study, in addition to the assumption of power in the relationship between the family and marital conflict also, it is assumed that there is a relation between power structure of the family with (1) possession of valuable resources (education of the couples, couples earning and owning) (2) demographic variables (family, marriage, and the age difference of couples and life cycle). The results showed that there is a relationship between the structure power of the family and marital conflict, and two other hypotheses about the relationship between family structure and owning power of valuable resources and population variables were not confirmed due to the lack of significant relationship.

Fathi-Ashtiani and Ahmadi (2004) carried out a research on 136 married students who were selected non-potentially and Spinner Marital Adjustment Scale was applied on them. The results indicate that factors influencing successful marriages include: trusting each other, verbal and nonverbal communication based on good and healthy communication and agreeing on basic issues such as employment decision, the goal of life, education, the way of interacting with children, time spent together, leisure activities, having a baby and sex. In addition, some of the personal, family and social factors that influence students' adaptation are: job of partner, how they met their partner, way of solving problems and referral place in case of a dispute with another showed that age, profession, educational status, and education of partner does not affect their marital adjustment.

Ebrahimi et al [5] in an article examined the relationship between marital satisfaction and employment among workers in branches of Tehran's social welfare. In this research population consisted of all married employees of social welfare offices in Tehran. The sample consisted of 100 subjects (47 women and 43 men) who were randomly selected. The main hypothesis was based on the belief that there is a significant relationship between marital satisfaction and job satisfaction. Tools of study was ENRICH Marital Satisfaction Questionnaire. Methods of descriptive statistics, Pearson correlation coefficient, and t tests were used for data analysis. The results showed a significant relationship between marital satisfaction and job. Significant difference between male and female staff in marital satisfaction $P < 0/05$ was seen. So that male employees has

experienced more marital satisfaction than female employees. But on job satisfaction no significant difference between male and female staff was found.

Archuleta et al [1] developed a model to examine the continuities between financial satisfaction, harsh beginnings, values and objectives and satisfying the relativity (relationship). I was taken into consideration that the financial satisfaction of the couple is directly along with reduction of harsh topics and sharing of goals and values with partner. Harsh topic was directly along with reduction of cooperation and also reduced the relative satisfaction. Financial satisfaction and kinship accompanying harsh debate and division of labor was brokered.

Pimentel et al [12] in their study examined the relationship between marital satisfaction and financial perspectives. Couples were using Snowball method. 52 survey items include financial perspective scale (MAS) and Marital Adjustment Test (MAT) was used. Separate factor analysis based on the age of the subjects with MAS items indicated that women and husbands have different attitudes and approaches to finance and money. Several demographic data and paired difference between the 6-factor of perspective of money was used to facilitate and predict marital satisfaction. Couple relationships can be an important influence on the happiness of the family. Some of the obtained information point out that happiness is associated entirely with money. How much the large amount of money considered as profit depends on people's attitude and goals that seek with money.

Dave and Diken [4] study concluded that the lack of financial obligations is one of the main issues in dispute, where the hot disputes tactics are used more than quiet ones. Unlike previous studies, however, no consensus on housework leads to predicted controversial tactics such as financial issues. Husband's reports of lack of financial obligation are associated with fighting tactics more than women.

Kerkmann et al [9] in a paper deeply examines the belief that couple's satisfaction is affected by financial matters. Subjects are State University students of 1 to 5. Frequency questionnaire included financial management frequency and frequency of scales and financial problems and scale of Dyadic adjustment. How to manage finances and its perception in addition to the financial problems are significantly related to the subject of marital satisfaction. This paper supports the relationship between finance and marital satisfaction, with determining marital satisfaction by 15% using the financial factors.

Skogr and et al [14] did a study about financial management of 64 couples from across America learning who believed that they had a great marriage. Three articles have emerged from this research:

First: in most couples one of the partners did a daily financial analysis that requires trust and communication.

Second: these couples had little or no debt at all or had a plan to pay the loan.

Third: these couples were living for themselves and they were frugal. Other findings showed that if the couples have separate or joint accounts, and how they deal with the financial challenges were considered.

Kerkmann and Arly in a study investigated financial management habits and perceptions of young couples and also huge financial problems and perceptions of problems and assessment of the difficulties in satisfying relationships. The subjects were 604 students from the University of Utah. Couples who have a financial plan were asked to participate in the statistics. Using survey the obtained answer was 51/321. It was assumed that the financial management and financial problems connected with the consent of the marriage. And it was further assume that there is differences in how financial management, financial difficulties and marital satisfaction from wives and husbands perspective. According to previous statements, financial management behaviors and perceptions of the management of finances is significantly associated with marital satisfaction of subjects. Financial problems and the greatness of perceived financial problems are also linked to marital relationships. According to an analysis, perceptions regarding financial management may have a more important role in marital satisfaction. Contrary to the hypothesis, there are no significant differences between the views of women and men in marital satisfaction for this sample. Overall, this supports the studies that suggest that the limited finances could affect the dyadic relations. These effects include the actual behaviors and perceptions of behaviors.

El Perrotta and Johnson, using a model of financial management derived from family management model of Dygen and Fire Bach studied the impact of the financial perspectives and knowledge on financial management and financial satisfaction with the financial status on 194 newlywed brides and grooms. Higher income and positive attitudes towards finances, requires the usage of financial management practices. Knowledge of finances does not modify the relationship between attitudes and definitions. It means when knowledge of finance is higher the relationships are no stronger. Higher income and the proposed financial practices are associated with increased satisfaction and financial status.

Research Methodology:

Descriptive survey method (cross) as a research method in this study would be appropriate. And since the purpose of the present study was to investigate the relationship is variables; therefore, this study is correlational, because the aim of the research is based on an analysis of the relationship between variables.

To analyze the data obtained from questionnaires distributed, both descriptive and inferential methods were used. Descriptive statistics were used to determine the frequency of demographic characteristics and frequency of responses to each question. In descriptive statistics, frequency tables, frequency percentage and charts are used.

In inferential statistics, Pearson correlation and regression analysis were used to identify the variables. And to compare the mean of the levels of the independent variables and the relationship between demographic variable with variables, T test was used and to identify the factors that shape the variables Exploratory factor analysis has been used.

Population, sample and sampling method:

The study sample included all normal couples to divorce (divorce applicant) in Yazd province households. Since the study includes two statistical communities, thus, for each of them a separate definition offered.

First Society) families that have the below qualification:

- At least in their marriage be recorded at official offices.
- During the research they had a work and normal daily life.

The second Society) families that have the below qualification:

- At least in their marriage be recorded at official offices.
- During the research they were incompatible with each other (they have been introduced to legal centers at least once)

Sampling method of the present study includes random sampling, in other words, the sample is selected using the above sampling method among ordinary families and families at risk of divorce, each of which has been considered as a stage.

Since the sample size is unlimited and access to all members of the target population is impossible, in this study using the Cochran method is used.

$$n = \frac{z^2pq}{\epsilon^2}$$

$z=1/96$ is considered. $p=q=0/5$ and $0/11\epsilon =$ In the above equation

Therefore, in this study a total of 100 questionnaires were distributed in each Society and 95 questionnaires from the first and 82 questionnaires were received from the second society.

$$n = \frac{0/96}{0/0121} = 79$$

Data collection tools:

The main tool used to collect data in this study, the questionnaire. This questionnaire includes two parts. First, demographic characteristics are such as gender, age, education and more.

The second part of this questionnaire consisted of 70 items in form of response packet. Which are used to measure the three variables (factors). This questionnaire includes Likert scale of 5 options. Options are respectively strongly disagree, disagree, no opinion, agree and strongly disagree. Component of the questionnaire, along with a number of questions relating to each component is given in the table below.

Table 1: Component of the questionnaire.

Variable	Cronbach's alpha	Number of items
Financial outlook	0/810	25
Marital Satisfaction	0/787	45
The total number of questions	0/838	70

Grading of these variables would be like completely reject option, has the numerical value of 5, and so on other options have numerical value of 4, 3, 2 and 1. So each subject in this study gets a score of 70 to 300.

Research Findings:

First hypothesis: there is a significant difference between normal couples and divorce applicant couples on marital satisfaction variable.

Using T-test for two independent samples, the difference between the mean scores of the two groups is assessed. It tests the mean equality with null hypothesis and the opposite hypothesis tests the non-equality of the means, given the t-statistics (3/063) and significance level (0.003) which is lower than 0, 05. So here is a significant difference between normal couples and divorce applicant couples on marital satisfaction. And according to the mean of the two groups it shows that the average marital satisfaction of normal couples is more than divorce applicant couples.

The second hypothesis: there is a significant difference between normal couples is more than divorce applicant couples about power component of the financial perspective variable.

Table 2: Test for two independent samples.

		Levine's test for equality of variances		T-test for two independent samples					
		F	Significance level	t	Degrees of freedom	Significance level	Mean difference	Confidence interval for 95% of the difference	
								Lower	Upper
Marital Satisfaction	Assumed equal variance	.050	.824	3.063	175	.003	.13101	.04661	.21541
	Assumed variance inequality			3.049	167.435	.003	.13101	.04618	.21584

Table 3: Test for two independent samples.

		Levine's test for equality of variances		T-test for two independent samples					
		F	Significance level	t	Degrees of freedom	Significance level	Mean difference	Confidence interval for 95% of the difference	
								Lower	Upper
Power component	Assumed equal variance	5.071	.026	-5.126	175	.000	-.39991	-.55390	-.24592
	Assumed variance inequality			-5.220	173.152	.000	-.39991	-.55112	-.24870

Using T-test for two independent samples, the difference between the mean scores of the two groups is assessed. It tests the mean equality with null hypothesis and the opposite hypothesis tests the non-equality of the means, given the t-statistics (-5/126) and significance level (0.000) which is lower than 0, 05. . So here is a significant difference between normal couples and divorce applicant couples on component of the financial perspective .And according to the mean of the two groups it shows that the component of the financial perspective of normal couples is more than divorce applicant couples.

The third hypothesis: there is a significant difference between normal couples is more than divorce applicant couples about component of financial security.

Table 4: Test for two independent samples.

		Levine's test for equality of variances		T-test for two independent samples					
		F	Significance level	t	Degrees of freedom	Significance level	Mean difference	Confidence interval for 95% of the difference	
								Lower	Upper
Security components	Assumed equal variance	.013	.908	-1.032	175	.303	-.08557	-.24921	.07807
	Assumed variance inequality			-1.033	171.641	.303	-.08557	-.24914	.07800

Using T-test for two independent samples, the difference between the mean scores of the two groups is assessed. It tests the mean equality with null hypothesis and the opposite hypothesis tests the non-equality of the means, given the t-statistics (-1/032) and significance level (0.303) which is higher than 0, 05. So the null hypothesis is not rejected meaning there is no significant difference between two groups .Thus, there is no significant difference between normal couples is more than divorce applicant couples on security component variable.

The fourth hypothesis: there is a significant difference between normal couples is more than divorce applicant couples about the component of anxiety.

Using T-test for two independent samples, the difference between the mean scores of the two groups is assessed. It tests the mean equality with null hypothesis and the opposite hypothesis tests the non-equality of the means, given the t-statistics (-1/312) and significance level (0/191) which is higher than 0, 05. So the null hypothesis is not rejected meaning there is no significant difference between two groups .Thus, there is no

significant difference between normal couples is more than divorce applicant couples on anxiety component variable.

Table 5: Test for two independent samples.

		Levine's test for equality of variances		T-test for two independent samples					
		F	Significance level	t	Degrees of freedom	Significance level	Mean difference	Confidence interval for 95% of the difference	
								Lower	Upper
Anxiety component	Assumed equal variance	5.499	.020	-1.282	175	.202	-.09720	-.24688	.05249
	Assumed variance inequality			-1.312	169.647	.191	-.09720	-.24343	.04904

The fifth hypothesis: research variables in divorce applicant couples are over the middle of the scale.

T-test has shown a sample for comparing means of the observed variables and the theoretical mean scale, which according to significance level of less than 0.05, the mean of all variables, except for marital satisfaction is significantly different from the theoretical mean and considering the mean of variables, the mean of power and lack of trust of woman significantly less than average and the means of security, anxiety and futurism variables of a man are significantly higher than average.

Table 6: T-test of research variables for divorce applicant couples.

Variable	Comparison of the observed mean with a fixed amount of 3				
	The mean	T-statistics	Degree of freedom	Significance level	Difference of mean
Marital Satisfaction	2.9806	-.688	81	.493	-.01942
Power	2.1857	-16.573	81	.000	-.81430
Security	3.3144	5.199	81	.000	.31443
Anxiety	3.1195	2.638	81	.010	.11953
Futurism of man	3.2622	2.191	81	.031	.26220
Distrust of woman	2.6421	-8.293	81	.000	-.67683

The sixth hypothesis: research variables in normal couples are over the middle of the scale.

T-test has shown a sample for comparing means of the observed variables and the theoretical mean scale, which according to significance level of less than 0.05, the mean of all variables is significantly different from the theoretical mean, and considering the mean of the variables, the power and distrust of women variables were significantly lower than average and the mean scores of marital satisfaction, security, anxiety and futurism variables of man was significantly higher than average.

Table 7: T-test of research variables for normal couples.

Variable	Comparison of the observed mean with a fixed amount of 3				
	The mean	T-statistics	Degree of freedom	Significance level	Difference of mean
Marital Satisfaction	3.1116	3.443	94	.001	.11159
Power	2.5856	-7.050	94	.000	-.41439
Security	3.4000	7.061	94	.000	.40000
Anxiety	3.2167	3.699	94	.000	.21673
Futurism of man	3.6263	7.840	94	.000	.62632
Distrust of woman	2.3232	-4.120	94	.000	-.35789

Conclusion:

First, variables were analyzed based on exploratory factor analysis. Based on the results of the first phase of research, testing hypotheses was done which the table below is a summary of the results.

In the first to the fourth hypothesis, the investigation revealed that there is a significant difference between normal couples is more than divorce applicant couples about marital satisfaction and power variables. This means that couples have an overall and relative satisfaction of their partner and marriage has a healthier life and don't even think about divorce and separation.

And on the contrary, among couples who this satisfaction could not be seen or is too less, this dissatisfaction can be a factor that can lead to cooling down the relationships and even bring couples to the verge of divorce. This result of the study is consistent with results of previous studies. This indicates that the marital satisfaction of all cultures and regions or even countries can be a very important factor in a couple's separation or no separation.

Also about power variable like marital satisfaction significance of the difference reflects the fact that if the power is divided between the members, and if the basic for power is not worthless criteria such as sex, power, and beauty and so on, it could be an effective factor in maintaining cordial relations of couples.

But results of the hypothesis three and four showed no significant difference between the variables related to security and anxiety among normal couples and divorce applicant couples. The reason, which is contrary to researcher's expectations and opinion, could be due to particular cultural climate and the environment in which research is conducted. Background the people of Yazd in contentment, security and simple living and so on, might be a reason for the rejection of these hypotheses.

About five and six hypotheses majority of these variables in normal couples and divorce applicant couples are more than average, it could be considered as result of the influence of environmental conditions and the characteristics and behavior and the mood and behavior of the other person in marriage which despite the rather high characteristics of the two groups, one is divorce applicant and the other seeks to continue the marriage.

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