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An exploratory study: the effects of perceived gender and labor market inequities on financial stress in black marriages

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ABSTRACT

SOCIAL WORK

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AN EXPLORATORY STUDY: THE EFFECTS OF PERCEIVED GENDER AND LABOR MARKET INEQUITIES ON FINANCIAL STRESS IN BLACK MARRIAGES

Advisor: Dr. Sarita Davis

Thesis dated May 2001

This study evaluates the impact of perceived gender and job market inequities on the financial stress in Black marriages. It posits that Black couples who perceive fewer gender and labor market inequities experience greater financial stress in their marriages. A sample of 21 married Black couples between 24 to 65 years old were randomly obtained from a family reunion in Miami, FL, a counselor’s office and a church’s masses in Atlanta, GA. The design was a One Shot Case study XO. X represented the perception of gender role and labor market inequities. The measure O, The Weber Assessment Questionnaire for Men and Women, is a 33 restricted item questionnaire, assessing the perceptions of gender and labor market inequities and financial stress. The survey inquired about gender role attitudes, marital satisfaction, financial status, and demographics. Ultimately, it measured the degree to which cultural awareness acts as a mediator and helps to resolve financial conflict. The findings showed that the participants experienced no financial stress in their marriage and perceived labor market but little gender role inequities. An amalgam of the Adlerian marital theory and Afrocentrism should help marriage counselors to understand the dilemma faced by Black couples with these inequities and to positively assist them in the counseling process.
AN EXPLORATORY STUDY: THE EFFECTS OF PERCEIVED GENDER AND LABOR MARKET INEQUITIES ON FINANCIAL STRESS IN BLACK MARRIAGES

A THESIS

SUBMITTED TO THE FACULTY OF CLARK ATLANTA UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF SOCIAL WORK

BY

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CHAPTER ONE
INTRODUCTION

The aim of this chapter is to introduce the topic of perceived gender role and labor market inequities and their effects on the economic stress on Black marriages. The introduction provides information on the purpose, the background context, and the two hypotheses in the statement of the problem. The significance of the study establishes the objectives of the study for counselors and therapists. The chapter concludes with an overview of the hypotheses and a synopsis of the chapters that follow.

Purpose

A major focus of the social work profession is to help minorities and disadvantaged people deal with issues that affect their lives. In working with married couples, one of the tasks of the social worker is to assist them with marital conflicts. An important topic in marriages is finances. Blacks couples are disproportionately faced with issues such as unemployment, low wages and inequality in the job market (Collins, 1983; Cotter & Hermsen, 1999). Economic issues not only impact Black families’ financial situation but they can also have a tremendous toll on spousal relationships. The proposed study intends to measure the influence of the perceptions of gender role and job market inequities on Black couples’ financial stress.
Background of the Problem

Throughout history, women have been responsible for the care of the children and the households while the husbands were the sole breadwinners (Vannoy & Philliber, 1992). However, the change in the economy and the growing financial emancipation of women (Applewhite, 1997) accelerated the modification in long held traditional beliefs. Indeed, the values and attitudes about suitable roles for men and women have changed rapidly since the second half of the twentieth century in the United States (Barber & Axinn, 1998; Thornton, 1989). However, some studies in the 1980's show that many men and women still behave in the traditional manner, where the men are the primary income providers and the women are responsible for maintaining the home (Hiller & Philliber, 1986).

The economic situation of Black women is even more complex. Rooted in slavery, Black women have worked in the fields as well as in the home in America (Burgess, 1994). Nowadays, many Black women are working in low paying jobs because of the inequity in the labor market (Washington, 1985). Blacks in general, and Black women in particular, are faced with some discrepancies in the work place (Cotter & Hermsen, 1999; King, 1998). Cotter and Hermsen (1999) found that Black men are less likely to achieve earnings comparable to those of White males. King (1998) reported that Black women are particularly underrepresented in the highest paid jobs. However, some research states that gender inequality in the labor market has decreased in the past few decades (Bianchi, 1995; Cotter & Hermsen, 1999).
A number of studies (Barber & Axinn, 1998; Guilbert, Vacc & Pasley, 2000) have examined the subject of gender role and its effect on marriages. Other researchers have concentrated on the labor market inequities and African Americans (King, 1998; Orbuch & Eyster, 1997). Some analyses (Cotter & Hermsen, 1999) even correlate gender role issues with labor market inequities. However, a number of the findings are not in total agreement with one another. While the analyses offer useful information, few studies explore the influence of the financial situation on the marital relationships of Black couples (Sassler & Schoen, 1999; Tzeng & Mare, 1995).

Statement of the Problem

Marriage counselors and social workers contend with increasing divorce rates. Indeed, the Census (1999) stated that, in 1998, 10 percent of the total population, ages 18 to 64, is divorced. Black couples are disproportionately represented among the “divorced” and the “separated” population. As of April 2000, Blacks represent 13 percent of the total United States population (Time Almanac, 2001). Out of the 3 percent of the total population that is “separated,” the Black population represents 5 percent (Census, 1999). The census (1999) states that, in 1995, 47 percent of Black households do not include husbands due to divorce, death, incarceration, never married or leaving.

Domestic violence and sexual abuse, family structure, extramarital involvements and gender issues are concerns encountered in counseling (Nichols & Schwartz, 2001). Others cite intermarriage, mental incapacity, natural impotency, adultery and incarceration as primary causes for divorce (Mississippi Code of 1972, O.C.G.A § 19-5-3). But
Nichols and Schwartz (2001) identify lack of communication as the most common issue that leads couples and families to seek counseling. Although not clearly stated, finance is also an important underlying factor in marital disputes.

The Census (1997) stated that 7.4 percent of women in the U.S. reported themselves as the head of household in 1990. In 1998, this rate increased to 22.9 percent (Census, 1999). In 1997, 72.1 percent of mothers with children under the age of 18 were working (Time Almanac, 1999). While White females earned an average of $14,617, Black women earned $13,137 in 1998. White males averaged a salary of $27,646 and their Black counterparts $19,321 (Time Almanac, 2001). In 1998, the median income of Black families was $30,636, and $49,781 for White families (Time Almanac, 2001). In 1997, the unemployment rate for Black women was 7.6 percent and 6.9 percent for Black males (Time Almanac, 1999). According to these figures, it is critical to understand how the perception of gender role and labor market inequities affects Black couples' financial stress. Acknowledging these inequities should engage Black families in improving their current family finances. The first hypothesis states that Black couples who perceive fewer gender inequities experience greater financial distress in their marriages. The second proposition asserts that Black couples who perceive fewer labor market inequities experience greater economic strain in their marriages.

Significance of the Study

A review of the literature on gender role and job market inequities says little about the effects of both subjects on the financial distress in Black families (King, 1998, Lawson & Thompson, 1995; Sassler & Schoen, 1999). The implications of the proposed
proposed study on counseling Black couples are numerous. The findings can help direct counselors and therapists to identify couples’ gender role beliefs and the impact of labor market on financial stress, ultimately assisting in a constructive outcome. Black couples can thus begin the awareness process of understanding and assimilate new skills in coping with financial difficulties.

Summary

The aim of this chapter was to introduce the rationale behind the premise of the investigation on the perceived effects of gender role and labor market inequities on financial stress in Black couples. Both inequities result in the underemployment and unemployment in the Black community, which ultimately impact Black families. Social workers dealing with Black couples need to be aware of these issues. Some literature suggests that Black women have always worked (Burgess, 1994), but Blacks are faced with many inequalities at the place of employment that are not considered in the empirical literature (King, 1998). Research is needed to explain how Black couples deal with perceived gender role and labor market inequities and their implication for the family’s financial situation. The background of the problem focused on the lack of literature and on the causes of financial stress in Black marriages and strategies for intervening. Overall, this section discussed the need for research on the matter at hand for marriage counselors and therapists. Chapter two gives a more thorough review of the literature on the subject of financial strain in marriages, gender role and labor market inequities. Chapter three deals with the methodology used to conduct the research,
followed by the results of the study in chapter four. Chapter five concentrates on the
interpretation of the results. The last chapter, chapter six deals with the implications of
the study for social work practice.
CHAPTER TWO

REVIEW OF THE LITERATURE

This chapter elaborates on the different studies and divides them into four major topics. The first segment focuses on marriages and financial distress. The second portion discusses gender role belief inequities. The third section addresses labor market inequality. The last section concentrates on the cultural awareness with an emphasis on the Afrocentric paradigm and Alderian theory. Limitations of the literature, followed by an outline of the proposed study, a statement of the hypotheses, the conceptual framework, and a summary conclude chapter two.

Marriages and Financial Stress

Though the economy of the United States in the last decade showed a tremendous growth, the new wealth seems to be unevenly distributed (Time Almanac, 2001). Fox and Chancey (1998) discussed an economic decline for lower income people. In their view, this hardship creates an economic and psychological stress on people and on their families. As financial distress becomes apparent, couples have a tendency to project their insecurities onto their relationships (Conger, Rueter, & Elder, 1999). Kinnunen and Pulkkinen (1998) researched the economic strain linked to depression and hostile marital interactions on Finnish couples. They found that the objective economy, which is defined as employment instability and economic deprivation, is related to financial strain and
plays an important role in marital relationships. In Africa, Nwoye (2000) explained that money is a major factor in marital conflicts and thus developed some money management techniques for counselors. Fox and Chancey (1998) found that in the United States, more than a quarter of the sample population they studied were confronted with job instability; and Cherlin (1998) observed that this finding increased the divorce rate among Black men. The decline in unemployment and the industrial composition of the job market increased the likelihood of marriage (James, 1998). Men perceived economic well being to be important for family accord while women stated that financial security is more important, followed by family accord (Fox & Chancey, 1998). The research conducted by Tzeng and Mare (1995) suggested that the average level of couples’ income does not affect marital stability. However, one of the results in James’ study (1998) explained that in 1990, more people were prone to get married when the income was higher. Sassler and Schoen (1999)’s study on the effects of attitudes and economic activity on marriages revealed that more men believed that the economic situation is more favorable when the couple is married thus this fact encourages men to get married. Little data supported the idea that the economic independence of women keeps them away from marriage.

In order to deal with the changing demands of the economy, women are pushed to obtain employment to help the family income. The woman’s employment status became a factor for stress and ultimately caused divorce in low-income families (Applewhite, 1997; Smith 1979). But the growing economic independence of the women caused them to be more apt to work regardless of their social class in society, increasing the divorce rate in countries such as the United States (Tzeng & Mare 1995). Contrarily, in the Black
community, the unemployment rate of women was a central cause of discord and divorce (Lawson & Thompson, 1995). Ono (1998) addressed two theories, the wife’s independence hypothesis and the husband’s income theory. The hypothesis states that the wife’s actual or potential socioeconomic position raises the chance of marital dissolution. The husband’s income theory explains that the lower the husband’s socioeconomic position, the greater the couple’s risk of divorce. The results of the studies by Ono (1998) and Tucker and Mitchell-Kernan (1998) showed that the financial situation of the couples affects the longevity of the marriage. Lawson and Thompson (1995), Moore and Schwebel (1993), and Dickson (1993) found many people accentuating the fact that economic factors were a persistent issue in divorce.

Gender Role Beliefs and its Inequities

An important factor in marriage and financial stress is gender role beliefs. Some literature on gender beliefs shows that the perceptions of traditional assumptions favor the desire to enter marital relationships thereby increase stability. Barber and Axinn’s (1998) study on the attitudes of gender role and marriage among young women found that women who believed that women should stay home to care for the household (i.e. traditional believers) do not have career goals and are more likely not to attend college. Another finding of the study showed that experience with marriage has a positive effect on changes in gender role attitudes, encouraging wives to stay home. The egalitarian belief leans toward cohabitation versus marriage in cases where couples do not share the same beliefs (Barber & Axinn, 1998; Guilbert, Vacc, & Parsley, 2000). Some couples,
however, develop a more egalitarian relationship to create a more collaborative marriage (Schwartz, 1994). Couples achieved more equitable relationships because the spouses' determination replaced the traditional divisions of labor and power roles (Risman & Johnson-Sumerford, 1998). On the other hand, Vannoy and Philliber (1992) found the perception of imbalance is not important for the quality of the marriage but the wives' perceptions that the husbands hold traditional role expectations, which reduce the marital quality for both parties. But Collins (1991) states that both the perceptions of inequality and role expectations play a significant role in the quality of the marriage. It is more noticeable in couples in which the wife's income is superior to the husband.

In the American Black community, the assumption is that women work out of necessity (Burgess, 1994). History depicts Black women working both outside and inside the home. As Black women evolve economically, their husbands feel justifiably proud that the Black community is moving ahead in White America in terms of gender roles. But by the same token, some Black men may feel threatened because they do not feel financially superior to their women as their White counterparts do (Hines & Thompson, 1998). This situation brings forth the assumptions of the perceived gender inequities in the Black community. Burgess' study (1994) found that the dearth of opportunities, unemployment, and underemployment has pushed the Black community toward a more egalitarian perspective since the employment of African American males and females is essential to the quality of their family life. Orbuch and Eyster's research (1997) supported the theory that Blacks are more egalitarian in their beliefs, i.e. husbands and wives both have a job and both participate in the household chores.
Labor Market and its Inequities

The Great Depression of the 1930's re-enforced the pre-existing poor predicament of Blacks in the United States. Indeed, White men took over Black men jobs (Sundstrom, 1992) and White women replaced Black women at their employment places (Kessler-Harris, 1982). This inequity persists until now but is on the decline. Studies (Collins, 1983; Cotter & Hermsen, 1999; King, 1998) show that although Black men have not reached the White men's percentiles concerning salaries, more Black men and women are represented in more employment areas since the 1970's. Cotter and Hermsen study's (1999) results showed that Black women ranked third, after White and Asian women and before Hispanic women in the individual level of income. Black men are recovering slowly from the setbacks of the Reagan term, even the high paid Black employees (Cotter & Hermsen, 1999). Black women have gained ground but still obtain 80 percent of the Black male's salary (King, 1998). African American females are particularly underrepresented in the employment sectors with the highest payoffs. In summary, the labor market is still tied to a racial division (Collins, 1983).

The Afrocentric Perspective

A cultural view is necessary to understand the dilemma that Black people are undergoing in White America. The Afrocentric perspective has its foundation in the common cultural traditions of the African continent, in which the focus is on dependency, collectivity, spirituality, and affect (Schiele, 2000). The Afrocentric worldview draws attention to the dependency of all elements in the universe (Bell, Bouie & Baldwin, 1990;
Schiele, 1994). Schiele (2000) states that there is no separation between the spiritual and material in the Black community. A special emphasis is placed on spirituality and on kinship (Carolan & Allen, 1999; Frame & Williams, 1996; Mosley-Howard & Evans, 2000; Schiele, 1996). Applying this worldview, Afrocentricity concentrates on the survival patterns of African Americans as a way of increasing one’s understanding of the human condition. It includes the need to understand the social problems of people without any discrimination based on race, age, or disability (Bell, Bouie & Baldwin, 1990; Practicum Manual, 1999). Schiele (1996) adds that Eurocentric theories do not include cultural awareness in their explanation of human behaviors, especially in the case of the African American population. These theories may thus be inappropriate for Black clients because they are derived from specific experiences and cultural perspectives that may not apply to all groups of individuals. As a result, the Afrocentrists believe that the behaviors of all people in all cultures cannot be explained by a single universal paradigm (Schiele, 1996).

While the Adlerian psychotherapy perspective is Eurocentric, it acknowledges individuality of people and involves the uniqueness of each individual, the need for a sense of belonging to a group, the choice in individuals’ own lives and optimism, to mention a few principles (Sherman & Dinkmeyer, 1987). Alfred Adler was originally a Freud follower but eventually split with Freud because of a philosophical disagreement and formed his own theory (Robbins, Chatterjee, & Canda, 1998). His theory was also based on human behavior and personality. With his new conjuncture, a marital therapy strategy was developed for middle income couples facing financial stress. This technique
involves couples that work long hours, in which the economic hardship brings on an increase of spousal hostility and a decrease of warmth in the relationship, making the marriage unstable (Freeman, Criswell & Sperry, 1993). Thus a mixture of Afrocentricity and the Adlerian therapy might be suitable to understand and evaluate the effects of perceived gender and labor market inequities on financial stress in Black marriages.

Limitations of the Literature

In summary, much of the literature either focuses on marital stress and gender roles or the inequality in labor market effects on marriages. Few studies examined the relationship between the labor market and gender role inequities and their effects on financial distress of couples. Cotter and Hermsen (1999) and King (1998) used previously collected data from US censes reports for their studies on employment situation of Black people instead of gathering information strictly pertaining to their work. These data may not have reflected the current perceptions of the participants. The answers could also have varied if the questions were formulated differently. Some studies also offered weak statistical correlations. The results by Heaton and Jacobson (1994) showed low coefficients such as 0.123 and 0.028 as the reasons of divorce of Black and White marriages. In Mosley-Howard and Evans’ study (2000), the sampling size casts a doubt on the reliability of the research. Although some studies compared African Americans to Caucasians (Heaton & Jacobson, 1994; Sassler & Schoen, 1999; Tucker & Mitchell-Kernan, 1998), the amount of research focusing on Blacks alone is scarce. As
the Black population grows, there is a need for more studies on the Black community and its pressing issues by social workers.

Proposed Study

Within the literature, many studies (Heaton & Jacobson, 1994; James, 1998) suggest that marriages among Blacks do not last or do not take place as much as in the White community. One of the differences is the gender role belief, varying between Whites and Blacks. Investigating the perceptions in the African American community will shed some light on the subject.

In the social work field, a large number of clients include Black families requiring services. As this population is faced with difficulties at the place of employment (Cotter & Hermsen, 1999; King, 1998), it is of importance to understand if and how inequities affect their financial situation. This study was designed to gain knowledge and to investigate the impact and manner by which labor market and gender inequities affect financial stress in Black marriages. The proposed research involved twenty-one married Black couples, for a total of forty-two participants ranging in age from 24 to 65 years. Six couples were obtained from a family reunion in Miami, Florida. Twenty-two participants agreed to participate in the study after a church service and four couples from a counseling service, both in Atlanta, Georgia. Participants were asked to respond to a thirty-three restricted item questionnaire inquiring about their perceptions on gender role, their marital satisfaction, their financial situation, and some demographic information.
Hypotheses

The study investigated whether Black couples that possess less cultural awareness about gender and labor market inequities experience greater financial distress in their marriage. Responses would verify the hypotheses that these two injustices increase the financial distress encountered in Black marriages. The independent variables are the gender inequity, in the first hypothesis, and job market inequity, in the second assumption. The dependent variable in both premises is the financial strain faced by the participants. Kinnunen and Pulkkinen (1998) defined economic stress to be the perception of difficulties in meeting current and future needs. Barber and Axinn (1998) defined gender roles as “those attitudes directly related to men’s and women’s roles within the marriage: Whether women should be responsible for taking care of the home and family to the exclusion of a career.” King (1998) explains in her study that the labor market is similar to a honeycomb in which people of the different demographic groups have access to different labor markets as members of the groups instead of as individuals. Cultural awareness is defined as the level of knowledge a participant has about race issues that impact the Black community.

The Hypotheses and null-hypotheses were as follows:

HA 1: Black couples who perceive fewer gender inequities experience greater financial stress in their marriages.

HA 2: Black couples who perceive fewer labor market inequities experience greater financial stress in their marriages.
HO 1: Black couples who perceive gender inequities experience greater financial stress in their marriages.

HO 2: Black couples who perceive labor market inequality experience greater economic stress in their marriages.

Conceptual Framework

A mixture of Adlerian theory and the Afrocentric perspective comprises the theoretical framework used to advance a model for understanding the impact of financial stress on Black couples. The Adlerian counseling technique involves: understanding the importance of financial hardship in marriage, an assessment of the couple's spending patterns, ameliorating the couple's communication patterns, encouraging couples to develop a realistic financial plan, and teaching them to react positively to financial stress (Freeman et al, 1993). With this therapeutic model, couples should be able to understand how to resolve their financial stress by assessing their beliefs in gender roles and dealing with the issue of job market inequality as it impacts their marriage.

The Afrocentric paradigm accentuates the acknowledgment of workplace discrimination and cultural awareness. These concepts are integral components in the Black community. Ignoring them can lead to ineffective counseling. Therefore in working with Black couples in therapy, the inclusion of the Afrocentric perspective is recommended. Adding financial techniques and cultural perspectives to one's assessment should facilitate increased understanding that is important for effective work with couples.
Summary

The literature review was conducted by dividing the variables into four sections. The first part concentrated on marriage and financial stress. It was found in a majority of the studies (Conger, Rueter, & Elder, 1999; Dickson, 1993; Lawson & Thompson, 1995; Moore & Schwebel, 1993; Nwoye, 2000; Ono, 1998) that financial stress affects marital satisfaction. Tzeng and Mare (1995) found that average income does not influence the stability of the marriage. In the general population, the employment of the wives brought about issues in the marriage (Applewhite, 1997; Dickson, 1993; Moore & Schwebel, 1993; Ono, 1998; Smith, 1979). Additionally, the unemployment rate of Black women (Lawson & Thompson, 1995) and the job instability (Cherlin, 1998) constitute reasons for marital dissatisfaction. The second section focused on the effects of gender role beliefs. Two main beliefs surfaced: the traditional and the egalitarian. The Barber and Axinn’s study (1998) portrayed people to have a more traditional belief and marital experiences push couples to become traditional if they were not before marriage. But more studies showed that a majority of the people were egalitarian rendering their relationships with their spouses more stable (Blaisure & Allen, 1995; Collins, 1991; Schwartz, 1994; Risman & Johnson-Sumerford, 1998). When couples shared different beliefs (i.e. the husband holds a traditional belief and the wife is more egalitarian), the marital stability is jeopardized (Barber & Axinn, 1998; Guilbert, Vacc, & Parsley, 2000). Hines and Thompson (1998) and Orbuch and Eyster (1997) found that most Black couples are egalitarian. The third section of the literature review dealt with job market
inequities. Most of the studies discussed revealed that job market inequality is flagrant in the Black community (Collins, 1983; Cotter & Hermsen, 1999; King, 1998).

The Afrocentric perspective section focused on the definition of Afrocentricity, on the importance of cultural awareness for the Black community and provides a background for using the Adlerian therapy. A review of the literature showed that some of the studies had limitations in data collections and the sampling sizes. In summary, although the literature found financial stress, gender and labor inequities in general, very few articles explored the relationship of all three variables in Black couples. Thus, it is of importance to study the effects of perceived gender and labor market on the economic strain in Black couples, using the Afrocentric perspective and the Adlerian theory as a conceptual framework. Chapter three explains the methodology used to conduct the study.
CHAPTER THREE

METHODOLOGY

This chapter explains the methodology used to conduct the study. The sample participants were chosen from a family reunion in Miami, Florida and two other sites in Atlanta, Georgia, a counseling service and a church gathering. The criteria for obtaining the participants are discussed in the sample section. The section on procedure describes how the data was collected. The measurement section explains how the surveys were put together. The design and the statistical analysis segments explain how and what was used to analyze the data. A summary and an overview comprise the final section of chapter three.

Setting

Three locations were chosen to obtain the twenty-one couples that participated in the study. The first site was a family reunion held in Miami, Florida during the weekend of August 4th, 2000. The second site was Our Lady of the Lourdes Parish, a Catholic Church in Atlanta, Georgia. This congregation is composed of approximately 1200 members. Nearly 60 percent of the members are African Americans. The pastor, John Adamski, provided the researcher with the time and location for the data collection. The third site was Families First, a family oriented counseling agency dealing with families in regards to personal, marital and other family issues. In College Park, Georgia, Families
First counsels both families and children. The families are either referred or “walk in” for services. The clientele is predominantly Black with a small percentage of Hispanics and Whites.

Sample

The population sample included twenty-one Black couples, randomly selected by the researcher at three different sites. Six couples, twelve participants, mainly Haitians, were chosen at a family gathering in Miami, Florida. This site was chosen because the researcher is part of the family and thus knew the participants. Although this large family includes many couples of all ages, a majority of the people were married to non-Black spouses and did not participate in the study. At the second site, Our Lady of Lourdes Parish, eleven couples, making twenty-two African Americans were approached after the 8:00 AM and the 10:30 AM masses. At the Families First Counseling Agency, four couples participated in the study. No particular sampling frame was used at these three sites. The participants were asked to specify their ethnicity, for example, African American, African, Jamaican or Haitian. Both the husband and wife participated in answering the surveys, giving equal participation of men and women. In order to participate, couples had to be married for at least one year. The participants offered a good mixture of people with different cultural and financial backgrounds. Thus the sample was compatible to Black people in the Southern part of the United States, showing good external validity.
Measure

The instrument, the Weber Assessment Questionnaire (WAQ) for Men and Women, included thirty-three restricted items. The survey assessed the participants' perceptions on gender role, marital satisfaction and financial condition along with their employment status and some demographic information (see Appendices A and B). The questionnaire ultimately measured the degree to which cultural awareness functions as a mediator in alleviating financial distress in marriages.

A majority of the questions were reconstructed from empirical studies done by other researchers. Section I of the WAQ entailed the assessment on gender role perceptions, which were obtained from the Guilbert, Vace and Pasley's study (2000). Guilbert et al (2000) offered examples of questions about gender positions in their research on the examination among gender role beliefs, negativity and marital instability. In a section of the phone interviews, they used a seven-item assessment from the Beere, Daniel, Beere, and King’s Sex-Role Egalitarian Scale (1984). Part of the gender role section was also acquired from Barber and Axinn’s research (1998). Barber and Axinn’s study (1998) was conducted to examine the relationship between gender role attitudes and marriage among young women. In an article by Kinnunen and Pulkkinen (1998), some queries were provided to obtain perceptions on economic stress and marital quality. Questions from the WAQ Section II, Satisfaction, and III, Finances were picked from Kunnunen and Pulkkinen’s study (1998). Ono’s study (1998) on the wife’s independence hypothesis and the husband’s income theory also contributed to the development of the survey's questions. Throughout the questionnaire, cultural awareness was assessed using
concepts discussed by Mosley-Howard and Evans (2000) and Schiele (1996). Writings by these authors gave some insights on Afrocentric questions related to ethnic consciousness. Using these pre-existing questions ensured the validity of the questionnaire. In addition, two professors and a research director assessed the surveys' reliability.

Design

The design used for the study is a One Shot Case design: X O.

X = Perceptions of inequities in gender roles and labor market and financial stress.
O = The Weber Assessment Questionnaire for Men and Women

The One Shot Case design was chosen for this study because of its simplicity and its assessment of a study's introduction process. This design does not include a comparison group, which constitutes a limitation of the study. In addition, a longitudinal study would be more appropriate to evaluate the effects of gender and job market inequities on financial stress. Black couples experience an alteration in their beliefs and their economic situation with the formation of family and the financial situation adjustment over time. Moreover, a majority of the research on labor market and gender role was or used data from longitudinal studies. Because of time constraints, the most viable design for the research was a One Shot Case design.

Procedure

The twelve participants of the first sample were obtained from a mainly Haitian Colimon / Dorce family reunion that occurred in Miami, Florida, on the weekend of
August 4, 2000. The researcher obtained the first four couples on August 5th after breakfast around 10:30 AM. The researcher gathered the group in an isolated area, explained the purpose of the research, asked each participant to sign the informal consent form and distributed the surveys. The women and men filled out their own gender questionnaires. The whole process took approximately fifteen minutes. On the 6th of August, two more couples were located who agreed to participate in the study. Again, the purpose of the study was explained and the participants were asked to sign the informal consent form and completed the questionnaires.

The second site was the Lady of Lourdes Parish. On Sunday, September 17, 2000, the pastor, John Adamski announced that the researcher was asking for African American couples, married for more than one year, to fill out a survey for a study the researcher was doing after the 8:00 AM and 10:30 AM services. Between 9:20 and 10:10 AM, five couples gathered in the conference room of the parish. The researcher informed the couples about the reason for the survey, passed out the informal consent form, asked to sign the form and distributed the questionnaires. The researcher answered questions while the participants filled out the survey and collected the questionnaires once they were completed. After the 10:30 AM service, the researcher went around asking couples to meet in the conference room to participate in the research. After gathering six other couples, the researcher proceeded to explain the reason for the study, passed out the informed consent form, asked each participant to sign the form, distributed the questionnaires and collected them when they were done. This procedure lasted for thirty-five minutes.
At the third site, Families First, the researcher selected the first couple after the 1:00 PM parenting class group on October 23rd, 2000. After asking if the couple would participate in the study, she explained the purpose, informed them about the informed consent form to be signed and passed out the questionnaires. This procedure lasted fifteen minutes. The second couple was located at 3:00 PM, on the 22nd of November 2000 after another parenting class. As previously stated, the researcher explained the purpose of the research, gave the informal consent form and asked the couple to fill out the survey. The two other couples were selected after an 11:00 AM counseling session. At 12:30 PM, at the end of the session, the researcher gathered the four participants who agreed to participate in the research. She explained the informed consent form and the purpose of the research; she then assisted the participants in answering questions about the survey. The entire process took less than thirty minutes.

Statistical Analysis

The purpose of this study was to determine if there is a relationship between gender role and labor market and financial stress that Black couples experience. It was hypothesized that Black couples who perceive less gender inequities experience greater financial stress in their marriages. The second hypothesis stated that Black couples who perceive less labor market inequities experience greater financial stress in their marriages. The data was collected using the Weber Assessment Questionnaire. Assessment items pertaining to the dependent variable, financial stress, and the independent variables, gender role and job market, were measured via a five-point, Likert-type scale. For example, “We can afford to buy everything our family needs” is measuring the family’s
finances. The possible answers include (1) for “Strongly agree” up to (5) corresponding to “Strongly disagree.” (3) means “Not sure.” Through the SPSS analysis software, correlation tests, the Kendall’s tau and Spearman’s rho were used to analyze the collected data. These nonparametric statistical tests were selected because the dependent and independent variables are both at an ordinal level. As these two tests reflected approximately the same results and the Kendall’s tau being weaker than the Spearman’s rho, Kendall’s tau was used to show the potential strength of the correlation. A frequency distribution provided a better understanding of the relationship between the variables.

Summary

This chapter explained that three locations were chosen for the study, a family reunion, Our Lady of Lourdes Parish and Families First. These sites are located in Miami, Florida, Atlanta and College Park, Georgia, respectively. The sample population included twenty-one Black couples married for at least one year, ages 24 to 65 years. The Weber Assessment Questionnaire was the measure used for capturing the perception that these couples have on financial stress, gender role and labor market. This instrument showed good reliability and confirmed its validity because most of the questions were obtained from previous studies and two professors and one researcher also reviewed the questionnaires. The design of the study was a One Shot case because of its simplicity and the time constraint for the study. The nonparametric test, Kendall’s tau and a frequency distribution were used to analyze and compute the data. Chapter four, which follows, elucidates the results and chapter five interprets the findings.
CHAPTER FOUR

RESULTS

This section discusses the Kendall's tau results based on participants' responses to questions about perceptions of gender and labor market inequities on couples' financial situations. This chapter also includes a summary of the demographics by participants. A discussion of the findings and two summary tables of the tests addressing the hypotheses are presented. The chapter ends with a summary of the findings.

Table 1 is a summary of the participants' demographics. The sample consisted of forty-two people, twenty-one males and twenty-one females. As the study only sampled Black participants, the ethnic distribution consisted of twenty-eight African Americans (69%), ten Haitians (24%), two Africans (5%) and one Jamaican (2%). The youngest person in the sample was 24 years old and the oldest was 65 with an average age of 41. Less than half (38%) of the population had bachelor degrees; one person (2%) held a ninth grade education and another person had a Ph.D. The majority (83%) of the participants stated that they were currently employed and 76% felt that they were in a secure position. More than three quarters of the sample (81%) were in their first marriage. Almost half of the sample (47%) had two biological children under the age of 18 living with them. Finally, 76% of the sample's annual income was over $45,000 and 69% of the couples were in a household where both spouses were employed.
Table 1

Demographics Table (N = 42)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Overall</th>
<th>Family Reunion</th>
<th>Our Lady of Lourdes</th>
<th>Family First</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>Percent</td>
<td>N</td>
<td>Percent</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Females</td>
<td>21</td>
<td>50%</td>
<td>6</td>
<td>50%</td>
</tr>
<tr>
<td>Males</td>
<td>21</td>
<td>50%</td>
<td>6</td>
<td>50%</td>
</tr>
<tr>
<td>Ethnicity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African Americans</td>
<td>29</td>
<td>69%</td>
<td>1</td>
<td>8%</td>
</tr>
<tr>
<td>Haitians</td>
<td>10</td>
<td>24%</td>
<td>10</td>
<td>83%</td>
</tr>
<tr>
<td>Africans</td>
<td>2</td>
<td>5%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Jamaicans</td>
<td>1</td>
<td>2%</td>
<td>1</td>
<td>8%</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle School</td>
<td>1</td>
<td>2%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>High School</td>
<td>11</td>
<td>26%</td>
<td>3</td>
<td>25%</td>
</tr>
<tr>
<td>2 Years College</td>
<td>11</td>
<td>26%</td>
<td>2</td>
<td>17%</td>
</tr>
<tr>
<td>College Degree</td>
<td>16</td>
<td>38%</td>
<td>5</td>
<td>42%</td>
</tr>
<tr>
<td>PhD</td>
<td>1</td>
<td>2%</td>
<td>1</td>
<td>8%</td>
</tr>
<tr>
<td>Not Answered</td>
<td>2</td>
<td>5%</td>
<td>1</td>
<td>8%</td>
</tr>
<tr>
<td>Employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working</td>
<td>35</td>
<td>83%</td>
<td>10</td>
<td>83%</td>
</tr>
<tr>
<td>Not Working</td>
<td>7</td>
<td>17%</td>
<td>2</td>
<td>17%</td>
</tr>
<tr>
<td>Not Answered</td>
<td>0</td>
<td>0%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Salary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; $24,000</td>
<td>4</td>
<td>10%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>$25,000 - $34,000</td>
<td>3</td>
<td>7%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>$35,000 - $44,000</td>
<td>3</td>
<td>7%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>&gt; $45,000</td>
<td>32</td>
<td>76%</td>
<td>12</td>
<td>100%</td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dual</td>
<td>29</td>
<td>69%</td>
<td>10</td>
<td>83%</td>
</tr>
<tr>
<td>Single</td>
<td>13</td>
<td>31%</td>
<td>2</td>
<td>17%</td>
</tr>
</tbody>
</table>
Finances and Marriage

More than half (57%) of the sample stated that finances were not a major cause of arguments but 43% agreed that their financial situation affected their overall happiness in the marriage. The relationship between the family annual income and the income distribution (i.e. dual versus single income) gives an insight on the distribution of salaries between spouses. The correlation is strong ($r = -0.44$) and significant ($p < 0.01$), meaning that suitable family income results from both partners working. When correlating “Our financial situation affects how happy I feel in the marriage” and “Finances are the major source of disagreement in our marriage” questions, the result of the Kendall’s tau gives 0.43 with significance at a 0.01 level. Using the same questions but focusing on the men’s answers, the correlation is higher at $p < 0.01$ ($r = 0.47$) than the overall sample. The women’s answers are also significant, but of a lower correlation ($r = 0.39$, $p < 0.05$).

Gender Role and Financial Situation

Hypothesis 1 stipulates that Black couples who perceive fewer gender inequities experience greater financial distress in their marriages. Seven questions on each survey pertained to the participants’ perceptions of gender role. A majority (86%) of the sample disagreed that the husband’s career was more important than the wife’s. When asked about the women’s happiness staying home, 55% of the women and 48% of the men disagreed but 38% of the men answered “Not sure.” To determine the respondents’ awareness of gender role inequity, the correlation of these two gender role questions were correlated at 0.23 suggesting a somewhat weak but significant relationship at $p < 0.05$. When linking the questions “Marriages experience less stress when the husband makes
more money than the wife” and “Our financial situation affects how I feel about my marriage,” the correlation was moderate \( (r = 0.34) \) and significant at \( p < 0.05 \) showing a moderate correlation. When correlating “I believe women are much happier staying at home” and “I can handle our family’s financial needs on my salary alone,” although significant at a p-level of 0.05, the result was somewhat weak \( (r = 0.23) \). The men’s answers alone resulted in a much higher correlation at 0.60 \( (p < 0.01) \).

To answer Hypothesis 1, three sets of questions were correlated, giving weak and insignificant results. The first set of questions inquired if the husband’s career was more important and if the wife’s perception of the annual income was deemed sufficient to purchase all the family needs. The correlation was weak \( (r = 0.15) \) and insignificant. When correlating the second set of questions “The husband encourages the wife to work” and “The family income is enough to buy everything we need,” again the correlation was weak and insignificant (see Table 2). When the third set on the gender role issue (i.e. “I believe women are much happier if they stay home”) and the financial situation was linked, the correlation was at 0.39 with a p-value of 0.01, showing a somewhat strong and significant but positive correlation. When separating the two genders, the correlation results for men yielded to an even stronger relationship than the overall, i.e. \( r = 0.56 \) at \( p < 0.01 \). There were no significant relationships among the women’s responses. After analyzing the descriptive data, the percentages indicated that the majority had enough family income (67%) and that more than half (51%) did not agree (22% agreed) that women were happier staying home. It seems as though Black couples that did not
experience financial stress, did not discern discrimination in gender role issues. Thus the results do not verify the hypothesis.

Table 2

Kendall's tau correlations pertaining to Hypothesis 1.

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 I feel that our family income is enough to buy everything we need</td>
<td></td>
<td>1.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 The husband encourages his wife to work</td>
<td>.05</td>
<td>1.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 It is more important for a wife to help her husband’s career than have one herself</td>
<td>.15</td>
<td>-.18</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td>4 I believe women are much happier if they stay home and take care of the children</td>
<td>.39**</td>
<td>.14</td>
<td>.23*</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Notes: * Correlations are significant at 0.05 level (1-tailed).
** Correlations are significant at 0.01 level (1-tailed).

Labor Market and Financial Situation

Hypothesis 2 posits that the perceptions of labor market inequity affect the financial strain on Black couples. It was found that most of the participants (79%) agreed that the average Black family required two salaries to survive. Half (50%) of the sample population agreed that Black men were treated more unfairly than Black women in the labor force. More than three quarters (79%) of the people disagreed that Black and White couples had the same job security. Correlating the dual salary requirement with “Blacks and Whites have the same job security” analyzed if the participants were aware of the racial inequality in the employment, compelling them to have both spouses working. The result showed a moderate (r = -0.28) and significant relationship (p < 0.05). While 76% of the men were not worried about their own employment security, 57% of them agreed
that Black men were less secure about their job than their White counterparts. The correlation was 0.43 with a significance of 0.05 when linking the question “Black men are less secure in their jobs than their White counterparts” and “I feel that our current family income is enough to buy everything we need.” The correlation between the question inquiring the belief that the family income was sufficient and the participants’ worry about the future financial security provided a significant and moderate result of -0.44.

To answer hypothesis 2, questions pertaining to the couples’ perception of happiness on their marital situation and their perceptions of labor market inequities gave fair and noteworthy relationships (see Table 3). Analyzing the perception of Blacks being less secure in their employment and their beliefs that their financial situation affected their overall happiness in the marriage portrayed a significant and moderate correlation result (r = 0.38, p < 0.05). Somewhat weaker results were found (r = -0.25, p < 0.05) for questions pertaining to “Black couples have the same job security as White couples” versus their perception that the financial stress affected the overall marital happiness. In summary, the results indicated moderate but significant correlations, thus hypothesis 2 is accepted, i.e. the participating Black couples who perceived labor market inequities experienced little financial stress.
Table 3

Kendall’s tau correlations pertaining to Hypothesis 2

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Our financial situation affects how happy I feel about my marriage</td>
<td>1.0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 I am worried about my job security</td>
<td>.38*</td>
<td>1.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Black couples have same job security as white Couples</td>
<td>-.25*</td>
<td>-.31</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td>4 It takes two salaries to make ends meet in the average Black family</td>
<td>.10</td>
<td>.14</td>
<td>-.28*</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Notes: * Correlations are significant at 0.05 level (1-tailed).

Management of the Money

When asked about their household financial management, 86% of the sample agreed that the household income was sufficient if properly managed. Many participants (64%) responded that they participated equally in making financial plans. A majority (79%) stated that they discussed financial issues with their spouse. The questions’ correlation was moderate at 0.40 with a p-level of 0.01. However, 60% of the respondents disagreed on issues regarding their spending patterns. Over half (52%) of the women stated that they have participated in every major purchase. Correlating the statements “I always discuss issues with my partner” and “I consult my partner about major decisions,” the correlation was negative at -0.33 and significant (p < 0.05). More than half (57%) of the women were not worried about the financial security of their family. Correlations between questions about being able to fulfill the material needs of the family and their perception of being able to provide on one spouse’s income alone were weak at 0.22 and
approaching significance (p = 0.06). Although this result reflected a link, it could be caused by possible sampling error.

Cultural Awareness

The recognition of an Afrocentric view of the participants revealed that 76% of the female participants agreed that Black women always worked at home and outside the home. When this question was correlated with Black families needing two salaries to survive, the relationship was 0.44 (p < 0.05), reflecting a somewhat strong and significant relationship. As mentioned earlier, 79% of the sample agreed that it took two incomes for an average Black family to sustain a decent living. A negative and moderate result at -0.28, (p < 0.05) was found for the link between this previous question and the perception that Black and White couples did not (explaining the negative sign of the correlation) have the same employment guarantee. Moreover, 66% of the sample agreed that spirituality helped them deal with financial difficulties. But no significant correlations were obtained when linking this statement with other questions.

Summary

In summary, the results indicated strong patterns in the responses of the Black couples. With the exception of a few weak correlations, most of the findings showed moderate relationships. The p-value ranged between 0.05 and 0.01, indicating significant correlations. Overall, the first hypothesis is rejected because two sets of correlations showed weak and insignificant results while the third set revealed a moderate but opposite outcome. The second hypothesis is accepted because the correlations’ numbers
were significant and somewhat strong. Chapter five, which follows, interprets the study’s results in the context of the literature and conceptual framework and concludes the study.
CHAPTER FIVE

CONCLUSION

This chapter provides an interpretation and a conclusion of the study's findings from the previous section. The first hypothesis stating that Black couples who perceive less gender inequity experience greater financial strain was not accepted but the second assumption asserting that Black couples perceiving labor market inequality face more financial stress was verified. This chapter is divided into three major components. The first section discusses gender role and financial stress and interprets the first hypothesis. The second section translates the findings of the second hypothesis, which pertains to labor market and economic strain and finally the third section organizes the results within the conceptual framework. A synopsis closes the chapter and summarizes all the important findings.

Gender Role and Financial Stress

The first hypothesis stating that Black couples who perceive fewer inequities in gender role experience more financial stress in their marriages was not accepted because the Kendall’s tau, the parametric test, did not produce significant correlations (i.e. the husband’s career is more important than the wife’s and the perception that the annual income is sufficient to purchase all the family needs, and “The husband encourages the wife to work” and “The family income is enough to buy everything we need”). The third
analysis correlating "I believe women are much happier if they stay home" and the financial situation of the participants yielded to significant but positive results ($r = 0.39, p < 0.01$). The obtained results may be interpreted as the couples not attributing their monetary difficulties to their gender role beliefs or the participants not observing or experiencing gender inequities in their households, or the couples did not experience financial stress. Another possible explanation resides in the measure. The questionnaires may not have captured the entire concept being tested.

The first explanation mentioned that the participants might not agree that their financial difficulties were due to their gender role beliefs. As mentioned above, the correlation between perceptions of the women's happiness at home and "The family income is enough to buy everything we need" shows that there is a relationship between the two variables but it has a positive direction, opposite from the hypothesis. The participants believed that wives should stay home caring for the household and the husband's sole income should be sufficient to maintain their family style. These answers are considered to be traditional beliefs, thus gender role cannot be considered as a contributing factor to financial hardship by couples.

Most participants (86%) stated that the husband's career was not more important than the wife's; the data suggest equality concerning gender role issues in the marriage. The data also reveal that 90% of the participants agreed that the husband encouraged the wife to work, which is in agreement with the findings of Vannoy and Philliber (1992). Their findings suggested that the husband's support for his wife's working was important to the marital quality and the wife's perception of that support was important for hers.
But in this study when correlating "It is more important for a wife to help her husband’s career than have one herself" and "I believe women are much happier if they stay at home," the correlation was moderately weak at 0.23 (p < 0.05). Due to the weak but significant result, the finding reveals that the participants are overall more traditional than they care to believe.

When analyzing the men’s responses only, the correlation was significant and somewhat strong at 0.56 with a p of 0.001 when correlating "I believe women are much happier if they stay home and take care of their children" and "We can afford to buy everything our family needs." This finding may be interpreted to mean that male participants tend to accept that the female’s role includes caring for the household while the male role is to provide monetary means for the family. Researches from Barber and Axinn (1998) and Orbuch and Eyster (1997) labeled this thinking as “traditional gender role beliefs.” Sassler and Schoen (1999) assented with this current study’s findings that men were more traditional. When analyzing the same questions, but focusing on the women’s viewpoint, the correlation was weak and insignificant (r = 0.21, p = 0.14). This may mean that the female members do not share the same beliefs as the male participants and that women believe much less in the traditional gender role. Guilbert, Vacc, and Pasley (2000) found that women were more egalitarian than men.

When analyzing the findings of this study by site, the ethnicity of the sample may play a role in explaining the outcome. Seventy-five percent of the respondents at the first site (the Haitian family reunion) generally agreed that men and women have equal opportunity to have their own careers. All of the sample (12 participants) agreed that the
husband encouraged the wife to obtain employment. These participants are considered second generation Haitians and are somewhat familiar with the financial difficulties faced by Blacks in today’s US society. As a result, they see the advantage of being more egalitarian than their parents. One participant (8%) was very much anchored in the traditional belief, which may mean that the wife is to care for the children while the husband is the sole financial provider. This person strongly agreed that the husband’s career was more important but still promoted the wife’s employment. This wife’s support for work may show that this participant is either in the midst of changing his belief from his upbringing to a more egalitarian view or simply answered that he encouraged his wife to work because it seemed to be what the researcher was seeking instead of his truthful perception.

From Our Lady of Lourdes site, 90% of the sample agreed that the husband’s career was as important as the wife’s. All the participants were African American couples and believed in a more egalitarian perception. This notion supports the findings of Orbuch and Eyster (1997) in which they found that Black couples were more egalitarian than White couples. Mosley-Howard and Evans (2000) also perceived the trend that African American families were more egalitarian in their relationships than other races.

At the third site (Families First), only one out of eight people agreed that the husband’s profession was more important than the wife’s. Two people stated that the husband did not encourage the wife to work. This couple was first generation African and believed in the traditional roles. In the traditional African culture, the role of the wife was characterized as submissive. Nwoye (1991) explained that the only career that the woman
could pursue was to care, to her best ability, for the husband and children. If the husband has been unable to financially support his family with his income, only then would the wife be allowed to obtain employment. Overall, these participants do experience gender role inequities but it is fair to assume that they are neither aware of their gender biases nor acknowledge their beliefs to be different from today's society norms.

The third possible explanation for the rejection of the first hypothesis is that the participants are not experiencing financial difficulties. From the frequency distribution, 76% of the sample population earned over $45,000 a year. Although this income is well above the Black median income, which was $25,351 in 1998 (Time Almanac, 2001), it may not be plentiful to support a family of four. Almost half (47%) of the participants had two children and 32% had three children. The Time Almanac (2001) stated that a four-member Black household had a median income of $37,862 in 1998. Depending on the lifestyle, an annual salary of $45,000 or more can be adequate for a family with two children. More than half of the sample (67%) stated that their family income was sufficient to maintain a decent lifestyle and 86% of the participants stated that their income would be adequate if properly managed. Thus, this finding suggests that the majority of the sample does not recognize any financial hardship on their annual family income.

Finally, the Weber Assessment Questionnaire (WAQ) had some flaws. One of the weaknesses is the fact that the WAQ did not clearly inquire if the gender role affected the financial situation of the couples. The questions also did not permit the participants to elaborate on their responses. Through the use of open-ended questions, the sample would
have been able to clarify their statements. It is also possible that the respondents misinterpreted the questions or gave a "desirable" response. If the measure also included interviews, it would have been easier to discern the participants' perceptions. But time was a constraint and the participants were not willing to take more time to be interviewed.

Basically, the participants' gender role perceptions, their lack of financial hardship, the negative relationship between gender inequity and financial stress are factors that could explain why the first hypothesis was rejected. But the null-hypothesis is not verified either, i.e. Black couples perceiving gender inequities experience less financial stress in their marriages. The problem resides in the fact that the majority of the participants were not in any type of financial strain.

Labor Market and Financial Stress

The second hypothesis states that Black couples perceiving less labor market inequities experience greater financial stress in their marriages. This assumption was verified with significant and moderate correlations. When correlating the family income sufficing for the familial needs and "Black men are less secure about their jobs than their White counterparts," the correlation yielded to 0.43 at the 0.05 level, in which 67% of the sample believed that the family annual income was sufficient to acquire all needs. Fox and Chancey (1998) found, in their study, that the economic sufficiency was $43,192 for couples, in 1994. In this study, 76% of the respondents had an income over $45,000, in 2000. But it is necessary to mention that Fox and Chancey (1998)'s study did not specify the race of the participants and therefore it is possible that the interviewees were
Caucasian. A difference in income might also explain the racial disparity mentioned by Cotter and Hermsen (1999). However, with many respondents making over $45,000, it is possible that this study’s sample did not perceive economic strain. Only the men were asked about the employment security between Black and White men; 57% of the male sample agreed that Black men were less confident about their job. Cotter and Hermsen (1999) concurred with the finding that Black men were more disadvantaged in the labor force than their Caucasian counterparts. Their study found that Black women were in a worse predicament than their male counterparts.

From the females’ questionnaire, the correlation between questions about the family’s income being enough to buy all the needs and the worry about the family’s future financial security yielded a moderately negative and significant result of -0.43 at a p-level of 0.05. The findings suggest that the participants are not in any major financial distress, and 57% of the women are not concerned with the family’s future finances. A possible reason is that 69% of the couples had a dual income. Though Cotter and Hermsen (1999) stated that Black women were underrepresented in the high earning jobs, King (1998) found that they “have gained ground” in the labor market and held decent employment. Black females’ well being in the job market may be reduced by the adjustments necessary to accommodate child rearing and family responsibilities (Coulson, 1994). Thus, they were able to contribute to the family income and worry less about the financial future of their families.

According to Fox and Chancey (1998), women worry more about their spouse’s employment insecurity than their own. When analyzing “I am worried about my job
security” and “Our financial situation affects how happy I feel about my marriage,” the correlation was 0.38 with a p-level of 0.05. More than three quarters (76%) of the male participants were not worried about their own job security and 52% of the respondents stated that the financial situation did not affect their marital happiness. However, the study of Fox and Chancey (1998) revealed that its male participants perceived their financial well being as related to their family relationship. Kinnunen and Pulkkinen (1998) found that, for Finnish couples, finances played an important role in marital relationships.

A lower correlation of -0.28, at a 0.05 level, was found when linking “It takes two salaries to make ends meet in the average Black family” and “Black couples have the same job security as White couples.” More than three quarters (79%) of the sample agreed that Black households required two incomes to maintain a decent living. According to Burgess (1994), the quality of life depends on the employment of both partners and that women staying at home are labeled “lazy.” Moreover, Lawson and Thompson (1995) found that the unemployment of the wife was a major source of discord in the Black family. These issues are related to the spending patterns of the family and may also cause hardship in the Black family. Therefore, both spouses work by necessity and choice. Seventy-nine percent of the responses showed that Black and White couples did not have the same employment guarantee. Cotter and Hermsen (1999) analyzed the labor market inequality of Blacks, Hispanics and Asians compared to the White men. They found that Blacks and Hispanics were being discriminated against in the earnings distribution. Although King (1998) found that Blacks were not being
“bumped” from the best employment positions, Black women and men were trapped in specific job niches, which are not the highest paid positions. The negative but somewhat weak result confirmed that the participants agreed that it took two incomes for a Black family to live adequately and they disagreed that Black and White couples had the same job security.

When correlating the questions “Black couples have the same job security as White couples” and “Our financial situation affects how I feel about my marriage,” the correlation was -0.25. As mentioned previously, most of the participants disagreed that Black and White couples had the same job security and that some respondents felt that their financial situation did affect the marital happiness. These findings explain why the correlation is negative and weak.

In summary, the study found that most of the participants did not perceive to be in any economic strain in their life but they perceived labor market inequities. In other words, the sample population was aware of the inequality of the job market and did not face financial stress, another way of stating the hypothesis. Consequently, the participants chosen for this study did not experience financial stress. Thus, it would be of interest to measure the issue with respondents experiencing financial strain.
Conceptual Framework

The Afrocentric Perspective

Four questions on the men’s questionnaire and five on the women’s survey probed the participants on cultural awareness. The correlation reflected a moderate, negative and significant result of -0.28 when correlating the questions “It takes two incomes to make ends meet” and “Black couples have the same job security as White couples.” As previously discussed, 78% of the participants agreed that it took two salaries for an average Black family to live decently and 79% disagreed that White and Black couples had the same job security. The frequency distributions suggest an awareness of racial discrepancy among the respondents. In the Afrocentric paradigm, oppression, which could be characterized by labor market inequities, is one of the sources of many problems that Black people face (Schiele, 2000). Mosley-Howard and Evans (2000) found that, among other topics, the Black families interviewed discussed their experiences negotiating between cultural worlds and perceptions of race.

The study at hand also shows that 76% of the women agreed that Black women had always worked both inside and outside the home. According to Burgess (1994), Black women work for necessity, which represents an alternative to the Eurocentric perspective. The relationship between the previous statement and the perception, that two salaries are needed for the survival of the Black family correlated at 0.44 (p < 0.05). This suggests that the sample is aware of job market inequity leading to the necessity for both Black men and women to work.
Half of the respondents agreed that the labor market was more unfair to Black men
than Black women. According to Cotter and Hermsen (1999), there is little correlation
between gender and racial inequalities in the low paying employments. But the inequity
in higher bracket salaries greatly affects Black women. This could mean that either the
participants have blue-collar employment or that the results of Cotter and Hermsen
(1999) contradict this study’s findings. Fifty-two percent of the sample had no more than
two years of college education (i.e. 26% had only a high school diploma and 26% had a
two year college degree). It can mean that these participants do not have a career per se
and thus, fit in the category of people that have jobs versus careers as the findings of
Cotter and Hermsen (1999) suggest.

An important point in cultural awareness is spirituality. Indeed, 66% of the
participants agreed that spirituality helped them deal with financial difficulties.
According to Johnson and Barer (1990), Blacks often stated that their strong religious
beliefs helped them in dealing with a wide range of problems. In the Afrocentric
perspective, spirituality plays an important role in Black people’s lives. Schiele (1996)
stated that this perspective made three assumptions in which one of them focuses on the
showed strong belief in a presence of a higher power in Black communities. This
spirituality belief was pervasive in individuals, families and communities. Moreover, this
study showed that 66% of the participants agreed that spirituality assisted them with their
financial stress. It can be assumed that this belief is important in their lives.
The Adlerian Theory

The participants were also asked to discuss their perceptions of managing the family income and their spending patterns. The findings reported that 86% of the respondents stated that their finances were sufficient when properly managed and 67% said that the money was plentiful. However, 60% of the participants did not always agree with their partners as to how they spend their money. This suggests that a majority of this study’s sample feels the inadequacy of their economic situation. Freeman et al (1993) stated that economic hardship brought on an increase in spousal hostility, which in turn decreased self-esteem of the spouses. In order to avoid these feelings of monetary insufficiency, couples needed to develop an efficient plan to organize their finances.

The Alderian marital therapy strategy deals with assisting married couples to develop a realistic financial plan (Freeman et al, 1993). In this study, 79% of the sample agreed that both spouses discussed financial plans together and 52% of the female participants responded that they had always participated in major purchases. But the correlation between the two questions produced a moderate and negative correlation of -0.33 at a p-level of 0.05. This result suggests that the respondents were not consistent in answering the surveys. If both spouses discussed economic strategies, then the women’s responses would support the main acquisitions. This would then yield to a positive correlation, which is not the case. In addition, 64% of the respondents stated that both spouses contributed equally in financial decisions and 79% said that they discussed their financial plans together. The resulting correlation was strong at 0.40 with a p-value of 0.01. Based on this, the study concludes that both partners worked together in creating a
feasible financial plan but the wife was not always consulted for the purchase of some important acquisitions.

Summary

In conclusion, the first hypothesis which states that Black couples who are not aware of gender role inequity, face more financial stress in their marital lives was not supported. This hypothesis was rejected because 76% of the participants in this study stated that their annual family income was over $45,000, a relatively high amount. As a result, they did not experience economic strain. Although 86% of the respondents stated that they were more egalitarian than traditional in gender role beliefs, correlations did not show any significant results. This may indicate that either they are not aware of their traditional tendencies or they denied their beliefs in answering the questionnaires. Thus it was challenging to evaluate if this assumption was correct. It would be of interest to replicate this research with financially challenged couples.

The second hypothesis, Black couples who perceive fewer labor market inequities experience greater financial stress, was accepted. It was found that 67% of the sample did not experience financial strain and most of the participants were aware of labor market inequities. Again, evaluating low-income Black couples should shed more light on the issue at hand.

As for the conceptual framework, most of the participants were conscious of inequalities between Whites and Blacks. Their answers pertaining to cultural awareness demonstrated that the Afrocentric paradigm was a relevant subject that Black couples
perceived in their daily lives. The fact that a majority of the female respondents agreed that Black women always worked (76%) and that Black families needed two incomes to make ends meet (79%) indicates that Black couples in the study realized that White and Black couples did not have the same financial security. Seventy-nine percent of the sample substantiated the perceived disparity in job security. The Afrocentric view also emphasizes the important role that spirituality plays in Black society. More than half of this study’s respondents (66%) agreed with the previous statement.

The study sample reported an ambiguity in the participants’ answers about the money management and the role of the partners in making decisions about the family’s finances. Although both spouses contribute equally to the financial planning, the husbands do not always seek the wife’s consent on major purchases. Thus, the Alderian theory would assist in helping the couples to examine the family spending patterns.

Chapter six addresses the implications of this research for social work practice. The implications for counseling and assisting Black families are discussed within the context of the Alderian conceptual framework and the Afrocentric perspective.
CHAPTER SIX

IMPLICATIONS FOR SOCIAL WORK

This chapter focuses on the implications of this study for social work practice. The first section deals with the Adlerian theory and its application for families in therapy. The second part supports the importance of the Afrocentric perspective and its utility in counseling. The last section summarizes the study and its recommendations for social work practice.

The Adlerian Marital Therapy

The Study of Freeman et al (1993) reported that financial strain in a family decreases spousal warmth, thus making the marriage unstable. Freeman et al (1993) found that middle-income families experience an increase of hostile interactions and a decrease in supporting behaviors. Nwoye (2000) explained that Africans, in contemporary Africa, experience conflict in their marital relationships, especially wage-earning couples. Dual incomes bring confusion as to whose salary is used to maintain the household. The purpose of Nwoye’s study (2000) was to attempt to eliminate marital discord by identifying different methods of monetary management. Nwoye described seven models dealing with the management of the family income, from “the wife’s salary used for her needs” model to the “fifty-fifty” model in which both partners are expected to contribute equally to the household expenses.
Freeman et al (1993) adapted the Alderian theory to assist families in dealing with financial stress. They utilized and tailored this model to assist middle-income couples dealing with monetary stressors. Freeman et al (1993) proposed that a first step would be to understand the importance of the clients’ financial hardship. The counselor then should assess the couples’ spending patterns. Encouraging the couples to develop a realistic financial plan would enable clients to practice self-determination. The fourth step would be to educate the couples in efficient techniques on interpersonal reactions to financial stress. In addition, the counselor needs to help monitor communication patterns to facilitate dialogues and encourage couples to explore the positive aspects and goals of their marriage.

The assessment of families’ spending patterns is essential to the well being of couples’ relationships. This fact should incite therapists and counselors to pay attention to the family economy by inquiring about the family’s financial situation and assisting the couples in developing an effective financial plan. Thus, based on the results of this study as well as the literature, more research is needed on the importance of evaluating the spending arrangements by married couples.

Application of the Afrocentrism

The Afrocentric social work paradigm attempts to eliminate human oppression and increase human potential. In essence, it encourages humans to be more aware of the Creator and the universe (Schiele, 2000). Schiele (2000) advanced that being one with nature and God brings respect and appreciation to all aspects of nature including human beings, bringing forth the importance of spirituality. In addition to linking people to a
higher power and providing moral and personal guidance, religious beliefs serve as a foundation for critiquing power based on race, class or gender role (Lincoln & Mamiya, 1990). The purpose of the study of Taylor, Mattis and Chatters (1999) was to help clarify the disparity between religion and spirituality. The findings indicated that most Blacks participate in religious and spiritual activities to deal with the daily tribulations. In light of this awareness, counselors and therapists need to recognize the unfair trends in society and offer appropriate assistance taking into consideration the clients’ cultural background. Acknowledging religion, spirituality, oppression and other subjects related to the culture of the Black family generates a closer relationship between clients and counselors. Thus it is imperative to include Afrocentrism and cultural awareness in the social work counseling practice.

Summary

In summary, the implications of this study are directly related to social work practice. Family and marriage counselors and therapists will benefit from the results of this experiment by understanding the importance of the financial situation of couples and families. Arguello (1989) states that therapists need to remember to inquire about the family’s financial status in order to make an adequate assessment for a positive outcome. The Adlerian financial stress therapy can assist counselors in helping to counsel couples with their financial issues. Black couples represent a large percentage of social work clients. Thus counselors and therapists should also keep in mind the Afrocentric perspective, a model dealing with issues concerning minorities and disadvantaged people.
Schiele (1996) explained how Afrocentricity offers a way to understand social work practice and social problems. By using this model and incorporating spirituality into social work practice, clients can be encouraged to engage in the healing process. A mixture of the Alderian theory and Afrocentrism can assist therapists and counselors in being sensitive to cultural awareness, gender role, and labor market inequities experienced by Black families.
APPENDIX A: THE WEBER ASSESSMENT QUESTIONNAIRE FOR MEN

Instructions: The purpose of this questionnaire is to solicit your perceptions about the effect of gender and labor market inequalities on financial stress in marriages. You are guaranteed complete anonymity as a participant in this survey. Thank you for your time and cooperation. Please check or circle the most appropriate answer.

Section I: Gender role
1) It is more important for a wife to help her husband's career than have one herself
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1           2          3          4          5

2) I encourage my wife to work
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1           2          3          4          5

3) I help my wife take care of the child/ren
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1           2          3          4          5

4) I believe women are much happier if they stay home and take care of their children
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1           2          3          4          5

5) I can handle our family's financial needs on my salary alone
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1           2          3          4          5

6) I help with household chores (i.e. feeding children, laundry, cooking)
   0-1 times/week: ___  2-4 times/week: ___  5-7 times/week: ___  Everyday: ___

7) I think that the job market is more unfair to Black men than Black women
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1           2          3          4          5

8) Marriages experience less stress if the husband makes more money than his wife
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1           2          3          4          5
APPENDIX A: THE WEBER ASSESSMENT QUESTIONNAIRE FOR MEN-

Continued

Section II: Finances

1) Our financial situation affects how happy I feel about my marriage

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2) I always discuss financial issues with my wife

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3) Finances are the major source of disagreements in our marriage

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4) Other sources of disagreements include: __________________________________________

5) I consult with my wife about major decisions

0 times/week: __ 2-4 times/week: __ 5-7 times/week: __ Everyday: __

Section III: Employment

1) Black men are less secure in their jobs than their white counterparts

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2) I am worried about my job security

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3) I feel that our current family income is enough for us buy everything we need

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4) I always agree with my wife about how we spend our money

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5) Our annual family income is enough when it is properly managed

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APPENDIX A: THE WEBER ASSESSMENT QUESTIONNAIRE FOR MEN –

Continued

6) My wife and I participate equally in making financial plans
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

7) It takes two salaries to make ends meet in the average Black family
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

8) Black couples have the same job security as White couples
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

9) Our spirituality helps us to deal with financial difficulties
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

Section IV: Employment
1) Total annual family income:
   a) Under $24,000:  $25-34,000:  $35-44,000:  Over $45,000:
   b) Dual income:  Single income:

2) Current employment status (note: A secure job means that there were no threat
   by temporary lay off, unemployment, part-time work or a reduction of the work
   load).
   a) I am currently employed?
      YES  NO
   b) I am employed in a secure job?
      YES  NO
   c) I have worked in my current job more than one year?
      YES  NO
   d) I stay home because (Check all that apply)
      I take care of the children:  
      I want to make my spouse happy:  
      I am retired:  
      I am a student:  
      Other (specify):  

2) Who is responsible for paying the household bills?
   You:  Your spouse:  Both:  

APPENDIX A: THE WEBER ASSESSMENT QUESTIONNAIRE FOR MEN –

Continued

Section V: Demographics

1) Age: 

2) Ethnicity (African American, Haitian, Jamaican, etc.): ____________________________

3) Education: Highest grade completed: ___________

4) Marital status:
   a) I am currently in my 1st, 2nd, 3rd marriage (specify): ___
   b) I have been divorced YES NO
   c) I have been widowed YES NO

5) Number of children (below 18 years of age) living in the home: ________

6) How many children are:
   Biological: ___ From previous marriage: ___ Adopted: ___
   Foster children: ___ N/A: ___

7) Ages of children, if applicable: ________________________________________________

8) Are relatives/Church helping you with? Financial: ___ Childcare: ___ Other: ___
APPENDIX B: THE WEBER ASSESSMENT QUESTIONNAIRE FOR WOMEN

Instructions: The purpose of this questionnaire is to solicit your perceptions about the effect of gender and labor market inequalities on financial stress in marriages. You are guaranteed complete anonymity as a participant in this survey. Thank you for your time and cooperation. Please check or circle the most appropriate answer.

Section I: Gender role
1) It is more important for me to help my husband’s career than have one myself
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

2) My husband encourages me to work
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

3) Black women have always worked in a job and at home
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

4) I think women are much happier if they stay home and take care of their children
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

5) My income is enough so that I do not need my husband’s salary
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

6) The job market is more unfair to Black men than Black women
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5

7) My husband helps with household chores (i.e. feed the children, laundry, cook)
   0-1 times/week:  2-4 times/week:  5-7 times/week:  Everyday:

Section II: Satisfaction
1) Our financial situation affects how happy I feel about my marriage
   Strongly agree  Agree  Not sure  Disagree  Strongly disagree
   1  2  3  4  5
APPENDIX B: THE WEBER ASSESSMENT QUESTIONNAIRE FOR WOMEN –

Continued

2) I always discuss financial issues with my husband

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3) My husband and I always make decisions about the family together

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4) Finances are the major reason for disagreements in our relationship

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5) We argue over other issues including: ___________________________________________

6) I consult with my husband about financial decisions

0 times/week: ___ 2-4 times/week: ___ 5-7 times/week: ___ Everyday: ___

Section III: Finances

1) I am worried about the future financial security of my family

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2) We can afford to buy everything our family needs

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<th>Strongly agree</th>
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<th>Not sure</th>
<th>Disagree</th>
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</table>

3) I always agree with how my husband wants to spend our money

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4) Our annual family income is enough when it is managed properly

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5) My husband and I participate equally in making financial plans

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APPENDIX B: THE WEBER ASSESSMENT QUESTIONNAIRE FOR WOMEN –

Continued

6) Our spirituality helps us to deal with financial difficulties

<table>
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<th>Disagree</th>
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7) It takes two salaries to make ends meet in the average Black family

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8) Black couples have the same job security as White couples

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</tr>
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</table>

9) In the last 12 months I have participated in every major purchase

0 times: ___  Half of the time: ___  All the time: ___

Section IV: Employment

1) Total annual family income:
   a) Under $24,000: ___  $25-34,000: ___  $35-44,000: ___  Over $45,000: ___
   b) Dual income: ___  Single income: ___

2) Current employment status (note: A secure job means that there were no threat by temporary lay off, unemployment, part-time work or a reduction of the work load).

   a) I am currently employed?  YES  NO
   b) I am employed in a secure job?  YES  NO
   c) I have worked in my current job more than one year?  YES  NO
   d) I stay home because: (Check all that apply)  YES  NO
      I take care of the children: ___
      I am retired: ___
      I am a student: ___
      I want to make my husband happy: ___
      Other (specify): ___________________________________________________________________

3) Who is responsible for paying the household bills?

   You: ___  Your spouse: ___  Both: ___
APPENDIX B: THE WEBER ASSESSMENT QUESTIONNAIRE FOR WOMEN – Continued

Section V: Demographics

1) Age: ______

2) Ethnicity (African American, Haitian, Jamaican, etc.): ________________________

3) Education: Highest grade completed: __________

4) Marital status:
   a) I am currently in my 1st, 2nd, 3rd marriage (specify): ___
   b) I have been divorced YES NO
   c) I have been widowed YES NO

5) Number of children (below 18 years of age) living in the home: ______

6) How many children are:
   Biological: ___ From previous marriage: ___ Adopted: ___
   Foster children: ___ N/A: ___

7) Ages of children, if applicable: ____________________________

8) Are relatives/Church helping you with? Financial: ___ Childcare: ___ Other: ___
APPENDIX C: INFORMED CONSENT FORM

The objective of this questionnaire is to obtain some information about your perceptions on gender role and job market and how they affect the financial hardship in your marriage. The participation in this questionnaire is totally voluntary. Those who elect to take part may choose to discontinue participation at any time. The information obtained will be summarized in a way that will maintain individual confidentiality.

If you agree to voluntarily participate in the questionnaire, please sign and date two copies of this agreement. Keep one copy for your records.

Signature: __________________________________________________________

Date: ____________________

61
Husband and wife equally participate in making financial plans

Women: Black women have always worked in a job and at home

The job market is more unfair to Black men than Black women

Our financial situation affects how happy I feel about my marriage

I always discuss financial issues with my partner

Women: My husband and I always make decisions about the family together

Financial are the major source of disagreements in our marriage

Women: I’m worried about the future financial security of my family

Men: Black men are less secure in their jobs than their white counterparts

Men: I am worried about my job security

I feel that our family income is enough to buy everything we need

We always agree how we spend our money

Our annual family income is enough when it is managed properly

Husband and wife equally participate in making financial plans

It takes two salaries to make ends meet in the average black family

Black couples have same job security as white couples

Our spirituality helps us to deal with financial difficulties

<table>
<thead>
<tr>
<th>Question</th>
<th>Overall N</th>
<th>Agree</th>
<th>Disagree</th>
<th>Std dev</th>
<th>Family Reunion N</th>
<th>Agree</th>
<th>Disagree</th>
<th>Std dev</th>
<th>Our Lady of Lourdes N</th>
<th>Agree</th>
<th>Disagree</th>
<th>Std dev</th>
<th>Family First N</th>
<th>Agree</th>
<th>Disagree</th>
<th>Std dev</th>
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<tbody>
<tr>
<td>It is more important for a wife to help her husband’s career than have one herself</td>
<td>42</td>
<td>9.5%</td>
<td>85.7%</td>
<td>0.06</td>
<td>12</td>
<td>8.3%</td>
<td>75.0%</td>
<td>1.16</td>
<td>22</td>
<td>9.1%</td>
<td>90.9%</td>
<td>0.83</td>
<td>8</td>
<td>12.5%</td>
<td>87.5%</td>
<td>1.04</td>
</tr>
<tr>
<td>Wife is encouraged to work by husband</td>
<td>42</td>
<td>90.4%</td>
<td>4.8%</td>
<td>0.82</td>
<td>12</td>
<td>100.0%</td>
<td>0.0%</td>
<td>0.52</td>
<td>22</td>
<td>95.5%</td>
<td>4.5%</td>
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<td>8</td>
<td>62.5%</td>
<td>37.5%</td>
<td>1.41</td>
</tr>
<tr>
<td>Women: Black women have always worked in a job at home</td>
<td>21</td>
<td>76.2%</td>
<td>14.3%</td>
<td>1.28</td>
<td>6</td>
<td>66.6%</td>
<td>16.7%</td>
<td>1.51</td>
<td>11</td>
<td>81.8%</td>
<td>9.1%</td>
<td>1.01</td>
<td>4</td>
<td>75.0%</td>
<td>25.0%</td>
<td>1.73</td>
</tr>
<tr>
<td>I believe women are much happier if they stay home and take care of the children</td>
<td>41</td>
<td>22.0%</td>
<td>51.3%</td>
<td>1.21</td>
<td>11</td>
<td>27.3%</td>
<td>27.3%</td>
<td>1.10</td>
<td>22</td>
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<td>1.14</td>
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<td>25.0%</td>
<td>62.5%</td>
<td>1.51</td>
</tr>
<tr>
<td>I can handle our family’s financial needs on my salary alone</td>
<td>41</td>
<td>36.6%</td>
<td>50.2%</td>
<td>1.28</td>
<td>11</td>
<td>36.4%</td>
<td>27.3%</td>
<td>1.10</td>
<td>22</td>
<td>40.9%</td>
<td>59.1%</td>
<td>1.37</td>
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<td>25.0%</td>
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<td>1.19</td>
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<tr>
<td>The job market is more unfair to Black men than Black women</td>
<td>42</td>
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<td>23.8%</td>
<td>1.07</td>
<td>12</td>
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<td>16.7%</td>
<td>0.72</td>
<td>22</td>
<td>54.5%</td>
<td>22.7%</td>
<td>1.01</td>
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<td>37.5%</td>
<td>1.67</td>
</tr>
<tr>
<td>Men: Marriages experience less stress if the husband makes more money than his wife</td>
<td>21</td>
<td>28.6%</td>
<td>52.4%</td>
<td>1.12</td>
<td>6</td>
<td>50.0%</td>
<td>33.3%</td>
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<td>50.0%</td>
<td>1.29</td>
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<tr>
<td>Our financial situation affects how happy I feel about my marriage</td>
<td>42</td>
<td>42.9%</td>
<td>52.4%</td>
<td>1.28</td>
<td>12</td>
<td>50.0%</td>
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<td>37.5%</td>
<td>50.0%</td>
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<tr>
<td>I always discuss financial issues with my partner</td>
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<td>19.0%</td>
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<td>Women: My husband and I always make decisions about the family together</td>
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<td>83.3%</td>
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<td>Finances are the major source of disagreements in our marriage</td>
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REFERENCES


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United States Census Bureau (1997).

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