

A FURTHER EXAMINATION OF THE VALIDITY OF THE KANSAS MARITAL SATISFACTION SCALE: IMPLICATIONS FOR FINANCIAL CONSULTANTS

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ABSTRACT

The purpose of this study, using data from a survey of Midwestern married respondents (N = 293), is to yield additional empirical evidence regarding the criterion- and construct-related validity of the Kansas Marital Satisfaction Scale. The KMS was significantly correlated with the Relationship Assessment Scale and with Type-A Personality, Self-Esteem, and Religiosity in this study. These findings confirm the criterion-related validity of the KMS. A logistic regression was used to test the construct validity of the KMS. Results support the construct-related validity of the KMS. Lower KMS scores were associated with an increased likelihood of thinking a marriage might be in trouble. Age and employment status also were found to be negatively related to the thought of marital trouble. Since money management is a large aspect of most marriages, the findings from this study support the use of the KMS by financial consultants who believe that their clients may be exhibiting problematic financial and marital behaviors. Implications for practitioners are provided to elaborate on this finding.

Introduction

The relationship between financial behaviors exhibited by individuals and couples and relationship satisfaction is a topic of growing interest to marriage and family therapists and financial consultants. Research suggests that the reasons for seeking marital therapy and financial planning are similar. It has been estimated that approximately one-third of all couples who seek the help of a financial consultant report having marital issues that cause conflict

in the relationship (Aniol & Snyder, 1997). In fact, money behaviors are one of the primary causes for divorce (Amato & Rogers, 1997; Berry & Williams, 1987; Terling-Watt, 2001). Relationship dissatisfaction can lead to behavioral actions that are counter productive to a couple's financial situation. Unfortunately, it is not always easy for financial consultants to know whether a client's behaviors are being influenced by marital dissatisfaction. The purpose of this paper is to discuss the merits of using a short marital satisfaction scale as a tool to learn more about one's married clients.

Marital Satisfaction

Burgess and Cottrell (1939) were among the earliest proponents who sought a better understanding of the factors that influence marriage satisfaction. Their early work on marital relationships set the stage for later research designed to measure marital satisfaction. In an effort to meet the need for a valid and reliable measure of marital satisfaction, researchers developed a brief scale of marital satisfaction in 1977 - the Kansas Marital Satisfaction Scale (KMS). The concurrent and discriminant validity of the KMS was later described in the *Journal of Marriage and the Family*. Since the late 1970s the scale has been widely used by both researchers and practitioners who are interested in assessing three distinct factors of marital quality: (a) satisfaction with a persons' marriage as an institution; (b) satisfaction with the relationship (i.e., intimacy and quality of communication); and (c) satisfaction with husband or wife as a spouse (Mitchell, Newell, & Schumm, 1983). Financial management and decision making is one aspect of marriage, so it is no surprise that one's relationship satisfaction and financial satisfaction are highly related (Amato & Previti, 2003; Kerkmann, Lee, Lown, & Allgood, 2000). The KMS is unique because it uses only three items to assess these three dimensions (i.e., satisfaction with a persons' marriage as an institution; satisfaction with the relationship; and satisfaction with husband or wife as a spouse) of marital quality. Over the years several tests have been conducted to benchmark the scale's reliability and validity. In general, the reliability of the scale, using Cronbach's alpha, is high, often exceeding .90 and rarely falling below .75 (e.g., Calahan, 1997; Eggeman, Moxley, & Schumm, 1985; Grover, Paff-Bergen, Russell, & Schumm, 1984; Hatch, James, & Schumm, 1986; Schumm et al., 1986).

The validity of the KMS has been widely reported in the literature. For example, the KMS appears to be highly correlated with the Dyadic Adjustment Scale (Kurdek, 1992), the Locke-Wallace Marital Adjustment Test (White, Stahmann, & Furrow, 1994), and the Quality Marriage Index (Karney & Bradbury, 1997). In addition to a baseline level of concurrent validity, the criterion validity of the KMS has also been established. In general, distressed

spouses tend to have lower scores than well adjusted spouses (Moxley, Eggeman, & Schumm, 1986; Shek, Lam, Tsoi, & Lam, 1993). Construct validity has also been measured. The KMS tends to be associated with religiosity (Schumm, Bollman, & Jurich, 1982; Mitchell et al., 1983), locus of control (Bugaighis, Schumm, Bollman, & Jurich, 1983), household income (Grover et al., 1984), life satisfaction (Morris & Blanton, 1994), and emotional intimacy (Hatch et al., 1986) among other factors. Although all of these items are important components of marital satisfaction, household income and life satisfaction are likely the most prevalent for financial consultants.

The joint committee of the American Psychological Association (APA), American Educational Research Association (AERA), and National Council on Measurement in Education (NCME) recommends that the accuracy of any scale be measured by assessing content-related, criterion-related, and construct-related validity (Ary, Jacobs, & Razavieh, 1990). The content-related validity of the KMS is already well established, as evidenced by the methodology used in the scale development process and the scale's continued wide use.

The quest to both quickly and accurately assess marital satisfaction is an activity that has been pursued since the 1930s (Burgess & Cottrell, 1939). The development of the KMS in the 1970s furthered this quest. The KMS has a long history of use as an effective measurement of satisfaction, but little recent research has been published regarding the scale's validity.¹ Given that marital satisfaction has been linked to marital difficulties (Vaughn & Baier, 1999), the need for marital counseling (Terling-Watt, 2001), intimacy (Hatch, James, & Schumm, 1986), and life stress management (Aniol & Snyder, 1997), and that fact that practitioners and researchers continue to use the KMS, further examination of the validity of the scale is appropriate. As such, the purpose of this study is to yield additional empirical evidence regarding the criterion- and construct-related validity of the scale to determine if the scale warrants use by financial consultants who are interested in learning more about their married clients.

Method

Data for this study were collected from a survey conducted during spring 2005. The survey was sent to randomly selected individuals from four databases owned by the research team. Of the 1,318 surveys originally mailed (using the U.S. postal service), 548 were returned. Thirty-six were returned as

¹ For a review of papers published in the *Journal of Marriage and the Family* with references related to the validity of the KMS go to: <http://www.jstor.org/search/AdvancedSearch?si=1&hp=25&All=&Exact=kansas+marital+satisfaction&One=&None=&Search=Search&sd=&rd=&j=&node.Sociology=1&ic=0022445%7C08857059%7C15381420>

undeliverable, while three were returned with missing data. Nine surveys were not opened. The useable return response rate was 39.37%.

The sample was delimited to include only married respondents ($N = 293$). The average respondent was 45.23 years of age, which compared to a spouse's age of 45.69 years. The typical respondent had been married 20.50 years, with a standard deviation of 12.82 years. Eighty-nine percent of respondents were employed full-time, while only 63% of respondents' spouses were employed full-time. The average respondent reported household income between \$60,000 and \$70,000. In general, respondents were well educated. Fifty-eight percent reported having at least a college degree level of education or higher. The sample consisted of 95% non-Hispanic Whites, with the remainder being African-American, Hispanic, or Asian. Finally, approximately 89% of respondents owned their own homes. Demographic data for the sample are shown in Table 1.

Table 1
Demographic Characteristics of Sample

Sample Characteristic	Mean/Standard Deviation
Age	45.23/11.47
Spouse's Age	45.69/11.95
Gender (1 = Male)	.32/.47
Years Married	20.50/12.82
Number of Children in Household	1.03/1.19
Household Income	5.21/2.45
	1 = Less than \$20,000
	2 = 20,001 - \$30,000
	3 = \$30,001 - \$40,000
	4 = \$40,001 - \$50,000
	5 = \$50,001 - \$60,000
	6 = \$60,001 - \$70,000
	7 = \$70,001 - \$80,000
	8 = \$80,001 - \$90,000
	9 = \$90,001 - \$100,000
	10 = More than \$100,000
Employed Full Time (1 = Yes)	.89/.31
Spouse Employed Full Time (1 = Yes)	.63/.48
Race/Ethnic Background (1 = Non-Hispanic White)	.95/.23
Level of Education (1 = College or Higher)	.58/.49
Homeownership (1 = Own Home)	.89/.32

Measures

In this study, the KMS (Table 2) was measured using a five-point Likert-type scoring system, with 1 = Extremely Dissatisfied, 3 = Mixed, and 5 = Extremely Satisfied. The mean score of respondents was 12.55, with a standard deviation of 2.72. The reliability estimate, as measured with Cronbach's alpha, was .97.

Table 2
Kansas Marital Satisfaction Scale Items

Item	Mean/Standard Deviation
1. How satisfied are you with your marriage?	4.16/.95
2. How satisfied are you with your marriage with your husband/wife?	4.16/.92
3. How satisfied are you with your husband/wife as a spouse?	4.24/.95

Relationship Assessment Scale (RAS). The RAS was developed in the 1980s to measure a person's subjective evaluation of a close relationship, which may or may not be a marriage (Vaughn & Baier, 1999). Research using the scale suggests that it is highly correlated with the Dyadic Adjustment Scale, and as such, a good predictor of relationship stability and quality (Hendrick, 1988). The current study is the first to assess the relationship between the RAS and KMS. In this study, the seven items in the scale (Table 3) were measured using a five-point Likert-type measurement system, with 1 = Extremely Dissatisfied, 3 = Mixed, and 5 = Extremely Satisfied. The mean score for respondents was 29.30, with a standard deviation of 5.63. Cronbach's alpha for the scale was .93.

Table 3
Relationship Assessment Scale Items

Item	Mean/Standard Deviation
1. How well does your spouse meet your needs?	4.01/.90
2. In general, how satisfied are you with your relationship?	4.12/.97
3. How good is your relationship compared to most?	4.19/.93
4. How often do you wish you hadn't gotten into this relationship?	4.42/.96
5. To what extent has your relationship met your original expectations?	3.90/1.02

6. How much do you love your spouse? 4.63/.75
 7. How many problems are there in your relationship? 4.03/1.08

Note: Items 4 and 7 were reverse coded

Type-A Personality. It was hypothesized that respondents who exhibited signs of Type -A behavior (e.g., strict, rigid, perfectionist, etc.) would be less satisfied with their marriage. Type-A Personality was measured with six items, as shown in Table 4. These items were adapted from Eaker and Castelli (1988). The scale was scored as follows: 1 = Not at all; 2 = Somewhat; 3 = Fairly well; and 4 = Very well. The overall mean and standard deviation for the Type-A scale was 13.91 and 3.15, respectively.

Table 4
Type-A Personality Items

Item	Mean/Standard Deviation
1. Being bossy or dominating	1.84/.69
2. Having a strong need to excel (be best) in most things	2.72/.92
3. Usually feeling pressured for time	2.55/.88
4. Being hard driving and competitive	2.22/.91
5. Eating too quickly	2.48/1.07
6. Upset when have to wait on anything	2.13/.79

Sensation Seeking. It was hypothesized that respondents scoring high in terms sensation-seeking attitudes would be less satisfied with their marriage. Sensation Seeking was measured using five items (Table 5). The scale used was similar to one originally designed by Arnett (1994). The scale was scored as follows: 1 = Not at all; 2 = Somewhat; 3 = Fairly well; and 4 = Very well. The mean for this scale was 11.68 and the standard deviation was 2.58. Items four and five were reverse coded.

Table 5
Sensation Seeking Items

Item	Mean/Standard Deviation
1. It's fun and exciting to perform or speak before a group.	1.86/.99
2. I would prefer to ride on the roller coaster or other fast rides at an amusement park.	1.97/1.12
3. I would like to travel to places that are strange and far away.	2.64/1.05
4. I think it's best to order something familiar when eating in a restaurant.	2.61/.89
5. If I have to wait in a long line, I am usually patient about it.	2.60/.87

Self-Esteem. The relationship between marital satisfaction and self-esteem was hypothesized to be positive, with those exhibiting higher levels of self-esteem also indicating a higher level of marital satisfaction. Self-Esteem was measured using 10 items. Self-Esteem items are shown in Table 6 (note that items 2, 6, 7, 8, 9, and 10 are reverse coded). The scale used here is based on a scale originally developed by Rosenberg in 1965 and later revised by Didato (2003). The scale has shown high levels of reliability and validity in previous studies. In the current study, scores ranged from a low of 10 to a high of 40 with a mean and standard deviation of 30.77 and 2.58, respectively.

Table 6
Self-Esteem Items

Item	Mean/Standard Deviation
1. I am usually comfortable and poised among strangers.	2.53/.82
2. I am often jealous or envious of others.	3.47/.60
3. I always accept compliments without feeling embarrassed.	2.25/.74
4. I openly show recognition and appreciation when others do something noteworthy.	3.20/.67
5. I can almost always accept disagreements without feeling "put down."	2.42/.69
6. I strongly seek recognition and praise.	3.00/.84
7. I am known as one who is hard to please.	3.48/.67
8. I am often miffed if the opinions of others differ from mine.	3.56/.54

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|---|----------|
| 9. I am sometimes embarrassed in public by those close to me. | 3.51/.64 |
| 10. I judge my worth by comparing myself to others. | 3.32/.75 |

Locus of Control. As with self-esteem, the hypothesized relationship between locus of control and marital satisfaction was expected to be positive. Specifically, those with a strong internal locus of control were expected to be more satisfied with their marriage (Bugaihis et al., 1983). Locus of Control was assessed using a 10-item scale based on work conducted by Didato (2003). The Locus of Control items are shown in Table 7. Items 2, 4, 5, 7, 8, and 9 were reverse scored. Scores on the scale ranged from a low of 10 to a high of 40, with a mean and standard deviation of 29.82 and 2.92, respectively.

Table 7
Locus of Control Items

Item	Mean/Standard Deviation
1. When I am certain that I am right I can convince others.	2.38/.70
2. It's probably silly to think that I can change someone's basic attitudes.	2.83/.89
3. Success in school or work is due mainly to my own efforts and frame of mind.	3.14/.73
4. Whether I make a lot of money in life is mostly a matter of luck.	3.36/.72
5. There's not much that a disadvantaged person can do to succeed in life unless he or she is educated.	3.07/.91
6. Assuming there are two teams of equal skill, the cheering of the crowd is more important than luck in determining the winner.	2.32/.86
7. Most problems work themselves out.	2.59/.78
8. I sometimes get a feeling of being lucky.	3.07/.81
9. I own a good luck charm.	3.89/.46
10. It's better to be smart than lucky.	3.17/.82

Religiosity. Schumm et al. (1982) and Anderson et al. (1983) found that the amount of religiosity someone exhibits is associated with marital satisfaction. In general, those who are more religious in their daily activities tend to be more satisfied with their marriages. In this study, respondents were asked to rate how much their religious beliefs influence their daily life. Response categories included: 1 = Very Much; 2 = Quite a Bit; 3 = Some; 4 = Little; 5 = None. The mean and standard deviation level of religiosity among survey respondents was 2.26 and 1.19, respectively.

Psychosocial characteristics, such as Type-A personality, sensation seeking, self esteem, locus of control, and religiosity, are factors also known to affect the way in which people manage their personal finances. For example, Grable and Joo (2004) and Wong and Carducci (1991) documented the significant impact that these types of variables have in influencing risk preferences among those engaged in everyday risk taking activities. Using these variables as controlling factors within the modeling process is one way to isolate the role of marital satisfaction as a predictor of marital instability. Furthermore, assuming a relationship between and among marital satisfaction and these psychosocial factors exists, it may be possible, in future research, to link conclusively marital satisfaction with financial satisfaction.

Results

Criterion-related validity reflects the relationship between a scale and one or more criterion believed to be representative of the attribute or behavior under study (Huck & Cormier, 1996). Most often a Pearson product-moment correlation coefficient is calculated to reflect the association between a scale and the criterion measure. The concurrent validity (i.e., a special form of criterion-related validity) of the KMS was assessed by calculating the statistical significance of correlation coefficients between the KMS and six items thought to be associated with marital quality: The Relationship Assessment Scale, Type-A Personality, Sensation Seeking, Self-Esteem, Locus of Control, and Religiosity. Each of these factors is described below.

Table 8 displays the Pearson product moment correlations between the KMS and the criteria used in the analysis. The KMS was highly statistically correlated with the RAS, and moderately statistically correlated with Type-A Personality, Self-Esteem, and Religiosity. These findings support the concurrent validity (i.e., criterion-related validity) of the KMS.

Table 8
Validity Coefficients

Criterion	Correlation with KMS
Relationship Assessment Scale	.88**
Type-A Personality	-.22**
Sensation Seeking	-.03
Self-Esteem	.20**
Locus of Control	.01
Religiosity	-.18**

*p < .01 **p < .001

A second test was undertaken to evaluate the construct-related validity of the KMS. Construct-related validity assesses the extent to which

a scale reflects the psychological construct it purports to measure. For a scale to meet an adequate level of construct-related validity the items included in the tool must represent the larger elements that comprise the construct, and the items that make up the scale must be an appropriate measurement of those elements. Empirically, the KMS should be highly associated with an independent observation of a person's own assessment of their marriage or a marital behavior (e.g., divorce). A logistic regression was used to test the construct validity of the KMS.

The dependent variable used was based on responses to the following question: "Even people who get along quite well with their spouse sometimes wonder whether their marriage is working out. Have you thought your marriage might be in trouble within the last 3 years?" Those who answered occasionally, often, or very often were coded 1, while those who answered never were coded 0. Approximately 49% of respondents indicated that they thought their marriage might be in trouble.

The regression model included all of the demographic variables shown in Table 1 (excluding spouse's age) in addition to scales for Marital Satisfaction (KMS), Type-A Personality, Self-Esteem, and religiosity. Five additional variables were included in the model. Financial satisfaction was measured by asking respondents to use a 10-point scale to state how satisfied they were with their present financial situation. Inclusion of this variable was based on previous research showing a relationship between financial satisfaction and marital satisfaction (Aniol & Snyder, 1997). Mean and standard deviation scores were 5.90 and 1.94, respectively, indicating a higher than average level of satisfaction. The age difference between the respondent and spouse was also used. Parent's marital status when the respondent was married was also measured and used in the analysis. Those respondents whose parents were married when the respondent was married were coded 1, otherwise 0. Financial stressors were also included (see Aniol & Snyder). In this study, respondents were presented with a list of 24 financial events that are known to cause stress (e.g., changing jobs, becoming disabled, incurring a major household repair expense, etc.). Respondents were asked to check each event that had occurred over the past year. These events were then summed into a financial stressor index. The mean score was 2.16, with a standard deviation of 1.44. All independent variables were entered simultaneously. It was hypothesized that in order to confirm the construct validity of the scale, the KMS should be statistically significantly associated with marriage trouble responses. Specifically, those with lower KMS scores should tend to have thought, on average and holding all other factors constant, that their marriage was in trouble. The logistic regression results are shown in Table 9.

Results from the logistic regression support the construct-related validity of the KMS. Holding all other factors constant, lower KMS scores were associated with an increased likelihood of thinking a marriage might be in trouble. Two other factors were also found to be associated with marital trouble. Both age and employment status were negatively related to the thought of trouble. Younger respondents and those that were employed full-time were more likely to think their marriage was in trouble. Together, the variables were able to accurately categorize respondents into known groups with a success rate of approximately 75%.

Discussion

A test of the KMS's concurrent validity found that the scale is highly correlated with the reliable and valid Relationship Assessment Scale (RAS), Type-A personality, self-esteem, and religiosity. These findings support similar results from other validity studies found in the literature (e.g., Kurdek, 1992; Schumm et al., 1982; Schumm et al., 1986). The relationship between the KMS and the RAS and self-esteem scales was positive, suggesting that those who were more satisfied with their relationship and those with higher levels of self-esteem also scored higher in terms of marital satisfaction. Type-A personality was inversely related to the KMS. Those respondents that exhibited Type-A behaviors were found to have lower levels of marital satisfaction. Finally, religiosity was negatively related; however, this finding should be interpreted with caution given the way the variable was coded. Low scores indicated higher levels of religious values. As such, those that were more religious tended to be more satisfied with their marriage.

Table 9
Construct-Related Validity Logistic Regression Results

Variable	B	S.E.	Wald	Exp(B)
KMS	-.62	.10	41.60	.54***
Financial Satisfaction	-.07	.10	.54	.93
Type-A Personality	.07	.06	1.78	1.08
Self-Esteem	-.06	.05	1.23	.94
Gender (1 = Male)	-.43	.41	1.11	.65
Age	-.03	.02	3.15	.97*
Age Difference	-.01	.05	.09	.99
Children in Household	.13	.15	.81	1.14
Religiosity	.15	.15	1.07	1.17
Household Income	-.16	.46	.12	.85
Parent's Marital Status When Married (1 = Married)	-.04	.36	.01	.96
Employment Status (1 = Full Time)	-1.28	.67	5.16	.28***
Spouse's Employment Status (1 = Full Time)	.06	.37	.02	1.06
Race/Ethnic Background (1 = Non-Hispanic White)	-.41	.77	.29	.66
Educational Background (1 = College or Higher)	-.24	.38	.41	.79
Housing Status (1 = Own Home)	-.22	.60	.13	.81
Financial Stressors	-.12	.13	.86	.88

* $p < .10$ ** $p < .05$ *** $p < .01$

The KMS was also found to be associated with respondents' feelings of marital troubles. This finding is noteworthy because the result was based on a multivariate logistic regression. Holding all other factors constant, the lower a respondent's KMS score the more likely they were to think that, at some point in the past three years, their marriage was in trouble. The higher the KMS score the less likely someone was to think their marriage was in trouble.

The findings from this study suggest that the criterion-related and construct-related validity of the KMS is sufficiently strong to be used by practitioners and researchers who are interested in measuring their client's marital quality. When considering personality factors, basic demographic differences, and financial attitudes and behaviors, the KMS is able to differentiate among those who have indicated marital instability within the past three years. So to reiterate, this instrument offers potential for both practitioners and researchers.

However, two particular research needs continue to be of importance. First, a predictive criterion-related validity test is needed. Recall that the survey used in this study was cross-sectional, which limited the criterion-related test to a concurrent validity analysis. A longitudinal or panel study is needed to determine the predictive usefulness of the scale. Second, the KMS ought to be included in ongoing national surveys of marital quality. The scale offers several advantages. The scale is short. It has a consistently high alpha, and a sufficiently strong level of criterion- and construct-related validity. If included in national studies, results could then be used to norm assessment scores to representative national and sub-sample cohorts. Ultimately, this information could be used to better educate practitioners in the use and interpretation of the scale.

The results from this study indicate that the KMS can provide financial consultants with an easy to implement and interpret measure of their client's marital satisfaction. It is not uncommon for married clients who are experiencing relationship distress to take financial actions that are opposite to their best interests. Using this tool, while not appropriate in all client situations, does offer a way to determine why a married client is making financial decisions that run counter to financial planning recommendations. Without an accurate assessment of marital satisfaction some financial consultants may be led to believe that their client's actions are the result of a breakdown in the planner/client relationship. Arriving at this conclusion can lead to recommendations that take a client further from the core cause of their distress. Using the KMS can help a financial consultant make a very difficult recommendation, namely, referring a distressed client to a marriage and family therapist. At the very least, the use of the KMS can be used as a starting point in discussions with a client about what is driving negative financial behaviors.

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