

Economic Predictors of Marital Quality Among Newly Remarried Rural and Urban Couples

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ABSTRACT. Guided by family stress theory, this study compares newlywed samples of remarried couples from rural and urban areas. More than 900 men and 1,000 women in remarriages responded to questionnaires that assessed their economic pressures, family characteristics, and relationship quality. On socioeconomic characteristics, rural and urban couples differed. Urban couples were more educated, had smaller households, and had higher incomes. However, both samples reported high levels of satisfaction and low levels of relationship instability. Regression analyses identified gender differences in the economic predictors of relationship quality. For wives, both marital satisfaction and marital instability were predicted by financial concerns. For men, relationship outcomes were related to the ability to make ends meet. Material needs (having enough money to afford necessities) also predicted marital satisfaction for women, but not marital instability. Implications for family life education are provided.

Family scholars have observed that couples experience diverse challenges based on different stages and types of marriage. For example, newlywed couples generally experience greater dyadic adjustment difficulties than do more-established marriages (Carrere, Buehlman, Gottman, Coan, & Ruckstuhl, 2000). Remarriages, especially those involving stepchildren, encounter additional relationship stress due to the complexities unique to stepfamily life (Ganong & Coleman, 2004). Previous research on marital quality in rural America has shown that rural couples, in general, exhibit decreased marital stability and satisfaction. These studies associate their findings with the economic pressures that are characteristic of rural areas (Conger et al., 1990, Conger & Elder, 1994). Collectively taking into account the literature on new marriages, remarriages, and rural marriages, we hypothesize that newly-remarried rural couples may experience considerable difficulties regarding marital satisfaction and instability. Specifically, using a sample of newly remarried couples from rural and urban areas, we investigate the rural influence of economic pressure upon self-reported marital instability and marital satisfaction. Several economic variables, which have been implicated in the extant literature as stressors in rural communities (i.e., financial pressure, income, family size, and education level) are examined in order to understand their influence on couples in this stage and type of marriage.

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Literature Review

In recent decades, marital quality among newlyweds has been a frequent focus of marriage research. Newly-married couples usually experience greater dyadic adjustment difficulties than do more-established marriages (Carrere et al., 2000). Newly married couples often struggle with matters of dyadic consensus, such as finances and balancing work and family (Center for Marriage and Family, 2000). Marital quality among the remarried has also become a frequent focus of marital quality research. Remarried couples, especially those with stepchildren, confront difficulties in addition to the typical stressors that face any marriage. Unique to remarriage and stepfamily life are complexities such as on-going interactions with former spouses, disagreements about stepchildren, lack of societal guidelines for stepfamily roles, protracted legal and custody issues, and negative social stereotypes (Ganong & Coleman, 2004).

Research has also shown that rural marriages, in general, experience specific stressors and report decreased levels of marital quality (cf. Conger & Elder, 1994; Conger et al., 1990). Couples living in rural communities face a unique set of economic pressures and socioeconomic characteristics that have been implicated in affecting marital outcomes, including economic strain, lower education level, large household size, and lower household income. Despite the large quantity of existing literature on newlywed marital quality, and the growing literature on remarriage quality, there is still very little information available regarding newlyweds and remarriage in rural areas. The Census, however, indicates that remarriage for a white woman is more likely in rural areas (Bramlett & Mosher, 2002). Some of the specific factors likely facing these couples are reviewed below.

Economic Strain. Marital quality is often linked to economic hardships. Higher household income, for example, correlates with positive marital outcomes (Bramlett & Mosher, 2002). Rural areas generally experience greater economic hardships, and rural couples typically have fewer financial resources and greater economic strain (Conger & Elder, 1994). Economic strain from a lack of financial resources enhances the risk of emotional distress, which increases the chance of marital conflict and subsequent marital instability. Economic strain leads to hostility, especially among men, and diminished emotional warmth in marriage, which contributes to a reduction in both marital satisfaction and stability (Conger et al., 1990; Clark-Nicolas & Gray-Little, 1991). Socioeconomic characteristics commonly found in rural locations, such as higher unemployment, higher neighborhood poverty, lower household income, and higher receipt of welfare are associated with first marriage and remarriage dissolution (Bramlett & Mosher, 2002).

Education. Geographically remote rural areas typically provide fewer academic and social opportunities for their citizens (Hardre & Reeve, 2003). These deficits in resource are associated with low achievement and high dropout risks (Fowler & Walberg, 1991), and help explain why rural areas have higher high school dropout rates than urban areas (Colangelo, Assouline, & New, 1999). Lower levels of education and family income are correlated and are associated with a higher probability of marital disruption (Bramlett & Mosher, 2002).

Household Size. Large family size has also been found to be negatively correlated with marital satisfaction. Researchers have found that marital satisfaction decreases as family size increases (Clark-Nicolas & Gray-Little, 1991; Glenn & McLanahan, 1982), which is noteworthy because rural families in general are larger than urban families (U.S. Census Bureau, 2005). This reduction in marital satisfaction is often explained as a consequence of fewer positive spousal interactions and decreased frequency of couple companionate activities as a result of larger numbers of people in the household. In some cases, large family size has been shown to be

predictive of lowered marital satisfaction among men with low-income, but not among men with higher incomes (Clark-Nicolas & Gray-Little, 1991). Regardless of income level, *per capita income* decreases with increasing numbers of people living in the home.

Family Stress Theory

Conger and colleagues (1994) drew upon stress theory and the life course framework for their study of economically stressed families. Their family stress model, succinctly summarized, assumes certain stressors impact individuals differently depending on their stage in life as well as stress-mediating factors. Such stress mediating factors could include a person's existing resources, their coping skills, perceptions of the stress, as well as stepfamily-specific variables (Crosbie-Burnett, 1989). Economic pressure is the stressor used by Conger and associates to predict various indicators of marital quality and psychological well-being (1990; 1994; 1999).

Given the difficulties associated with new marriages in general and remarriages in particular, as well as the economic pressures of rural life, it is hypothesized that newly remarried couples in rural communities may differ on measures of marital quality from their urban counterparts. Socioeconomic pressure variables used as predictors of marital quality include annual household income, annual household income per capita, household size, and education level of the husband and wife. Economic strain is measured by perceived financial concerns, material needs, and felt constraint. Three research questions guide this investigation: (a) Are there differences in socioeconomic characteristics and economic strain between newly remarried rural and urban couples? (b) Are there differences in marital quality between newly remarried rural and urban couples? (c) Do socioeconomic characteristics and economic strain predict marital quality in newly remarried rural and urban couples?

Methods

Participants. The sample for this study was recruited via state marriage licenses acquired from the state's Office of Vital Statistics. All couples in 2006, who reported that one or both partners would be entering a remarriage, were selected from all of the state's rural counties for a total of 1,577 rural remarried couples. Additionally, all remarried couples that were issued marriage licenses in the state's largest urban county were also sampled to serve as a comparison group ($n = 3,309$). A survey packet was sent to each remarried household and included questionnaires for both the husband and the wife.

Of the 4,886 packets originally sent, 939 men and 1,101 women returned questionnaires for return rates of 19.2% and 22.5%, respectively. Couple data, from both the husband and wife, were returned by 879 pairs. Thirty-four percent of the questionnaires returned were from rural counties. Age for participants ranged from 20 to 95 years for husbands and 18 to 90 years for wives, with means of 39.7 and 44 years, respectively. On average, respondents had been married for 9.4 months. More than half of the respondents reported being in their second marriage (57% of husbands and 50% of wives), and nearly a quarter (20.3% and 24.7%) were in their first marriage. These percentages are consistent with national estimates (Teachman & Tedrow, 2008). The rest of the respondents were married for their third or more time. The marriage number ranged as high as sixth marriage for men and eighth marriage for women. Fifty percent of the sample reported a household income of more than \$60,000 per year, and 18% reported more than \$100,000. Nearly 98% of the sample was Caucasian; however, the state's marriage licenses did

not differentiate Caucasians by Hispanic origin. Education levels for participants ranged from 3 to 17 (highest grade completed) for husbands and 7 to 17 for wives, with 65% of husbands (69.1% of wives) having attended some college (grades 13-17). Family size (# in household) ranged from 2-11, with 43% having two people, 18% having three people, 17% having four, and 18.5% having five or more people living together in the home.

Measures. Satisfaction was measured using Conger and associates' (1990) two-item summative index ("How happy are you with your marriage?" "How satisfied are you with your relationship with your spouse?"). Both items are rated on a seven-point Likert scale ranging from "Extremely unhappy/dissatisfied" to "Extremely happy/satisfied." For husbands, the reliability coefficient was .909; for wives, .899.

Marital instability is conceptually distinct from marital satisfaction. Poor satisfaction does not necessarily lead to divorce or separation (Heaton & Albrecht, 1991); therefore the Marital Instability Index (Booth, Johnson, & Edwards, 1983) was also utilized. It includes five items (e.g. "Has the thought of getting a divorce or separation crossed your mind?" "Have you or your spouse ever seriously suggested the idea of divorce?"), each with three possible answers: "Never," "Yes, but not recently," and "Yes, recently." The reliability coefficients for husbands and wives were .823 and .858, respectively.

To assess economic strain, a three-construct measure developed by Conger and Elder (1994) evaluated husbands' and wives' perceived material needs, felt constraint, and financial concerns. Material need was assessed with seven items measured by a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." These items pertain to the actual demand for material goods in the home, (e.g. "We have enough money to afford the kind of food that we need," "We have enough money to afford the kind of medical care that we need"). Financial concern addresses the impact of economic stress on personal functioning, (e.g. "I have trouble sleeping because of my financial problems," "I often worry about my poor financial situation"). Five items were used to assess financial concerns and were also measured on a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." Felt constraint considers perceptions of economic difficulty, and was measured using three items (e.g. "How much difficulty have you had paying your bills?" "Generally, at the end of each month, how much money do you end up with?"), with higher scores indicating greater economic strain. The reliability coefficients were respectively for husbands and wives, material needs: .922 and .925; felt constraint: .731 and .746, financial concern: .862 and .879.

Results

The first two research questions were explored through a series of t-tests and general linear models. Analyses were conducted to identify rural/urban group differences on the predictor and outcome variables of interest. Next, backward stepwise regressions were employed to identify which variables predict marital quality in rural and urban samples of new remarriages. Backward stepwise regressions were chosen for this exploratory study because there was no a-priori assumption regarding which variables would be the strongest predictors of marital quality. All variables were initially included in the model and non-significant predictors were eliminated one-by-one through a process that partials for other independent variables still in the model.

Table 1.

Group statistics and t-tests for rural and urban participants.

	Group Statistics			Independent Samples Test				
	Sample	N	Mean	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Household Size	Rural	392	3.378	1.990	747	.047	.193	.097
	Urban	758	3.185					
Household Income	Rural	386	14.750	-5.634	1141	.000	-1.608	.285
	Urban	757	16.358					
Per Capita Household Income	Rural	383	5.226	-5.102	1133	.000	-.956	.187
	Urban	752	6.183					
Wife Education	Rural	393	13.540	-7.340	878	.000	-.870	.119
	Urban	740	14.410					
Husband Education	Rural	392	13.150	-5.726	861	.000	-.705	.123
	Urban	743	14.290					
Material Needs (Wife)	Rural	375	2.322	.752	1086	.452	.047	.062
	Urban	713	2.275					
Material Needs (Husband)	Rural	313	2.275	1.409	927	.159	.092	.065
	Urban	616	2.184					
Felt Constraint (Wife)	Rural	367	7.025	2.005	1072	.045	.346	.172
	Urban	707	6.679					
Felt Constraint (Husband)	Rural	307	6.977	2.056	914	.040	.370	.180
	Urban	609	6.608					
Financial Concerns (Wife)	Rural	374	1.943	1.457	1083	.145	.090	.061
	Urban	711	1.853					
Financial Concerns (Husband)	Rural	311	1.963	2.379	567	.018	.153	.064
	Urban	614	1.810					
Satisfaction (Wife)	Rural	378	12.287	.003	1091	.997	.000	.155
	Urban	715	12.288					
Satisfaction (Husband)	Rural	315	12.467	-.795	934	.427	-.120	.150
	Urban	621	12.586					
Instability (Wife)	Rural	297	5.950	-.790	865	.429	-.107	.135
	Urban	570	6.056					
Instability (Husband)	Rural	312	5.978	.027	929	.979	.003	.128
	Urban	619	5.974					

Group differences. There were significant group differences on most of the socioeconomic variables of interest (see table 1). On average, rural couples had larger households ($t = 1.990, p = .047$) while urban households had higher incomes ($t = -5.634, p < .001$) and higher per capita income ($t = -5.102, p < .001$). Education was also higher for urban wives ($t = -7.340, p < .001$) and urban husbands ($t = -5.726, p < .001$). On the three measures of economic strain, rural husbands reported higher felt constraint ($t = 2.056, p = .040$) and financial concern ($t = 2.379, p$

= .018). Rural wives also reported higher felt constraint ($t = 2.005$, $p = .045$) than their urban counterparts.

Both urban and rural couples reported high levels of marital satisfaction and low levels of instability. The range for marital satisfaction was 2-14 and mean scores for rural and urban men and women were on the high end of the spectrum (12.29-12.59; $SDs = 2.03$ - 2.55 , respectively). Average instability scores were on the low end of the 5-15 range scales for both rural and urban respondents (5.97-6.06; $SDs = 1.82$ - 1.91 , respectively). General linear models failed to identify any significant group differences on marital satisfaction and instability. These models tested for main effects of gender and urban/rural status, as well as interaction effects.

Table 2
 Summary of retained predictors in backward stepwise regression models.

	Rural								Urban							
	Satisfaction				Instability				Satisfaction				Instability			
	B	Std. Error	β	Sig.	B	Std. Error	β	Sig.	B	Std. Error	β	Sig.	B	Std. Error	β	Sig.
Husbands																
Household Size																
Material Needs					.319	.140	.161	.024								
Felt Constraint	-.175	.053	-.187	.001	.151	.052	.206	.004	-.113	.033	-.143	.001	.180	.028	.253	.000
Financial Concerns																
Wives																
Household Size									-.160	.059	-.101	.007				
Material Needs	-.479	.183	-.182	.009					-.403	.122	-.167	.001				
Felt Constraint													.110	.043	.150	.011
Financial Concerns	-.562	.179	-.219	.002	.554	.105	.299	.000	-.260	.125	-1.040	.038	.269	.119	.133	.024

Predictors of Marital Quality. Four separate backward stepwise regressions were performed: (1) rural husbands, (2) rural wives, (3) urban husbands, and (4) urban wives (see Table 2). For each regression analysis, eight independent variables were included: household size, household income, per capita household income, wife's education, husband's education, material needs, felt constraint, and financial concerns. For husbands' models, husbands' perceptions of material needs, felt constraint, and financial concerns were included; for wives models, wives' perceptions were included as the three measures of economic strain. Several variables were not retained in any of the models. Specifically, household income, per capita household income, wife's education, and husband's education were never significant predictors of marital satisfaction or marital instability.

Rural Husbands. Felt constraint was the only retained predictor ($\beta = -.187, p = .001$) in the model of rural husbands' satisfaction (adjusted $R^2 = .032$). The negative coefficient indicates that an increase in felt constraint is associated with a decrease in marital satisfaction. The instability model (adjusted $R^2 = .104$) also retained husband's felt constraint ($\beta = .206, p = .004$), and perceived material needs ($\beta = .161, p = .024$). The positive coefficients indicate that as predictors increase there is also an increase in reported marital instability.

Rural Wives. For rural wives, perceived material needs ($\beta = -.182, p = .009$) and financial concerns ($\beta = -.219, p = .001$) were retained in the satisfaction model (adjusted $R^2 = .133$). For instability (adjusted $R^2 = .086$), only financial concerns was significant ($\beta = .299, p < .001$).

Urban Husbands. As was the case with their rural counterparts, felt constraint was the only retained predictor ($\beta = -.143, p = .001$) in the model of urban husbands' satisfaction (adjusted $R^2 = .019$). Felt constraint was the only significant predictor ($\beta = .253, p < .001$) of instability (adjusted $R^2 = .062$).

Urban Wives. Household size ($\beta = -.101, p = .007$), material needs ($\beta = -.167, p = .001$), and financial concerns ($\beta = -.1040, p = .038$) were all significant predictors of wives' satisfaction (adjusted $R^2 = .075$). Felt constraint ($\beta = .150, p = .011$) and financial concerns ($\beta = .133, p = .024$) were retained in the instability model (adjusted $R^2 = .065$).

Discussion

The purpose of this study was to determine whether (1) differences in economic pressure, as well as (2) differences in marital quality exist between newly remarried rural and urban couples. A third objective was to identify significant predictors of marital quality in these groups. The differences found between rural and urban newly remarried couples were consistent with previous research. In the present study, rural couples had significantly lower average household income. They also had lower levels of education and a greater average number of people in the household, which suggests that stepfamilies in rural areas are larger than stepfamilies in urban areas. Concerning perceptions of economic stress, rural husbands and wives feel more constrained than their urban counterparts. Examples of felt constraint include perceived difficulty paying bills, amount of money left over at the end of the month, and participants' level of agreement with the statement: "Our income never seems to catch up with our expenses."

Newly remarried rural husbands also reported significantly more concern about their financial situation than newly remarried men from urban areas. Financial concern includes worrying about a poor financial situation, concerns about affording adequate health insurance, trouble sleeping because of financial problems, and not knowing how to support oneself during the next year. It's likely that newly remarried couples in rural populations feel more constrained and concerned due

to their significantly lower annual income, and larger household size, (which together explain their lower annual per capita income), as well as their lower levels of education.

Although couples in rural populations feel more financially constrained and concerned than urban couples, no significant differences were found between these groups in their perceptions of material need. Inasmuch as family stress theory suggests that certain stressors impact individuals differently depending on unique stress-mediating factors, the lack of difference in perceived material need together with the finding of significant differences in felt financial constraint and concerns may be a result of differing rural/urban expectations for material goods (and stress associated with the lack of goods and necessities). Further research is needed to clarify this outcome.

Mean differences in marital quality were not statistically significant between newly remarried rural and urban respondents. This finding is likely due to several characteristics of the newlywed sample. For example, previous research has shown that marital quality among newly remarried couples is typically a product of individual-difference variables rather than demographic factors or marital history (Kurdek, 1989). Research on first marriages has suggested that the relationship between financial strain and marital quality is influenced by the affective quality of marital relations (Conger et al., 1990) and mediated by couple interaction forms (i.e. disagreements, fighting, quality time together; see Gudmunson, Beutler, Israelsen, McCoy, & Hill, 2007). Economic pressure appears to increase the risk for hostility and diminished emotional warmth in marriage, and these individual/interpersonal conditions, in turn, increase the risk for marital conflict and subsequent marital distress (Conger, Reuter, & Elder, 1999).

While the present study took into account the affective aspects of economic hardship using the same measures as Conger and associates (1994) (i.e., financial concerns, felt constraint, and material needs), it is possible that group mean differences were not statistically significant in this sample because the majority of respondents reported very high satisfaction and very low instability (as one might expect with a newlywed sample) with relatively small standard deviations. This restriction of range may have masked the negative impact of economic strain on marital interactions and thereby limited our ability to detect marital distress (cf. Conger et al., 1990). A sample with more variability in marital quality is needed to further explore differences between rural and urban couples.

Another sample characteristic that may have influenced the association between economic stress and marital quality was the high mean annual income reported by both rural and urban couples, (50% of the respondents had household incomes more than \$60,000 per year, and 18% reported \$100,000 or more annually). Although there was a statistically significant difference between rural and urban couples' annual income, means for both groups were relatively high (average rural income: \$41,250; average urban income: \$47,500). Despite significant differences in felt constraint and financial concerns between newly remarried rural and urban couples, neither group is at or near the poverty line, which may account for the finding of no significant difference in perceived material needs. It is also possible that over the last two decades since Conger's studies on rural families, the economic stresses of rural life are not as pronounced as they once were. With the decrease of family farms, as well as educational and employment advances made possible through the Internet, it's probable that rural and urban stepfamilies are becoming more similar economically.

Although differences were not found based solely on a couple's geographic location, a number of economic strain variables were able to predict marital quality among newly remarried couples regardless of rural or urban status. A number of gender differences also arose. For

women, both marital satisfaction and marital instability were predicted by financial concerns; whereas for men, felt constraint predicted marital satisfaction and instability. This finding suggests that for newly remarried women what matters most, in terms of marital quality, is how she feels about her present and future financial condition (e.g. “I often worry about my poor financial situation,” “I don’t know how I will be able to support myself next year,” “I have trouble sleeping because of my financial problems”). Whereas predicting marital quality for newly remarried men relates to actual, present financial limitation (e.g. amount of difficulty paying bills, income never seeming to catch up with expenses, and amount of money left over at the end of the month).

Societal gender roles and expectations may help explain these differences. Traditionally, men have been seen as the family “breadwinners” and are expected to be wage earners, hence the reason they may report more depression and marital conflict when struggling to fulfill this role (Crowley, 1998). Similarly, Conger and associates (1990) found that men typically show more hostility and irritability in response to financial difficulties. Women traditionally have been expected to care for and provide nurturance to the children and may feel more distress when contemplating their abilities to meet their expectations. For women, material needs (having enough money to afford proper food, clothing, house, car, medical care, etc.) also predicted marital satisfaction, but not marital instability. This suggests that as need for material goods increases women are more likely to be dissatisfied in a remarriage, yet still remain married. In contrast, rural husbands are more likely to consider divorce or separation as material needs increase. Material need did not predict instability for urban husbands or wives.

Although rural stepfamilies were significantly larger than urban stepfamilies, household size only predicted marital satisfaction among urban women. Urban women with more people living in the home are less satisfied with their remarriages. The finding that this trend does not hold true for rural respondents may be a product of differing housing constraints or expectations between rural and urban couples. Rural families are generally larger (U.S. Census Bureau, 2005), and it may be that rural couples enter new remarriages with an expectation for larger numbers of children living at home.

Although statistically different, education levels in rural and urban respondents did not predict marital quality, which is consistent with Bramlett and Mosher’s (2002) finding that lower education is associated with a higher probability of marital, but not remarital, disruption. Household income and per capita household income also failed to significantly predict marital quality, likely because of the relatively high income of respondents.

In general, men tend to be more satisfied than women in both rural and urban settings. Women on the other hand reported higher levels of relationship instability; however, because of the cross-sectional nature of the study, it is not possible to identify the sources of this difference. Other limitations of this study include the lack of variability in education, ethnicity, and income, and their relatively high means. Because of the relatively low amount of explained variance in our analyses, it’s likely that there are many other factors that weren’t measured in this study that also influence marital outcomes.

Implications

The results of this study may assist practitioners working with newly remarried populations in recognizing that rural and urban status and socioeconomic factors alone do not foretell remarital satisfaction or remarital instability. Rather, perceptions and feelings regarding one’s financial

situation do significantly account for variability in remarital quality. Remarried couples from both rural and urban areas may benefit from education about ways to handle the economic strains that influence marital satisfaction and stability. Newly-formed remarriages in both rural and urban communities reported economic strains, yet fewer educational, occupational, and mental health resources exist in rural communities (Hardre & Reeve, 2003; Roberts, Battaglia, Smithpeter, & Epstein, 1999). Nontraditional approaches, such as web-based resources, should be explored as possible mechanisms to support and reach couples living in underserved geographical regions (Ganong & Coleman, 2004). The long term consequences of economic strain for newly remarried couples, as well as the existence and quality of community support, merits additional scholarly exploration. Family life educators and clinicians should take into account the gender differences found herein when creating curriculum or offering services. It may be helpful for practitioners to be mindful that men and women may differ in their perceptions of economic strain and may be seeking help for related but different reasons.

Conclusion

On socioeconomic characteristics, rural and urban couples differ. Urban couples are more educated, have smaller households, and have higher incomes. Yet, in terms of marital quality they are more similar than different. In this newlywed sample, both genders in rural and urban remarriages reported high levels of satisfaction and low levels of relationship instability. By and large, the aspects of economic strain that predict remarital quality in rural couples also predict urban remarital quality. Future studies are needed to confirm these findings in samples of more economically distressed and established remarriages and to determine how economic strain in the early years of remarriage influences long-term marital satisfaction and stability.

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