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ABSTRACT

An exploratory investigation was conducted to examine the nature and severity of marital problems as perceived by 211 employed married women in a small southern city, and the use of formal and informal social support systems in dealing with these problems. Responses to questionnaires exploring these issues were analyzed, revealing that problems related to communication were experienced by 59% of the wives, money related problems were experienced by 41%, household management problems were experienced by 40.8%, sex related problems were experienced by 36.5%, and relative/in-law related problems were experienced by 33.3% of respondents. The problems that were reported as being most serious were those related to alcohol, miscellaneous issues such as activities of husbands, and sexual matters. While 75% of respondents who reported experiencing sexual problems did not discuss them with anyone, at least 50% of respondents reported discussing problems related to alcohol, children, relatives, money, communication, and household management when they were experienced. Formal social support systems were used infrequently by respondents. (Author)

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MARITAL PROBLEMS OF RURAL/SMALL CITY WORKING WIVES:
A STUDY OF THE NATURE AND SEVERITY OF MARITAL PROBLEMS

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ABSTRACT

This study is an exploratory investigation that delineates the nature and severity of marital problems as perceived by 211 employed married women in a small southern city. In addition, the study examines the utilization of formal and informal social support systems in dealing with these problems. The results indicate that problems related to communication were experienced by most of the wives (59%); money related problems were experienced by 41 percent of the wives; household management problems were experienced by 40.8 percent of the wives; sex related problems were experienced by 36.5 percent of the wives; and relative/in-law related problems were experienced by 33.3 percent of the wives. The problems that were reported as most serious were those related to alcohol, miscellaneous issues such as "husband not coming home after work" or "husband views too much TV," and sexual matters. Seventy-five percent of the wives who experienced sexual problems did not discuss them with anyone; however, at least 50 percent of the women discussed problems related to alcohol, children, relatives/in-laws, money, communication, and household management when they were experienced. Finally, formal social support systems were utilized infrequently by wives. Twenty-one percent of the wives that experienced sexual problems discussed them with a person in a formal social support system. Suggestions are offered for future investigation.

MARITAL PROBLEMS OF RURAL/SMALL CITY WORKING WIVES:

A STUDY OF THE NATURE AND SEVERITY OF MARITAL PROBLEMS

The family in which both marital partners work outside of the home has come to occupy the prominent position once held by the traditional family in which the husband was the breadwinner and the wife the homemaker (Hayghe, 1982). In 1980, fifty-two percent of American families were supported by both husband's and wife's employment outside the home (Aldous, 1982). This figure compares to about forty percent of married women in the labor force in 1969 (U.S. Department of Labor, Women's Bureau, 1970).

Foremost among the reasons for this remarkable growth are increased family financial needs, higher educational attainment levels among women, increased opportunities for women in the work world, and changes in social attitudes and prescriptions concerning the roles of women and men in this society (Moen, 1983). These changes are altering certain functional roles between marital couples which have had a profound impact upon the interactional and interpersonal structure of marital relationships. Significant features of this contemporary lifestyle is that it offers many positive rewards in addition to considerable stress, strain, and marital conflict.

Researchers have documented the many social, familial and individual factors that affect the decision of married women to work outside of the home and the consequences of this decision on the

children, on marital partners, and on the family system in general (Moore & Hafferth, 1979; Sobol, 1974; Moen, 1983; Sweet, 1973; Motinoff, 1977; Byrne, 1977). Few systematic investigations into the consequences for the marriage have been conducted, however, especially among rural/small city employed wives.

Previous studies of the stresses, strains, and marital problems encountered by employed husband-wife couples have focused largely on dual-career families where both heads of household pursue professional occupations and maintain a family at the same time (Bailyn, 1970; Rappoport & Rappoport, 1971; Poloma, 1972, Garland, 1972; Hornstorm, 1973; Mortimer, 1978; Hall & Hall, 1979; Aldous, 1982). Employed husbands and wives of the working-class may well experience a different set of stress, strains, and marital problems.

The purpose of this exploratory investigation is to identify some of the marital conflicts encountered by marital partners in families where the wives are employed, to document the severity of these problems as perceived by the responding wives, and to identify with whom, if anyone, these problems were discussed. Specifically, the study seeks answers to the following questions: What is the nature of marital problems experienced by small city working wives? Are these significant characteristics that distinguish those who have certain problems from those who do not? How serious are the problems as perceived by the wives? Do wives discuss the various marital problems with anyone? Is there a relationship between the seriousness of certain problems and whether the wives' discussion of the problems with someone else? Is there a significant difference in the use of informal social network versus the use of formal social network when discussing certain problems?



Related Literature

The stresses and strains resulting from simultaneously holding a job and coping with family responsibilities may well influence the emotional relationships between marital partners. The hidden contract in most marriages contains certain implicit expectations regarding the roles played by husbands and wives (Gowler & Legge, 1978). When a couple develops a relationship that radically departs from those in conventional single-provider families, both partners may be dissatisfied with their marriage.

Gianopoulos and Mitchell (1957) studied 135 couples from a marriage counseling clinic and compared the frequency of conflict among couples in which wives were not employed with two categories of those who were employed: those whose husbands approved of their employment and those whose husbands disapproved. They found more marital problems among couples in which the husband disapproved of his wife's employment.

Feldman (1955) reported that the most frequent sources of problems were concentrated in areas substantially related to sharing household tasks, wife's employment, husband's work and child and household management. Blood (1963) asserted that the conflicts of dual-employed couples reflect the stresses and strains created by the wife's employment. A cause-and-effect relationship can be assumed in problems dual-employed couples have over household management and in conflicts over whether the wife should work and over child care responsibilities.

Staines and his colleagues (1978) found that role overload of women was an important source of marital problems when husband and wife work. Model (1982) reported that wives do more around the house despite

their employment outside the home, which fosters work overload. Only when women's earnings approach those of their husbands does participation in household tasks begin to equalize (Walker, 1970; Meissner, Humphrey, Meis & Scheu, 1975; Rappoport & Rappoport, 1976; Berk & Berk, 1979; Pleck, 1979).

Lein, Weiss and Howrigan's (1974) investigation is one of the few studies that compared dual-working couples to dual-career couples. They reported that although both partners participated in child care, the responsibilities for the children remained with the wife. As women begin to expect and demand equality in the home as well as the labor force, some of these dual-employed couples will elect to depart from the traditional sex-based division of labor and perform family and marital roles in a nontraditional manner. Further, wives will expect their husbands to increase their responsibilities for child care and housekeeping, which causes a great deal of conflict between partners (Robinson, 1977; St. Johns-Parson, 1973; Weingarten, 1978; Erickson, Yancy, & Erickson, 1979).

Hall and Hall (1979) contended that a childless dual-employed couple can separate the demands of marital roles from those of work. When a child is born, however, it is difficult to separate the added role of partnership from the role of spouse, and competition occurs between the two roles. The marital relationship may begin to suffer from a lack of free time to spend with each other, less privacy and more fatigue. This situation lessens sexual intimacy, which Hall and Hall cite as another source of marital problems. Robert and Bumpass (1974) found that a norm prescribing the employment of mothers of preschool children is strong and pervasive in America. A mother who

works may use neutralization techniques, such as not complaining about overload, to justify her violation of this norm. If her attitude is favorable toward female employment, regardless of parent status, the discrepancy might become magnified rather than neutralized. Her attitude might create and/or intensify marital conflict between her and her husband (Rappoport & Rappoport, 1976).

Locksley (1980) stated that those with doubt about the desirability of wives' employment have suggested that dual-employment of couples might strain the quality of marital relationships and undermine the ease of communication and companionability between partners. In an investigation of the effects of wives' employment on marital adjustment and companionability for a national representative sample of marriages, Locksley found that employed women expressed more dissatisfaction and frustration with their relationship, which they characterized as two separate lives as opposed to a couple. These findings support Pleck and Staines' (1982) conclusion that job-job scheduling conflicts (conflicts directly between or directly generated by two spouses' job schedule) and work-family schedule conflicts (incompatibility between an individual's own job and family schedules) are two additional sources of marital problems between dual-employed couples (Pleck, Staines, & Long, 1980; Bohlen & Viveros, 1981).

Distribution of power between dual-employed couples also has proven to be a source of marital conflict. Hodgson (1984) suggested that in marital relationships, power determines which marital partner makes decisions and which spouse exerts the most influence over the other. Power can be derived from sources as education, social prestige,

social status and money. In this society, money is a major source of power. Thus, the husband's greater earning power has traditionally given him the advantage of exercising power in single-working marital relationships. When the wife brings home a paycheck, it is likely that she will gain more say in the marital relationship and family decisions which often creates conflict between partners (Scanzoni, 1978).

If a traditional identity, being the family provider and having the privileges of that role, is highly valued by a man, he may become uncomfortable in a relationship which is not traditional, even when there is a financial need (Gronseth, 1975; Yankelovich, 1974; Pleck, 1977). Yankelovich (1974) suggested that for some men whose jobs are inherently satisfying psychologically, daily work is more worthwhile to them when they are able to provide for their spouses and/or families, which helps to validate their manhood. In the same manner, however, being cared for by a man while providing for his daily needs can help validate a woman's femininity. Thus, if traditional feminine and masculine identities are highly valued by men and/or women, they may become uncomfortable with their marital relationship when either of these traditional sex-base role identities is not followed. Marital problems between the partners may result.

Pleck (1977) and Oppenheimer (1977) suggested that husbands can generally accept their wives' employment, as long as it does not come too close, or worse, surpass their own in prestige, earnings, or psychological commitment. Parsons (1955) asserted that a wife's employment at competitive or higher wages than her husband's often generates marital conflict which could prove unsettling to martial relationships.

Families and marital partners differ in terms of their ability to withstand the cost of employment of both husband and wife. The problems encountered by marital partners in dual-employed families may be only a short-term problem due to initial confusion about norms and behavior. For example, disagreement may persist over the husband's reluctance to assume household tasks formerly thought of as the wife's responsibilities. While disagreements do not uniformly lead to marital problems and instability, a number of the problems that are serious in nature may lead to instability and high levels of marital breakdowns (e.g., higher divorce rates).

Methodology

In the spring of 1983, questionnaires were mailed to a sample of 550 married employees at a small state university located in a rural southern Mississippi county with a population of approximately 110,000 residents. A sample random sampling procedure was used to select names from a list of married individuals that was supplied by the personnel office. Three-hundred and five questionnaires (56%) were returned completed; the 211 of the respondents comprised the sample for the present investigation.

A summary profile of the women included the following characteristics: The majority of the women were white (90.5%) and had some college training or were college graduates (80%). The respondents' marital partners had less educational training than the respondents with only 71% (149) of the husbands having some college or a college degree. Seventy-three percent of the women were employed in clerical or lower occupational

positions. Approximately 87% (183) of the respondents earned less than \$15,000 per year. The husbands had higher annual incomes when compared with their wives; only 34.5% (74) of the husbands earned less than \$15,000 annually. The average age of the women in the sample was 34.5 as compared to 35.4 years for their husbands. The women had been married for an average of 15.5 years. Approximately 53% (111) of the women reported they had children who were presently living at home, and 33% (69) of them had at least one child at the preschool age level. The subjects were basically upper lower class to lower middle class (Wiseman & Aron, 1970).

The questionnaire used in this investigation was designed for this study to collect demographic data (such as age, number of children, level of education, annual salary, etc.) and three other variables. The first variable was the number of perceived marital problems reported by the respondents. Eight questions were used to measure the respondents' perception of problems encountered between them and their marital partners during a six-month period prior the completion of the questionnaire. The respondents were asked if they had marital problems in the areas of communication, money, household management, children, sexual relationship, alcohol, relatives, and/or in-laws and any other category. The list was not meant to be inclusive but was considered to be representative of the marital problems encountered by dual-employed couples that have been cited in contemporary literature. Examples for each problem situation were provided. Problems in the area of money, for example, was illustrated with the following example: you or your spouse overspend, do not want to spend money even for necessities, do not seem to care about the budget;

there is not enough money to pay all the bills or to purchase desired and/or needed items. Respondents were instructed only to identify the marital problems that caused them some disagreements or discomfort in their marital relationships.

The second variable was the degree of seriousness for each of the marital problems experienced as reported by the respondents. A five point Likert scale was used to rank the degree of seriousness: not very serious was ranked "1" and very serious was ranked "5". The third variable used in this investigation was used to ascertain if the respondents discussed any of the eight problems with anyone, including their marital partners. Respondents were asked to circle all that were appropriate and to list anyone else in the "other, please specify" category. The options included no one, spouse only, minister, doctor, counselor, lawyer, friends, relative or neighbor, and other.

For the purpose of statistical analysis, t test of mean difference, chi-square, and the Pearson Product moment correlation were used when appropriate. Significance was set at $P < .05$.

Findings

Table 1 contains a summary of the data generated from this study. The data are organized to address the following six questions: 1) What is the nature of the marital problems experienced by rural/small city working wives? 2) How serious are the various marital problems as perceived by the wives who experienced them? 3) Do wives discuss their problems with anyone? 4) Is there a significant difference in the use of informal versus formal social network persons when discussing marital problems? 5) Is there a significant relationship between severity of

marital problems and whether the wives discuss the problems experienced?

6) What are the significant characteristics that distinguish those who experienced certain problems from those who did not?

Place Table 1 About Here

The type of problems experienced by most wives (59%) was communication related. It was followed by wives (41%) who experienced money problems, wives (40.8%) who experienced household management problems, wives (36.5%) who experienced sexual problems, and wives (33.3%) who experienced relative/in-law problems. Alcohol related problems were experienced the the fewest number of wives (13.7%).

Related to the seriousness of marital problems, wives were asked to rank each problem on a scale of 1 to 5 with 1 being "not serious" and 5 being "very serious". Alcohol and "other" problems were ranked as being most serious of all problems. Both had an average ranking of 3.7 (\bar{x} = 3.00). They were followed by children problems (\bar{x} = 2.8; \bar{m} = 3.00) and sexual problems (\bar{x} = 2.77; \bar{m} = 3.00). Household management problems were rated least serious (\bar{x} = 2.11, \bar{m} = 2.00).

When asked if they discussed problems with anyone, over 50% indicated that they did for all but two types of problems. More than 75 percent of the wives who experienced sexual problems did not discuss them with anyone, and over 60 percent of those reporting money problems did not discuss them.

The data in in Table 1 also reveals that the vast majority of the wives used the informal social network in discussing problems. They talked with husbands, friends, coworkers, neighbors, relatives, etc., in

much greater numbers than with persons such as lawyers, ministers, therapists, etc., who represent formal networks. Those wives who utilized formal networks in greater percentages were those with serious sexual problems (21%). All of the wives who reported alcohol related problems talked with informal network persons when they discussed those problems, and none reported using formal networks to discuss them.

Table 2 contains summary data which indicate that seriousness ranking of money problems, communication problems, sexual problems, child related problems, and relative/in-law related problems were significantly related to whether or not the wives discuss them. The differences in seriousness ranking for alcohol and household management problems were not significant. It may be important to note that those who did not discuss problems ranked higher than did wives who did discuss them.

Place Table 2 About Here

Lastly what are the significant characteristics that distinguish those who experienced certain problems from those who did not? a) Money problems: Those who had children were significantly more likely to report money problems ($\chi^2 = 5.11$; $df:1$; $p < .05$); those who had been married for shorter periods of time were more likely to report money problems ($t = 5.57$; $p < .001$); the younger a wife age the greater the chances she would report money problems ($t = 4.63$; $p < .001$); those wives with money problems had spouses with lesser incomes than spouses incomes of those wives who did not report money problems ($t = 4.81$; $p < .001$); and those wives with money problems had younger children ($t = 2.87$; $p < .05$). b) Sexual problems: Those wives who reported sexual

problems were married for shorter periods of time ($t = 2.19$; $p < .05$); they were younger in age ($t = 2.45$; $p < .05$); they had smaller incomes ($t = 3.39$; $p < .001$); and they had spouses with small incomes when compared with spouses incomes of wives who did not report sexual problems ($t = 3.18$; $p < .05$).

c) Alcohol related problems: Those wives who reported alcohol problems had more children than those who had children but did not report alcohol problems ($t = 2.36$; $p < .05$).

d) Household management problems: Those wives who reported these problems were married for a shorter period of time ($t = 4.59$; $p < .001$); they have more education ($t = -3.74$; $p < .001$); their spouses earn less income than spouses of wives who did not report household management problems ($t = 2.32$; $p < .05$); and they have younger children ($t = 3.28$; $p < .001$).

e) Relative and in-law related problems: Those wives who reported these problems had children ($\chi^2 = 5.98$; $df:1$; $p < .05$); they were married for shorter periods of time ($t = 2.40$; $p < .05$); they were younger in age ($t = 2.78$; $p < .05$); they had more education ($t = 2.40$; $p < .05$); they had larger incomes ($t = -2.16$; $p < .05$); they had spouses who had smaller incomes than incomes of spouses of respondents who did not report these problems ($t = 2.36$; $p < .05$); they had significantly more children ($t = 4.06$; $p < .001$); and they had younger aged children ($t = 2.61$; $p < .05$).

f) "other problems": This category was a catchall category which allowed wives to report any problem not identified as money, communication, sex, children, household management, alcohol, or relatives/in-laws. Respondents included a conglomeration of things that included getting spouse to change clothes, spouse does not come home immediately after work, spouse does not take her out on dates, spouse

watches too much TV, etc. Those wives who reported problems of this sort were married for fewer years ($t = 2.03$; $p < .05$) and they had spouses who had less income than did spouses of respondents who did not report such problems ($F = 2.45$; $p < .05$).

Discussion

A finding that tends to support Locksley (1980) was that the majority of the wives in this study reported experiencing marital problems in the areas of communication. In fact, almost every person who reported more than one problem reported they experienced difficulties in communicating with their marital partners. Even though this was the most frequently reported marital problem, it was reported as the third least serious marital problem. The women tended to discuss this problem with their informal social support system, but it was the fourth least discussed problem reported. These findings may suggest that if wives were able to increase the quantity and quality of communication with their husbands, they may be insulated from encountering some of the other marital problems. This should be investigated further in order to gain a clearer understanding of the impact of the quality and quantity of communication on reducing marital problems for working wives.

Previous studies have suggested that the two major marital problems encountered by dual-employed couples are household management and child care responsibilities, which result in work overload for these women (Staines, et al., 1978; Model, 1982; Berk & Berk, 1979; Hall & Hall, 1979; Pleck, 1979; Aldous, 1982). This study's results indicate that 41% of the women reported household management related problems, and they were rated least serious. With regard to child care responsibilities,

having younger aged children significantly influenced money problems, sexual problems, household management problems, and relative in-law problems. In addition, child related problems were third highest rated with respect to severity ($\bar{x} = 2.8$; $mdn = 3.0$). These findings may suggest that when working wives have children, marital problems tend to increase in the area of division of labor and communication.

During this period of retrenchment of government spending, dual-employed couples are likely to find themselves hard hit if funds for child care facilities are cut. There may be a need to increase the role of women's support groups and voluntary caregivers such as foster grandparents or big brothers and big sisters programs. This suggestion seems desirable since many of the women are already making use of informal support systems instead of formal services, but little is known about how feasible it will be to form and sustain such groups in an atmosphere of sparse financial resources. Nevertheless, networking, neighborhood and community-building, and other purposeful construction of support systems seems to be needed to aid working wives and their spouses.

The marital problems that were rated as most serious were those related to alcohol ($\bar{x} = 3.17$; $mdn = 3.00$) and problems included in the catchall category denoted as "other" ($\bar{x} = 3.17$; $mdn = 3.00$), such as lack of companionship, not coming home immediately after work, and watching too much television. These problems were experienced by 13.7% and 16.6% of the wives respectively. The wives who reported problems in the "other" category discussed them more often (77.1%) than wives who reported alcohol related problems (51.7%). Additionally, the wives who

reported alcohol related problems tended not to discuss these problems with their spouses but tended to discuss them with other persons included in their informal support network. It is difficult to say conclusively what these findings mean; however, more information about the history of the problems and their interpersonal and intrapersonal dynamics may offer appropriate suggestions.

Wives with sexual problems generally did not talk with persons from either the formal or informal networks. A question that emerges from this finding is, "Did these southern rural working wives experience the so-called sexual revolution?" It appears they did not. Thirty-six percent ($N = 77$) of the wives experienced sexual problems in their marital relationships, and these problems were fourth highest in severity ($\bar{x} = 2.8$; $mdn = 3.00$). Only 25 percent of the wives discussed this problem with someone. It seems that the more serious the problem, the more likely that formal networks were used. Obviously, additional studies are needed to better understand these phenomena.

Very few marital problems were discussed with formal social network representatives. This observation may suggest that the informal social network of women in this investigation functions in ways that reduce the needs for formal networks. According to Gourash (1978), informal social networks function in four major ways: 1) to serve as a buffer to stress, thus obviating the need for assistance from formal networks; 2) to provide instrumental and expressive support, thus precluding the necessity for formal networks; 3) to act as screening and referral agents to formal services in the community; and 4) to facilitate the transmission of attitudes, values, and norms about seeking assistance from

formal social services. Perhaps the informal social support networks of wives in this investigation were effective in accomplishing each of these functions. If such is the case, there is no wonder why wives did not utilize formal services as often; but further investigation is needed before any firm conclusions can be made regarding the utilization of formal and informal support network in dual-employed families.

The use of informal support systems by the employed wives of this investigation may be appropriate, especially in light of the fact that the marital problems were generally perceived as having moderate severity. In spite of this, a question does arise, "What path did those wives follow as they moved toward utilization of formal social support networks?" The answer to this and other questions may help to explain why formal services were used.

Although the wives in this investigation generally tended to use informal resources in dealing with their marital problems, some of the respondents made use of formal networks. Thus, several suggestions highlighted for practitioners who work with employed women who are experiencing marital difficulties. Practitioners need to assess their own attitudes toward traditional female and masculine roles (Richardson, 1979). Clinicians should not have any biases toward nontraditional role behavior in order to work effectively and nonjudgmentally with women as well as their husbands who wish to combine marital and employment roles (Phillips, 1983). Practitioners should help working women and their husbands achieve a sense of equity in their relationship through an exploration of feelings, needs and attitudes regarding the multiple roles of marital partners. Clinicians should also point out the benefits of

regular family (couples) get-togethers to share time doing things together in an effort to foster communication.

Practitioners can help employed wives and husbands by developing such group sessions with other working couples in similar situations and/or at different stages in the life cycle. They can provide assistance and information pertaining to practical matters such as availability of child care services (Scarato & Segall, 1979). Human services providers, educators, and others who assist two-earner families must become more cognizant of the differences between "dual-career" and "dual-working" families and their stresses and needs in order to work more effectively with these couples.

Summary

An extensive literature review was conducted in developing this study, and it was noticed that very little empirical research had examined the questions posed by the present investigation. Thus, the study was inherently exploratory. In general, the findings suggest that communication problems were experienced by more wives than any other problem. They were followed respectively by problems with money, household management, sexual, child related, relative/in-law related, and alcohol. The wives rated these problems as having moderate severity, and whether or not the problems were discussed was related to how serious the problems were perceived to be. The wives tended to discuss their problems in the majority of the cases and did so with informal social network representatives.

The study, as with exploratory studies, stimulated more questions than it answered. Questions yet to be answered are as follows: What is

the most common combination of marital problems experienced? Is it true that small city wives have not experienced a sexual revolution? What are the paths to formal networks for small city working wives who have marital problems? In addition, this study suggests the need for more rigorous research of the questions posed. Such research would facilitate better understanding of the interface between the working and personal lives of small city working wives and the changing social role of women in this society.

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Table 1

Summary Data of Wives who Experienced Marital Problems, their Seriousness Rating,* Whether they were Discussed, and Network Used**

Marital Problems Experienced	Seriousness Rating	Problems Discussed	Network Used
Money Problems (N=210) yes 41% no 59%	\bar{x} = 2.38 mdn = 2.00	(n=86) yes 39.5% no 60.5%	(n=52) formal 3.8% informal 96.2%
Communication Problems (N=211) yes 59% no 41%	\bar{x} = 2.54 mdn = 2.00	(n=125) yes 59.2% no 40.8%	(n=73) formal 8.2% informal 91.8%
Sexual Problems (N=211) yes 63.5% no 36.5%	\bar{x} = 2.78 mdn = 3.00	(n=77) yes 24.7% no 75.3%	(n=19) formal 21.1% informal 78.9%
Children Related Problems (N=211) yes 21.8% no 78.2%	\bar{x} = 2.83 mdn = 3.00	(n=46) yes 73.9% no 26.1%	(n=34) formal 5.9% informal 94.1%
Alcohol Problems (N=211) yes 13.7% no 86.7%	\bar{x} = 3.17 mdn = 3.00	(n=29) yes 51.7% no 48.3%	(n=15) formal informal 100.0%
Household Management Problems (N=211) yes 40.8% no 59.2%	\bar{x} = 2.12 mdn = 2.00	(n=86) yes 62.8% no 37.2%	(n=56) formal 7.1% informal 92.9%
Relative/in-law Problems (N=211) yes 31.3% no 68.7%	\bar{x} = 2.55 mdn = 2.00	(n=66) yes 71.2% no 28.8%	(n=50) formal 6.0% informal 94.0%
Other Problems (N=211) yes 16.6% no 83.4%	\bar{x} = 3.17 mdn = 3.00	(n=35) yes 77.1% no 22.9%	(n=29) formal 3.8% informal 86.2%

*The seriousness rating was from 1 to 5 where 1 was least serious and 5 was most serious.

**Networks were wither formal or informal. The formal networks included ministers, therapists, physicians, etc. The informal networks included husbands, friends, neighbors, coworkers, relatives, etc.

Table 2

Summary of Relationship Between Seriousness Rating of Marital Problems and Whether Problems were Discussed

Discussion of problems	N	mean seriousness rating*	t-value	df	p
Money Problems					
yes	52	2.77	3.23	72.15	.002
no	34	1.82			
Communication Problems					
yes	74	2.80	2.36	120.11	.02
no	51	2.18			
Sexual Problems					
yes	19	3.74	3.04	23.37	.006
no	58	2.45			
Children Problems					
yes	34	3.06	2.46	29.41	.02
no	12	2.17			
Alcohol Related Problems					
yes	15	2.93	-1.02	26.62	.32
no	14	3.43			
Household Management Problems					
yes	54	2.04	- .73	64.54	.47
no	32	2.25			
Relative/in-law Problems					
Yes	47	2.74	2.49	52.58	.02
no	19	2.05			
Other Problems					
yes	27	3.22	.38	15.96	.79
no	8	3.00			

*The seriousness rating allowed respondents to rate the seriousness of each marital problem experienced. The rating was from 1 to 5 with 1 = least serious and 5 = more serious.