



Marriage Prep 101



Helping Couples Create a Lifetime Together

Time, Sex and Money: The First Five Years of Marriage

A recent study by the Creighton University Center for Marriage and Family suggests that time, sex and money pose the three biggest obstacles to satisfaction in the lives of newly married couples. In its report, "Time, Sex and Money: The First Five Years of Marriage," the center noted those three topics "were the three problematic issues reported most frequently and with the highest average intensity." The study found that debt brought into marriage, the couples' financial situation, balancing job and family, and frequency of sexual relations were of greatest concern to those ages 29 and under. Those age 30 and over shared with their younger cohorts the concerns of balancing job and family and frequency of sexual relations, but also added as problem areas constant bickering and expectations about household tasks.

The U.S. Catholic Conference was one of several organizations lending financial and/or institutional support for the study's completion. The study is intended to help diocesan marriage preparation programs be more effective in counseling engaged couples about what to expect in married life, according to Gail Risch, one of study's authors and a member of the marriage and family center of the Jesuit-run university in Omaha, Neb. "Although the early years of marriage involve much that is applicable to marriage in general, there are experiences, needs and issues unique to the first five years," the study says.

It said the findings are applicable only to educated, white U.S. Catholics, and "not to the entire Catholic population in the United States." It cited the inability to obtain a sufficient number of replies from Spanish-speaking couples who had taken the personal inventory for engaged couples used in many U.S. dioceses.

The study used a random sample drawn from couples who had completed the FOCCUS inventory and had agreed to participate in future research. A mailing of questionnaires resulted in a total sample of 947 couples, or 1,894 individuals. Out of that a total of 793 individual questionnaires were returned, which the study called a "highly acceptable" response rate of 48.5 percent; 35.7 percent of the returns were completed questionnaires from both spouses.

Other top problematic issues the study showed were, in order, husband's employment; overall financial situation; expectations about household tasks; constant bickering; communication with spouse; parents or in-laws; and time spent together with spouse.

Communication and conflict resolution formed a cluster of issues the Creighton study identified as appearing regularly among top problematic issues, though they did not make any subgroup's top-ten lists.

The study said respondents did offer three pieces of advice to married couples: "Communicate, communicate, communicate." It also found that couples whose parents had never divorced reported debt the newlyweds brought into marriage -- especially college debt -- as a top issue. The stability of



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the parents' marriage, the study reasoned, enabled their children to go to college, for which they incurred debt. Debt issues were much less prevalent for couples where at least one partner's parents had divorced.

The study showed that more than half the respondents had cohabited with their spouse prior to marriage. It said that on problematic issues, respondents who had cohabited and those who had not were generally similar. While not statistically significant, according to marriage and family center director Michael G. Lawler, a higher percentage of respondents (15.2 percent) who had cohabited "with their spouse and others" said they were "maritally distressed," compared to respondents who had cohabited only "with their spouse or others" (13.3 percent) or those who had not cohabited at all (13.2 percent). Respondents who did not cohabit prior to marriage had significantly higher average scores than those who did cohabit regarding religious behaviors, personal faith, church attendance and joint religious activities.

One solution toward relieving marital stress and distress the study listed would be to "extend the dual-career family into a tri-career family, establishing the family itself as a third career whose responsibilities and obligations are symmetrical with the other two careers," the study reported.

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