An Enrichment Program Designed To Increase Marital Satisfaction Among Couples Age 18-40 In Highlands County, Florida

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ABSTRACT

AN ENRICHMENT PROGRAM DESIGNED TO INCREASE MARITAL SATISFACTION AMONG COUPLES AGE 18-40 IN HIGHLANDS COUNTY, FLORIDA

By

Dion George Henry

Advisor: Trevor O’ Reggio
Title: AN ENRICHMENT PROGRAM DESIGNED TO INCREASE MARITAL SATISFACTION AMONG COUPLES AGE 18-40 IN HIGHLANDS COUNTY, FLORIDA

Researcher: Dion George Henry

Advisor: Trevor O’ Reggio, Ph.D.

Date completed: June 2013

Problem

Couples who are between the ages of 18 and 40 divorce frequently in the North American Division of Seventh-day Adventist. In Highlands County, Florida young couples seem to experience marital stress which may affect marital satisfaction. Unique to young marriages are certain stressors that can contribute to a decrease in marital satisfaction which will inevitably lead to a failed relationship. Although, there are several enrichment programs that focus on potential challenges for couples in general, few solely target married couples age 18 -40 with skills to manage these unique stressors.

Method

The purpose of this in-ministry project was to increase marital satisfaction among couples 18- 40 by discovering and educating them on how to manage three major
stressors that can negatively affect their relationship. Using quantitative research methods, married Seventh-day Adventists age 18-40 in Highlands County Florida were surveyed using the Enrich Martial Satisfaction Survey. A literature review was done to determine three common stressors that impact young marriages. From the study, the potential stressors that threaten marriages unique to this target population were: finances, division of house labor, and sex.

A marital enrichment program was contextualized to educate couples on how to manage these common stressors with emphasis on stress reduction. A pretest was given before the seminar. Also an open-ended survey was given to determine the correlation between the literature and responses from the group. Three seminars were conducted that addressed these stressors. At the end of six months the marital satisfaction survey was administered again. The results were compared and analyzed to see if there was an increase in marital satisfaction.

**Results**

Findings revealed that six out of the seven couples increased their marital satisfaction after the Marital Satisfaction Program. This increase occurred while only addressing three items in the satisfaction scale (finances, division of household labor, and affection/sexuality) that served as potential stressors. In addition, scored data revealed that there was a 28% increase in satisfaction when these three stressors where measured independently against their pretest scores. The other seven items that were not addressed in the scale surprisingly had an increase of 16% over the pretest scores.
Conclusions

This study concludes that educating married couples ages 40 and under on how to manage three stressors (division of household labor, finances, and expression of affection) can positively increase marital satisfaction.
Andrews University

Seventh-day Adventist Theological Seminary

AN ENRICHMENT PROGRAM DESIGNED TO INCREASE MARITAL SATISFACTION AMONG COUPLES AGE 18-40 IN HIGHLANDS COUNTY, FLORIDA

A Project Document
Presented in Partial Fulfillment
of the Requirements for the Degree
Doctor of Ministry

by

Dion Henry

June 2013
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CHAPTER 1

INTRODUCTION

Statement of the Problem

Although highly debatable (Banks, 2011), research reveals that the divorce rates of Christian and non-Christians in the United States are identical (Barna, 2004). Among both groups, this report says that 35% of marriages are ending in divorce. Although there are several ways to statistically represent the prevalence of divorce, research has concluded that nearly one out of two marriages will end in a divorce” (Strong, DeVault, & Cohen, 2005, p. 461; Markman, Stanley, & Blumberg, 1994). The Seventh-day Adventist church in the United States reports that one out of four marriages end in a divorce. Out of this number, 75% of the respondents that are divorced are 40 and under (A New Generation of Adventist Families, 1997, as cited in Adventist Family Ministries, 2012). Personal observation and anecdotal evidence based on couples who I have counseled suggest that the accumulation of marital stress is a key factor in a strained relationship.

Statement of the Task

The task of this project is to increase marital satisfaction among Seventh-day Adventists whose ages range from 18-40 in Highlands County, Florida by educating them through attending a series of seminars that deal with how to manage three major stressors that affect young couples. The project will be evaluated over a 6-month period to
determine if attending these seminars, that address these three stressors, will improve marital satisfaction.

**Justification of the Project**

It appears as if leadership in general has a tendency to focus on crisis intervention in marriage while unintentionally ignoring preventative education within the formative years. Statistics suggest that “marriages are susceptible to divorce during the early years” (Kreider & Ellis, 2011). In spite of local resources available, the divorce rate among this group continues to increase. The continued increase of separation and divorce among this target group needs to be addressed.

While effective programs exist for couples in general, little has been done in addressing stressors that affect marital stability among couples ages 40 and below in the Seventh-day Adventist Church in Highlands County, Florida. Common stressors that affect married couples ages 40 and below need identification and significant attention.

**Delimitations of the Project**

This project is designed to educate participants on stressors that relate to married couples aged 40 and under who belong to the Adventist Church in Highlands County, Florida. This study will cover three common stressors that this target population is frequently faced with. When factors such as parenting, family of origin, and characteristics of happy families are mentioned, it is only to illuminate the discussion or to make a point regarding the study.
Expectations from Project

This project hopes to improve marital satisfaction among Seventh-day Adventist couples ages 40 and under in Highlands County by educating them on potential stressors that can threaten their relationship. The study will also help pastors and church leaders to learn ways to increase marital satisfaction among young couples within this target population.

Description of the Project

A theological reflection on biblical principles that address maintaining marital unity during conflict will be discussed. These principles emerged from the lives of two couples in the book of Genesis: Adam and Eve; and Abraham and Sarah. God’s purpose as it relates to unity in marriage is highlighted by the following: (a) The biblical purpose of marriage as seen in the creation account of Adam and Eve, (b) biblical principles as it relates to commitment in the lives of Abraham and Sarah, (c) an overview of New Testament principles on marriage through the teachings of Paul, (d) an overview of the teachings of Jesus as it relates to marriage, and (e) Ellen White’s view on marital stress and satisfaction.

Current literature was reviewed. This list of literature includes but is not limited to books, scholarly papers, and articles that deal with stressors that affect young marriages and marital satisfaction.

The Enrich Marital Satisfaction Scale was administered to Seventh-day Adventist married couples ages 18-40 from the Highlands County area to determine marital satisfaction. The Marital Enrichment Seminar was conceptualized and implemented to educate couples on proper management of specific stressors that affect them. This
program was given at Ridge Seventh-day Adventist Church, describing how to manage three specific stressors pertinent to the target population. These stressors were identified through research. This project was evaluated over a 6-month period to determine if attending these seminars would increase marital satisfaction in young couples. The Enrich Marital Satisfaction Scale was re-administered at the end of the 6-month period to measure the effectiveness of the program.

A report on the experience will be available for sharing with other family ministries leaders, pastors, and researchers in the Southern Union.

**Limitations of the Study**

Conclusions that have been generated from this study should be viewed in light of the following limitations of the research.

The research project utilized a small sample size. A larger population would have been ideal to draw larger implications for this target population. The area in which this study was conducted had a limited populace of individuals within the criteria of the research.

No control group was used in this study. Participants in this cluster were not compared to others so they inadvertently served as their own control group.

The topic of expression of affection and how couples relate sexually is generally a subject that people are less vocal about especially among church members. The tendency for honesty in this area might have been hindered by society’s apparent unwillingness to discuss these matters openly in the proper forum. Data here might have been affected by this potential mindset.
For these reasons, this study should not be generalized to the broader community based on this research alone but should be used as a pilot for duplication. In addition, these results should encourage other researchers to conduct additional studies in this area.

**Definition of Terms**

**Stress:** This is common to every age and stage of life. It is one of those areas of life that one can never outgrow. Amazingly, despite the prevalence of this concept worldwide, it is difficult at times to define. In fact, even therapists, social scientists, and medical doctors have a hard time defining stress. The American Institute of Stress reiterates the difficulty of defining stress “because it is a subjective sensation associated with varied symptoms that differ for each of us” (The American Institute of Stress). Dr. Hans Selye “applied it to the pressures that are brought to bear on the human organism” (Willis, 2005, p.8). However, in understanding the concept of stress, Wheaton suggests distinct terms should be applied to capture the meaning: such as “‘stressor’ to refer to problems or threats, ‘distress’ to refer to individual responses to those conditions, and ‘stress’ to refer to the mediating process by which stressors lead to individual distress” (as cited in Story & Bradbury, 2004, p.1141).

**Management:** Wallace (2007) uses the term management and coping interchangeably while addressing stress. Folkman and Moskowitz (2004) defines “coping as the thoughts and behaviors used to manage the internal and external demands of situations that are appraised as stressful” (p.745). Zuck and Frey (2013) says that stress management is “a set of techniques and programs intended to help people deal more effectively with stress in their lives by analyzing the specific stressors.” Boss
(2002), who writes on family stress management, presents caution on popular concepts such as coping, adapting, and resiliency; and suggests that the term “managing” may be more descriptive of what families do when they are highly stressed (p. 72).
CHAPTER 2

TOWARD A THEOLOGICAL UNDERSTANDING OF MARRIAGE

The book of Genesis provides God’s ideal for marriage. A constant view of God’s ideal gives principles that should govern marriages despite the imminent danger of postmodernism’s concept of relative truth. In the bible, the marriages of Adam and Eve and Abraham and Sarah give about recommendations for strong marriages in light of a fallen society. It is through these narratives that one can ascertain the plan that God has for marriages, especially in the midst of marital stress.

This chapter will provide principles for unity in marriage from the lives of Adam and Eve and Abraham and Sarah. Principles from the New Testament relating to marital unity through (but not limited to) Paul’s writings, and the teachings of from Jesus, will also be discussed. Lastly, marital stress and satisfaction will be examined through the writings of Ellen White.

Adam and Eve

And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth. So God created man in his own image, in the image of God created he him; male and female created he them. (Gen 1:26, 27)
Let us

Genesis 1 starts out by implying that the decision to make man was a mutual decision. The bible says, “Let us make man.” Nowhere in scripture do we have the notion that the creation of man and woman was done as a result of a debate or afterthought. The decision to create man was done with a sense of unity. In fact, unity among the Godhead underlines God’s methods and ways in dealing with man. The book, *Seventh-day Adventists Believe ... A Biblical Exposition of 28 Fundamental Doctrines* describes God as “a unity of three co-eternal persons having a unique and mysterious relationship” (Association, 2007, p. 29). It is important to note that while the economy of function exists, the purpose, mind, and character of God are one (p. 30). The *Seventh-day Adventist Bible Commentary* (1980) says that the early church theologians unanimously regarded the word “us” to refer to the three persons of the Godhead. The “us” was in agreement with making man into “His” image. In commenting on verses 26 and 27, this commentary further advocates that the “deity possesses plurality in unity, whereas v. 27 emphasizes that the plurality of God does not negate God’s unity” (Nichol, 1980, p. 216). The unity of God mentioned here serves as a pattern for marriage. In marriage, unity must be present to reflect God’s ideal.

Unity is essential in understanding God’s ideal for marriage. This ideal is reciprocated in the definition of marriage, which is a legally recognized union between a man and a woman in which the couple is “united sexually, cooperates economically, and may give birth to, adopt, or rear children” (Strong, et al., 2005, p. 7). This working relationship of God is to be mirrored in the marital context.
Our Image According to our Likeness

The Bible says in Gen 1:27 that God made male and female in his own image (tselem). This Hebrew word “צֶֶ֫לֶם tselem” is not limited in definition to physical resemblance but it also means to be a representative. This same word is used in reference to the image of gold in Dan 2:31. The image of gold was shaped into an image of a man, yet represented the kingdoms of the world. In essence the image represented something greater than itself. With this definition in mind, an understanding of the text would mean that God created the first couple to be his representatives. White (2005) advocates this view by saying that “man was placed as God’s representative to bear his image both in outward resemblance and character” (p. 45). This reflection is more than just an individual’s aspiration to resemble God by being spiritually mature. Single people can do that. In the marital context, the representation is dyadic in form, two individuals that represent God collectively. Amos 3:3 gives us timely counsel by posing the question, “How can two walk together unless they agree?” This question emphasizes the fact that agreement is necessary to walk successfully. It does not mean that individuals must agree about everything; it just means that they must learn to live in harmony as representatives of God.

The word for likeness in Gen 1:26 is דְּמוּת (demuth), which means mannerism and resemblance. “Likeness” in this context conveys the concept of behavior. In essence, marriages begin to reflect the trinity in operation when harmony is present in the union. For this resemblance to take place oneness must be fundamental in the relationship. This oneness exists “in a unity of bodies, a community of interests, and reciprocity of affections” (Nicolas, 1980, p. 227 vol.1). It is this oneness that leads to his “likeness.”
In Genesis 5:1-3, a reoccurrence of דְּמוּת (demuth) is made in reference to Adam and Seth. This text is situated between two pivotal thoughts in scripture. In Gen 4, the depravity of humanity and the ultimate consequence of death are reported. In Gen 5, hope is accentuated with the birth of Seth. In her book, Patriarchs and Prophets, White says “that Seth was to be the inheritor of the divine promise and the heir of the spiritual birthright” (White, 2005, p. 80). Given the immediate context, the concept of דְּמוּת (demuth) seems to be mentioned here as hope for the deliverance of mankind because there is one who acts like Adam. Therefore, chapter 5 serves as reminder of the hope as a result of marriage. It gives us the understanding that despite major disappointments in life as experienced in chapters 3 and 4, God wants marriages to continue to stay in His likeness.

And let Them Have Dominion

The bible is clear that mankind is expected to exercise dominion. Rees says that “dominion means authority, power, supremacy, control, jurisdiction, responsibility, or management” (1995, p. 10). The root word for dominion is רדָה “radah,” which means to reign or rule. A part of God’s attribute is a responsibility to reign or rule over the universe. This care-giving attribute is expected to be reciprocated in the actions of mankind. Adam and Eve were responsible for the earth like God is responsible for the universe. This seems to support the idea that the “likeness of God” also includes a dimension of responsibility, authority and management. These characteristics are crucial in carrying out God’s likeness, which results in the shaping of “His” image in the lives of the couple.
Dominion includes management. Adam and Eve were responsible for the constant management of the garden which served as a heart-shaping tool for continual transformation into God’s likeness. For instance, Adam was given the responsibility of managing the creation of God by tending and caring for it. In the process of fulfilling this, the “order and harmony of creation spoke to them of the infinite wisdom and power. They were ever discovering some attraction that filled their hearts with deeper love and called forth fresh expressions of gratitude (White, 2005, p.51). However, as a result of sin, the methods used to shape marriage into Godlikeness were challenged by humanity’s depraved personality and sinful tendencies, which often results in conflict.

Reggie McNeal states that shaping is a process that God designed to be a lifelong work and often comes from things like culture, call, community, communion, conflict, and commonplace (McNeal, 2000, p.71). These various tools can be applied to shaping a marriage. White said that a life of toil and struggle served as necessary disciplines to develop habits of self-control and is part of “God’s great plan of man’s recovery from the ruin and degradation of sin” (2005, p. 60). In marriage, the environment affords constant opportunities for conflict. Couples who face conflict should use this as a tool for development into God’s ultimate should be encouraged to perceive conflict as an opportunity for growth. Instead of allowing conflict to separate the marriage it can actually bring the couple closer for problems solving and mutual support.

The role of Adam from the beginning was to tend and care for the garden. The original word for tend is *abad*, which means bond service. His role was simply to be the keeper of his home. Not only the keeper of the home but the priest of the home. In
Gen 3:9 God is reconciling man by calling Adam into accountability for his family’s location. This initial calling of Adam gives evidence of his priestly responsibility.

God’s ideal for the woman is seen in Gen 2:18 as a “helper” to man. This helper is described in verse 20 as suitable רוח yieldingוֹ וֹֽכְּנֶגְּד ֠אֶל. The word means counterpart or opposite. Davidson (1998, p. 263) describes this word as Adam’s complement and concludes that this gives the meaning of equal power and partnership.

Role expectations play an integral part in the marriage. In general, “the expectations that two people have about their own and their spouse’s marital roles are based on gender roles and their own experience” (Strong, DeVault, & Cohen, 2005, p. 292). These expectations vary from person to person and can potentially create tension if they go unmet. In order to successfully meet the challenge of role expectation, couples are recommended to participate in communicative efforts to curve the potential duration-of-marriage effect which is the accumulation over time of various factors such as poor communication and role overload that negatively affect marital satisfaction (p.293).

A part of the role expectation is the division of household labor. “Traditionally, in most cultures, the husband has been responsible for supporting his wife. In return, the wife has been expected to keep the home, prepare the meals, and bear and care for children” (Grulan, 1984, p. 137). Although many may see this view of marriage as ideal, it should not be equated with God’s ideal arrangement for marriage. In a partnership marriage, the responsibilities vary from couple to couple. As couples look at their role in marriage, many things have to be taken into account before coming up with a plan to successfully build a strong goal-oriented relationship. Issues like income, children, and work hours need to be addressed so that a more complete picture on the future for the
family can be realized. Therefore, some advocate that the objective of a couple’s union should entail a goal-oriented perspective that moves toward an egalitarian design for marriage. This causes the likelihood of increase in marital satisfaction and intimacy (Olson, Olson-Sigg & Larson, 2008).

This ideal was ruptured because of the entrance of sin. Genesis 3:16 states that the entrance of sin brought about Eve’s role as being subject to her husband. Davidson (1998) also points out that this divine sentence is “not only a negative judgment but also (and especially) a positive blessing . . . designed to lead back as much as possible to the original plan of harmony and union between equal partners” (p. 269). White (2005) points out that “sin had brought discord, and now their union could be maintained and harmony preserved only by submission on the part of the one or the other” (p. 58). In addition to this, White (1980), also says that a “woman should fill the position which God originally designed for her, as her husband’s equal” (p. 231). The role of husband and wife should be seen then in a partnership view. This should not negate submission, but rather embrace equality with different responsibilities.

Biblical guidelines advocate a view of mutual submission and love. Ephesians 5:21 says “submit to one another,” followed by a command for wives to submit to their husbands. Mutual submission seems to serve as the foundation for role submission. This role of submission should not be understood as synonymous with inferiority, like the role of headship should not be synonymous with superiority. When used interchangeably, the cause for potential conflict exists. Marital submission is based on the couples love for each other and for Christ. Sproul (2003) makes a compelling argument in comparing the harmonious division of labor of the Trinity to that of marriage by stating that;
the members of the Trinity are equal in glory, value, power . . . , however, in redemption there are levels of subordination. It deals with the division of labor of the Trinity. The Father sends the Son to redeem the world; the Son doesn’t send the Father. The Holy Spirit is sent by the Father and Son yet is equal to the Father and Son. Thus we see that in principle the notion of subordination does not carry with it the notion of inferiority. (pp. 44-45)

Marital Unity

And Adam said: “This is now bone of my bones And flesh of my flesh; She shall be called Woman, Because she was taken out of Man.” Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh. And they were both naked, the man and his wife, and were not ashamed. (Gen 2:23-25)

One Flesh

This concept of one “flesh” “לְבָשָָׂר” is very unique and important aspect of marriage. The only other place that לְבָשָָׂר is mentioned is in Ezek 11:11. In Ezekiel, the word is in the context of a shared consequence of a group of people. In Genesis 2:24, this word is used to create the idea of two becoming one. The interpretation of these two scriptures can indicate that the word refers to a spiritual, physical, and mental outcome of two or more people. In the marital context, this concept seems to suggest that the experiences, desires, and goals of two individuals journey to become one. J. Brown and Brown (1999) summarize this Hebrew word as an indication of the couple becoming one body. Cloud and Townsend (1999) identify this “oneness” as happening over time (p. 85). This concept does not advocate an abandonment of individuality but rather a shared vision of God’s plan for the union.

Many people define themselves by their spouses. Looking at yourself through your spouse can create a conflict of needs and a loss of individuality. Schnarch’s (1997)
concept of differentiation clarifies this oneness as “becoming more uniquely ourselves by maintaining ourselves in relationship with those we love” (p. 51). God created us with unique personalities and gifts. These unique gifts are to be accented, not covered by another’s goals and visions. White (1952) says that while couples are to “blend as one, neither of you is to lose his or her identity in the other. God is the owner of your individuality” (p.103).

God’s image can be reflected in the lives of a couple if there is unity of ideas and goals. As stated earlier, agreement is necessary for God’s image to be reflected. Thomas (2000) proposes the question of whether marriage is designed to “make us holy more than to make us happy?” (p. 13). The Bible advocates the view of holiness among marriages in the context of reflecting the image of God. This is done when the couple seeks unity. In seeking marital unity, sometimes conflict will occur. Conflict happens because of the differences that surround the marital relationship. Samms (2005) gives an interesting perspective on the effect of differences by saying that sufficient differences may be regarded as necessary to make our lives interesting or as a source of constant irritation. (p. 36). In essences, it is how the couple manages differences that determine the success of a marriage. Couples must understand that each person must maintain his or her individuality while striving towards marital unity.

The marital union is described with the terms “bone and flesh.” The Hebrew word for flesh בָּשָׂר “basar,” indicates flesh by extension. These two substances are among the most critical masses that make up humanity simply because the separation of any of them undoubtedly will create pain and death. Symbolically, the separation between husband and wife is traumatic as well and can even be compared to death. However, the
interworking of these substances gives the ability to function fully according to God’s design. Jesus accentuated the importance of this relationship by using the Greek word suzeugnumi συζεύγνυμι for unite in Mark 10:9. Suzeugnumi has a root word ζευγός zeugos, which means “yoke.” A yoke is used to connect two like beasts together for the purpose of a task. Both of the animals, while joined together, would accomplish more as a team than individually. What Jesus was saying in Mark 10:9 was that God combined the two so that they can work as a team. Using the terms bone and flesh in Genesis 2:23 seems to indicate the a couple is to be so adhesive that the separation of any of them would bring about discomfort. White (2005) describes this cohesion as the affection and attachment that should exist in the marital relationship (p. 46a).

While affection should exist in the relationship, priority must be to God. This concept appears evident in the creation story. There are principles from the way that they were oriented in the world that serve as a pattern for marriage in their relation to God. The biblical account (Gen 1:27, Gen2:7; Gen 3:21-22) says that God created the first couple on the same day but not at the same time. Genesis 2:21 When Adam was created, he somewhat was oriented to this world. Although this was brief, it was enough for Adam to recognize that there was no one from all that God created that was equal to him for the purpose of socialization or interaction. White (2005) said that “without companionship, the beautiful scenes and delightful employments of Eden would have failed to yield perfect happiness” (p. 46b). Adam’s orientation gave him a view of life without a companion. Then after Adam’s creation, God caused a deep sleep to fall on Adam and then proceeded to create the woman. Socialization is probably the most important part of the growth process of a couple. Companionship helps both individuals to communicate
the shaping process with each other. By doing this, new revelations of God can be discovered.

A secondary meaning that maybe drawn from the creation story is that God must be first in the relationship. Evidence of this is from the interaction that God had with Adam and Eve first before they communicated with each other. In Gen 2:22 the bible says that God brought Eve to Adam, which suggest that there was interaction with God before Adam. The formation of Adam from the dust, naming the animals, and putting man to sleep all indicate that he interacted with God before meeting Eve. All of the evidence seems to suggest that God was involved with them individually before he introduced them to each other. Mark 10:9 reiterates this point by saying that God is responsible for bringing them together. Cloud and Townsend (1999) advocates the importance of God being first because He empowers us to change and keeps us from being ultimately in charge (p. 116).

Leave

In addition to the oneness in goal and purpose in marriage, one must also be aware of outside influences. Before mankind assumed the role of parents with the birth of Cain, the bible gives an instruction to leave or separate from mother and father. Genesis 2:24 says, “a man shall leave his mother and father and cleave unto his wife.” This instruction was not to forsake filial duty and respect towards parents, “but refer primarily to that fact that a man’s wife is to be first in his affections and that his first duty is towards her” (Nichol, 1980, p. 227). The Hebrew word for leave in this verse comes from a root word azab, which means to relinquish. Evans (2005) says that “leaving” refers to a “healthy separation between you and your parents for the sake of bonding with
your spouse” (pp. 117-118a). Proper bonding will ensure that the relationship will be secure.

Attachments that have dominance over one’s decisions should be relinquished when it comes to managing your family. It is safe to say that parents assume an authoritative role when relating to their children. During the early stages of development, a child must depend on his or her parents for the basic necessities of life such as food, water, and shelter. These necessities demand foresight, an understanding that babies do not comprehend. In fact, many decisions during the early stages have to be made by the parents. Bornstein suggests four main care-giving attributes for parents of infants, which are: nurturant, material, social, and didactic (as cited in Brooks, 1999, p. 146). These care-giving roles diminish as the child develops into adulthood. However, because of the familiarity with the parental caregiver’s role, sometimes bonds are not detached while in the adult stage, creating conflict. This type of conflict is difficult to manage because of the respect that one has toward one’s parents as caregivers. Furthermore, it can be said that if parents continue to remain caregivers, their child’s marriage will be in jeopardy.

Some have suggested that the problem of leaving is often a case of a parent that will not let go (Evans, 2005, p. 118). Sometimes circumstances cause the newlywed couple to seek help from their parents. This type of bond should not be considered an unhealthy attachment. However, caution is always in order to prevent an overabundance of this. Especially in dire situations, a couple should know that when they make decisions concerning their household, their decisions have the highest priority. When couples function in a realm of priority, mutual trust is developed in each other that will evolve into a long-lasting relationship. If the journey of mistrust were followed, then the result
would be disastrous. Adam and Eve entered this unfortunate journey by allowing the influence of the serpent to gain dominion over the relationship. White (2005) says the Eve believed that she would attain a more “exalted sphere of existence and enter a broader field of knowledge” by partaking of the fruit (White, 2005, p. 54-55). In a relationship, it is important not to allow influences, which do not belong to your union, to gain prominence over God and your spouse.

In light of all of this, it is imperative for each partner to give his or her needs to God. It is unfair to believe that one’s spouse can satisfy all one’s needs. “In a man-centered view, we will maintain our marriage as long as our earthly comforts, desires, and expectations are met” (Thomas, 2000, p. 32). Ferguson (1994) advocates that healthy couples will give their individual needs to God and trust him to take care of them. Unhealthy couples will depend upon each other to fulfill their needs, which may eventually bring about anger (p. 52). The satisfying of needs belongs to God. However, it is evident that God often times works through our spouse to meet our needs.

Cleave

The cleaving process seems to become effective after leaving former attachments. Genesis 2:24 says that a man is responsible for leaving his parental jurisdiction and cleaving to his wife. In Adam and Eve’s case, the former attachments were nonexistent, creating a perfect environment for cleaving. Cleaving here is more than just a sexual act and includes a commitment to mature spiritually, emotionally, and physically together. The word “cleave” in Hebrew is דָּבָע dabaq, which means to join or fasten together. Some definitions of cleaving, “dabaq,” include following in close proximity or keeping close. In summary, the term illustrates that the bond in this relationship should be so
close that “any attempt to break this union would result in injury (Association, 2007, p. 332).

It is quite possible, that when couples separate from one another they are more susceptible to fall into temptation. Scripture does not indicate the location of Adam, yet it is safe to assume that he was far enough to be excluded from the conversation between the serpent and Eve. White (2005) suggests that Eve’s decision to remain alone was one that dismissed an apprehension of danger and fear covered with her perception that she had sufficient wisdom and strength to withstand evil (p.53). Ecclesiastes 4:9-11 states that “two are better than one” in circumstances that call for help and comfort. The *Seventh-day Adventist Bible Commentary* (1980) says “had Eve remained with her husband, his presence would have been a protection to her, and the story would doubtless have had a different ending” (Nichol, 1980, p. 229). If so, it seems fitting to conclude that cleaving (a commitment to mature physically, emotionally, and spiritually together) is part of establishing unity in the marriage which can help couples overcome temptation. Pelt (2008) says that “the only way to beat the enemy is to team up with your partner to protect your marriage from invasion” (p.168)

**Summary from Adam and Eve**

The first couple was the closest to resemble God’s plan for marital union. Pelt (2008) mentions that the original plan was for husband and wife to have perfect harmony with God being the leader of the home (p.163). With God being first, basic responsibilities and expectations of the first couple unity and dominion. In each of these areas they were to reflect their Creator. The resemblance of God in the area of dominion is evident in the Sabbath Commandment’s description of His territory, which entails
heaven and earth (Ex 20:8-11). Dominion in the lives of the first pair were demonstrated in the command for them to be masters over every animal and living thing on earth (Gen 1:26). While God is the ruler over the universe, He entrusted mankind to be rulers over the earth. The area of unity was reflected in the creation account by God saying “let us” make man in our own image after our “likeness.” This harmonious action of the Trinity in the creation models the team work that should be present in marriage. Individuals are constantly to model of marriage to resemble the divine image of God through their union which will bring couples into a deeper and more fulfilled relationship with the Creator. The principle that can be gleaned from this first pair is that God must be first to establish marital unity. In order for this to take place couples must realize that a commitment to God is essential.

Abraham and Sarah

A look at Abraham and Sarah reveals that unity must be preserved while challenged with culture and environmental factors. A comprehensive view on this couple also illustrates marital preservation despite the imperfection of humanity. Germaine to marital stress is the reality that one’s marriage can survive life’s challenges by being committed.

Separation

Now the LORD had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will show thee: And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing: And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed. (Gen 12:1-3)
One essential characteristic of marital unity is commitment. Samms (2005) says that commitment is “the key principle in the endurance of a marriage relationship” (p.13). Commitment was tested in the lives of Abraham and Sarah both to God and then to each other. In the call to separate, Abraham and Sarah had to be committed to God’s leading which caused them to separate from their environment. In Gen 12, God told Abraham to “get out of his father’s house” (Gen 12:1). The Hebrew word for “get” is from the original root word halak הָלַך akin to the primitive root of the word yalak which carries a literal and figurative meaning of depart. Figuratively and literally, Abram and Sarai are told to depart from the environment of their family of orientation. White says that in order for Abraham to qualify for the great work as the keeper of the oracles, he must be separated from the associations of his early life (2005, p. 126). This separation helped this patriarchal couple establish a platform in which God’s plan would be fulfilled in their lives.

Community

In marriage, community plays an important part in forming a successful cohesive relationship. It provides a foundation for which decisions and habits are made and implemented. Many things that are learned from one’s family of origin find their way into the family of procreation. The reason for this is because the family of origin forms the basis of one’s world view. In referring to the family of origin, McNeal (2000) says that the “difference between healthy and unhealthy leaders often rests in the leader’s willingness or unwillingness to explore these early heart lessons” (p. 117). This concept accurately portrays marriage. The exploration of early years helps the couple to be shaped into God’s likeliness. It is very important for one to understand that even though one may
choose to move away from their community of orientation, it still has a significant impact on the individual’s world view. The miracle of marriage is that two communities are meshed together.

A literal move from parental governance sometimes builds a foundation for establishing marital unity. To stay in his father’s house would infer a symbolic allegiance to him rather than to God, seeing that idolatry was prevalent there (Josh 24:2). In marriage, the focal point of the relationship is to be in allegiance to God. Abram’s response to the call gives evidence of his allegiance. Luke tells us that there were two calls. “The first call, when he lived at Ur, was to leave his ancestral tribe, but the second, at Haran, was to forsake his immediate relatives, even his father’s house” (Acts 7:2-4; Nichol, 1978, p. 290). Although Abram was not the father of the clan, his call influenced his father and family members to follow him away from his ancestral tribe. Abram and Sarai’s gradual journey away from their former environment allowed them to establish their own rituals and principles. A key principle in marital stability is to separate from parental authority to establish “oneness.” This gives the couple the option to maintain or relinquish old values. The command to leave, as mentioned in Gen 12, illuminates the importance of the call to separate oneself (as much as possible) from negative influences.

Culture

Culture is an important item to consider in the couples goal of marital unity. This aspect of the relationship can be an area of rich blessings in which both spouses learn from each other, which in turn enhances their own development. It is also true that for the unique relationship of husband and wife, culture can also be an area of contention. In many occasions, because of cultural differences, the oneness in marriage is challenged.
The reason for this is because one’s culture tends to influence practices that can create tension in the relationship. Kluckhohn (as cited in Kraft, 1996, p.38) says that culture can be defined as a “designed way of living.” If one has been accustomed to certain patterns, then there is a tendency to continue in those patterns. To add to this, culture is responsible for orienting us in the world while laying the foundations with which we apply principles.

It is apparent that their move was not to a secluded lifestyle but a godly one. In John 17:14, the bible says that “we are in the world but not of the world.” Jesus is presenting two important factors that can relate to a marriage that illustrates the Christian lifestyle. The first is that we live in the world. We have no choice in that matter. Any attempt to create a utopia environment that would eventually end in disappointment. In addition to that, Gen 2 provides extensive evidence which states that we not only live in this world but we are made from the world! This eliminates any attempt at superiority with regard to race or gender.

The second factor highlights the call to righteousness. It is a question of who we will honor. The word “of” is in the genitive case that describes possession. This suggests that our existence in the world is not to be possessed by the values of the world but to be a reflection of the characteristics of Christ. Despite societal trends, allegiance to God must be paramount. In the case of Abram and Sarai, the call to establish a culture is embedded in Gen 12. In essence, God was calling them out of a worldly culture of the time to establish a righteous culture.

I Will Make you Into a Great Nation

God’s mission for Abram and Sarai was for them to be progenitors of a great nation (Gen 12). This promise was repeated to Abram many times (Gen 13:16; 15:5;
17:5,6; 18:18; 22:17,18) reminding him of God’s purpose for his family. J. Gottman, J. S. Gottman, and DeClaire, (2006) suggest that within a marriage, a couple’s dream may be attached to their identity (p. 140). In this context, the commission to make a great nation became the identity of this couple. In marriage, God gives each relationship a divine commission, a joint ministry. This task supports the biblical mandate to act like God (Gen 1:26). To Adam and Eve, it was to rule and populate the earth (Gen 1:29). To Noah and his family, it was to replenish the earth (Gen 9:1). When a couple identifies and implements their divine commission from God, great things are accomplished. White (2005) says that “during their stay in Haran, both Abraham and Sarah had led others to the worship and service of the true God” (p. 127). Interestingly, God gave Abram and Sarai sacramental names, Abraham and Sarah, (Gen 16) to remind them of His purpose (Lockyer, 1988, p. 155).

While trying to fulfill the plan that God had for them, their impatience caused them to use alternative methods to bring about the promise seed. The connection that brought Hagar into the relationship may be seen by some as cultural, and to some extent it was. However, according to God’s plan, there was no need for Sarah to fulfill the promised seed through her servant. The reality of this third party actually created many complications that resulted in pain and discord. This example of a lack of faith stemmed from negative influences. During that time, “polygamy had become so widespread that it had ceased to be regarded as sin, but it was no less a violation of the law of God, and was fatal to the sacredness and peace of the family relation” (White, 2005, p. 145). A vital principle for marriage that emerges from this relationship is that God intended the marital relationship to be exclusive of others. In marriage, one needs to consider if there is a
Hagar in the relationship. This intrusion is worth noting because the failure of many relationships can be traced to the invasion of a third party or affair. This violation leads to many feelings of mistrust and hinders people from establishing a new bond with each other in which God can richly bless them.

Marital Stress

A new element of responsibility was added to the marriage of Abraham and Sarah with the life of Isaac in Gen 21. This new addition culminated the journey that had begun some 25 years (Gen 12:4) prior in the Ur of the Chaldeans. That journey contained many mishaps, which include a sexual relationship with Hagar (Gen 16), lying to a pharaoh (Gen 16), and defending a negligent nephew (Gen 14). All of these experiences can be characterized as high-level stressful situations. The response to these encounters can either improve or deteriorate the marital relationship. In the preparatory stage of the coming of Isaac, these experiences were paramount. In order to successfully survive these challenges, Abraham had to rely on God. It is interesting that even in his mistakes; God showed mercy and blessed him. Biblical evidence supports the premise that some of Abraham’s challenges revolved around the expectation of the promise seed (Gen 16:1-6; Gen 22:1-14). In marriage, the addition of children or any stressed circumstance has the ability to disrupt the equilibrium of the norm. It is how we deal with these situations that determine the strength of our relationships.

In the book of Hebrews, the faith of Abraham is cited three times (Heb 11:8-10; 11-12; 17). Two of those times relate to the promised seed. The first reference to his faith deals with the separation call. The second deals with the promised son and the third with the sacrifice. Through these three major challenges, the development of his marriage with
Sarah matured to the climax of having them listed in the great hall of faith. In fact, the only couple that is mentioned in Heb 11 is that of Abraham and Sarah. This is not to discount evidence that Heb 11 is inclusive of many other faithful couples that are only listed by the names of their husbands. However, by indicating Sarah, her faith takes on a more prominent role. It is as if the Bible highlights the fact that the test of faith was not limited to Abraham, but also included Sarah. The promised seed brought about unseen tests that are fundamentally similar to that of the adjustments that are made when children become a part of the family.

When Abraham doubted God and married Hagar it resulted in evil “not only to his own household, but to future generations (White, 2005, p. 145). This lack of faith caused unnecessary stress. A popular definition of stress is given from Seyle, who defines it as a “nonspecific response to any demands made on the body. Demands may range from disappointment to a severe illness” (as cited in Kalman & Waughfield, 1993, p. 24). However, when the stress is caused by a lack of trust in God, the consequences can be great. Having an authentic faith in God is fundamental in dealing with stressful situations. Trusting Him for the future provides the security that God will work things out. Romans 8:28 challenges every believer in Christ to know that God intervenes and works things out. Too many times when couples are faced with obstacles, the tendency to escape or leave becomes the preferred method instead of turning to God for help in difficult situations. Thomas (2000) suggests that “when marriage is placed within the context of God’s redemptive plan, we stayed married, as far as it depends on us, as a means to express God’s commitment to his people” (p.262-263). Although Abraham and Sarah’s decision resulted in chaos, their continual commitment to each other and God eventually
brought about God’s plan for their lives. Markman, Stanley, and Blumberg (1994, p.188) says that commitment helps couples get through tough times because it brings a long term view of the relationship (p.188).

Summary from Abraham and Sarah

The journey of Abraham and Sarah provides a model for us for commitment in a relationship despite tremendous obstacles. These challenges however, coupled with the overall consistent faith, help couples to see God’s restorative acts despite the fall. From the initial call to establish a community in Gen 12 to the offer of sacrifice in Gen 22 on Mount Moriah, Abraham’s and Sarah’s lives prove that the Almighty can distribute grace that is available to all who believe. As in their case, many couples, for various reasons, choose their own way. This way inevitably leads to stressful situations. This type of marital stress can easily lead to a broken relationship. However, even when couples make mistakes God can still intervene. When Abraham and Sarah tried to bring about the promised seed through Hagar, God intervened and still brought about a nation from Ishmael and Isaac. Over and over again these narratives teach us that God can bring about hope through stressful circumstances. Acquiring help from God is the key to creating stability in a relationship.

New Testament Teaching on Marriage

Principles for establishing “oneness” in marriage are found throughout the New Testament. The principle of “oneness” or “unity” may encourage couples to live in harmony as was God’s original plan (Pelt, 2008, p. 163). In addition to oneness, marriage
in the New Testament illustrates the relationship that Christ has with the church (Eph 5:22-27). A brief survey of the New Testament’s teaching regarding marriage reveals that unity in marriage is God’s purpose. A proper perspective on the security in Christ will hopefully help couples to manage any stressor that may occur.

Do not let your hearts be troubled. Trust in God and trust also in me. In my Father’s house are many rooms; if it were not so, I would have told you. I am going there to prepare a place for you. And if I go and prepare a place for you, I will come back and take you to be with me that you also may be where I am. (John 14:1-3)

Jesus’ Teaching on Marriage

In John 14, all of God’s believers are commissioned to trust in God. This type of trust is expected to be prominent especially in “troubling” situations. Jesus used the word ταρασσομαι (tarassó), which means agitation to describe trouble. This command seems to promote living above agitation, or specifically anxiety. Jesus promotes this type of living for all who trust in him and he illustrates this by using language that revolves around the family. The mentioning of a dwelling place, the parental depiction of God as father, and the longing for relationship gives the reader a sense of family. God is saying we can be secure because we belong to the family of God that will never abandon us. This security is the goal for every married person.

God’s ideal for us is to be secure in our relationship with our spouse and Him. If couples feel secure in God, then stress-related ailments such as anxiety will be significantly reduced. Deterring anxiety does not mean that couples will avoid trouble. To say this would go against the biblical teachings of the struggle that accompanies Christianity (2 Tim 3:12). In marriage, many trials will come, yet the couples that trust in Jesus should be able to handle stress better because of the security they have in God’s
promises (John 14:1-3; Isa 43:2). Evans (2005) suggests that “when a couple depends on the Lord and submits to Him, their lives flourish, both individually and as a couple. But when they rebel against God . . . life becomes bitter (p.19).

One occurring theme among the sayings of Jesus is the cohesiveness that should exist in marriage. He emphasizes this cohesiveness by expounding on the creation account’s description of marriage (Gen 2:24). While the Genesis account declares that the two are one, Jesus reminds his hearers that God is responsible for the “joining” and that no man should sever the relationship (Matt 19:6). This theme sets the tone for the New Testament’s emphasis on marriage which emphasizes that separation is not God’s intention. The Old Testament also ends with this tone in regards to divorce when it says the God hates it (Mal 2:16). Although highly debated, many theologians argue that only under certain conditions such as adultery (Matt 5:32; 19:5) or abandonment (1 Cor 7:15) does the New Testament clearly give permission for divorce (Sproul, 2003, p.98).

Whatever reason for divorce one may adhere too, the concept of cohesiveness can function as building blocks that prevent divorce. J. Brown and Brown (1999, p.129) says that although scripture allows reasons for divorce, earnest efforts should be made to secure marital unity.

When couples commit to unite in marriage, they can gain the blessings of each other. These blessings will often time come in the form of mutual giving. D. Fergusson, Fergusson, C. Thruman, and Thruman, (1994) comments on this and says that “a couple’s mutual giving plays a significant role in their happiness” (p.13). Marital unity promotes happiness and team effort. The commonality in marriage becomes “How can we be supportive of each other?” Such selfless living enables each person to experience new
levels of spiritual growth. Thomas (2000) calls this movement “a discipline of fellowship” (p. 161). This discipline involves the consideration of your spouse as a priority for marital growth. Thomas states that this discipline is nurtured through mature confrontation, compromise, and acceptance (pp. 161-165). The application of these methods should generate a happier union which will mirror God’s intentions for marriage.

Paul’s Teaching on Marriage

In an effort to bring a healthy perspective to the recommendations for marital unity, one must contextualize the marriage institution in the light of the spiritual warfare mentioned in Eph 6:12. Paul highlights this by showing the ideal relationship between family members. His mentioning of the parental role, taken with the marital role in Eph 5, gives a proper understanding of the interaction that should take place in the family. The first few verses of chapter 6 serve as a continuum of family unity. Viewing these two chapters as a collective unit, while highlighting the struggle mentioned in Eph 6:12, makes us aware that the tension that exists in marriage is partly because of the spiritual warfare. The word for struggle here is πάλη which means fight or conflict. In this context, one can say the “fight or conflict” in marriage is the spiritual wickedness in high places that couples contend with. The assurance of victory however, is found in Eph 6:13, which is the armor of God. It is in the armor of God that marriage is sustained.

Although Paul exalts celibacy (1 Cor 7:1), which was at variance with the usual Jewish point of view (Buttrick, 1953), he illustrates the importance of continual marital unity. In the book of Ephesians he writes
In the same way, husbands ought to love their wives as they love their own bodies. For a man who loves his wife actually shows love for himself. No one hates his own body but feeds and cares for it, just as Christ cares for the church. And we are members of his body. (Eph 5:28-30)

Caring for Your Spouse

Paul emphasizes that the type of love that promotes unity must be one of consistent care. To illuminate this type of care Paul uses the terms θάλπει (thalpó) and ἐκτρέφει (ektrephei). Both words convey the idea of nourishment. Thalpho emphasizes comfort with warmth. In order to have warmth there must be a consistent source of heat. Ektrephei emphasizes rearing or training to maturity. Using these terms together conveys the idea that consistent care matures the relationship.

A secondary meaning that may be drawn from this text is that proper nourishment in marriage may prevent marital dissolution. Many marriages become fragile and excessively strained because of the lack of support while experiencing an overload of unsolved problems. This can create major stress for couples. A deterrent of this lack of support is the “care” that Paul advocates. This care is described as “nourishing” and is especially necessary during times of adversity. It is easier to handle adverse situations when continual nourishing care is given. One of the six marks of a successful family is the ability to deal with a crisis (Strong, et al., 2005, p. 536). Facing the crisis while being cared for fosters an environment for renewed strength. It demonstrates a level of commitment that should be present in thriving marriages.

Marriage as a Gift

Marriage is a gift to mankind and reflects the relationship that Christ has with the church. The commitment, support, and happiness of this relationship is mirrored in the
description of the Advent of the such as the bridegroom (Rev 19:7), the ten virgins (Matt 25:1-13), and the invitation to the reception (Rev 19:9). These instances give the insight to the joy and longing that should exist in being in each other’s presence.

**Summary of the New Testament’s Teaching on Marriage**

The New Testament emphasizes unity and promotes marriage as honorable while cautioning against defilement (Heb 13:4). The teachings of Jesus emphasize that God is responsible for the “joining” and the union should be so strong that man should not separate it. This reveals the intimate involvement of God in the relationship. Struggles that occur and trials that arise should not break the union because of the cohesiveness that exist in the relationship. Paul’s teachings underlie the responsibility that each spouse has towards each other which is support for each other. This idea is expressed in terms like “mutual giving” and “consistent care.” Embracing these concepts can form the building blocks to view marriage as a gift that can help the husband or the wife through the stressors of life.

**Ellen White and Marital Unity**

White (1980) echoes the biblical teaching regarding marriage by emphasizing the importance of unity in the relationship. Poignant points are given to establish unity by preserving the sacred circle in the home. She describes this sacred circle as a safe and encouraging environment.

The husband and wife should be all to each other. The wife should have no secrets to keep from her husband and let others know, and the husband should have no secrets to keep from his wife to relate to others. The heart of his wife should be the grave for the faults of the husband, and the heart of the husband the grave for his wife’s faults. (p. 177)
To White, the essence of a stable marriage is when the couple feels safe in each other’s company. This concept encompasses intimate talks that provide a true revelation of who we are. It is the acceptance of our spouse in every stage of this maturing process that will ultimately create an unbreakable bond. Having an environment that reflects acceptance leads to trust that is needed especially when faced with challenges that often occur in marriage.

According to White (1942), the home circle is a “symbol of heaven” (p. 177). Within this circle, the attributes of heaven are displayed. This includes appreciation.

White talks about the importance of this by saying

Cultivate that which is noblest in yourselves, and be quick to recognize the good qualities in each other. The consciousness of being appreciated is a wonderful stimulus and satisfaction. Sympathy and respect encourage the striving after excellence, and love itself increases as it stimulates to nobler aims. (p. 361)

Appreciation leads to encouragement. Again, White says that “In every way encourage each other in fighting the battles of life” (1942, p. 361). This characteristic is essential in reducing the negative impact of marital stress. Paul mentions this type of encouragement by using the word παροξυσμός (paroxusmos) in Heb 10:24 which mean stimulation. The marriage should stimulate each other to fight the battles of life. White also says, “Kind, cheerful, and encouraging words will prove more effective than the most healing medicines” (1942, p. 306). Again she conveys the concept of encouragement by saying, “All should unitedly engage in the good work of encouraging one other” (White, 1980, p. 179).

Ecclesiastes 4:9, 10 explains the advantages of companionship by saying two are better than one and if one falls down his friend is there to pick him up. In the marital context, the relationship can serve as an environment that promotes character and
strength to enable each other to strive in the face of adversity. Her view in essence is that the home circle is a place of security that emphasizes partnership and reduces negativity.

Ellen White’s Approach to Marital Stress

Lastly, three letters from White give insight on how to handle marital stress. Moon says that the White family was confronted with stressors such as poverty (in the early years), no home of their own (first 5 years), disagreement over raising children, and multiple strokes which created emotional problems (Lecture Notes, Jerry Moon, 2003). As a result of these stressors, they experienced temporary separations (Lecture Notes, Roger Coon, 1992).

In the time of marital stress, White showed maturity as revealed in the letters that she wrote (See Appendix A). It appears that she dealt with these stressors by focusing on the positive attributes of her spouse instead the negatives. In these letters she showed compassion, support, and the intention of highlighting the positive qualities in her spouse. These simple actions can reduce the negative effects of marital stress in a union.

Conclusion and Recommendations

Within the framework of relationships in the bible, a considerable amount of information is devoted to the marriages of Adam and Eve, and Abraham and Sarah. These narratives and principles from the New Testament reveal God’s interest in marital unity. This concept is conveyed in terms that are embedded in Gen 2 with terms like “cleave” and one “flesh.” These descriptions of unity point to the couple’s commitment to mature spiritually, emotionally, and physically together. The New Testament continues this theme of marital union by saying that God is responsible for the “joining” and that no
man should sever the relationship (Matt 19:6). The idea is that unity should be preserved despite challenges.

Two institutions that were given to man before the entrance of sin to provide fellowship and communion with God are being attacked with fervor. These two institutions are the Sabbath and marriage. These institutions were “intended to provide the joys of rest and belonging” (Nichols, 1980, p. 330). These two are apparently attacked with a great deal of rage from the deceiver, the devil, and amazingly, it is these two institutions that provide the structure for relationships. First, marriage is arguably the ultimate expression of love between male and female, mirroring God’s relationship with mankind. Secondly, the Sabbath testifies to the evidence of the power of God, serving as a platform for the basis for mankind to connect with God through fellowship and rest (p. 330). Each of these two institutions entails a creative thematic concept that speaks both to God’s creative power and to humanity’s procreative responsibility. The devil recognizes the strong bond between these institutions and their relationship between God and mankind therefore he increases his efforts to destroy them.

It is evident that many stressors have a tremendous influence on the gift of marriage. The culture in which we live and the influential people that are intimately involved all have a major part to play in the development of our character and marriage. Cloud and Townsend (1999) comment on the key to success regarding outside influences and suggest that couples create boundaries (pp. 146-147). These boundaries will create a defense zone that will prevent unnecessary mishaps. It will not shield them from the potential of falling, yet it will remind them of their obligations to each other and God. The reminder will hopefully influence them to make good decisions in times of trial. In
the case of Adam and Eve, the devil suggested that there was something better than what they had. This outside influence was so enticing that the temptation was accepted in a world of no wants. In the case of Abraham and Sarah, it was their failure to stand against the pressure of impatience, which led them to conform to culture and disobey God.

Whatever the case may be, our job is to protect the marital union from negative influences by establishing a relationship with God.
CHAPTER 3

LITERATURE REVIEW

Stress is an integral part of life. Ignorance of the impact of martial can threaten the stability of the relationship. The question “Can two people walk together without agreeing on the direction?” (Amos 3:3, NLT) must be answered by couples who desire marital satisfaction while surrounded by stressors that potentially threaten their relationship.

In the following literature review, the relationship between stress and marital satisfaction will be surveyed with an emphasis on young marriages.

Marital Stress

Unhealthy stress has reached epidemic proportions today. Its effects are felt in every segment of our society. But nowhere are the negative effects of stress felt more than in our marriages. When we as husbands and wives experience a significant amount of stress, we become emotionally distracted and depleted. (Evans, 2005, p. 61)

Stress plays an important part in marital functioning (Bodenmann, Ledermann, & Bradbury, 2007; Story & Repetti, 2006). Research found that couples who were married for four years reveal that additional stress affected their view of marriage negatively. It also made them prone to have a greater tendency to respond negatively to stressful events. In essence, unmanaged stress has detrimental effects on the marriage (Neff & Karney, 2009; Tallman & Hiaso, 2004).

Stress affects more than the longevity of marriage, it affects health as well (D'Andrea, Sharma, Zelechoski, & Spinazzola, 2011; Thoits, 2010). A recent study by
Florida Hospital discovered that stress is one of the eight leading root causes of death in the United States (Florida Hospital, 2008).

Another observation on the effects of stress is revealed in a study of 662 divorced individuals from three countries. One of the prevailing reasons for divorce reported from all countries was the accumulation of everyday stress (Bodenmann, Charvoz, Bradbury, et al., 2007).

Literature dealing with stress and relationships in the 1930s and 1940s focused on stress primarily as a response of families to societal issues (Karney, Story, & Bradbruy, 2005, as cited in Revenson, Kayser, & Bodenmann, 2005). Issues like World War II and the Great Depression created a context for which these early researchers’ deduced their theories. As significant contribution to these dynamics were made namely the ABCX Model developed by Professor Ruben Hill which made a connection between stressful events and the family’s resources to respond (Kahl, Steelman, Mulkey, Koch, Dougan, & Catasambis, 2007). Since Hill’s contribution however, “empirical research on the effects of stress on families and relationships has generally lagged behind” (Karney, Story, & Bradbury, 2005).

Weber’s (2011) research explains that during the late 1970s to the 1980s, there was a shift in focus from family weaknesses to family strengths (p. 2) . McCubbin and Patterson expanded Hill’s model of stress theory to the Double ABCX Model (Saloviita, Italinna & Leinonen, 2003). This model included conditions before and after the actual crisis, giving couples a comprehensive view of their circumstance (Karney, Story, & Bradbury, 2005, p. 14).
In the last decade there has been an increase in stress research related to marriage (Randall & Bodenmann, 2009). One reason for this is the impact that stress has on military families resulting from the wars in Afghanistan and Iraq (Finchman & Beach, 2010; Karney & Crown, 2007).

Overviews of 24 empirical studies within the last 20 years relating to the impact of stress on marital relationships reveal that “everyday stress is often associated with relationship deterioration” (Randall & Bodemman, 2009).

Rautenbach’s (2008) study and interview of enduring marriages reveal common key characteristics that are evident in lasting marriages. Fifty-six individuals who have been married for more than 30 years reveal certain strengths of enduring marriages in relation to overcoming severe stress. These enduring qualities included covenant, determination, Christianity, companionship, love, and divorce not being an option. Rautenbach’s research identifies several stressors that affect marriages such as caregiver strain, marital infidelity, work, parenting, health, post-traumatic stress, and traumatic events.

The Importance of Marital Satisfaction

Marital satisfaction, the goal of many researchers such as Gottman, who compiled data over many years, has been analyzed, uncovering an enormous amount about the dynamics of marriage with the hope of increasing both marriage longevity and satisfaction (J. Gottman, J. S. Gottman, & DeClaire, 2006).

Li and Fung’s (2011) review of marital satisfaction through a life span development perspective states that marital goals relate to companionship, or are personal and instrumental. In relation to these components, young adults’ satisfaction is heavily
influenced by personal goals. These personal goals are met with spousal support which prepares the couple for the future. As couples age, personal goals become less important because of the limited future. It is important that personal goals are emphasized during early years so that marital satisfaction among young couples can be obtained.

Dissatisfaction in young couples can quickly lead to divorce. It is important for couples who are recently married to experience satisfaction. Lavner and Bradbury’s (2010) study on 464 newlyweds validates the impact of marital satisfaction during the early part in the marriage by saying

Young wives without children . . . may be especially motivated early on to leave a marriage in which they are less satisfied than their husbands to have the chance to bear and raise children in another partnership.

The church can curb these tendencies by promoting the marriage relationship as a partnership with God. Ellison, Henderson, Glenn, and Harkrider’s (2011) approach to marital satisfaction provides strong evidence about the impact spirituality has on stressors that affect marriages. The suggested linkage is a concept that is called sanctification which says that God is a partner in the marriage. The role of sanctification involves a process via which the spouse or marital union is perceived as having divine character or sacred significance. . . . sanctification appears to buffer the deleterious effects of financial and general stress on marital quality (p.404).

While premarital education has proven effective at times, the success of marriage involves the intentional encouragement and continual study of happiness by the other partner (Fawcett, Hawkins, Blanchard, & Carroll, 2010; McGeorge & Carlson, 2006). White (1980) states that one’s attitude determines one’s perception of the relationship. This statement coincides with Gottman et al., research (J. Gottman, J. S. Gottman, &
DeClaire, 2006) that couples who have high expectations of marriage usually have high levels of marital satisfaction.

However, despite the surge of marital satisfaction research and workshops, the divorce rate is still grim. The National Center for Health Statistics suggest that one third all marriages will end in divorce within their first five years (as cited in Carrere, Buchlman, Gottman, Coan, & Ruckstuhl, 2000).

**Societal Issues That Affect Young Marriages**

According to a marital inventory, 69% of happy couples reported that flexibility is a strength in their marriage (Olson, Olson-Sigg, & Larson, 2006, p. 23). Flexibility is especially important, as demands seem to accumulate “more stress on couples and families and that requires that they handle changes in their schedules and lifestyle” (Turvey & Olson, 2006). This finding deserves special attention among young married couples. Kluwer (2010) argues that the transition to parenthood is a major change in a couple’s life and shows that the transition “intensifies relationship problems that already exist before and during pregnancy” (p.120). Umberson, Williams, Powers, and Needham (2005) hypothesize that younger couples are exposed to a greater amount of stress than others, but their empirical study found that stress affects people of all stages.

**Dealing With Conflict in the Early Years**

Tallman and Hsiao (2004) suggest that cooperative behavior can be effective in problem solving. They also conclude that the first weeks and months of marriage produce frequent disagreement that can threaten the marriage’s long term stability and satisfaction
if left unsolved. These first two years are considered critical and must include proper problem solving techniques.

Marital stress must be dealt with properly to prevent dissatisfaction. A study that followed newlyweds for 16 years revealed that withdrawal behaviors in the early part of marriage led to higher divorce rates for those marriages than others (Birditt, Brown, Orbuch, & McIlvane, 2010).

Transition to Parenthood

The transition to parenthood has significant impact on marital functioning with negative effects for the average couple (Doss, Rhoades, Stanley, & Markman, 2009). One study reports that a couple’s first “child is often born within the first 5 years of marriage, a period that has been shown to hold the highest risk for divorce” (p. 601).

Twenge, Campbell, and Foster (2003) meta-analysis of four theoretical models gives insight to the immediate impact of children in the marriage. These models are described as the following:

1. *Role conflict model*. This model can lead to a reorganization of social roles especially when there is a disagreement on traditional lines. For example, the father may be expected to work more and the mother may experience psychological stress after giving up her profession.

2. *Restriction of freedom model*. The time demand that children place on parents restricts the amount of freedom that parents have. Mothers are predicted to experience more dissatisfaction than men as this model commonly affect mothers more.

3. *Sexual dissatisfaction model*. The presence of children makes it more difficult to experience intimacy in the house.

4. *Financial cost model*. The expenses that children incur can place stress on the family’s finances which will increase as children get older (pp. 574-583).
The transitional period to parenthood is also characterized as a period where one encounters major change (Kluwer, 2010). Research from Twenge, et al.’s, (2003) concludes that “becoming a parent has the largest effect on marital satisfaction.” Claxton and Jenkins (2008) found that a contributing factor to marital discord is the shared time men spent with their wives before the baby was born. They found that couples showed more positive marital outcomes when sufficient time was spent together before having children. Some researchers suggest that the decline in marital satisfaction is due to the loss in spousal time. Spousal time is important because it facilitates “communication, fostering emotional intimacy, and sharing valued activities” (Dew & Wilcox, 2011).

Family of Origin

Amato and DeBoer (2011) suggest that coming from a divorced family of origin increases the risk of seeing one’s own marriage end in divorce. If parental discord was frequent in the home, the thought of divorce in one’s own marriage increases. This study further says that “children with divorced parents learn to view the marital bond as one that can be severed if the marriage is unsatisfying or if a more appealing alternative becomes available” (pp. 1038-1051).

The wife’s family of origin has more of an impact on predicting marital hostility than that of the husband (Topham, Larson, & Holman, 2005).

Stressors That Impact Young Marriages

Relationship Roles

Traditional relationship roles are sometimes in contention with the chores the of household because of the increase in the workforce by women (Grunlan, 1984). The ideas
of these roles are highly gender-oriented, with men primarily responsible for outside tasks and women for child care and homemaking. Other couples feel that the traditional roles are limited and would rather see a partnership model in which both husbands and wives are supportive (pp. 137-138). This model creates conflict for younger mothers.

Helms-Erikson’s (2001) study of 180 dual-earner couples reveal significant factors that impact marital well-being during the course of 10 years. The study shows that early transitioning parents who have less traditional divisions of household labor views are at greater risk for poor marital quality than those who wait to have their first child. Contributing factors include education, finances, and a diverse range of experience. Dual earning couples must consider the division of household labors as a significant issue, given that women have reached near parity with men and have also outpaced men in graduating with a college degree. Thirty-two percent of women in 1960 were engaged in the labor force. By 2008, the number of women in the labor force had risen to 61%, nearly double the share in 1960” (Pew Research, 2010).

Grulan (1984) asserts that the traditional and partnership models of marriage can both be seen throughout the scriptures and are partly based on sociologists’ views on division and labor. He advocates for unification on the development and strengthening of Christian homes rather than division of model (pp. 141-150).

Olson, Olson-Sigg, and Larson’s (2008, p. 127) research says that happy couples have a more balanced relationship in terms of roles. In this relationship both spouses are willing to adjust in order to maintain equality because of the increase of women in the workforce. The willingness to adjust in the context of roles is an important area in young marriages. This adjustment seems necessary, considering the fact that the division of
Division of household responsibilities is pervasive among dual earner couples and is reported to be more challenging to wives. For example, employed women are reported to have more to do, “experience more stress, and have access to less leisure time than married men” (Strong, et al., 2005, p. 392). When parenting is added to the marital responsibly, many wives feel an imbalance. Cowdery and Knudson-Martin’s (2005) qualitative study on 50 women suggests that this imbalance is apparent among women and that more should be done to educate couples on how to maintain collaborative parenting. Higgins, Duxbury, and Lyons (2010) studied the difference between gender and role overload among couples with the average age of 42.2 for men and 40.3 for women. The results of their study concluded that “women in dual-earner families reported higher levels of overload and stress than men, despite the fact that their objective work demands were lower and their family demands were equivalent to men’s.”

Spousal Support

Rugel (2003) points out that in spite of a couple’s obligation to their children, jobs, or community, “stressed-out spouses are happy in their marriages when they believe that they have the support of their partners” (p. 1). Cutrona (as cited in Rugel, 2003, p. 2) suggests that this support is instrumental and encompasses household and child-rearing tasks. White (1980) elaborates on this by saying:

Love cannot exist without expression. Let not the heart of one connected with you starve for the want of kindness and sympathy. . . . Let each give love rather than exact it. Cultivate that which is noblest in yourselves, and be quick to recognize the good qualities in each other. The consciousness of being appreciated is a wonderful stimulus and satisfaction. (p. 107)
Neff and Karney (2007) agree with the emphasis on spousal support for wives and conclude that the wife’s stress has a more determining impact on the marital satisfaction of both partners than the husband’s. Their conclusions in this study suggest that this may be due to the lack of equal support by husbands during “severe problems.” Several studies show how the perceived or actual lack of support from husbands’ impacts marital satisfaction among wives (Lawrence, et al., 2008; Neff & Karney, 2005).

Financial Education

The books are replete with money as a major source of stress among couples. Evans (2005) states that of “all the enemies of intimacy and security of marriage, money problems are among the most serious and destructive” (p. 61). Dew (2008) explains that consumer debt poses a challenge for recently married couples and is “one more risk factor for becoming less satisfied with the marriage.”

Mbunga (2010) offers intriguing research that shows that financial dissatisfaction can lead to marital dissatisfaction. His study on 40 couples in Kenya who had been married for 1 to 15 years found that they all indicated that finances were of top priority in premarital sessions. In addition, over half of them expressed relationship discord in the way finances are handled in the relationship. This study echoes the need for financial management in marriage to promote harmony in the relationship. With the economy as a factor, the work of Fincham and Beach (2010) supports Mbunga (2010) by describing a need to address finances in this decade as they relate to marriage because of the downturn in the economy, chronic unemployment, and restricted job market.

Olson, et al., (2008) findings indicate the urgency of financial attention by saying that “money problems are now second only to infidelity as a cause of divorce” (p. 80).
Despite the vast amount of research that identifies finances to be a major cause of divorce, Anderson (2001) disagrees and reports that the empirical studies are rare, if they exist at all, to support divorce due to finances. However, while the research focuses on the relationship between financial problems and the divorced, he concludes his findings by highlighting Bohannan’s observation that “money is only a camouflage for the real problem” (as cited in Anderson, 2001, p. 20).

Shapiro (2007) explains the need for the therapeutic importance of discussing money at every stage of a couple’s relationship. He concludes that arguing about money is easier than discussing feelings of grief, loneliness, and other intimate details in one’s life. Money is found both as a “concrete reality and as a metaphor for security, adequacy, competence, commitment, acceptance, and acknowledgment in a relationship.” Discussing money in terms of its value and meaning is echoed by Stanley and Einhorn, (2007) who comment on Shapiro’s work and mention that money is the number one “most commonly reported argument starter for couples” (p.294).

Lincoln and Chae (2010) state that among African American Marriages, economic strain is the “master stressor” over unfair treatment. They also conclude that “stress generated by financial problems lowers marital quality and can cause mental distress and marriage dissolution.”

Working Together as a Team

Research by Marks, Dollahite, and Baumgartner (2010) reveal that “if financial and spiritual priorities are shared in a marriage, success is more likely.” This sharing of financial and spiritual goals is important because of the type of impact that money has on the long term aspects of the relationship. Papp, Cummings, and Goeke-Morey’s (2009)
study of 100 couples found that married couples view money related conflicts in the home as having a greater impact on the long term importance of their relationship than any other conflict. Fletcher (2008) urges that families should work together as a team, which includes being open and honest about finances.

Mellan’s (as cited in Braxton, 2009, p.289) work in the field of money psychology advocates “money harmony” among couples. While indicating that money is an emotional issue, Mellan suggests ways in which problems regarding finances can be reduced in the relationship. Summarizing strategies, such as regular money talks, Mellan says that couples must move towards depolarization. This depolarization will create an environment of honesty and modify goals. This allows there to be openness about one’s fears, hopes, and dreams, allowing a couple to modify its goals together (as cited in Braxton, 2009, p. 289).

Olson, et al.,(2008), in their research on over 50,000 couples, found that “happy couples agree on how to handle money significantly more than unhappy couples do” (p. 90). Their research also suggests that “marriages in which partners feel they have equal control over how money is spent are more satisfied with their relationship than marriages in which one partner tends to control money matters” (p. 93). Sangl’s (2007) book I was Broke Now I’m Not supports the partnership approach, especially in the area of budgeting together. His overall concept of financial planning is based on income and outcome equals zero. The concept simply says that we must not spend more than what we take in.
Priority in Finances

On spirituality and finance, Marks, et al., (2010) conclude from their interviews that there is a positive effect when families of faith teach children to give back to God and others. One result in this study was that the assisting family is more likely to see themselves as doing relatively well and is more likely to adjust in healthy ways. Hopler (2011, p. 7) shares this sentiment by adding that the priority should be given to God accompanied by an attitude of blessing others.

Reid (2011) provides seven principles that would both relieve stress and move a family toward financial freedom. These principles are the following: organization, spend less than you earn, save, avoid debt, be a diligent worker, be faithful to God, and remember that this earth is not your home (pp. 4-5). Wilcox (2009) expands these principles by suggesting that nontraditional gender spending can pay long-term dividends for the family.

Husbands should take a more active role in setting weekly or monthly spending budgets and in actually performing the necessary shopping. Even if they don’t enjoy doing it, it is the natural aversion to the activity that is likely to lead to stronger household balance sheets. Wives should take the lead when it comes to long term financial planning . . . They should take a passive approach to investing, setting up the investments and changing them infrequently. (pp. 53-55)

Sexual Activity and Marital Satisfaction

Based on numerous interactions with couples, Family Wellness Associates (2009) discovered that one of the five most challenging areas for couples is sexual relations that may be triggered by external factors such as being neglected, hurt, sexual abuse, and a power struggle (p. 68). Olson, et al., (2008) continues this concept in his study of 100,000
people to state that “the sexual relationship acts as an emotional barometer in that it
reflects a couple’s satisfaction with other aspects of their relationship” (p. 106).

Leiblum and Rosen suggests that it not uncommon for a sexual problem to arise
as a result of a couple’s interaction.

Common obstacles include poor communication, inadequate sexual technique,
unfulfilled expectations, conflict in the relationship, sexual dysfunction in the partner,
partner psychopathology, fear of intimacy, incompatible sexual fantasies, familial
transferences, unresolved conflict, and power struggles. (p. 97)

and marital satisfaction.

In both men and women, greater relationship satisfaction was associated with greater
desire for and actual experience of vaginal intercourse as well as kissing and petting.
In contrast, relationship dissatisfaction was associated with a greater desire for and
actual experience of masturbation. (p. 42)

Sexual Dysfunctions

Grulan (1984, pp. 169-174 ) outlines psychological causes of sexual dysfunctions
by indicating that long term stress can adversely affect one’s sexual functioning, which
results in additional stress. J. Brown and Brown (1999) indicate that the majority of
sexual problems have psychological causes. These problems in men include impotence,
premature ejaculation, and retarded ejaculation. In women these dysfunctions range from
vaginal tightening and pain on intercourse to orgasmic failure. A. Smith and Smith
(2002) suggest that a physician and other trained professionals should be consulted to
identify personal, psychological, interpersonal, and systemic factors (pp. 96-99).

Although resolving sexual dysfunctions are important, the Interpersonal Exchange
Model of Sexual Satisfaction (IEMSS) gives valid insight to factors that may impact
satisfaction. The IEMSS states that sexual satisfaction is more related to sexual rewards
and sexual cost as it relates to balance, expected level, perceived equality, and nonsexual aspects of the relationship. While validated in a number of studies, the IEMSS is rarely used by researchers partially because the “components of the model have not yet been comprehensively described” (Stephenson & Meston, 2011, p.32).

Factors That Impact Sexual Satisfaction

Sexual expression is a characteristic of a high-quality relationship. This expression includes “spontaneity and variety in sexual sharing and feeling sexually attractive to one’s partner” (Crooks & Baur, 2005, p. 205). The opposite is also true, which states that the longer a married couple lives with unmet sexual needs, the greater the level of stress and anxiety (Evans, 2005, p. 80).

Melgosa (2006) states that stress can negatively affect sex because of the need for energy in other places.

Stress causes the constriction of the arteries through which the organs receive blood. Sexual functioning needs vascular dilation in order for the blood to reach the sexual organs in greater quantities. High levels of stress may make sexual excitement impossible. Men and women need to be relaxed in order to enjoy the sexual act. Stress before, during, and after sexual activity is often a contributing factor in sexual dissatisfaction. (p. 39)

Other research reports that “stress negatively affects frequency of sexual activities but not necessarily satisfaction and pleasure once sexual activity happens” (Bodenmann, Atkins, Schär, & Poffet , 2010, pp. 271-279).

Intervention Plans for Couples

Amato and Hohmann-Marriott’s (2007) study on high and low risk couples indicates implications for marital therapy and counseling when dealing with couples.
Their premise seems to reveal that there are two underlying sets of issues to resolve. Park (2010) mentions that for high-distress couples, interventions that focus on conflict resolution skills and reinforcing positive interpersonal behaviors are likely to be most successful. For low-distress couples, however, interventions that focus on building and maintaining commitment to the marriage, as well as establishing healthy but realistic expectations for marriage, are likely to be most successful. (pp. 257-301)

Park’s research on the overview of “meaning making” is very important when facing stressful life experiences. The plethora of studies suggest that individuals, when faced with stressors that challenge their global meaning, must initiate a process of “meaning making” to reduce distress. A successful following of this leads to better adjustment to the stress.

Couple Coping Enhancement Training

The Couples Coping Enhancement Training (Widmer, Cina, Charvoz, Shantinath, & Bodenmann, 2005) is said to be the first marital couple distress prevention program that extends beyond communication and problem solving to coping with stress. This program totals 18 hours over a 6-month period and was evaluated over two years. Six Modules comprise this model:

1. Increase understanding of stress
2. Improve individual stress coping skills by prevention, countering with pleasant events, and enhancing coping skills with unavoidable stress
3. Enhance dyadic coping by increasing understanding of partner’s stress while learning dyadic communication skills
4. Enhance fairness and exchange in the relationship
5. Improve marital communication by reflective listening
6. Improve problem solving skills.

Bodenmann, Pihet, Shantinath, Cina, and Widmer (2006) evaluated the effectiveness of the “Couples Coping Enhancement Training” on 59 couples who had been married for 15 years with a mean age of 40. This longitudinal study over a span of 2 years revealed that the participants that took part in this intervention significantly increased their global marital quality.

**PREPARE/ENRICH Program**

*Prepare and Enrich* is another tool that has been utilized to strengthen and prepare marriages, rooted in “systems and multidisciplinary theories of structural theory, personality, strengths, and communication” (Olson-Sigg & Olson, 2011, pp. 1-12). In this program, couples commonly go through a 10-week course that deals with the following areas: communication, conflict resolution, partner style and habits, financial management, leisure activities, affection and sexuality, family and friends, children and parenting, relationship roles, and spiritual beliefs. With the combination of assessment and education, the attempt of this program is to teach relationship skills.

**SANCTUS**

This enrichment program (D. E. Sager & Sager, 2005) is intense and is comprised of four segments: 48-hour intensive weekend, 5-7 group sessions after the weekend, 50 days of couple mediations, and a daily exercise called a five-step process of cleansing the heart. The SANCTUS program highlights the vertical, horizontal, and internal aspects of marriage. The SANCTUS Enrichment Program suggests that there are seven principles to a healthy marriage. These principles are:
1. Couples are designed to reflect God’s Image

2. Each spouse should manage his/her will, mind, emotion, and body

3. Each spouse should focus on resolving his/her brokenness

4. Each spouse must move from fear to faith

5. The couple is called to neutralize resentments and give sacrificial love

6. Couples must process old pain to make room for hope

7. Transition from unforgiveness to reconciliation with each other and God.

The premise of this program is based on the couple’s relationship with God and then with each other.

**Summary and Implications of Literature Findings**

In chapter 3, the literature reviewed primarily from the last 15 years reveals that stress impacts marital satisfaction and longevity of life. Among the most common stressors found among newlyweds and young couples are finances, relationship roles, and sex. The literature suggests that dyadic management of these stressors can enhance marital satisfaction among young couples.
CHAPTER 4

METHODOLOGY

This chapter will review the research methods that were used in this study. To address the methodology, the topics discussed will include: design of study, population, data collection, research setting, instruments, and procedures.

Purpose

The purpose of this study is to educate Seventh-day Adventists married couples aged 40 and under about how to manage three stressors that commonly threatened young marriages. Appropriate management of these stressors will likely result in an increase in marital satisfaction. The ultimate hope is that education about the management of these stressors will correlate with increased satisfaction in all marriages.

Design of Study

The quantitative method was used mainly for its emphasis on measurement and its unbiased approached to the subjects. Also, “numerical change can likewise only accurately be studied using quantitative methods” (Sukamolsom, n.d.). An experimental design was implemented rather than descriptive. In the experimental design “attitudes are assessed both before and after an experimental treatment” (Creswell, 2009, p. 16).
The design of the study and the role of the researcher controlled for known and unknown biases that could influence the findings. Results in a quantitative study are expected to be applicable to other populations (Xavier University Library, 2011).

**Population**

The participants consisted of married couples in the Seventh-day Adventist Churches in Highlands County age 40 and under. The goal was to find 20 couples within this region to participate in the study at Ridge Seventh-day Adventist Church. Announcements were made at the Adventist churches in the area. Also, a flyer (see Appendix B) was made and passed out at the local academy soliciting prospects to call for reserved space. Active recruitment took place at local Seventh-day Adventist Churches involved in the study by announcements. Some participants called to reserve space, and others confirmed their spot by talking to me directly at the local academy. These methods proved satisfactory. Of the 11 couples who participated in the Enrichment Satisfaction Survey, seven couples were used as a sample size. Participants ranged from varied ethnic backgrounds from African American, Filipino, Hispanic, and West Indian.

Several couples were not able to participate in the study for several reasons. First, some surveys were not accepted because one spouse was not Seventh-day Adventist. Although it would have been good to include people of other faiths, this study was restricted to Seventh-day Adventists. Also, the participants at the time of the first seminar had to be age 40 or under. We had a few couples who were a little over the age restrictions. One couple had to be excluded because only the husband came to the first seminar while the requirement was that both of them had to be present. Another reason
was the time of the seminar. It was difficult to accommodate all because of the involvement that they had in their church and with their children. After the first session, others wanted to join in the study but were not used in the sample because of the absence of the initial seminar which included the pre-test.

Similarities regarding the target population emerged during the study that may have significantly impact the results. Everyone in the sample size had children. All of the children were school aged except one that was in day care. Five of the seven couples had their children enrolled in the local Seventh-day Adventist Academy. All of the couples were employed. Given the specifics of the study, the sample size represented a good portion of the target population in this county.

**Research Setting**

The research setting was at the Ridge Seventh-day Adventist Church in Avon Park, Florida which is an accessible area in a upper part of Highlands County. Five Adventist churches are in a 10 mile radius. The church is equipped with audio and visual tools that proved necessary for the presentation. Lastly, the children’s department of Ridge Seventh-day Adventist Church conveniently held socials in our fellowship hall which provided an activity for the children of the participants during all of the three sessions.

**Data Collection**

This study primarily utilized research to find specific stressors unique to young couples. Organizations were contacted to ascertain stressors that are common to young couples. The Family Wellness Associates’s (Doub, et al., 2009, p. 68) experience proved
very helpful as they summarized five challenging areas for couples: money, sex, children, use of time/division of tasks, and other relationships. In addition, the work of ENRICH (Flowers & Olson 1989, p.3) listed these areas as problematic for couples. Based on the literature research in chapter 3, a hypothesis was generated to focus on three areas of potential stressors for young couples, which include division of household labor (sometimes called relationship roles), finances, and sex. These areas were found to be among the top stressors for young couples. The intent was to correlate an increase in marital satisfaction with proper management of these stressors.

An open-ended survey (see Appendix C) was administered at the first gathering to see whether or not existing findings of common stressors correlated with current literature. This information was used to ascertain the relevancy and degree of correlation between the literature findings and the participants’ top stressors.

Every couple was handed one envelope into which they would put their surveys in. It is important to note that the pretest was distributed and taken before the seminar took place. The surveys were dated and marked (to identify gender). Then the couples were asked to place it in the envelope and seal it. Each couple put their last name on the envelope to ensure proper designation for the posttest. The envelopes were collected by me at the beginning of the session and placed in a storage container.

There were six months between the pretest and the posttest. After completion, of the seminar, the envelopes were opened and the post surveys were collected with the previous surveys. These surveys were also dated and marked. Lastly, after data, a number was assigned to each couple so that their information would be kept anonymous.
Instrumentation

The Enrich Marital Satisfaction Scale (see Appendix C) was chosen to be the instrument administered in this project. This instrument has been widely used and is proven to be effective in determining the satisfaction of married couples (Flowers & Olson, 1993). It has a high degree of reliability and validity (Flowers & Olson, 1993) and has been used as a part of other inventories like: the 15-item Enrich Marital Satisfaction scale and the couple profile.

The (EMS) Enrich Marital Satisfaction Survey (Olson, 1996) is a 10-item subscale that surveys 10 areas of a couple’s marriage. This survey can be used for research on a couple’s global satisfaction of their marriage. The satisfaction scale covers how a couple feels about their resolution of conflict, communication, and financial position, responsibilities as parents, sexual expressions, and religious beliefs. This scale was administered before the seminar then re-administered at the end of 6 months.

Scoring Procedures

The couple satisfaction scale has 10 areas of marital satisfaction that the participants individually answered by endorsing one of the following at the end of each question: 1 (strongly disagree), 2 (disagree), 3 (undecided), 4 (agree), and 5 (strongly agree. Before tallying all the numbers, the negative questions are scored by the 1 becoming 5, the 2 becoming 4, the 4 becoming 2, and 5 becoming 1, with 3 left unchanged. The positive questions are added as written. Raw scores range from 10-50. Percentage scores range from 85-100 being very high, 65-85 high, 40-60 moderate, 20-35 low, and 0-15 very low (see Appendix C).
Researcher

The researcher was certified as a Prepare/Enrich facilitator 3 months prior to the first seminar. This training helped me to understand the dynamics of facilitating couples in this program and enhanced my ability to do so. It also gave me an overview of the entire program which was an asset to my presentation of the materials.

Procedure

This research project comprised a three-part seminar that addressed the effects of stress and its proper management as it relates to Seventh-day Adventist couples aged 18-40. Ways of managing these stressors were an integral part of the program. These workshops were an hour and a half long and took place once a month consecutively for 3 months (August to October). Participants were asked to sign a consent form from Andrews University Institutional Review Board giving permission for the information to be used for research. Permission was also granted from five local Seventh-day Adventist Churches in Highlands County covering the cities of Avon Park and Sebring authorizing me to conduct this study among the members of their churches. Authorization was granted by Prepare and Enrich to use the survey and the worksheets that went with each concentration area pertinent to the research.

The couples took the enrichment marital satisfaction survey (see Appendix C) at the beginning that covered a broad range of marital areas. They were reminded of the confidentiality and anonymity of the survey. Strict ethical principles of human subjects were followed (Fink, 2003, pp. 90-92). Every participant was told that the spouses had to be present at the sessions.
At each of these phases (sessions), skilled professionals presented on the particular area of concentration for that session.

The testimony of an expert or authority on a particular subject adds credibility to your speech. The most important benefit of expert testimony is to show your audience that you are not alone in your thinking—your ideas and convictions are also held by experts in the field (Fujishin, 1997, p. 66).

They focused on management of these potential stressors to reduce the negative effects that they can cause within marriage.

Session 1

In the first phase of the seminar, the idea of motivating these couples to experience a lifelong happy marriage was presented by using the possibility of their future selves (Horneffer-Ginter, 2008). This motivation set the tone for the next segment of the seminar that dealt with the effects of stress from a health and marriage perspective. Participants received education on stress and its effect on marriages.

Stress was emphasized in this first phase as a major cause of marital dissatisfaction. Permission was granted from Florida Hospital to use a video, developed by the Creation Health Team, to encourage stress management within the martial context.

Division of household labor was described as a major stressor. Concepts such as role conflict, strain, and overload were addressed. Information from Prepare and Enrich regarding division of household labor (see Appendix D) was distributed and presented as it relates to relationship roles. Time was given for them to go through the worksheets with each other. In order to explain the complexities that arise from common gender-based views on household labors, a mental health therapist gave a 5-minute presentation on the positive effects of affirmation between husbands and wives relating to roles.
Session 2

The second session took place one month later. This gave the participants’ time to implement the principles learned from the previous seminar. In dealing with the financial aspect of the marriage, a correlation was described between financial dissatisfaction and marital disaffection. Major emphasis was placed on debt reduction and biblical principles regarding finances. Considerable time was spent explaining two kinds of “money personalities:” spenders and savers. Information was distributed that Prepare and Enrich provided (see Appendix D). An accountant who served as the stewardship director of our local conference presented principles of money management with emphasis on debt reduction and accountability to God. He also distributed information to the participants (see Appendix D).

Session 3

The third phase dealt with sex within marriage. Information was presented based on research and biblical principles. Two medical doctors (gynecologist and urologist) were given about 10 minutes each to address factors that contribute to a married couple’s sexual satisfaction. They dealt with common disorders and suggestions from a medical and theoretical perspective on sex. Information on sex from Prepare and Enrich was also distributed to the participants (Appendix D).

Summary

This quantitative study focused on the effects of a seminar about the management of three common stressors that affect couples aged 18-40 among Seventh-day Adventists in Highlands County Florida. These stressors include division of household labor.
(relationship roles), finances, and sex. The Enrich Marital Satisfaction survey was used as an instrument to evaluate the effectiveness of the program. Seven couples participated in this study at the Ridge Seventh-day Adventist Church in Highlands County Florida. The results of this study will hopefully be used to help young couples manage these stressors effectively.
CHAPTER V

OUTCOMES AND EVALUATION

This chapter presents the outcomes and evaluation of this study about a seminar that addressed three potential stressors that threaten the marital satisfaction of couples. Research suggests that among the most common areas of contention for young couples are relationship roles (a division of household tasks), finances, and expression of affection (sex). Congruent with these findings from the literature is that proper management of these stressors can enhance marital satisfaction. PREPARE/ENRICH was contextualized to address these potential stressors. The goal of the program was to discover whether attending the seminar about these stressors would increase the marital satisfaction among couples.

The Enrich Marital Satisfaction (EMS) scale was used as an instrument to measure the responses. This scale covers how a couple feels about their resolution of conflict, communication, financial position, responsibilities as parents, division of household labor, personal habits, expression of affection and sex, and religious beliefs. A major benefit of this scale is that it “provides a global measure of satisfaction by surveying ten areas of the couple’s marriage” (Olson, 1989). Although many core areas are coalesced together, three questions (formed as statements) will be of significant interest relating to the potential stressors found by the research. These three questions are as follows: “I am happy with how we share our responsibilities in our household.” “I am
unhappy about our financial position and the way we make financial decisions.” “I am pleased with how we express affection and relate sexually.” For the purpose of clarity, the question in reference to finances will be stated positively in the evaluation section following the interpretation guidelines from the marital satisfaction scale (see Appendix C).

Data were collected from the participants ENRICH Marital Satisfaction Scale to seven couples that are married members of the Seventh-day Adventist Church.

Out of the 25 participants who took the initial EMS scale, only 56% were used in the study. Twenty-eight percent (28%) were unusable because they either missed sessions due to their local church programs or did not bring their spouse to the first session. Another 16% of the satisfaction scales were unusable because the participants were older than 40 at the time of the first session.

The research gives a depiction of their marital satisfaction before the program and 6 months after. The results from the open-ended survey show the correlation between the literature and the participants’ responses. Findings from the ENRICH Marital Satisfaction Scale are reported to measure the impact that the seminar had on the participants. An interpretation of scores of the couple’s satisfaction is found in Appendix C.

This chapter reports the results by couple, gender, and selective questions unique to this research. Information in this chapter is divided into three sections: pre-seminar, post-seminar, and summary. The subsections are organized thematically and logically. Data from the pretest, along with the results from the open-ended surveys, are presented in the pre-seminar section. Comparisons are made between gender and couples, with emphasis on selected questions. In the post-seminar section, results from the posttest are
given with special emphasis on gender and selected questions. Finally, the summary section includes recommendations for further research.

**Pre-Seminar**

Open-Ended Survey

**Couples**

A response rate of 92% (23 out of 25) of the attendees were asked to list the six most challenging stressors that they are confronted with. Only 22 surveys were usable because one of the participants did not specify gender. Only 14 of them completed the program.

Fifty-four percent (54%) of the participants chose money as the number one stressor that they faced. Another 27% of the participants choose money as the number two stressor. The other items that people chose for their number two stressor was time at 18%, followed by children at 13%. The third top stressors that they reported was children at 22%.

**Wives**

The data for wives revealed that 60% of them said that money was their number one stressor. Forty percent (40%) chose money at number two. Twenty-five percent (25%) of the women listed children as the number two and number three top stressors.

**Husbands**

The husbands’ data showed that 50% of them listed money as their number one stressor. The number two stressor for men was time at 25%. Third top stressor was money at 25% among those who did not choose money for number one.
A similarity exists between the literature and the responses of the open questionnaire data with regards to major stressors. Overwhelmingly, finances tend to be the top stressor for young couples (Stanely, & Einhorn, 2007). Also, the data indicates that mothers are possibly more stressed about their children than the fathers.

Unlike the literature findings, this survey revealed that expression of affection and relating sexually was not among the top stressors for couples in this target population. However, because of the literature findings, the expectation was that a presentation of this potential stressor along with the roles and finances would increase their marital satisfaction.

ENRICH Marital Satisfaction Survey

Couples

The pre-seminar scores for the couples’ marital satisfaction (M=35.7, SD=6.23) indicated a “moderate level” of satisfaction. The pretest showed that the couples were “somewhat satisfied and enjoyed some aspects of their relationship.”

Figure 1 shows some interesting comparisons between husbands and wives. Only two couples perceived their relationship the same as their spouse (couple 6 indicated “very satisfied” and couple 7 revealed “dissatisfied”). The rest of the couples varied in their perception of their relationship. Couple 5 and one had widely different perspectives with regards to their marital satisfaction. Couple 1 scored oppositely with the husband being “very satisfied” and the wife feeling “somewhat satisfied.” This instance is one of the few occasions where the husband’s satisfaction level was higher. Couple (5) also experienced a difference in satisfaction with the husband who reported “dissatisfaction” while the wife reported being “very satisfied.”
This data indicates that five of the seven couples had similar perceptions about the quality of the relationship. Educating these couples on the proper management of three potential stressors might improve martial satisfaction and possibly bring about more similar views of their relationship.

Figure 1. Pretest scores from marital satisfaction survey. Percentages shown here represent couples marital satisfaction level as follows: dissatisfied 0-15, somewhat dissatisfied 20-35, satisfied 40-60, satisfied with most aspects 65-80, and very satisfied 85-100. M=male (husband), F=Female (wife), Couples are identified by the numbers 1-7.

Gender

Husbands. The husbands’ raw scores ranged from 24-41 (m=34.6; SD= 6.5). Data also revealed that the mean represented a percentage score of 55% which means that their average perspective of their relationship was “somewhat satisfied.” Two of the husbands’
scores expressed “some dissatisfaction” with the relationship. These pretest scores might mean that the husbands were in need of skills to deal with these possible stressors.

Wives. Overall, the mean for the wives was 36.9 with a standard deviation of 6.1. Their raw scores ranged from 28-44. About 70% described their satisfaction level as “satisfied with most aspects of the relationship.” Five out of the seven wives scored higher than their husbands. Even with couple 7, whose scores indicated that both of them were “somewhat dissatisfied” and had some concerns, the wife still scored higher than her husband. Only one wife 7 scored below one standard deviation. Finally, out of the seven wives, no one was entirely “dissatisfied” with their relationship.

Table 1

Mean Satisfaction Pretest Scores From Highest to Lowest for all 14 Participants

<table>
<thead>
<tr>
<th>Item</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expressing Affection and Relating Sexually</td>
<td>4.14</td>
</tr>
<tr>
<td>Managing Time Spent Together (Leisure activities)</td>
<td>3.93</td>
</tr>
<tr>
<td>Relationship with Parents, in-laws, Spousal’s Friends</td>
<td>3.93</td>
</tr>
<tr>
<td>Resolving Conflict</td>
<td>3.79</td>
</tr>
<tr>
<td>Practicing Religious Beliefs</td>
<td>3.79</td>
</tr>
<tr>
<td>Parenting</td>
<td>3.43</td>
</tr>
<tr>
<td>Communication</td>
<td>3.43</td>
</tr>
<tr>
<td>Division of House Labor</td>
<td>3.21</td>
</tr>
<tr>
<td>Personality Characteristics</td>
<td>3.07</td>
</tr>
<tr>
<td>Finances</td>
<td>3.00</td>
</tr>
</tbody>
</table>
Selected Items on the Marital Satisfaction Scale (Pre Seminar)

“I am Happy With How We Share Our Responsibilities in Our Household”

Question three is related to the level of satisfaction of roles, specifically concerning the responsibilities in the household. This question corresponds to the division of household labor and is quite likely impacted by parenting. Results showed (Appendix E) that only two couples (couples 3 & 6) agreed with their shared responsibilities in the household. Couple 2 reported that they “disagreed” with the shared responsibilities. Only one wife (couple 5) “agreed” with their shared responsibilities while her husband “disagreed.”

The pretest scores indicated that husbands were happier with how they shared their responsibilities in the household (M=of 3.29, SD= 0.95) than their wives (M=3.14, SD=1.21). The data from this question revealed that 3 out of 7 couples shared similar satisfaction levels. Results mean that most of the couples were dissatisfied with the division of household labor.

“I am Happy About our Financial Position and the way we Make Financial Decisions”

Question six sought to understand the perspective on how each couple felt about money. Scores revealed (Appendix E) that husbands were less happy (M=2.43, SD=1.13) about the financial decisions and position than their wives (M=3.57, SD=1.27). Seventy-one percent (71%) of the husbands (5 out of 7) “disagreed” about their financial decisions and position compared to 57% of the wives (4 out of 7) who either “agreed” or “strongly agreed.” Only two out of seven couples (28%) “agreed” about their financial decisions and position.
These scores revealed that the majority of the couples had mixed perspectives concerning their views on finances. The importance of budgeting might be a skill that would help increase good decisions among these couples.

“I am Pleased With how we Express Affection and Relate Sexually”

Question number 7 explored how couples felt about their expression of intimacy. Eighty-five percent (85%) of the couples (6 out of 7) were pleased with the way they expressed affection and related sexually (see Appendix E). The average score of the husbands (M=4.00, SD=1.41) suggests that they were less satisfied than their wives (M=4.43, SD=0.53). This question also had the highest number of participants (7) that “strongly agreed” that the affection they received in their marriage was satisfactory.

Summary of Pretest Scores

First, the mean for the wives’ satisfaction was slightly higher than for their husbands. Even when both partners indicated “some dissatisfaction,” the wife still reported had a higher level of satisfaction than her husband (Couple 7). It could be that women are more optimistic about their marriage relationship. This optimism may create a level of commitment that has the tendency to surpass obvious signs of dissatisfaction from the men. The scores here are similar to existent findings and may indicate that wives commonly experience a higher level of commitment than men (Faulkner, 2002).

Secondly, only one couple’s (couple 6) score was identified as “very satisfied.” The causes for the low satisfaction scores among the participants vary. One possibility is that some couples might have had unmet needs. D. Fergusson, Fergusson, C. Thruman, and Thruman, (1994) suggest that there are eight commonly identified intimacy needs.
that a couple should be aware of. These needs are: acceptance, affection, appreciation, approval, attention, encouragement, respect, and security. Couples must learn to affirm each other by mutual giving, which plays a significant role in their happiness (pp. 12-13). It is possible that at least one of the needs was not being fulfilled.

**Post Seminar Comparative Data Analysis**

The marital satisfaction scale was given again 6 months after the pretest. Data from both tests were used to measure the possible effectiveness of the program. Comparisons were made for each item to show major differences in scores between the pretest and the posttest. Comparisons by gender on focused questions (division of household labor, finances, and expression of affection) and also of non-focused questions that showed major differences are discussed.

**Pretest vs Posttest on ENRICH Marital Satisfaction (EMS)**

Results from the posttest showed a 19% change in the overall marital satisfaction. The mean score from the marital satisfaction scale was 42.7 which is a 7 point differential from the pretest mean score of 35.7 (Table 2). The participants scored closer together than they did on the pretest (SD=6.23 on the pretest and SD=4 on the posttest). Figure 2 shows that all of the participants, (except husband 5), had a percentage that reflects “satisfied in most aspects” of the relationship.
Table 2

A Summary of the Marital Satisfaction Survey Scores From the Pretest and Posttest

<table>
<thead>
<tr>
<th>10-item Satisfaction Survey</th>
<th>Pre</th>
<th>Post</th>
<th>t-test</th>
<th>Score Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Marital Satisfaction</td>
<td>Mean</td>
<td>35.70</td>
<td>42.70</td>
<td>4.50*</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>6.23</td>
<td>4.00</td>
<td></td>
</tr>
<tr>
<td>Husbands (n=7)</td>
<td>Mean</td>
<td>34.57</td>
<td>41.29</td>
<td>3.60*</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>6.55</td>
<td>4.64</td>
<td></td>
</tr>
<tr>
<td>Wives (n=7)</td>
<td>Mean</td>
<td>36.80</td>
<td>44.29</td>
<td>2.78*</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>6.18</td>
<td>2.81</td>
<td></td>
</tr>
</tbody>
</table>

*p < 0.05

Figure 2. Comparative analysis from pretest & posttest scores. Percentages shown here represent couples marital satisfaction level as follows: dissatisfied 0-15, somewhat dissatisfied 20-35, satisfied 40-60, satisfied with most aspects 65-80, and very satisfied 85-100. M=male (husband), F=Female (wife). Couples are identified by the numbers 1-7.
Gender

**Husbands**

Increases were reported from the husbands’ data as their mean from the pretest went from 34.57 to the posttest mean of 41.29. This increase represents a possible impact from the seminar. Their satisfaction level went up from “somewhat satisfied” to “very satisfied.” This represents a two level increase. Data reported here could possible mean that husbands acquired management skills on these potential stressors as presented in the seminar.

**Wives**

Wives that participated in the Marital Enrichment Program had an overall increase from their mean pretest score of 36.86 to a posttest score of 44.29. The women also scored more alike on the posttest (SD=2.81) than on the pretest (SD=6.18). Results show that satisfaction with the relationship went up one level from “satisfied” to “very satisfied.”

**Findings**

The findings from the study showed that the couples who participated in this marital program experienced an increase in their marital satisfaction scores. Findings also suggest that there might have been a connection between the seminar and the increase in marital satisfaction. Table 3 shows that there were major increases in the following areas: division of household labor (38%), finances (43%), practice religious beliefs (26%), relationship with others (16%), and communication (27%). Table 3 also shows that in 8 of the 10 questions (except for personality characteristics and parenting) the standard
deviation was smaller after the seminar than before, which represents an increase in common views among participants.

Table 3

*Pretest vs Posttest Items from (EMS)Enrich Martial Satisfaction Scale*

<table>
<thead>
<tr>
<th>Question</th>
<th>Pre</th>
<th>Post</th>
<th>t-test</th>
<th>Score increase</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overall Marital Satisfaction</strong></td>
<td>Mean 35.70</td>
<td>42.70</td>
<td>4.50</td>
<td>19%</td>
</tr>
<tr>
<td></td>
<td>SD 6.23</td>
<td>4.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Resolving Conflict</strong></td>
<td>Mean 3.79</td>
<td>4.29</td>
<td>1.04</td>
<td>13%</td>
</tr>
<tr>
<td></td>
<td>SD 1.19</td>
<td>1.07</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Communication</strong></td>
<td>Mean 3.43</td>
<td>4.36</td>
<td>2.60</td>
<td>27%</td>
</tr>
<tr>
<td></td>
<td>SD 1.16</td>
<td>0.93</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Division of House Labor</strong></td>
<td>Mean 3.21</td>
<td>4.43</td>
<td>5.60</td>
<td>38%</td>
</tr>
<tr>
<td></td>
<td>SD 1.05</td>
<td>0.65</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Personality Characteristics</strong></td>
<td>Mean 3.07</td>
<td>3.43</td>
<td>0.67</td>
<td>11%</td>
</tr>
<tr>
<td></td>
<td>SD 0.92</td>
<td>1.45</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Managing Time Spent Together</strong></td>
<td>Mean 3.93</td>
<td>4.71</td>
<td>2.00</td>
<td>19%</td>
</tr>
<tr>
<td>(Leisure activities)</td>
<td>SD 1.14</td>
<td>0.61</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Finances</strong></td>
<td>Mean 3.00</td>
<td>4.29</td>
<td>4.50</td>
<td>43%</td>
</tr>
<tr>
<td></td>
<td>SD 1.13</td>
<td>0.91</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Express Affection and Relate Sexually</strong></td>
<td>Mean 4.14</td>
<td>4.57</td>
<td>1.40</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>SD 1.23</td>
<td>0.51</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Parenting</strong></td>
<td>Mean 3.43</td>
<td>3.36</td>
<td>0.11</td>
<td>-2%</td>
</tr>
<tr>
<td></td>
<td>SD 1.34</td>
<td>1.74</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Relationship with Parents, in-laws, Spousal's Friends</strong></td>
<td>Mean 3.93</td>
<td>4.57</td>
<td>2.30</td>
<td>16%</td>
</tr>
<tr>
<td></td>
<td>SD 1.00</td>
<td>0.65</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Practice Religious Beliefs</strong></td>
<td>Mean 3.79</td>
<td>4.79</td>
<td>2.80</td>
<td>26%</td>
</tr>
<tr>
<td></td>
<td>SD 1.19</td>
<td>0.43</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Selected Items on the Marital Satisfaction Scale (Post Seminar)

“I am Happy With How We Share Our Responsibilities in Our Household”

Results show that after the seminar, 92% of couples (6 out of 7) shared similar satisfaction levels regarding the division of household labor whereas the pretest showed 50% (Appendix E). The t-test scores indicate that husbands showed a greater statistical increase in satisfaction than wives as shown in Table 4.

Table 4

<table>
<thead>
<tr>
<th>Question</th>
<th>Pre</th>
<th>Post</th>
<th>t-test</th>
<th>Score increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Division of House Labor</td>
<td>Mean</td>
<td>3.29</td>
<td>4.57</td>
<td>6.97</td>
</tr>
<tr>
<td>Husbands</td>
<td>SD</td>
<td>0.95</td>
<td>0.53</td>
<td></td>
</tr>
<tr>
<td>Wives</td>
<td>Mean</td>
<td>3.14</td>
<td>4.29</td>
<td>2.80</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>1.21</td>
<td>0.76</td>
<td></td>
</tr>
</tbody>
</table>

The pretest showed that the husbands were often “undecided” concerning their views on the division of household labor (M=3.2, SD=0.95). After the enrichment program, the couples indicated that they were “happy” on the division of household labor, indicated by the posttest (M=4.43, SD=0.79). The difference between these scores can possibly mean that prior to the seminar the husbands did not see the significance of the household work performed by their wives. As a result of the seminar, it is very possible that they might have noticed an imbalance of division of household labor. This could have led to an increase of participation in household labor. Teamwork was
introduced in this enrichment program to promote a partnership of marriage with similar concepts to that of an egalitarian marriage. The data here suggests that after the enrichment program, the husbands reported more positive views concerning household responsibilities.

This study suggests that presenting concepts such as role strain, role overload, and affirmation to husbands can possibly influence husbands to do more household chores. When role strain was presented, the intent was to depict a picture of the long term effects of stress on marriage. Wives and husbands were also encouraged to affirm each other.

The scores from the wives indicate a major increase in their satisfaction of share division of household labor. This increase may be an indication that the wives perceived an increase in the level of support from their husbands. Other studies have concluded that the marital satisfaction among wives increases when they feel more support from their husbands (Rugel & Shapo, as cited in Rugel, 2003, p. 152). This increase among wives might be due to an increase in husbands’ involvement in household chores.

“I am Happy About our Financial Position and the way we Make Financial Decisions”

Although the wives had a slightly higher average (m=4.43, SD= 1.1) than the men (M=4.14, SD=0.69) in the area of financial satisfaction, the men had a greater increase of satisfaction. The posttest revealed that no couple “disagreed” with the decisions in the financial area of their marriage (see Appendix E), whereas in the pretest only two couples felt “happy.” At posttest, five out of the seven wives (57%) “strongly agreed” with their financial position and decisions. These results show a possible relationship between the seminar and the increased satisfaction of the couples.
Overall, the pretest revealed that 50% of the participants either “disagreed” or “strongly disagreed” with their financial status, while the posttest showed that 85% of the participants “agreed” or “strongly agreed.”

Participants were challenged in this area to have a proper perspective of money. They were taught to view money as a tool and be aware of the things that it cannot buy like sleep, happiness, or friends (Olson, et al., 2008, p. 92). Discussion in this area was guided by the worksheets provided by PREPARE-ENRICH and a handout from the stewardship director from our local conference. Focus was given to short and long term financial goals as well as the relationship between money and spirituality.

Data from wives showed that there was a marginal increase in the way they dealt with and felt about their finances. However, 85% percent of the husbands’ satisfaction levels increased in this core area (Appendix E). Table 5 indicates that more men scored closer alike (SD=0.69) compared to the pretest (SD=1.13). This increase among men may represent a greater participation among women in the financial decisions of the household. It is possible that some of the financial burden was alleviated because of the possible increased involvement among the women encouraged by joint financial goals presented in the seminar.

Among men, this study seems to indicate that the blend of religious principles with management skills regarding finances might foster positive results. Marks, et al., (2010) found that shared financial and spiritual priorities are linked to greater success. A discussion of this may increase marital satisfaction. Further research is needed in this area to explain this finding.
Table 5

*Finances—Pretest vs Posttest*

<table>
<thead>
<tr>
<th>Finances</th>
<th>Pre</th>
<th>Post</th>
<th>t-test</th>
<th>Score increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husbands</td>
<td>Mean</td>
<td>2.43</td>
<td>4.14</td>
<td>6.00</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>1.13</td>
<td>0.69</td>
<td></td>
</tr>
<tr>
<td>Wives</td>
<td>Mean</td>
<td>3.57</td>
<td>4.43</td>
<td>1.86</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>1.27</td>
<td>1.13</td>
<td></td>
</tr>
</tbody>
</table>

“I am Pleased With how we Express Affection and Relate Sexually”

Post scores reveal minimal change in marital satisfaction in this area. Among the three questions of special interest to this study, this area core had no significant increase. The standard deviations for husbands (0.53) and wives (0.49) were small indicating that most participants scored alike (see Table 6).

Table 6

*Sexuality—Pretest vs Posttest*

<table>
<thead>
<tr>
<th>Expression of Affection</th>
<th>Pre</th>
<th>Post</th>
<th>t-test</th>
<th>Score increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husbands</td>
<td>Mean</td>
<td>4.00</td>
<td>4.43</td>
<td>0.89</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>1.41</td>
<td>0.53</td>
<td></td>
</tr>
<tr>
<td>Wives</td>
<td>Mean</td>
<td>4.29</td>
<td>4.71</td>
<td>1.16</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>1.11</td>
<td>0.49</td>
<td></td>
</tr>
</tbody>
</table>

The data on affection (See Appendix E) was congruent with open-ended surveys which found expression of affection is not a problem among the participants. According
to the scores, it appears that this marital enrichment program had very little impact on the participants regarding expression of affection and how they relate sexually. As a result of the pretest scores on affection, this Marital Enrichment Seminar only sought to increase an already highly committed core area to further reduce the chances of it becoming a stressor. Couples who experience high satisfaction in expression of affection and sex commonly do not bear the marks of neglect, hurt, abuse, and power struggle (Doub, et al., 2009, p. 68). The high scores in this core area might indicate that the couples in this enrichment program did not struggle with power issues or neglect.

Another reason that might account for the high scores in the pretest and posttest is the tendency in society to distort true feelings regarding satisfaction in expression of affection. Cole’s (2001) research mentions that deception among heterosexual romantic couples happens partly due to a “social exchange perspective where it is assumed that individuals are less likely to tell the truth when the cost involved becomes prohibitive.” This might have impacted participants to score higher to safeguard the potential revelation of dishonesty and to avoid dialogue that encompasses this area.

Summary of Findings

Findings revealed that 6 out of the 7 couples increased their marital satisfaction after the Marital Satisfaction Program. This increase occurred while only addressing three items in the satisfaction scale (finances, household tasks, and affection/sexuality) that served as potential stressors. In addition, scored data revealed that there was a 28% increase in satisfaction when these three stressors were measured independently against their pretest scores. The other seven items that were not addressed in the scale surprisingly had an increase of 16% over the pretest scores.
Unexpected Outcomes

What were of interest in this study were the unexpected outcomes. While the marital enrichment program focused on three potential stressors (division of household labor, finances, and expression of affection), the t-test (Appendix F) showed major increases in satisfaction among wives in religious practices and beliefs, communication, and relationship with others (parents, in-laws, and spousal friends). In contrast, the scores of the husbands reveal no major increases in the non-addressed items of the marital satisfaction survey. Contrary to expectations, this study did not find significant satisfaction increase in finances among wives. In the potential stressor regarding the expression of affection, the results showed no significant increase in satisfaction for both husbands and wives. This might be due to the high satisfaction scores revealed on the pretest scores. The following section will discuss the major unexpected findings from the data.

Major Increase in the Practice of Religious Beliefs

One unanticipated finding was the major increase in satisfaction among wives in the area of religious practices ($t=2.5$). This surprise was due to the criteria that both spouses had to be a part of the same church which would encourage a similar value system. One can be led to suspect that the increase among women in this area might suggest that there is a relationship between managing potential skills and spirituality.

In the Marital Enrichment Program, heavy emphasis was placed on God’s intention for married couples to work together and be supportive through the battles of life. In addition, couples were asked to embrace a picture of their future selves. The
expectation was that a mental picture of their future selves would influence their behavior. This corroborates with Horneffer-Ginter’s (2008) idea that a portrait of one’s future self can motivate change. The seminar might have been successful among wives in connecting biblical concepts of possible future realities to the practicalities of daily living. Couples were encouraged to embrace a possible future picture of their marriage that encompassed God’s ideal, which is to work together in unity. This research implies that counselors, pastors, and therapists should not avoid religious values while counseling.

**Major Increase in Communication**

A significant increase in satisfaction was found in communication (t=2.64) among wives. This finding seems to suggest a possible connection between dialoging about potential stressors and an increase in satisfaction in communication among women. Too often, the only occasion in which potential stressors are addressed is when the couple is faced with it. To encourage more communication among couples, pastors and family educators should provide an environment to dialogue about potential stressors before marriages get overwhelmed by them. Wallace (2007) suggests that when stressors are minimal it is easier for people to learn how to manage their stress versus when stress is high. The Marital Enrichment Program provided time in which couples were able to dialogue about the information presented.

Caughlin (2010) argued that satisfaction with communication is what happens during an interaction that inculcates beliefs of each party and what goal each partner is attempting to pursue during the episode (as cited in Enyart, 2012). The wives in the Marital Enrichment Program may have been satisfied with the goal-oriented dialogue
guided by the worksheets. This possibly led to an increased satisfaction in the area of communication as a result of dialoguing about seemingly difficult issues.

**Major Increase in Relationships Between Spousal Friends, In-Laws, and Parents**

The key prediction of this study was that educating couples on potential stressors (roles, finances, and expression of affection) would increase marital satisfaction in those areas. The most unexpected finding to me from this study was an increase in relationships (spousal friends, in-laws, and parents) among wives. It is difficult to explain this result; however other literature has suggested that outside relationships can impact one’s marriage (J. Brown & Brown, 1999, pp. 60-66). Cloud and Townsend (1999) suggest that it is common for couples to feel that friends have intruded on the relationship because of possible underlying issues such as superficiality (p. 166). When couples talk only on superficial levels, there is a tendency for increased connectivity in other relationships for more intimate dialogue.

The Marital Enrichment Program provided an opportunity for couples to work on potential issues which may have increased intimacy among the couples. It is quite likely that the wives’ increased satisfaction regarding communication reduced the threat of marital intrusion. Cloud and Townsend also suggest that “as couples work on their issues, friends are not a boundary problem, but a gift that brings them closer” (p. 167). It is quite possible that communicating about these potential issues with a spouse reduces the fear of intrusion from other parties, causing an improvement in relationships with others. Further study is required to establish this.
Implications

These results have important implications for family ministries leaders, pastors, and researchers. It was hypothesized that presenting information about management skills on potential stressors of division of household labor, finances, and expression of affection would increase marital satisfaction among married couples. The findings from the study have several implications that seem to confirm this hypothesis.

Religious principles that are integrated with management skills can positively influence marital satisfaction. Similar implications for the interaction of religion and marital function exist (Finke & Adamczyk, 2008) and should be explored further. This possible connection was noted mostly among wives. It appears that the combination of religious values and potential stressors encourages couples to acknowledge that God cares about their relationship in every aspect. Family ministries leaders, pastors, and researchers should be cognizant of this connection in their presentations when dealing with these potential stressors.

The next implication from this study is the result of the gender specific findings. When the results were analyzed by gender, the outcome suggests that that discussing these potential stressors might possibly increase satisfaction in division of household labor and finances among husbands. Among wives, the results of the marital satisfaction survey indicated a possible major increase in division of household labor, religious practices, communication, and relationship with others (parents, in-laws, and spousal friends). These findings seem to imply that although each spouse might respond differently to dialogue on these potential stressors, the overall result will likely be marital
satisfaction. Family ministries leaders, pastors, and religious counselors should encourage frequent dialogue on these subjects.

Third, implications from this study suggest that pastors, ministry leaders, and family educators should provide more opportunities for recently young married couples to discuss these potential stressors. Research suggests that the first few years of marriage are among the most stressful in which problems frequently arise, which often includes the transition to parenthood (Doss, et al., 2009). With this in mind, church leaders should target this population with marital enrichment programs that address proper management of potential stress with concentration in finances and roles (division of household labor).

In addition to presenting these stressors, church leaders and counselors should be encouraged to move towards longer enrichment programs instead of limiting these programs to weekend retreats. Other studies have suggested that the longer the training, the more effective the program will be for the couples over time (Powell & Cassidy, 2001, p. 182). Doing so could strengthen marriages with the hope of reducing dissatisfaction among couples.

Another implication from these findings is a recommendation for pastors, family educators, and counselors to encourage both spouses to be present when addressing these potential stressors. This method can increase dialogue and encourage the necessity of spousal support and teamwork. Consistent with other studies (Falcoiner & Epstein, 2011), dyadic coping would be suggested especially in dealing with potential financial stressors.

Lastly, this study sought to focus on major stressors that commonly occur among young couples early in their marriage. Pastors, family ministries leaders, marital counselors, and researchers may find this research of some benefit to increase marital
satisfaction by utilizing this enrichment program or the principles contained in it to minister to young couples. Duplication of the program is encouraged to bring about broader implications.

Conclusions

The aim of this study was to increase marital satisfaction for couples of individuals ages 40 and under by educating them about how to manage three stressors that commonly threaten young marriages. Biblical principles on marital unity were discussed through, Adam and Eve; Abraham and Sarah; teaching of Jesus and the writings of Paul. As a result of the biblical discussion, three key principles emerged as they relate to marital unity.

1. God intends for couples to be unified. This concept of marital unity is expressed through the meaning of “one flesh.” In essence, couples must strive to work in harmony.

2. Couples must establish their own identity with God as represented in Abraham’s command to establish a nation. A salient point in this narrative is the mercy of God despite the frailty in humanity.

3. God expects couples to move towards cohesiveness with “Him” that will result in caring for one another.

The literature review showed that roles (division of household labor), finances, and sex were among the top stressors that impact the experience of young married individuals. It was hypothesized that by educating participants on the proper management of these stressors would increase marital satisfaction among this target group.
The outcome of this study seems to confirm the hypothesis that by educating participants on proper management of division of household labor, finances, and expression of affection, one can increase marital satisfaction among couples. It is important to note that the results do not suggest that teaching management skills on these potential stressors improves satisfaction among all of the three core areas. However, this study did conclude that dialogue on these potential stressors seem to have influenced the wives more indirectly than directly. In contrast, husbands seem to receive more marital satisfaction increases in areas that were presented than on the ones that were not. This study seems to suggest that there is a possible connection between education and dialogue about potential stressors and marital satisfaction. It would be useful for family ministries leaders, counselors, and pastors to encourage and promote similar enrichment programs for married couples under 40 years of age to communicate and dialogue about these stressors. The frequency of enrichment programs with this focus could increase marital satisfaction with the hope of reducing divorce.

**Further Research**

Further research should be done to investigate the impact of these stressors on early marriages by using a control group. This would possibly validate the results of the treatment. Qualitative methods would be highly recommended to get more information on the impact of the seminar. An inclusion of questions to couples married 40 years and above might give some helpful suggestions on managing these potential stressors for younger marriages. One question that might be asked would be how do religious practices and beliefs impact these potential stressors? Another question to consider would be, Does culture, socioeconomic status, or parenting impact these stressors?
The generalizability of this study was very limited in part because of the area. Highlands County is a retirement area and contains a limited amount of Adventists couples who are 40 and below. Extending the scope of the study to include a conference or a major city would likely increase the number of eligible participants with the purpose of gaining more insight. While doing so, more time for couples to dialogue about these potential stressors should be given to increase shared common views on this subject to encourage marital unity.

Finally, more research should be given on wives’ relationship to finances as a potential stressor. The outcome of that research could suggest ways to effectively increase satisfaction in that area.
APPENDIX A

JAMES AND ELLEN WHITE’S RELATIONSHIP
James and Ellen White’s Relationship


For the first time the White Estate is publishing in their entirety letters 64, 65, 66, and 67, 1876. The letters, like others written by James and Ellen White, were written without any thought that they would be published someday. But in these letters we gain uncommon insights into how committed Christians handled marital stress. Through these letters we believe that other couples can take heart and learn how to handle their own tensions and conflicts. – {DG 260.1}

We have endeavored to put the letters in a setting that shows the genuine love and affection between James and Ellen White during their long marriage, both before and after James’ strokes. To understand the background of the letters, we ask that you read this complete section, including the covering statement. – {DG 260.2}

James and Ellen White

The Saviour’s Eye is on James White—We will present your case to God, dear James, every time we pray, and will press our petitions to the throne. At times I have had a blessed assurance that God heard me pray through His dear Son and that His blessing rested on you there at Dansville. I feel the sweet presence of God at times when I pray, and feel such an evidence that God has set His love upon you, and although you are afflicted, Jesus is with you, strengthening and supporting you by His all-powerful arm. He that stretched out His hand to save sinking Peter upon the troubled water will save His servant who has labored for souls and devoted his energies to His cause. Yes, James, the eye of the compassionate Saviour is upon you. He is touched with the feelings of your infirmities. He loves you. He pities you as we cannot. He will make you to triumph in His own dear name. Be of good courage, my poor suffering husband, wait patiently a little longer and you shall see of the salvation of God. We know in whom we have believed. We have not run as uncertainly. All will come out just right in the end.—Manuscript Releases 10:28 (1865). – {DG 260.3}

Ellen Misses James’ “Manly Arm” During His Illness—Yesterday after I left the cars I rode twelve miles in the stage. The scenery was beautiful. The trees with their varied hues, the beautiful evergreens interspersed among them, the green grass, the high and lofty mountains, the high bluffs of rocks—all are interesting to the eye. These things I could enjoy, but I am alone. The strong, manly arm I have ever leaned upon is not now my support. Tears are my meat night and day. My spirit is constantly bowed down by grief. I cannot consent that your father [James White] shall go down into the grave. Oh, that God would pity and heal him! Edson, my dear boy, give yourself to God. Wherein you have erred, frankly acknowledge it by confession and humility. Draw nigh to God and do unite with me in pleading with God for his recovery. If we chasten our souls
before God and truly repent of all our wrongs, will He not be entreated, for the sake of His dear Son, to heal your father?—Manuscript Releases 10:28, 29 (1866). — {DG 261.1}

Edson Urged to Treat His Father Tenderly—Dear Edson, do not on any account move rashly in regard to the letter written by your father. [After several strokes, James White had some personality changes, sometimes becoming unreasonable and thinking that everybody was against him. He was harsh and severe toward Edson and wrote him a very unkind letter. He later apologized to Edson for his criticism.] Keep quiet; wait and trust; be faithful; make every concession you can, even if you have done so before; and may God give a soft and tender heart to your poor, overburdened, worn, harassed father.—Manuscript Releases 10:29 (1871). — {DG 261.2}

James White Very Attentive—My husband is very attentive to me, seeking in every way to make my journeyings and labor pleasant and relieve it of weariness. He is very cheerful and of good courage. We must now work and with carefulness preserve our strength, for there are thirteen more camp meetings to attend.—Manuscript Releases 10:33 (1875). — {DG 261.3}
APPENDIX B

FLYER
COME and participate in an exciting Seminar for married couples Age 40 and under !!!
August 20, 2011

Location: Ridge Seventh-day Adventist Church        TIME: 8:30p.m.
507 West Hal McRae Blvd
Avon Park, FL 33825

Come and help the North American Division reduce the growing trend of divorce among Seventh-day Adventist Marriages by participating in a Doctoral Ministry Project by Pastor Dion G. Henry. This project will equip couples to manage three common stressors that affect marriages.

Please Call Pastor Dion G. Henry to reserve your seat.
at: 863 471 6210 or 941 914 7115

Special Note: You must be a Seventh-day Adventist who currently lives in Highlands County to participate.
APPENDIX C

SURVEYS
Couple Satisfaction Scale

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>Disagree</td>
<td>Undecided</td>
<td>Agree</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Indicate how strongly you agree or disagree

(+) 1. I am happy with how we make decisions and resolve conflicts.

(-) 2. I am unhappy with our communication and feel my partner does not understand me.

(+) 3. I am happy with how we share our responsibilities in our household.

(-) 4. I am unhappy with some of my partner’s personality characteristics or personal habits.

(+) 5. I am happy with how we manage our leisure activities and time we spend together.

(-) 6. I am unhappy about our financial position and the way we make financial decisions.

(+) 7. I am pleased with how we express affection and relate sexually.

(-) 8. I am unhappy with the way we (will) each handle our responsibilities as parents.

(+) 9. I am happy with our relationship with my parents, in-laws, and my partner’s friends.

(+) 10. I feel very good about how we each practice our religious beliefs and values.

Scoring of the Couple Satisfaction Scale

1. For scoring the Couple Satisfaction Scale, add all the positive items (1, 3, 5, 7, 9 and 10).

2. Items 2, 4, 6, and 8 are negative questions and the responses should be reversed. The 1 becomes a 5, a 2 becomes a 4, a 4 becomes a 2, and a 5 becomes a 1 and the response of 3 is left unchanged. Once reversed, add these items.

3. Total score is the sum of the positive and negative items. The range of scores is from 10-50.
Mean Score and Reliability Data

<table>
<thead>
<tr>
<th>Couple Satisfaction</th>
<th>Mean*</th>
<th>Deviation</th>
<th>Internal Consistency</th>
<th>Test-Retest</th>
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</thead>
<tbody>
<tr>
<td>Couple Satisfaction</td>
<td>33</td>
<td>8.9</td>
<td>.88</td>
<td>.81</td>
</tr>
</tbody>
</table>


**Couple Satisfaction: Interpretation of Scores**

<table>
<thead>
<tr>
<th>Percentage and Levels</th>
<th>Couple Satisfaction</th>
<th>Raw</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Very High</strong></td>
<td>You are very satisfied and really enjoy most aspects of your couple relationship.</td>
<td>46-50</td>
<td>100 %</td>
</tr>
<tr>
<td>85-100</td>
<td></td>
<td>44-45</td>
<td>95</td>
</tr>
<tr>
<td></td>
<td></td>
<td>42-43</td>
<td>90</td>
</tr>
<tr>
<td></td>
<td></td>
<td>41</td>
<td>85</td>
</tr>
<tr>
<td><strong>High</strong></td>
<td>You are satisfied with most aspects of your couple relationship.</td>
<td>40</td>
<td>80 %</td>
</tr>
<tr>
<td>65-80</td>
<td></td>
<td>38-39</td>
<td>75</td>
</tr>
<tr>
<td></td>
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<td>37</td>
<td>70</td>
</tr>
<tr>
<td></td>
<td></td>
<td>36</td>
<td>65</td>
</tr>
<tr>
<td><strong>Moderate</strong></td>
<td>You are somewhat satisfied and enjoy some aspects of your couple relationship.</td>
<td>35</td>
<td>60 %</td>
</tr>
<tr>
<td>40-60</td>
<td></td>
<td>33-34</td>
<td>55</td>
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<td></td>
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<td>32</td>
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<td></td>
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<td>30-31</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td></td>
<td>29</td>
<td>40</td>
</tr>
<tr>
<td><strong>Low</strong></td>
<td>You are somewhat dissatisfied and have some concerns about your couple relationship.</td>
<td>27-28</td>
<td>35 %</td>
</tr>
<tr>
<td>20-35</td>
<td></td>
<td>26</td>
<td>30</td>
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<tr>
<td></td>
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<td>25</td>
</tr>
<tr>
<td></td>
<td></td>
<td>23-24</td>
<td>20</td>
</tr>
<tr>
<td><strong>Very Low</strong></td>
<td>You are very dissatisfied and are concerned about your couple relationship.</td>
<td>21-22</td>
<td>15 %</td>
</tr>
<tr>
<td>0-15</td>
<td></td>
<td>15-20</td>
<td>10</td>
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<td></td>
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<td>10-14</td>
<td>5</td>
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</table>
Couple Satisfaction Scale

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<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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Indicate how strongly you agree or disagree

____ 1. I am happy with how we make decisions and resolve conflicts.

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____ 6. I am unhappy about our financial position and the way we make financial decisions.

____ 7. I am pleased with how we express affection and relate sexually.

____ 8. I am unhappy with the way we (will) each handle our responsibilities as parents.

____ 9. I am happy with our relationship with my parents, in-laws, and my partner’s friends.

____ 10. I feel very good about how we each practice our religious beliefs and values.

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**Survey on Top Stressors**  
(Marital Enrichment Seminar)

<table>
<thead>
<tr>
<th>Male</th>
<th>Female</th>
</tr>
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<tbody>
<tr>
<td>1.</td>
<td></td>
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<tr>
<td>2.</td>
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<td>3.</td>
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<td>4.</td>
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<td>5.</td>
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<tr>
<td>6.</td>
<td></td>
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</tbody>
</table>
APPENDIX D

WORKSHEETS
The Abundant Life Seminar

Presented by

Pastor David A. Long, Sr.
Stewardship & Trust Services Director
Southeastern Conference of S.D.A.
Abundant Life Scriptures

...am come that they might have ___________, and that they might have it ___________. John 10:10b

And _______ is able to make _______ grace toward you; that ye, ___________, having _______ sufficiency in _______ things, may _______ to _______ good work. 2 Corinthians 9:8

And the man increased _______ and had _______ cattle, and ___________, and ___________, and _______. Genesis 30:43

And the king made _______ and _______ at Jerusalem as plenteous as stones, and _______ trees made he as the _______ trees that are in the vale for _______. 2 Chronicles 1:15

He will _______ them that fear the Lord, both _______ and _______. The Lord shall _______ you more and more, _______ and _______. children. Psalm 115:13,14

And _______ was _______ _______ in cattle, in silver, and in gold. Genesis 13:2

Then Isaac _______ in that land, and _______ in the same year an. And the man waxed _______ and _______ and _______. For he had possession of flock and possession of herds, and store of servants; and the Philistines _______ him. Genesis 26:12-14
Freedom Through Self-Denial

Be determined never to incur another debt. Deny yourself a thousand things rather than run in debt. This has been the curse of your life, getting into debt. Avoid it as you would the small pox.

Make a solemn covenant with God that by His blessing you will pay your debts and then owe no man anything if you live on porridge and bread. It is so easy in preparing your table to throw out of your pocket twenty-five cents for extras. Take care of the pennies, and the dollars will take care of themselves. It is the miles here and the miles there that are spent for this, that, and the other, that soon run up into dollars.

Deny self at least while you are walled in with debts....Do not falter, be discouraged, or turn back. Deny your taste, deny the indulgence of appetite, save your pence and pay your debts. Work them off as fast as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a great victory.

-Letter 4, 1877, CS257
QUESTIONS FOR EVALUATING POTENTIAL PURCHASES

1. Do I really ___________ it? – Philippians 4:19

2. Have I given God an opportunity to ___________ it? – within the price we can ___________? – Proverbs 16:3

3. Will it advance my ___________ growth? – 1 Corinthians 6:12

4. Is this purchase motivated by a “___________” of things? – 1 John 2:15

5. How long can I ___________ for it before I have real ___________? – Philippians 4:12, 13

6. Do I have ___________ about it? – James 1:6

7. Is it a ___________ investment – Matthew 25: 14-30

8. Can I pay ___________ or will this purchase put me in debt? – Romans 13:8

9. Is it ___________ to my family? – 1 Timothy 5:8

10. Will the ___________ please ___________?
    – 1 Corinthians 10:31

These are choices according to God’s plan that can be made only out of surplus funds after all other obligations have been met.

“Love not the world, neither the things that are in the world. If any man loves the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world.”

1 John 2:15, 16
Seven Steps to Destroy Debt

1. Be faithful in returning your Tithes and Offerings
2. Save $500.00 to $1,000.00 for emergencies
3. No more credit card spending
4. Make a list of all your debts (the largest to the smallest)
5. Determine a set amount for debt liquidation each month
6. Put all extra money on your smallest debt
   a. Financial gift
   b. Yard sale
   c. Part-time job
7. Don’t give up!!!
The Ten Dumbest Mistakes Smart People Make Financially

1. Ignore God's Ownership
2. Pay Others First
3. Get into Bad Debt
4. Refuse to Budget
5. Co-sign for Friends/Family
6. Delay Retirement Planning
7. File Taxes Late
8. No Estate Planning
9. File Bankruptcy
10. Refuse to Give
## DEBT LIST - WHAT I OWE

<table>
<thead>
<tr>
<th>COMPANY/ INDIVIDUAL</th>
<th>MONTHLY PAYMENT</th>
<th>DUE DATE</th>
<th>BALANCE DUE</th>
<th>INTEREST RATE</th>
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**TOTAL**
**Personal Budgeting Form**

**Income**
- Salary 1
- Salary 2
- Bonuses
- Commissions
- Interest Earnings
- Dividend Income
- Misc Income

**Expenditures**

<table>
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<tr>
<td>Salary 1</td>
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</tr>
<tr>
<td>Dividend Income</td>
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<td>Misc Income</td>
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</table>

**Tithes and Offerings**
- Tithes
- Offering
- Charity

**House**
- Mortgage or rent
- Phone
- Electricity
- Gas
- Water and sewer
- Cable
- Trash
- Maintenance or repairs

**Automobiles**
- Car Payment #1
- Car Payment #2
- Car Payment #3
- Gas/Cars fare

**Insurance**
- Home
- Health
- Life
- Other

**Personal**
- Medical
- Hair/nails
- Clothing
- Dry cleaning

**Savings**
- Roth IRA
- Vacation Savings
- Other

**Food**

**Other Expenses**

**Adjusted Income**

**Adjusted Expenditures**

**Remaining Budget**
RELATIONSHIP ROLES

"All animals are equal, but some animals are more equal than others." — George Orwell

SHARING ROLES

List your responsibilities and your partner’s responsibilities related to the household and/or children. Your partner should also separately create the same two lists. Note: For couples who are not yet sharing a household, complete these lists as things you expect to do in your future household.

| Things You Do (or plan to do) for your Household | Things Your Partner Does (or plans to do) for your Household |
|------------------------------------------------|--|--------------------------------------------------|
| a.                                               | a.                                           |
| b.                                               | b.                                           |
| c.                                               | c.                                           |
| d.                                               | d.                                           |
| e.                                               | e.                                           |
| f.                                               | f.                                           |

COUPLE DISCUSSION:

1. After you have each completed your lists, compare and discuss them. Any surprises?
2. Are roles mainly divided by interests and skill, or by more traditional male/female roles?
3. Consider for a moment how similar or dissimilar these lists are compared to what you witnessed in your parents’ roles growing up.
4. Discuss what each of you would like to adjust in your lists of roles. If needed, agree on how you might revise your current lists.
5. Revise your current lists, finalizing an agreement about tasks you will each do in the future. Set a time to review the new lists.

Relationship Roles Exercise: Switching Roles for a Week

After you have each completed your Household Tasks list, plan a day (or a week) when you can perform each other’s household responsibilities. This Role Reversal experiment will help you gain a new appreciation for one another.
FINANCIAL MANAGEMENT

"Thrift used to be a basic American virtue. Now the American virtue is to spend money." —David Brinkley

THE CHALLENGES OF MONEY

The joining of two individuals is the joining of two different orientations to money. Our early experiences help shape our values about money. Money operates metaphorically in our lives, representing many obscure things such as security, nurture, opportunity, trust, and the relationship between dependence and independence. Little wonder then that money is a major cause of conflict and a multilayered problem for married couples.

Setting Financial Goals Exercise:

Often goals are an extension of money orientations and should be considered together. The partner who is oriented to security is more apt to have financial goals around savings than the partner whose money orientation is centered around enjoyment. Create, discuss, and share financial goals in the Financial Goals exercise.

Creating a Budget Exercise:

Budgeting is the process of allocating expenses on a regular basis. Budgeting puts you in control of your spending—a process that can be very empowering in a culture where we are constantly enticed to spend money. One good way to create a budget is to keep track of everything you spend money on for 1-3 months, and then average your expenditures per category. Complete the Budget Worksheet as your workable budget, making sure to allot a monthly amount into savings.

The Meaning of Money Exercise:

In this exercise you will assess and then discuss your orientation toward money. The advantage of understanding your partner’s money orientation is you can then capitalize on and balance each other’s strengths.

A Word about Savings. The book, “The Millionaire Next Door” by Stanley and Danko (1996) illuminated the fact that the average American millionaire is self-made, most often living modestly, choosing to save at least 15% of their income and spending much less on material possessions. A high-profile spender, driving expensive cars and wearing designer clothing, often times has little investment or savings. Only 19% of the millionaires surveyed received any of their wealth from an estate or trust fund, dispelling the popular myth that wealth is often passed down from previous generations. Saving allows a person to benefit from compounding interest and is key to any good financial management plan.
SEX AND AFFECTION

THE EXPRESSION OF INTIMACY

Emotional intimacy and physical intimacy are closely related. Couples who have a good emotional relationship and feel loved and appreciated have the best physical relationship.

COUPLE DISCUSSION:

The following questions were designed using the definition of affection as "any verbal or nonverbal expression that communicates love in a non-sexual way."

Affection is, to a large degree, a learned skill. Even those who seem to be "naturals" in this area usually had some training in their childhood as they saw and experienced the expressions of affection modeled around them. Those for whom affection seems awkward may have come from a home where affection was absent or rarely expressed. Either way, it's important to discuss your upbringing and how it has affected your expectations in this area.

• What does "affection" mean to you?
• How much affection was there in your families growing up (verbal and nonverbal)?
• How did you respond to the affection (or lack of affection) you received?
• How did your father show affection?
• How did your mother show affection?
• On a scale of 1-10, how much affection do you want in your marriage? (1—very little, 10—great amount)

For Premarital Couples:
• What was the attitude toward sex in your family? Was it talked about?
• Where did you learn about sex?
• Have you fully disclosed your sexual history to your partner? If not, why not?
• Has lack of affection or sexual dissatisfaction ever been a factor for you in the breakup of a relationship?
• Discuss your views on pornography.
• Have you discussed family planning and/or birth control?

For Married Couples:
• What do you need in order to be in the mood for sex?
• Do you feel comfortable initiating sex? Why or why not?
• How often would you prefer or expect sex?
• What sexual activities do you enjoy most?
• Are there specific sexual acts that make you uncomfortable?
• How could you each contribute to making your sexual relationship more satisfying?
APPENDIX E

ILLUSTRATIONS
Figure 1

Pretest Score

I am happy with how we share our responsibilities in our household

Figure 2

Pretest Score

I am happy about our financial position and the way we make financial decisions.
Figure 3

Pretest Score

I am pleased with how we express affection and relate sexually.

Figure 4

Posttest scores from Marital Satisfaction Survey
Figure 5
Post Score

I am happy with how we share our responsibilities in our household.

Figure 6
Post Score

I am happy about our financial position and the way we make financial decisions.
Figure 7

Post Score

I am pleased with how we express affection and relate sexually.
APPENDIX F

ONE-SAMPLE PAIRED TEST ON ALL ITEMS OF THE MARITAL SATISFACTION SURVEY
## One-Sample Paired Test on all items of the Marital Satisfaction Survey

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<th>df</th>
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REFERENCE LIST


Florida Hospital. (Producer) (2008). *Creation health* [DVD].


Sangl, J. (2007). *I was broke now I'm not*. Kearney, NE: Morris.


VITA
Name: Dion George Henry

Background: Born May 22, 1974, in Ontario, Canada

Family: Married June 7, 1998 to Dilyn Lamand. We have two children, Hannah (Born in 2001) and Michael (born in 2002).

Education
2011 Certified PREPARE/ENRICH Facilitator
1996-1999 MDiv, Andrews University Theological Seminary, Berrien Springs, MI
1993-1996 Bachelor of Arts in Theology Oakwood University, Huntsville, Alabama

Ordination
June 26, 2004 Ordained to the Seventh-day Adventist Gospel Ministry

Experience
1999 – 2006 Senior Pastor, Mount Gilead Seventh-day Adventist Church
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1999 – 2006 Senior, Pastor, Mount Sinai Seventh-day Adventist Church
            Sarasota, Florida, USA
2009 – 2013 Senior Pastor of the All Nations Seventh-day Adventist Church
            Winter Haven, Florida USA
2006 – 2013 Senior Pastor, Ridge Area Seventh-day Adventist Church
            Avon Park, Florida USA
2011 – 2013 Ministerial Association President of the Avon Park Interfaith Alliance
2011 – 2013 V. P. for Samaritan’s Touch (Medical Clinic in Highlands County)
2011 – 2012 Chairman of the Highlands County NAACP Branch MLK Breakfast
2013 – Present Senior Pastor of Salem Seventh-day Adventist Church
            Pompano Beach, Florida USA
2012-Present  Member of the Executive Committee of the Southeastern Conference of Seventh-day Adventists