농촌부부의 자원적정도 결정요인

Factors in Determining Resource Adequacy Perception of Rural Couples

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Ⅰ. INTRODUCTION

Many families in rural society are experiencing severe and critical problems of an economic, interpersonal, and familial nature. The social problems of geographic and social isolation, poverty, and underemployment raise important questions about family resource use and subjective perception of resource adequacy. Family resource adequacy has not been studied using a rural population. A study of how rural couples percieve resources as adequate or inadequate and what factors influence resource adequacy perception for rural couples is needed. The adequacy of a resource can be determined by comparing the level of the resource which is desired and expected with the extent to which the resource is perceived as available. More accurate assessment of resource adequacy perception may be apparent in the personal and interpersonal levels of the dynamics of the family system.

The marital relationship is a significant life domain for most adults in almost every culture (Doherty & Jacobson, 1982) and can tremendously contribute to a person's subjective well-being (Diener, 1984) with opportunities for satisfaction, security, intimacy, and growth in human functioning. Rural spouses appear to evaluate their marital satisfaction as more critical to their family satisfaction than urban spouses do (Schumm & Bollman, 1981). However, marital satisfaction in rural families often has been covered very thinly.

Marital satisfaction has been one of the most often studied topics and is frequently used as a dependent variable in family research. The literature on marital satisfaction generally assumes income adequacy perception as a determinant of marital satisfaction. But research has not expanded the concept to include overall resource adequacy perception. Neither theoretical and/or empirical attention has been given to the studying of the factors influencing resource adequacy perception nor the concern with marital satisfaction as a cause of resource adequacy perception.

Clarifying the relationship between resource adequacy perception and marital satisfaction and determining whether these effects represent causal relationships are important to fully understanding rural family functioning.

Ⅱ. THEORETICAL FRAMEWORKS

Two theories were used to develop the model for this study: symbolic interaction and family resource management. Symbolic interaction has been most extensively used in the social science to explain variation in satisfaction and perception. Researchers noted that the symbolic interaction perspective is the best way to understand human behavior because people's mental meanings and values are the most direct way to look at the cause of their behavior. They suggested that satisfaction is an interpersonal phenomenon, the learned meaning, values, and sentiments that are attached to things that create the positive or negative responses to them (Burr, Leigh, Day, & Constantine, 1979).

Perception of resource adequacy and marital satisfaction are a function of the characteristics of the persons involved and of the unique way these persons interact. The awareness and evaluation of one's resource adequacy and marital satisfaction requires some referent. Perception of resource adequacy and marital satisfaction may be based on several kinds of external referents such as income, education, and family size as well as internal referents such as perception of self-control and marital cohesion and adaptability.

The application of resource management theory suggests that resource adequacy perception and marital satisfaction are primary output variables that reflect the quantity and quality of individual and family resources, overall family functioning, and management skills of family members. Deacon and Firebaugh (1988) viewed the family system as composed of the personal and managerial subsystems. The personal subsystem is concerned with the expressive functions of interpersonal relations meeting the developmental and emotional needs of family members. The main function of the managerial subsystem is to plan and utilize family resources to reach family goals. The planning process involves inputs such as values, goals, standards, and resources (Deacon & Firebaugh, 1988; Paolucci, Hall, & Axinn, 1977). Management assists the creation of human resources. These enhanced personal and interpersonal skills will directly affect ways family members interact. Family interaction during management processing provides feedback for the personal subsystem. The personal system is likely to have a major influence on the nature of the satisfaction from the goal-related activity of the management system (Deacon & Firebaugh, 1981). Deacon and Firebaugh(1988) suggest that the met demands component of output that relates to the personal system is the satisfaction and meaning derived from demands. The output of a met demand may return as feedback to the personal system and affect the value system of family members.

Symbolic interaction theory interrelates with resource management theory by contributing an understanding of the process of perception or meaning gained in their resources and marital relationship through family interactions and feedback loops between personal and managerial systems. In considering the external condi-

tions of rural society, resource adequacy perception may reflect substantial affective inputs (marital satisfaction) for rural couples and marital satisfaction may influence the cognitive responses (perception) on their resources as an input. Understanding the feedback loop of input and output between subsystems is central to the reciprocal relationship between resource adequacy perception and marital satisfaction.

Ⅲ. PREVIOUS RESEARCH

A limited amount of research on subjective resource adequacy perception was found. However, a large body of literature was found on marital satisfaction as an endogenous and also an exogenous variable. No studies relating the two variables were found.

Resource Adequacy Perception

Researchers in Oklahoma developed a perceived adequacy of resources (PAR) scale with 35 items that consisted of finances, time, knowledge/skill, interpersonal resources, health/energy, community and physical environment. The studies of one and two-parent families indicated differences in perception of resources between types of families but similarities in perceptions within families (Nickols, Powell, Rowland, & Teleki, 1983; Rowland, 1983). Researchers in Minnesota developed a resource adequacy perception scale (RAP) with items of money, time, and space to study single-parent households (Buehler & Hogan, 1985). The RAP was revised to include energy resources and has been used for two longitudinal studies of urban couples to test the relationships among conflict resolution styles, gender roles, and resources. Although little research included overall resource adequacy perception, a few studies focused on income adequacy perception. Family income, past financial progress, future expectations, money management, education, employment, size of household, number of child-rearing years left influence the level of income adequacy perceived by both husbands and wives (Andrews & Withey, 1976; Mammen, 1980). Energy adequacy perception perse has not been studied outside of the previous RAP studies that used a subscale, but energy adequacy has been used to look at issues of scarcity and expansion for dual career couples (Hudgens, 1982; Marks, 1977).

Marital Satisfaction

Rhyne(1981) reported that very little of the variance in marital satisfaction is accounted for by the socio-demographic variables; other studies confirm the findings (Booth, Johnson, White, & Edwards, 1984; Tucker & Horowitz, 1981). However, it is consistently reported that men tend to be more satisfied with their marriages than women (Argyle & Furnham, 1983; Bernard, 1972). Marital satisfaction (quality) has been closely associated with perceived economic adequacy rather than objective income (Clark-Nicolas & Gary-Little, 1991; Jeries, 1979). The strength of perception is that people will have varying needs or aspirations at the same money income level. Locus of control is cognitve personality characteristic that can provide an understanding of resource adequacy perception and marital satisfaction. Very little empirical work has been conducted on locus of control and marital satisfaction and even less on systematic theory development (Doherty, 1981). Locus of control is associated with marital satisfaction in that the greater the internal locus of control the higher the matiral satisfaction (Bugaighis, Schumm, Bollman, & Jurich, 1983). Other studies found that those with more internal control report better personal adjustment than do those with external control (Doherty, 1981); have more agreement with their spouse on family matters such as friends, finances, and leisure time activities

(Brown, Heltsley, & Warren, 1982); and are more efficient or discriminating in the use of their resources (Sandler & Lakey, 1982). Another study reported that women with high locus of control were able to use adaptability and cohesion resources to foster family satisfaction in times of stress.

Cohesion and adaptability are viewed as interpersonal resources which are developed through marital interaction. Cohesion and adaptability have been found to be related to marital satisfaction, but the results are not consistent

Ⅳ. METHODOLOGY

A random sample of 712 individuals living in rural Minnesota was selected. For this study, a file for husbands and wives was created. A subsample of 205 couples were selected for intact couples.

1. Description of sample

The husbands ranged in age from 23 to 97 years with a mean age of 47 years. Wives ranged from 20 to 82 years with a mean age of 44 years (Table 1). The number of years of school completed by husbands ranged from 7 to 21 years with a mean of 12.5 years. The wives' mean was 12.9 years ranging from 8 to 19 years. Total family income before taxes ranged from less than $ 5,000 to $100,000 and over. The mean income was between $ 25,000 to $ 30,000. The majority of the husbands and wives were employed or self-employed. Of the husbands, 83% were employed or self-employed and 17% were retired or unemployed. Of the wives, 59% were employed or self-employed and 41% reported being full-time homemakers or retired.

2. Research Model

This study used a nonrecursive causal model for husbands and wives to explore: (a) the relationship between resource adequacy perception and marital satisfaction; (b) the relationship among resource adequacy perception and exogenous variables;and (c) the relationship among marital satisfaction and exogenous variables. Exogenous variables were locus of control, cohesion, adaptability, and money management, and the demographic variables of age, education, employment, objective and subjective income.

3. Measures

The Resource Adequacy Perception (RAP) scale was an 11-item scale measuring three dimensions of adequacy of each resource category - time, money, and energy for family, marital, and personal needs. RAP scale was revised based on the work of Buehler and Hogan(1985). The response categories were always enough to never enough. In separate calculations of the husbands' and wives' RAP, Cronbach's alpha reliability coefficients for RAP were .84 for husbands and wives.

Marital satisfaction was measured by the Kansas Marital Satisfaction Scale(KMSS). Three summed items were used to assess an individual's satisfaction with husband or wife as a spouse, marriage and relationship with spouse. A seven-point Likert scale ranged from extremely satisfied to extremely dissatisfied. Previous research has demonstrated the internal consistency, test-retest reliability, concurrent validity, construct validity and criterion related validity. Cronbach's alpha reliability coefficients were .94 for husbands and .96 for wives in this study.

Demographic variables included age, education, employment, objective and subjective income. Age and education were continuous variables. Employment and

〈Table 1〉 Demographic Characteristics of Sample

Demographic Variables	N=205(%)	
	Husbands	Wives
AGE		
Less than 35	66(32)	72(35)
36-50	54(26)	60(29)
51-65	52(25)	53(26)
Over 65	32(16)	19(9)
Missing	1(1)	1(1)
Mean years	47.39	44.40
S.D	15.48	14.50
EDUCATION		
Less than 8 years	2(1)	0(0)
8-12 years	131(64)	00(49)
13-16 years	55(27)	99(48)
16 years or more	17(8)	6(3)
Mean years	12.51	12.86
S.D	2.81	2.05
EMPLOYMENT		
Employed/Self-employed	170(83)	121(59)
Others	35(17)	84(41)
FAMILY INCOME		
Less than $10,000	18(9)	
$10,000 - 14,999	20(10)	
$15,000 - 19,999	30(15)	
$20,000 - 29,999	55(27)	
$30,000 - 39,999	42(20)	
$40,000 - 59,999	25(12)	
$60,000 - 79,999	7(3)	
$80,000 - 99,999	3(1)	
$100,000 and over	1(1)	
Missing	4(2)	
Mean	$25,000 - 29,999	
Median	$25,000 - 29,999	

income were collected as categorical variables. Employment was converted to a dummy variable with those who were employed or self-employed coded one and all others coded zero. Objective income was the total family income before taxes and subjective income was individuals' perception about their income. The reason to include the subjective income variable was based on the strength of subjective measures of resource. Davis and Helmick (1983) point out that knowing what an individual has by way of financial resources tells the researcher less about that person's financial satisfaction than knowing how he feels about what he

has.

The Marital Adaptability and Cohesion Scale (MACES III) was used to assess the individual's perception of marital functioning. MACES III is the couple version of family adaptability and cohesion evaluation scales (FACES III) developed by Olson, Portner, and Lavee(1985). MACES III is a 20 item questionnaire with 10 items each for adaptability and cohesion. The reliability coefficients for adaptability were .74 and .77 for husbands and wives respectively and for cohesion were .93 and .94 for husbands and wives respectively.

Locus of control was by the six-item Likert-type scale based on work from Rotter(1966). The responses ranged from strongly agree to strongly disagree. Cronbach's alpha reliability coefficients were .60 for husbands and .58 for wives. To assess management behavior, two items that factored together were selected: planning spending carefully and clarifying priorities about money use. Having additional family members go to work and working additional hours for pay by at least one family member were another factor . Respondents were asked to circle one of six categories ranging from not done before to the most. The correlation coefficients between the two items were .70 for husbands and .66 for wives.

4. Data Analysis Procedures

The primary question in this study is the nature of the relationship between resource adequacy perception and marital satisfaction. To test a reciprocal causal relationship, a two-stage least squares (2SLS) technique is suitable to describe a full model that includes predictors of resource adequacy perception and marital satisfaction. A critical condition for employing the 2SLS in correlation studies is a theoretical base that specifies the presumed causal relationships among the variables.

The basic logic of 2SLS technique involves two separate stages of ordinary least squares (OLS) analysis. The first stage is to regress each endogenous variable on all exogenous variables in the model which is the estimation of the reduced-form coefficients. The reduced-form equation is used to isolate variance in resource adequacy perception that is unrelated to unmeasured causes of marital satisfaction brought about by the reciprocal relationship between resource adequacy perception and marital satisfaction. The second stage involves using the estimated values of the endogenous variables derived in the first stage as exogenous variables to obtain two-stage least squares estimates for each equation in the system (Godwin, 1985). These estimated values from the first-stage are instrumental variables or instruments that remove the source of simultaneity bias from the 2SLS estimates and thus can be used to produce unbiased coefficients of the relationships in the model (Godwin, 1985). In this model, the second stage of 2SLS is conducted by replacing estimate of marital satisfaction of equation into resource adequacy perceptiom equation and the estimate of resource adequacy perception of equation into marital satisfaction equation and run the OLS equation by equation.

Multicollinearity was tested among the original explanatory variables (Table 2) as well as in the second stage regression with the estimated parameters. A multicollinearity problem was apparent between subjective income and resource adequacy perception in the second stage of regressions when the correlations for the second stage and the tolerance values were checked. Hanushek and Jackson (1977) indicated that even when high multicollinearity is present, the parameters determined by 2SLS will still be consistent but large standard errors may exist for the parameter estimates. The decision was made to leave subjective income in the resource adequacy perception equation but to delete it from the marital satisfaction equation to avoid

〈Table 2〉 Original Correlation Matrix for Husbands \ Wives(N=205)

Variable	1	2	3	4	5	6	7	8	9	10	11
1. Resource Adequary perception		.15*	.18**	.15	.08	-.21**	.38***	-.10	.08	.36***	-.20**
2. Maritial satisfaction	.06		.27***	.71***	.56***	.10	-0.8	.00	.04	.18**	-.04
3. Locus of control	.06	.19**		.28***	.13	.04	-.12	.25***	.27***	.28***	.09
4. Cohesion	.11	.66***	.22**		.69***	.15	-.03	-.03	.02	.09	.02
5. Adaptability	.05	.42***	.06	.62***		.23***	-.02	.03	.02	-.00	.05
6. Money Management	-.19**	.12	.03	.17**	.05		-.17**	.05	-.04	-.27***	.20**
7. Age	-.07	.57***	.08	.67***	.48***	.14		-.32***	-. 15	.15	-.20**
8. Education	-.18**	-.04	.14	-.09	-.02	.06	-.01		.28***	.09	.08
9. Objective income	-.00	.04	.24***	.02	.01	-.14	.03	.33***		.26***	.03
10. Subjective income	.25***	.16	.22***	.14	.17**	-.26***	.06	.08	.38***		-.13
11. Employment	-.27***	-.02	.20**	-.07	-.14	.04	-.04	.30***	.24***	.08	

* P< .05 ** P< .01 *** P< .001

compounding the problem.

T-tests were used to analyze the differences between husbands' and wives' mean scores on resource adequacy perception, marital satisfaction, cohesion, adaptability, money management, locus of control and subjective income. Missing data in the endogenous and exogenous variables reduced the sample size in two-stage least squares analysis. The number of husbands was 188 and wives was 193.

V. RESULTS

The results indicate that significant proportions of the variance in resource adequacy perception and marital satisfaction have been accounted for by the exogenous variables (Table 3). For husbands, the R^2 values resulting from 2SLS analysis were .19 for resource adequacy perception ($F=4.6$; $P<.0001$) and .46 for marital satisfaction ($F=19.03$; $P<.0001$). For wives, the R^2 were .29 for resource adequacy perception ($F=8.4$; $P<.0001$) and .60 for marital satisfaction ($F=34.7$; $P<.0001$)

Resource Adequacy Perception and Marital Satisfaction

For both husbands and wives, the standardized coefficients between resource adequacy perception and marital satisfaction indicated no reciprocal relationships. However, for husbands, the standardized coefficient of the path from marital satisfaction to resource adequacy perception was significant ($\beta=.51$; $P<.05$) while the path from resource adequacy perception to marital satisfaction was not significant ($\beta=.18$; $P>.05$) (Table 3). For wives, the standardized coefficient of the path from marital satisfaction to resource adequacy perception was not significant ($\beta=.14$; $P>.05$). However, the path from resource adequacy perception to marital satisfaction was significant ($\beta=.42$; $P<.05$) (Table 3).

The results of 2SLS indicated that resource adequacy perception and marital satisfaction could not be considered reciprocal causes of each other for both husbands and wives. However, marital satisfaction was the strongest determinant of resource adequacy percep-

〈Table 3〉 Two-stage Least squares Estimation of Structural Parameters for Husbands and wives

Dependent variable	predictor variable	Husband(N=188)			Wives(N=193)		
		Standardized coefficient	Standard Error	T	Standardized coefficient	Standard Error	T
Resource Adequary perception	Marital satisfaction	.514	.052	2.116*	.139	.023	1.177
	Money Management	-.141	.027	1.801	-.093	.022	-1.363
	Locus of control	.031	.017	.381	.129	.015	1.780
	Age	-.331	.006	-2.391*	.335	.003	4.753****
	Education	-.087	.017	-1.090	-.044	.022	-.623
	Employment	-.266	.119	-3.413***	-.095	.084	-1.440
	Objective income	-.026	.017	-.315	.042	.015	.608
	subjective income	.196	.058	2.277*	.207	.047	2.813**
	Adaptablility	-.073	.009	-.777	.013	.009	.8904
		R^2 = .19 Adjusted R^2 = .15 F = 4.6****			R^2 = .29 Adjusted R^2 = .26 F = 8.4****		
Marital satisfaction	Resource Adequary	.176	.949	.864	.418	1.083	2.023*
	Locus of control	.049	.060	.789	-.029	.070	-.431
	Age	.274	.018	3.053**	-.228	.022	-2.398*
	Education	.012	.065	.186	.016	.090	.283
	Employment	.055	.576	.683	-.016	.394	-.264
	Objective income	-.002	.060	-.039	-.039	.063	-.688
	Cohesion	.439	.037	4.428****	.722	.031	9.460****
	Adaptablility	.018	.033	.247	.035	.035	.512
		R^2 = .46 Adjusted R^2 = .44 F = 19.03****			R^2 = .60 Adjusted R^2 = .58 F = 34.65****		

**P< .01 ***P< .001 ****P< .0001

tion for husbands, indicating that as husbands satisfy with their marriages resource adequacy perception increases. On the other hand, resource adequacy perception was a significant determinant of marital satisfaction for wives. Wives who perceive their resource as adequate tend to satisfy with their marriages.

Resource Adequacy Perception

Age and subjective income were significant predictors for resource adequacy perception for both husbands and wives (Table 3). Subjective income was positively associated with resource adequacy perception for both husbands and wives while objective income was not significant. Age had a different causal effect on resource adequacy perception for husbands and

wives. For husbands, age was a negative cause of resource adequacy perception, indicating as age increases resource adequacy perception decreases. For wives, age was the strongest predictor of resource adequacy perception. Older wives perceived their resource as more adequate.

The order of strongest predictors of resource adequacy perception for husbands was marital satisfaction (β=.51 ; P〈.05), age (β=-.33 ; P〈.05), employment (β=-.27 ; P〈.001), and subjective income (β=.20 ; P〈.05). Employment had a negative causal effect. Husbands who were employed perceived their resources as less adequate. Locus of control, money management, adaptability, education, and objective income were not predictors of resource adequacy perception (Table 3).

The strong determinant of resource adequacy perception for wives was age (β=.34 ; P〈.0001) and subjective income (β=.21 ; P〈.01). The other variables were not predictors of resource adequacy perception for wives (Table 3).

Marital Satisfaction

Cohesion was the strongest predictor of marital satisfaction for both husbands and wives. Age contributed conversely to determining marital satisfaction for husbands and wives. Age had a positive causal effect for husbands and a negative causal effect for wives.

For husbands, cohesion (β=.44 ; P〈.0001) and age (β=.27 ; P〈.01) were significant predictors of marital satisfaction. Resource adequacy perception, locus of control, adaptability, education, employment and objective income were not predictor variables (Table 3).

For wives, the order of strongest determinants of marital satisfaction was cohesion (β=.72 ; P〈.0001), resource adequacy perception (β=.42 ; P〈.05), and age (β=-.23 ; P〈.05). No other variables caused marital satisfaction (Table 3).

To assess for differences on the variables used in the model, husbands' and wives' mean scores were compared by the paired T-Test. The results indicated no statistically significant difference except marital satisfaction between husbands and wives. Husbands' marital satisfaction was higher than wives' marital satisfaction (t=2.86 ; P〈.01).

Ⅵ. DISCUSSION AND IMPLICATIONS

The major reciprocal causal relationship between resource adequacy perception and marital satisfaction was not supported for either husbands or wives. However, for husbands, marital satisfaction was the strongest predictor of resource adequacy perception. For wives, resource adequacy perception was a significant predictor of marital satisfaction. These causal inferences are consistent with the theoretical perspective of symbolic interaction and resource management theories. Symbolic interaction theory assumes that resource adequacy perception and marital satisfactions are defined and altered in the context of interactions with significant others. The measure of resource adequacy perception reflects family interaction patterns. For example, a wife's perceived time adquacy for household work or time with spouse is interrelated with her husband's perception about his role and allocation of time for individual and family activities. The activities of one member are interlocked with the activities of others (Paolucci, Hall, Axinn, 1977).

Symbolic interaction theory suggests that not only perception of their resources affect marital satisfation but also marital satisfation influences spousal interaction patterns and cognitive evaluation about their human and nonhuman resource adequacy. Resource management theory also proposes an interrelated feedback loop between resource adequacy perception and marital satisfaction with outputs of one subsystem

becoming inputs of the other subsystem. As Slusher, Helmick, and Metzen(1983) suggested that amiable interpersonal relationships is a good substitute for an abundant supply of hard-to-attain material resources.

While the literature on resource management theory views satisfaction as output, the affective feedback loop from the output to the cognitive input has neither given attention to nor conceptualized the relationship. Traditionally resource management theory has primarily been centered in the instrumental dimension although both the instrumental and expressive dimensions comprise the family system. The dimensions have been recognized as interdependent and not mutually exclusive. Nichols, Mumaw, Paynter, Plonk, and Price (1971) indicated that a realistic assessment of the family system and its management has recognized that "family well-being is a function of its member's performance in indicating instrumental and expressive roles as influenced by identifiable internal and external constraints" (p.117). An important role of family educators is to assist in the understanding of the function and the interdependence of the family's personal and managerial subsystems.

Age was the most important determinant of resource adequacy perception for wives. Older wives perceived their resources as more adequate. Contray to wives, resource adequacy perception was decreased as husbands' age increase. This result may be related to their primary roles. Older wives tend to be free from child rearing responsibilities, and may have accumulated assets, i.e., they have fewer needs and more resources. On the other hand, older husbands tend to be retired, lose their breadwinner roles and have fewer economic resources. Future research need to identify the gender difference in resource adequacy perception with related to age. The negative causal effect of employment on resource adequacy perception for husbands may be related to additional resources of time and energy needed for work roles responsibility. Rommel(1989) found a negative relationship between employment and time adequacy perception.

Subjective income perception contributed significantly to determining resource adequacy perception for both husbands and wives, while objective income had no effect. This finding reflects of the strength of subjective measures. Davis and Helmick (1983) reported that the addition of the subjective measures to their regression model significantly enhanced its explanatory power over the use of objective measures only.

Cohesion was the most important predictor of marital satisfaction for both husbands and wives. Increases in husbands' and wives' perception of emotional bonding was associated with increases in marital satisfaction. The strong positive relationship between cohesion and marital satisfaction was supported by several previous studies (Olson, Portner, & Lavee, 1985; Rollins & Feldman, 1970).

Age had a different effect on marital satisfaction for husbands and wives. As age increased husbands' marital satisfaction increased but wives' marital satisfaction decreased. It is unclear why there are gender differences with the relationship between age and marital satisfaction.

Resource adequacy perception determined marital satisfaction for wives but not for husbands. Wives who perceived their resource as adequate satisfied with their marriages. In the consideration of external condition of rural society, resource is important in family well-being. Previous studies (Brinkerhoff & White, 1979; Clark-Nichols & Gray-Little, 1991) demonstrated that income adequacy perception determined marital satisfaction. Clarifying the impact of overall resource adequacy perception and the impact of income adequacy perception only on marital satisfaction is needed to know if time and energy resources make differences in the evaluation of marital satisfaction for husbands and wives.

Theoretically, the social-psychological construct such as emotional dimensions has been more important for wives than husbands to determine the subjective assessment within resource adequacy perception and marital satisfaction. One unexpected result is that marital satisfaction was the most important determinant of resource adequacy perception for husbands rather than wives. This pattern between husbands and wives should be confirmed with research on other random samples.

The finding that husbands expressed higher levels of satisfaction with their marriages than do wives was consistent with many previous studies (Argyle & Furnham, 1983; Rhyne, 1981). Higher marital satisfaction for husbands may be explained that, in general, husbands are less affected by contingencies associated with the family life cycle in appraisals of their marital relationships and tend to report a more affective state of the relationship.

Practitioners in education, therapy and counseling can use this study to guide their work with families. Counselors may help husbands improve their perceived resource adequacy by improving their marital functioning. Marital satisfaction for a couple can be improved by helping them to develop more cohesion with their spouse. There may be a greater perceived need for community education program designed to improve the quality of marriage for rural couples. Program design should consider the goals and values of rural families in both the marital relationship and the lack of resource availability.

Family life educators need to understand the assumption and importance of management in family life especially when resources are limited. Conscious goals and management processes can improve the effectiveness with which human resources are developed and the efficiency in the use of material resources. Perception measures are of value to policy makers because objective measures are inadequate in and of themselves as indicators of well-being (Ladewig & McCann, 1980).

Future researchers should be cognizant of the need to examine different ways of measuring resource adequacy perception and marital satisfaction. Personal feelings and evaluations in marriage and resources are real to the person's experience in family life. Thus, a qualitative research study with in-depth personal interviews may be a more appropriate method to capture these uniquely subjective criteria. Future studies need to develop couple scores to explore more adequately the resource adequacy perception and marital satisfaction in the relationship context rather than to analyze husbands' and wives' perception and satisfaction separately.

To understand a causal relationship of unique personal experience of marriage and resource, the static model can not possibly assess the dynamic process of feedback loops in real life. Thus a longitudinal causal model should provide more comprehensive answers to the relatioships.

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