Job satisfaction, educational status and marital stability among selected Christian couples in the Winneba township, Ghana

Abstract
This study examines the effect of job satisfaction on marital stability among Christian couples at Winneba in the Central Region of Ghana. A cross-sectional survey involving a randomly selected sample of 250 participants completed questionnaires for couples on job satisfaction and marital stability respectively. The Job Satisfaction Inventory (JBI) had a reliability of 0.77 while the marital stability scale had a reliability of 0.75. Analysis of Covariance (ANCOVA) and chi-square methods were employed to test the two hypotheses posed. The findings revealed that couples’ job satisfaction had no influence on their marital stability, meaning that couples’ marital stability was not due to their job satisfaction but due to other factors the couples had experienced. Also, couples with no formal education mostly attended pre-marital counselling while those with higher education attended both pre- and post-marital counselling. Besides, the higher the couples’ education level, the more stable their marriages. Recommendations based on the findings were offered to the leadership of the churches for consideration.

Keywords: job satisfaction, Christian couple, marital stability marital counselling.

Introduction
Work and marital roles are among the most salient experiences of adult life. Increasingly, couples in Ghana have to share both economic and domestic responsibilities their life span. Literature shows that generally, many married women with children under age 6 years are employed, and majority of such women contribute significantly to their families’ total income (White & Rogers, 2000). In addition, women like men, appreciate the personal rewards from paid work and value job advancement (Hodson, 1996). Although marriage rates have declined in recent decades, many men and women continue to marry (Cherlin, 1992).

There is theoretical and empirical evidence on the effect of job satisfaction on marital stability. Most of these explanations are not mutually exclusive but rather reinforce each other. For instance, Becker’s (n/d) model of marriage suggests that one of the incentives to marry stems from the possibility to share labour and specialize on activities where an individual is more productive than his/her spouse. One implication of this model is that the gains from marriage are higher in a situation where the pay differential between males and females is higher. Moffitt (2000) found that marriage rates in the United States, for instance, have gone down for all educational groups, but especially strongly for the less educated. With reference to the Becker’s model, this may be due to the rising wages of more educated women and the stagnating wage rates for less educated men. Other economic reasons that might be contributing to decline in marriage rates in the United States is the welfare system, which as explained by Moffitt (2000) might be encouraging women not to marry but instead to cohabit.
According to Cherlin (1992), another possible factor that is contributing to the decline in marriage rates in the US may be changing attitudes and values. While in the 1950s Americans were more family-oriented and women adopted more traditional gender roles; there was a cultural change towards more individualistic values thereafter and women adopted less traditional gender roles. However, Amato and Booth (1995) argued that if wives adopt non-traditional gender roles their perceived marital quality declines. This was endorsed by Cherlin (2004) who argued that marriage in the United States has undergone a deinstitutionalization process that is the social norms governing expectations of behaviour in marriages have weakened. According to Cherlin a potential source of conflict is that husbands and wives have to negotiate what they mutually expect from one another.

**Work and marriage**

The intersection between work and family life is complicated and dynamic. However, it is logical to imagine that experiences in one micro-system influence conditions in the other through permeable boundaries in the work-family configuration (Hill, 2005). The connection between the two systems is bi-directional (Hill, 2005; Rogers & May, 2003). Experiences in one role that create frustration or depression may lead to negative effects in the other role. Similarly, experiences in one role that create feelings of enjoyment and competence may result in positive effects in the other role. “Participation in the work [family] role is made more difficult by virtue of the participation in the family [work] role,” (Hill, 2005:797).

Research continually indicates that financial issues have an important connection to marital outcomes. “Earning, spending, saving, and sharing money have become integral dimensions of contemporary married life” (Wilcox, Marquardt, Popene, & Whitehead, 2009, p. 15). The financial decisions of one spouse affect the other and together couples must make decisions about money management in their marriages.

In the US, studies have shown that Black couples tend to rely on and be relied on by others with varying emotional, social, and financial needs (Hill, 1999; Marks, Nesteruk, Hopkins-Williams & Swanson, 2006; Marks, Hopkins, Chaney, Monroe, Nesteruk & Sasser, 2008). Also, religious orientation is a vital part of a majority of African Americans’ lives (Billingsley, 2002), and studies have indicated that religious couples experienced greater marital satisfaction (Lambert & Dollahite, 2006; Marks et al., 2008). The last strengths from Hill (1999) are strong achievement and work orientation, which have been shown to drive many Black couples in their individual pursuits, in their parenting, and as motivators in their marriages.

Financial strain is particularly relevant in marriage studies as there is evidence that financial strain contributes to couple disagreements and feelings of marital instability for both husbands and wives (Cutrona, Russell, Abraham, Gardner, Melby, Bryant & Conger, 2003; Gudmunson, Beutler, Israelsen, McCoy & Hill, 2007). Of the many challenges that arise in marital relationships, financial difficulty is a fundamental stressor in marriages (Conger, Elder, Lorenz, Conger, Simons, Whitbeck, Huck & Melby, 1990; Conger, Rueter & Elder, 1999), and financial management is necessary where financial decisions consistently take place in both strong and struggling relationships.

Although, a study has found that increases in marital discord are significantly related to declines in job satisfaction over time (Rogers & May, 2003), majority of studies have reported the opposite outcome; that is, the work role significantly impacts the family role. Higher levels of work-related stress has been found to increase hostility and decrease warmth and supportiveness in marital interactions (Matthews, Conger & Wickrama, 1996). Gottman (1994) found that arguments in the workplace increased the likelihood of arguments at home, among both husbands and wives.

Additionally, Hill (2005) argues for a traditional sex-role theory to understand the work-family dynamic. He states that fathers are more invested at work and mothers are more invested in the family
due to their traditional roles. This would logically lead to the father’s job having the potential to impact the family more than the mother’s job. According to Hill, working fathers are more likely to invest time in paid work and less time in child care and household chores. This shows that fathers are more entrenched in work and a spillover from work to family is highly likely.

For their part, White and Rogers (2000) presented a gender-neutral hypothesis that states that lower income, job insecurity, and unemployment of either partner raise the risk of divorce by causing the other to re-evaluate their marriage market bargain and by raising strain and tension. Also, job pressure has been found to be negatively associated with marital satisfaction (Mauno & Kinnunen, 1999), while financial security and home ownership, on the other hand, have been found to defer divorce (Heiderman, Suhomlinova & O’Rand, 1998).

Other potential factor that could precipitate divorce is the number of hours worked by the spouse. Number of hours worked has been linked to increased work-family conflict, decreased mental and physical health, and decreased family functioning (Yeung & Hofferth, 1998). In a study of military personnel in Singapore, lower levels of marital happiness were found to be related to higher levels of work force (Presser, 2000). The studies revealed that husbands and wives who share leisure time together and participate in joint recreational activities are more satisfied with their marriages than those who do not. Similar results were reported in other studies from Australia, England and Korea (Zabriskie & McCormick, 2001).

Additionally, the perceived quality of marriage is a strong predictor of the stability in the marriage (Brockwood, 2007). According to Brockwood (2007) inadequate provision of essential needs of wives and children within the family is capable of creating tension, conflict and poor marital adjustment. However, the strongest factor of marital stability is considered to be economic satisfaction. Indeed, studies have found that subjective assessment of financial worry correlates negatively with marital satisfaction (Fox & Chancey, 1998). The decrease in marital satisfaction was not found to be related to the financial reality but to the individual’s subjective assessment of that financial reality. Subjective indicators of income or employment are more strongly correlated with marital outcomes than are objective measures (Fox & Chancey, 1998).

Furthermore, De Nobile and McCormick (2005) found that job dissatisfaction is linked to frustration, aggression, psychological withdrawal, poor physical health, shortened life span, mental health problems, lower overall life satisfaction and reduced marital stability. While there has been substantial research into job satisfaction and marital stability in many countries, search of available local databases revealed paucity of research on the issue in Ghana. This study was therefore to fill the void that existed in the literature concerning job satisfaction and marital stability in the Winneba Township in particular and the country at large.

Research Hypotheses
1. There will be a statistically significant difference between couples’ marital counseling and marital stability when the effect of their job satisfaction is controlled.
2. There will be a significant correlation between the couples' marital counseling and their educational status.

Methodology

Study Area
The study area was Winneba Township. Winneba is located in the eastern part of the Central Region of Ghana on the Accra-Cape Coast highway; it is approximately 66 kilometers from Accra the national capital. The Effutu (traditional name) municipality has a population of 84.6% Christians, 4.1% Muslims, 1% traditional religion followers and 9.2% population which does not follow any religion. Since marriage is an important institution in religion, it was considered apt to adopt the key religious denominations as sites for the study. Indeed, the 2010 Population and Housing Census
reported that more than a third (36.9%) of the population of the municipality were married and 12.4% were in consensual unions (Ghana Statistical Service, 2014). Consensual union was higher among females population (13.4%) than male (11.1%). A high proportion of the inhabitants (38.6%) had never married; and more males (47%) than females (31.7%).

In terms of employment, the Ghana Statistical Service (2014) reported that 56.2% of the population of 25,795 inhabitants was economically active. With respect to gender, 92% males and 91.8% females worked and only 7.7% males and 7.8% females did not work but have jobs to take up whenever they felt like doing so. As discussed earlier, work has significant impact on marriage (Fox & Chancy, 1998; Kim & Ling, 2001; Mauno & Kinnunen, 1999; Yeung & Hoffman, 1998); consequently, the researchers felt a study into job satisfaction and marital stability among Christian couples in the Winneba Township was relevant.

Design and methods

A cross-sectional survey design was adopted for the study on the effect of job satisfaction on marital stability among selected couples in Winneba Municipality of the Central Region of Ghana. All couples who have registered their marriages in six churches in the Winneba Township: Catholic, Anglican, Lighthouse, Presbyterian, Triumph, and Methodist participated in the study. In all 480 registered couples in six selected churches in Winneba township in the Central region of Ghana formed the population.

A sample 250 married individuals were involved in the study. It comprised 110 husbands and 140 wives. The uneven distribution between males and female was as a result of some couples belonging to different churches. Some couples who had previously consented to participate in the study later withdrew because they felt uncomfortable discussing their marriage. The researchers visited the six main churches, sought permission from the church elders and explained the purpose of the study to church members who had registered their marriages. In addition, the researchers gave out consent forms for those willing to participate to express their consent. Couples who were willing were selected through simple random sampling using “YES” or “NO” written on pieces of paper. Couples who picked “YES” were selected to constitute the sample.

Marital Stability Scale (MSS) and Job Satisfaction Inventory (JSI) were used to collect data for the study. This scale was constructed and validated by Stanley and Markman (1992). The MSS is a 9-item self-report instrument designed to measure marital stability in couple relationship. Participants responded to each item on a 4-point scale ranging from strongly disagree (1) to strongly agree (4) with the higher numbers generally representing greater marital stability. The total scores range from 9 to 36 with higher scores indicating greater stability. Job Satisfaction was measured using an 18-item self-reporting Job Satisfaction Inventory (JBI), which was constructed and validated by Brayfield and Rothe (1951). Participants' responses were used to identify the degree of their job satisfaction. Brayfield and Rothe (1951) reported internal consistency of 0.81. In this study, the internal consistency of 0.77 Cronbach alpha was realized.

Data Analysis

Data collected through the Marital Stability Scale (MSS) and Job Satisfaction Inventory (JSI) were tabulated analyzed and interpreted in the light of the hypotheses of the study. The data were computed and analyzed using the Statistical Package of Social Sciences (SPSS) version 16.0. Analysis of Covariance (ANCOVA) and the Chi-Square test of independence were employed to test the hypotheses posed. Analysis of Covariance (ANCOVA) was used to determine the effects couples' forms of marital counselling on marital stability when the effect of their job satisfaction is controlled; and Chi-square test of independence was used to test for the association between the forms of marital counselling and the respondents' educational status. Analysis of covariance was used to test the first hypothesis which stated that there will be a statistically significant difference between couple's marital counselling and marital stability when the effect of their job satisfaction is controlled. Prior to that the
researchers ensured that the three assumptions underlying Analysis of Covariance (ANCOVA): normality, equality of variances, homogeneity-of-slopes (Howell, 2002) were met. For normality assumption, Q – Q Plot was used. Levene’s Test of Equality was used to determine the equality of variance assumption. Tukey’s Honestly Significant Difference (HSD) Test was performed after the ANCOVA to establish the pair-wise comparisons among the three types of marital counselling (pre-marital counselling, post-marital counselling and pre- and post-marital counselling).

With respect to hypothesis two which said, *there will be a significant association between the couple’s marital counselling and their educational status*, a chi-square test was used to analyze the data with couples’ forms of marital counselling as one variable and their educational status as the second variable.

**Results**

As Table 1 below indicates, the error variance of the dependent variable is equal across groups.

<table>
<thead>
<tr>
<th>Levene's Test</th>
<th>F</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Test of Equality of Error Variances</td>
<td>0.832</td>
<td>48</td>
<td>201</td>
<td>0.532</td>
</tr>
</tbody>
</table>

Furthermore, as shown in table 2 below, there were no significant interactions between the covariate and the factors which meant that the homogeneity-of-slopes assumption was validated.

**Table 2: Results of the Test of Homogeneity of Slopes**

<table>
<thead>
<tr>
<th>df</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>1.254</td>
<td>0.142</td>
</tr>
</tbody>
</table>

**Analysis of covariance model**

Table 3 below indicates the results of the ANCOVA.

<table>
<thead>
<tr>
<th>Source</th>
<th>Type III Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
<th>Partial Eta Squared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrected Model</td>
<td>78.220*</td>
<td>3</td>
<td>26.073</td>
<td>126.581</td>
<td>0.000</td>
<td>0.607</td>
</tr>
<tr>
<td>Intercept</td>
<td>64.713</td>
<td>1</td>
<td>64.713</td>
<td>314.171</td>
<td>0.000</td>
<td>0.561</td>
</tr>
<tr>
<td>Marital counselling</td>
<td>35.887</td>
<td>2</td>
<td>17.944</td>
<td>87.113</td>
<td>0.000</td>
<td>0.415</td>
</tr>
<tr>
<td>Job satisfaction</td>
<td>0.004</td>
<td>1</td>
<td>0.00</td>
<td>40.017</td>
<td>0.896</td>
<td>0.000</td>
</tr>
<tr>
<td>Error</td>
<td>50.671</td>
<td>246</td>
<td>0.206</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2636.680</td>
<td>250</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corrected Total</td>
<td>128.891</td>
<td>249</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ANCOVA was conducted to determine the effect of forms of marital counselling on the marital stability of the couples by controlling the effect of their job satisfaction. The null hypothesis was accepted as ANCOVA was significant \( F(2,246) = 87.11, p = .000 \). In other words, forms of marital counselling had a significant effect on the marital stability when the effect of couple’s job satisfaction was controlled. Our covariate (job satisfaction) has an F value of 0.017 and with p-value of 0.896 indicating that it was not significant. This means that removing the effect of job satisfaction does not influence the couples’ marital stability. Thus, couples’ marital stability is not influenced by their job satisfaction and therefore it is reasonable to assume that it is due to the form of marital counselling the couple had experienced. This model enabled us to eliminate job satisfaction as an influential factor to
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marital stability. The Tukey’s Honestly Significant Difference (HSD) Test revealed a significant mean difference between the forms of marital counselling.

With respect to hypothesis two, as stated earlier, a chi-square test was used to analyze the data with couples’ forms of marital counselling as one variable and their educational status as the second variable. There was a significant effect, $X^2 = 2.945 E^2, p = 0.000$. Table 4.0 below presents the couples’ forms of marital counselling and their educational status. This chi-square is too small to be significant.

Table 4: Couples’ forms of marital counselling and their educational status

<table>
<thead>
<tr>
<th>Types of Marital Counselling</th>
<th>Educational Status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Pre Marital Counselling</td>
<td>43</td>
</tr>
<tr>
<td>Post Marital Counselling</td>
<td>0</td>
</tr>
<tr>
<td>Pre-Post Marital Counselling</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>43</td>
</tr>
</tbody>
</table>

Table 4 above indicates that couples with no education and those with basic education reportedly attended pre-marital counseling but a greater number of couples with no educational background attended pre-marital counseling. Besides, couples with basic education and secondary education reported preference for post marital counselling – 20 couples representing 34.5% who had basic education reported their preference for post-marital counseling, while 63 (66.3%) of the couples who had secondary education indicated their preference for post-marital counselling.

In addition, couples with secondary education (32, 33.7%) and those with tertiary education (54,100%) reported they attended both pre- and post-marital counselling. Figure I below highlights educational background and type of marital counselling couples preferred.
Discussion
From the study, job satisfaction did not have any influence on marital stability among the couples who participated in the study. This was however not surprising given that among the Akan there is an adage which says, "odo nnim ohia" literary meaning love does not know poverty. However, studies elsewhere, for example the USA have shown relationship between job satisfaction and marital stability (Matthews, Conger & Wickrama, 1996; Rogers & May, 2003). In fact, lower income, job insecurity, and unemployment of either partner raise the risk of divorce by causing the other to re-evaluate their marriage market bargain and by raising strain and tension (White & Rogers, 2000); also, arguments in the workplace increased the likelihood of argument at home (Gottman, 1994).

Besides, the findings revealed that there were significant differences in the educational status groups and marital stability among the participants. These differences were evident when the percentages of the educational status group were compared. The findings suggested that graduate couples were more proactive and engaged more in pre- and post-marital counseling, which enhanced stability in their marriages. Hence the couples’ level of education appears to have influenced their understanding and willingness to participate in marital counseling.

Conclusion
Job satisfaction did not have any influence on marital stability. The finding from the study did not establish any link between job satisfaction and marital stability. However, the reciprocation of the domains indicates marital counselling is related to marital stability. In short, the higher the couples' education, the more stable their marriages. Also, couples with no formal education mostly attend pre-marital counseling.
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References


