

Marital Satisfaction in Terms of Communication, Conflict Resolution, Sexual Intimacy, and Financial Relations among Working and Non-Working Wives

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Abstract

One of the signs of a successful marriage is marital satisfaction of both husbands and wives. However, in the current era, addressing the role of wives who work outside the household has been a challenge for some married couples. The aim of this study is to examine the influences of communication, conflict resolution, sexual intimacy, and financial relations on the marital satisfaction of working and non-working wives. The study was conducted on a total of 144 subjects consisting of 90 full-time working wives and 54 non-working wives. Data collection was conducted through questionnaires. Results of linear regression analysis showed a difference in the factors affecting marital satisfaction in working and non-working wives. Marital satisfaction in working wives was influenced by communication, sexual intimacy, and financial relations; while marital satisfaction in non-working wives was influenced by communication and financial relations.

Kepuasan Pernikahan dalam Hal Komunikasi, Resolusi Konflik, Keintiman Seksual, dan Hubungan Keuangan di antara Istri yang Bekerja dan Tidak Bekerja

Abstrak

Salah satu hal yang menjadi tanda keberhasilan pernikahan adalah kepuasan pernikahan baik suami maupun istri. Namun di era saat ini peran istri yang bekerja di luar rumah menjadi tantangan tersendiri bagi pasangan suami istri. Penelitian ini bertujuan untuk mengetahui pengaruh komunikasi, intimasi seksual, resolusi konflik dan relasi finansial terhadap kepuasan perkawinan pada pasangan suami istri dengan istri yang bekerja dan tidak bekerja. Keseluruhan partisipan berjumlah 144 orang yang terdiri dari 90 istri yang bekerja dan 54 istri yang tidak bekerja. Pengumpulan data dilakukan dengan menggunakan skala. Hasil analisis regresi linear menunjukkan adanya perbedaan faktor-faktor yang menyebabkan kepuasan antara pasangan dengan istri bekerja dan tidak bekerja. Kepuasan pasangan dengan istri yang bekerja dipengaruhi oleh komunikasi, intimasi seksual dan relasi finansial. Sedangkan pada pasangan yang istrinya tidak bekerja, kepuasan pernikahan dipengaruhi oleh komunikasi dan relasi finansial.

Keywords: communication, conflict resolution, financial relations, marital satisfaction, sexual intimacy

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1. Introduction

The number of dual-earner couples has increased during this decade. This is related to the increasing number of women who have completed their formal education (O'Brien, 2012) and means that the number of working wives is increasing day by day.

Working wives play dual roles in their marriages. They play the roles of both house wives and workers. Their

dual roles are like two sides of a coin: Working can help wives develop and actualize themselves and also provide additional household income. However, it also imposes additional obligations and challenges (Pujiastuti & Retnowati, 2004). This is true especially for full-time working wives.

Wives' new roles as income earners in addition to their traditional household roles have also been argued to change their view of marriage. Olson, DeFrain, and

Skogrand (2011) argued that when both partners work and have careers, their view of marriage can shift into a more contemporary view in which roles are flexible and both partners share child care and initiate sex.

Data from Badan Pusat Statistik from 2013 to 2015 showed that the divorce rate is continuing to rise in Indonesia. The divorce rate in 2013 was 324,247 and 344,237 in 2014. In 2015, the divorce rate rose to 347,256. This growing divorce rate indicates a decrease in happiness and marital satisfaction.

Anna (2015) reported a 52% increase in divorce rates from 2010-2014, where 70% of divorce cases were submitted by the wives. Similarly, Nurillah (2016) reported that cases of divorce accounted for nearly 84% cases in Religious Court, and 71% of divorce cases were raised by wives. This data suggests that wives may experience higher levels of marital dissatisfaction than husbands.

According to Gelles (in Hyun & Shin, 2010), marital satisfaction refers to individuals' overall evaluation of their marriages, which is related to the satisfaction of personal needs, expectations, and desires. One's overall evaluation of marriage is subjective by nature. One could argue that full-time working wives and non-working wives have different needs and expectations since they experience different life challenges. Working wives with more contemporary views of marriage may have different desires than non-working wives; therefore, it is possible that the factors influencing their marital satisfaction differ from those influencing non-working wives. The aim of this study is to investigate the factors affecting marital satisfaction in working and non-working wives. Several factors are expected to affect marital satisfaction, including communication, conflict resolution, sexual intimacy, conflict resolution, and financial relations.

Communication. One important factor needed to build good relationships in marriage is communication. A good interpersonal relationship can foster good mental health in both partners (Luong, Charles, & Fingerman, 2011). Communication is described as a dynamic process of conveying meaning/message to others, in this case to one's spouse. The purpose of communication is to understand and to be understood by one's spouse (Olson, Olson-Sigg, & Larson, 2008).

According to Burleson and Denton (1997), communication involves communication skills and communication behavior. Communication in marriage involves three competencies: the ability to communicate, listening and talking skills, and ease in sharing ideas or complaints (Olson, Larson, & Olson, 2009).

Communication is important for marital satisfaction. Litzinger and Gordon (2005) argued that ineffective

communication can contribute to marital dissatisfaction. A study of nurses by Sanjaya and Putra (2016) also showed that marriage communication skills and sexual satisfaction predict marriage quality.

Communication may be an important issue for working wives, who juggle many time-consuming responsibilities. Communication may also be an issue for non-working wives, who may not be able to share and receive emotional and cognitive information from their husbands for various reasons. Therefore, communication is assumed to be a good predictor of marital satisfaction in both working and non-working wives.

Conflict resolution. Conflict is an unavoidable part of marriage. Conflicts can involve sexual disagreements, differences in temperament, interests, values, religion, and parenting styles (Igbo, Grace, & Christiana, 2015). Additionally, conflict can also be triggered by economic problems, recreation, and decision-making in the household, as well as the execution of duties or roles in the household (Scanzoni, 1985).

Conflict is usually manifested as fights, anger, aggression, violence, or hatred (Igbo et al., 2015). There are two sides of the coin – conflict can cause grudges, hostility, separation and even divorce, but can also lead to understanding, closeness, and respect.

Conflict resolution is required to foster healthy marriages. Burton (1990) defines conflict resolution as an action to find solutions to resolve conflict. Effective conflict resolution is demonstrated by not bringing up the past, showing openness in conveying negative or positive feelings, being open to information, focusing on issues, not accusing each other, being open to change, having the awareness to yield to one's spouse if needed, and building intimacy and trust with one's spouse (Olson et al., 2008). As conflict occurs in marriages with working as well as non-working wives, effective conflict resolution is assumed to be a predictor for both.

Sexual intimacy. Sexual activity is one of the most important factors in marriage (Elliott & Umberson, 2008) and has long-term implications (Hinchliff & Gott, 2004). A sexual relationship not only refers to sexual activity but also to sexual intimacy, which includes both partners' willingness to openly communicate and sexually explore.

Sexual intimacy is defined more broadly than as just sexual activity and includes not only touching, physical proximity, and sexual activity, but also affective experiences (Schaefer & Olson, 1981). According to Cordova (2009), two important aspects of sexual intimacy are emotional vulnerability and nonjudgmental acceptance. Partners can share their sexual-related feelings, needs, and desires; therefore, to achieve sexual intimacy, one should show

acceptance and support to one's partner (Cordova, 2009).

Working wives are not only responsible for domestic responsibilities such as cooking, washing clothes, and taking care of children, but also for external matters related to their work. Sometimes when they get home, they are physically tired because of work, and thus dislike having to face a husband who wants to channel his sexual needs. Research has shown that for these reasons, sexual life might be more prone to conflict in marriages among working wives rather than non-working wives.

Elliott and Umberson (2008) noted that sexual activity is not highly sought after by working wives who are already tired, busy or stressed out. Meanwhile, Cordova (2009) argues that sexual relationships have more to do with intimacy than biology. That means that it is very important to consider the deeper feelings and psychological concerns behind sexual activity, including anxiety, worry, low self-confidence, pain, and unresolved conflict. For these reasons, when a husband does not understand a situation faced by his wife and is only concerned with his own sexual needs, his wife may feel like a mere sexual object, which may create resentment. These negative feelings are assumed to be stronger in working wives, who play not only domestic roles but also working and earning roles.

These negative feelings surrounding sexual intimacy are thought to have implications for marital satisfaction (Dandurand & Lafontaine, 2013). Therefore, sex-related communication and openness are very important for working wives.

Financial relations. Satisfaction with a couple's financial status and financial decision-making are important in marital satisfaction. Copur and Eker (2014) contend that marriage is not only an emotional relationship, but an economic partnership. The term "economic partnership" is very interesting, since it reflects how husbands and wives work together to address financial issues, including income, debt, and assets. Similarly, Kurniawan and Setiawan (2016) discuss "financial relations", which refer to agreements between spouses related to financial decision-making and financial management.

The most common problems in marriage are disagreements about the planning and management of money. Arguments on financial problems sometimes result in lower levels of happiness in marriage (Britt, Grable, Briana, Goff, & White, 2008).

In couples with working wives, both husbands and wives can be equal sources of income; therefore, both believe they have power and rights over the family's finances. This may be potentially problematic in their financial relations.

In couples with non-working wives, normally the husbands serve as breadwinners, and wives serve as money managers. Husbands work and earn money, while wives manage spending money for household and family needs. This may also create marital disputes related to the amount of income and how much to spend.

Financial relations require couples to be open to reaching agreements about financial arrangements. Such agreements include the planning, management, and use of money; thus, trust is built and marriage quality increases (Cordova, 2009). Because money is an issue in marriage with working wives as well as non-working wives, good financial relations are assumed to be a predictor of marital satisfaction in both working and non-working wives.

This study. The descriptions above show that working and non-working wives face different situations and have different needs. They may have different views and expectations of marriage; therefore, it is possible that the factors affecting their marital satisfaction likewise differ. Based on these considerations, the research questions raised in this study are the following: 1) Do communication, conflict resolution, sexual intimacy, and financial relations influence marital satisfaction in working wives? 2) Do communication, conflict resolution, sexual intimacy, and financial relations influence marital satisfaction in non-working wives?

The hypotheses of this study are the following 1) Communication, conflict resolution, sexual intimacy, and financial relations all influence marital satisfaction in working wives; 2) Communication, conflict resolution, sexual intimacy, and financial relations all influence marital satisfaction in non-working wives.

The aim of this study is to identify the effective contributions of communication, conflict resolution, sexual intimacy, and financial relations on the variable of marital satisfaction in working and non-working wives. This study will attempt to fill the current gap in literature about the possible differences among these factors on marital satisfaction in full-time working and non-working wives.

The results of this study can benefit individuals and couples preparing for marriage, by helping them understand the factors influencing marital satisfaction.

For marriage counselors, these findings can be incorporated into couples counseling programs. For the government, the results of this study can become a foundation in preparing family programs to reduce divorce rates in the community.

2. Methods

Participants. Participants in this study were full-time working and non-working wives in Indonesia. Participants were recruited through an online survey. In total, there were 144 participants, 90 full-time working wives and 54 non-working wives. The demographic distribution of the participants is presented in Table 1 (*See appendix*).

Instruments. Five scales were used in this study to measure communication, conflict resolution, sexual intimacy, financial relations, and marital satisfaction. The Enrich Communication Scale (Olson, Fournier, & Druckman, 1985) was used to measure communication. This scale comprises 10 items regarding level of satisfaction with communication with one's spouse, and the items focus on the level of comfort in sharing and receiving both emotional and cognitive information.

The Enrich Conflict Resolution Scale (Olson et al., 1985) was used to measure conflict resolution. This scale measures couples' openness to discussing strategies to solve issues and disagreements (Fowers & Olsons, 1989). This scale comprises 8 items. More agreement reported in the scale reflects more effective conflict resolution.

The sexual intimacy scale comprises 8 items. This scale was modified from the MC Sexual Intimacy Questionnaire (Cordova, 2009). The scale for sexual intimacy consists of two components, emotional vulnerability and non judgmental acceptance (Cordova, 2009). Greater agreement reported in the scale reflects higher sexual intimacy.

The financial relations scale comprises 8 items. The items measure the level of agreement between partners about financial decisions, such as spending and saving. The scale, proposed by Cordova (2009) and Olson and Larson (2008), was based on common financial activities. Greater agreement reported in the scale reflects higher satisfaction in financial relations.

The Kansas Marital Satisfaction Scale (Schumm et al., 1986) was used to measure marital satisfaction. The scale consists of 3 items measuring overall satisfaction with one's spouse, marital relationship, and quality of marriage.

Table 2. Reliability of the Communication, Conflict Resolution, Sexual Intimacy, Financial Relations, and Marital Satisfaction Scales

Scale	Aitem (N)	Cronbach's Alpha (α)
Communication	10	0.854
Conflict Resolution	10	0.831
Sexual Intimacy	8	0.838
Financial Relations	8	0.887
Marital Satisfaction	3	0.941

The scales measuring communication, conflict resolution, sexual intimacy, and financial relations all used 5-point Likert scales (1= strongly disagree, 5= strongly agree). The Kansas Marital Satisfaction Scale also used a 5-point Likert scale (1= strongly dissatisfied and 5= strongly satisfied). Items on communication, conflict resolution, sexual intimacy, and marital satisfaction were translated from English to Indonesian and back-translated to ensure they did not lose the original meaning.

The reliability of the scales used in the current study are presented in Table 2.

3. Results

The results of both subject groups are described in Table 3. The correlations between variables are presented in Table 4. Regression analyses are presented in Table 2 of the Appendix (*See appendix*).

A significant regression equation was found in working wives ($F(3,86) = 51.42, p < 0.00$, with an $R^2 = 0.64$). Participants' predicted marital satisfaction was equal to $0.70 + 0.35$ (communication) + 0.35 (sexual intimacy) + 0.19 (financial relations). Communication, sexual intimacy, and financial relations were found to be significant predictors of marital satisfaction in working wives.

A significant regression equation was also found in non-working wives ($F(2,51) = 58.53, p < 0.00$, with an $R^2 = 0.70$). Participants' predicted marital satisfaction was equal to $0.62 + 0.55$ (communication) + 0.40 (financial relations). Communication and financial relations relation were thus significant predictors of marital satisfaction in non-working wives.

Table 3. Means and Standard Deviations of Communication, Conflict Resolution, Sexual Intimacy, Financial Relations and Marital Satisfaction

Variables	Working wives (n=90)	Non-working wives (n=54)
Communication		
M	3.59	3.58
SD	0.85	0.86
Conflict Resolution		
M	3.55	3.42
SD	0.73	0.76
Sexual Intimacy		
M	4.04	4.05
SD	0.82	0.73
Financial Relations		
M	3.68	3.70
SD	0.92	0.97
Marital Satisfaction		
M	4.10	4.07
SD	0.86	0.95

Table 4. Correlation Matrix of Communication, Conflict Resolution, Sexual Intimacy, Financial Relations and Marital Satisfaction

Working wives (N=90)					
	Communication	Conflict Resolution	Sexual Intimacy	Financial Relations	Marital Satisfaction
Communication	1.0	0.87***	0.79***	0.72***	0.75***
Conflict Resolution		1.0	0.71***	0.66***	0.71***
Sexual Intimacy			1.0	0.61***	0.72***
Financial Relations				1.0	0.66***
Marital Satisfaction					1.0
Non-working wives (N=54)					
Communication	1.0	0.87***	0.60***	0.70***	0.78***
Conflict Resolution		1.0	0.44**	0.68***	0.49***
Sexual Intimacy			1.0	0.46***	0.76***
Financial Relations				1.0	0.76***
Marital Satisfaction					1.0

**P<0.001

4. Discussion

Working and non-working wives have different psychological dynamics. Working wives have more opportunities to develop themselves through their work. By working, they earn income that can serve as additional family income (Pujiastuti & Retnowati, 2004). However, they also face the challenge of maintaining a stable balance between work and family, especially in their marital relationships. This situation may also affect their needs and expectations toward marriage.

Our results indicate a difference in the factors affecting marital satisfaction in the two groups of wives. Among the working wives, marital satisfaction was most influenced by communication, sexual intimacy, and financial relations. These variables accounted for 64% of the variation in marital satisfaction among working wives. The strongest contributor to marital satisfaction was communication, followed by sexual intimacy and financial relations. In non-working wives, marital satisfaction was influenced by communication and financial relations. These variables accounted for 70% of the variation in marital satisfaction. Communication still strongly accounted for marital satisfaction. However, conflict resolution was not a contributor to the marital satisfaction in either group.

Communication. Communication was the strongest predictor of marital satisfaction in both groups. This is consistent with the findings of Litzinger and Gordon (2005), which found that interpersonal communication between spouses plays a role in achieving marital satisfaction. Communication includes the ability to listen to each other's thoughts, ideas, feelings, and opinions. It

contains an element of trust and courage to express it (Azeez, 2013).

Working and non-working wives experience different challenges in their lives. Working wives face pressure both inside and outside the household. They have little time left to take care of their families, especially when tired from work activities. However, non-working wives also experience stress from the responsibilities of household management and childcare.

Marital satisfaction is related to the fulfillment of needs, expectations, and desires in marriage (Bahr, Chappell, & Leigh, 1983). Different situations and challenges faced by wives lead to different needs, expectations, and desires, which can be facilitated by good communication. Communication helps spouses to understand and meet each other's expectations.

Good communication is demonstrated by the ease of expressing feelings, providing support when experiencing problems, the satisfaction obtained by talking to one's spouse, and being a good listener (Olson et al., 1985). Good communication with one's spouse can reduce the stress experienced by both partners and increase the quality and harmony of their relationship (Ledermann, Bodenmann, Rudaz, & Bradbury, 2010).

Conflict resolution. The current study showed that conflict resolution did not influence marital satisfaction in either working or non-working wives. In other words, conflict resolution is not a predictor of marital satisfaction. These findings diverged from those of previous studies. A study by Rands, Levinger, and Mellinger (1981) found that spouses who perceived an intimate-non aggressive

pattern of conflict resolution in their marriages experienced the greatest marital satisfaction. Similarly a study by Greeff & de Bruyne (2000) showed that the collaborative conflict management style is most highly correlated with marital satisfaction. In the collaborative style, partners are not only proactive in reaching their goals, but also show attention and concern toward each other (Olson et al., 2011). In contrast, the competitive conflict management style has the lowest correlation with marital satisfaction.

A possible explanation for the results of the current study is that the measurement of conflict resolution in this study may not be appropriate for Indonesian culture. The measurement focuses on the openness of partners to admit and work out problems in their marriage and the way in which they resolve their arguments (Fowers & Olson, 1989).

This measurement originally came from Western culture, in which openness and assertiveness are encouraged and appreciated. However, these traits may be perceived negatively in Eastern culture. Openness, for instance, may potentially create discomfort in Indonesian culture, because it can be perceived as potentially hurtful to one's partner; therefore, Indonesian couples may choose to avoid talking openly to avoid discomfort and further conflict.

In terms of Hofstede's construct, Indonesia is a highly collectivist society (Hofstede, Hofstede & Minkov, 2010). According to Dilek (2008), an individualist culture focuses on the attainment of personal goals, whereas a collectivist society emphasizes shared goals. Hence, conflict management strategies may differ between collectivist and individualist societies. Collectivist cultures, for example, disprefer directly communicating issues that may be hurtful to one's partner.

Sexual intimacy. Results showed that sexual intimacy impacts marital satisfaction in working wives. However, this was not the case among non-working wives. These differing results suggest different perceptions of wives' roles in the two groups.

Non-working wives may adopt the traditional model of marriage, and therefore perceive themselves as responsible for internal household matters, including childcare and supporting their husbands while he works (Gutek, Searle & Klepa, 1991). As a result, these wives become more submissive to their husbands, including in their sexual lives. In support of this analysis, Crawford and Popp (2003) argued that women are seen as passive in terms of sexual activity.

Sexual intimacy is thus not a factor in marital satisfaction among non-working wives, since the wives perceive sexual activity as a form of service to their husbands. It is the husband who initiates sex (Olson et al., 2011).

Therefore, the wife prioritizes meeting the husband's sexual needs and desires, even though this may not meet her own sexual needs.

In contrast, working wives may play a more egalitarian role in their marriages. Because they work and provide income, they may expect mutual respect and commitment in their relationships. They also expect their husbands to be involved in domestic and financial issues (Knudson-Martin & Mahoney, 2005; Perrone, Wright, & Jackson, 2009). Similarly, they also want their husbands to respect their sexual needs, desires, and feelings. For instance, they expect sex to include foreplay, not only the sex act itself (Davidson & Darling, 1989). This may explain why sexual intimacy is among the factors influencing marital satisfaction in working wives. Sexual intimacy involving emotional vulnerability and non judgemental acceptance between partners allows wives to share their sex-related needs and expectations.

The notion that working wives may expect to play an egalitarian role in marriage is supported by the fact that working wives in this study are more educated than non-working wives. 72.2% of working wives in this study have pursued higher education and have either an undergraduate, masters, or doctoral degree. In contrast, only 51.9% of non-working wives have backgrounds in higher education, and none have doctoral degrees. Moreover, the majority of working wives in this study are professionals (47.8%) or entrepreneurs (17.8%). High educational level and working status may encourage working wives to adopt egalitarian roles in marriage.

High levels of sexual intimacy positively impact romantic attachment and partner satisfaction (Dandurand & Lafontaine, 2013). Conversely, low sexual intimacy adversely affects marital satisfaction. The results of this study are also supported by a study conducted by Blumstein & Schwartz (1983), which found that marital satisfaction can be associated with sexual satisfaction.

Financial relations. Problems in marriage are often related to money (Setiawan, 2017). However, the root issues are not simply related to money itself, but rather to financial relations. Financial relations concern how spouses come to agreements about monetary activities, such as money management, savings, spending, and other monetary decisions.

The results of the current study showed that financial relations affect marital satisfaction in both groups. This means that agreeing about the planning, management and use of money is an important factor for marital satisfaction for both working and non-working wives. The results of this study are also supported by a study conducted by Ochsner (2012) which found that financial security is among the factors affecting marital satisfaction.

In marital relationships, husbands and wives may have different views on money and have different styles of money management. One partner may be a saver and the other may be a spender. Cordova (2009) explains that savers tend to save their money and do not easily part with it. This pattern of money management is rooted in a high need for security, since saving is a way to generate security. On the other hand, spenders tend to easily spend their money as a form of freedom (Cordova, 2009). Different financial attitudes between spouses will influence marital satisfaction, because money management styles relate to emotional states. Therefore, satisfying financial relations are required for a satisfying marriage.

Non-working wives do not contribute to the family income. Because their husbands only focus on working and earning money and wives focus on managing family and household needs, conflict may arise from husbands' complaints about their wives' unwise spending, or wives' complaints about husbands failing to earn enough to support the family.

In contrast, working wives do contribute to the family's income. This can lead to disputes over the use of money, such as whose money is used and how to use it. For that reason, two-career couples need a common understanding of their financial matters.

5. Conclusion

The results show that marital satisfaction in working and non-working wives is influenced by different factors. Among working wives, marital satisfaction is influenced by communication, sexual intimacy, and financial relations. Meanwhile, among non-working wives, marital satisfaction is influenced by communication and financial relations. Conflict resolution is not a predictor for marital satisfaction in either working or non-working wives, which may be due to cultural issues.

Considering that marital satisfaction is influenced by communication and financial relations in both groups, couples should learn and practice to improve their communication and financial relations. They should practice sharing and receiving emotional and cognitive information and be open about monetary issues and improve their understanding of the psychological issues underlying their spending and saving choices.

Because sexual intimacy is important for working wives, dual-earner couples should learn how to openly communicate about sexuality to foster satisfying sex and sexual intimacy. Wives should learn to express their feelings about sexual activities, while husbands should learn to listen and meet their wives' sexual expectations. Further studies should be conducted on the most effective conflict resolution styles in Indonesian culture. Future

studies should also include working status of wives as a variable. These studies would enrich the body of knowledge on conflict resolution in marriage to further the understanding of best practices for Indonesian couples.

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Declaration of Interest

The authors report no conflicts of interest in this work.

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Appendix

Table 1. Demographic Characteristics of Study Participants

	Working wives (n=90)	%	Non-working wives (n=54)	%	All respondents	%
Age (years)	40.58		39.92		40.25	
Years of Marriage(years)	15.92		17.12		16.52	
Education level						
Elementary School	1	1.1	2	3.7	3	2.08
Junior High School	2	2.2	3	5.6	5	3.47
Senior High School	22	24.4	21	38.9	43	29.86
Undergraduate	48	53.3	27	50.0	75	52.08
Master	15	16.7	1	1.9	16	11.11
Doctorate	2	2.2	0	0	2	1.38
Total	90	100	54	100	144	100
Domicile (N)						
East Java	62	68.8	34	62.96	96	66.66
Central Java	8	8.88	5	9.26	13	9.03
West Java	11	12.22	10	18.51	21	14.58
Outside Java	8	8.88	5	9.26	13	9.03
Missing data	1	1.11	0	0	1	0.69
Total	90	100	54	100	144	100
Occupations (N)						
Low level worker	9	10.0				
Administrative staff	22	24.4				
Professional	43	47.8				
Entrepreneur	16	17.8				
Total	90	100				

Table 2. Summary Regression Analyses Investigating the Influences of Communication, Conflict Resolution, Sexual Intimacy, and Financial Relations on the Marital Satisfaction of Working and Non-Working Wives

Working Wives (N=90)																
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R ²	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Collinearity Statistics	
	B	Std. Error								Beta	R Square Change	F Change	df1	df2	Sig. F Change	Tolerance
1 (Constant)	1.410	0.26	-	5.37	0.00	0.75	0.56	0.55	0.57	0.56	110.72	1	88	0.000	-	-
Communication	0.75	0.07	0.75	10.5	0.00										1.00	1.00
2 (Constant)	0.81	0.29	-	2.83	0.00	0.79	0.62	0.61	0.53	0.06	15.01	1	87	0.000	-	-
Communication	0.48	0.10	0.476	4.95	0.00										0.47	2.12
Sexual intimacy	0.39	0.10	0.37	3.87	0.00										0.47	2.12
3 (Constant)	0.70	0.29	-	2.46	0.02	0.80	0.64	0.63	0.52	0.02	4.75	1	86	0.032	-	-
Communication	0.35	0.11	0.35	3.21	0.00										0.35	2.90
Financial Relations	0.19	0.09	0.20	2.18	0.03										0.46	2.15
Sexual intimacy	0.35	0.10	0.33	3.52	0.00										0.46	2.19
Non-Working Wives (N=54)																
1 (Constant)	0.99	0.35	-	2.8	0.01	0.78	0.61	0.60	0.60	0.60	81.10	1	52	0.000	-	-
Communication	0.86	0.10	0.78	9.0	0.00										1.00	1.00
2 (Constant)	0.62	0.32	-	1.89	0.06	0.84	0.70	0.69	0.54	0.09	14.66	1	51	0.000	-	-
Communication	0.55	0.12	0.49	4.57	0.00										0.51	1.95
Financial Relation	0.40	0.11	0.41	3.83	0.00										0.51	1.95