Family Life Satisfaction in Midlife

by

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Abstract

Despite its recognized importance in the literature, satisfaction with family life and the factors that influence it remain understudied in family science. To provide additional insight in this area, I applied the Vulnerability-Stress-Adaptation (VSA) Model to answer the question: what are the predictors of family life satisfaction among adults in midlife? Data from 402 adults aged 50 years in the Edmonton Transitions Study were used to answer the research question. Specifically, the analysis examined the effect of stressors (perceived life stress and work-family balance), enduring vulnerabilities (parent-adolescent conflict; depression; and transitions to marriage, parenthood, divorce, remarriage, and the empty nest), and adaptive processes (joint decision-making, the division of labour, and perceived fairness of the division of household labour) in predicting satisfaction with family life. Hierarchical regression analysis revealed that joint decision-making between couples predicted higher satisfaction with family life, while depressive symptoms and experiencing either a divorce or remarriage predicted lower family life satisfaction at age 50. These results highlight the role of the couple relationship and mental health in shaping how midlife adults perceive their satisfaction with family life.

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Philippians 4:13. I am able to do all things in Him who empowers me.

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Chapter 1: Introduction

Families are the building blocks of a healthy society, the foundation of every culture and community (Defrain & Asay, 2007). Indeed, Bakalim and Karckay (2015) state "the family system in which a person lives, affects every field of the personal development and well-being status during a lifetime" (p. 1331). As such, families continue to be extensively studied to increase understanding of what leads to healthy family functioning and how to keep families functioning that way (Agate, Zabriskie, Agate, & Poff, 2009).

Given the importance of families for societal and individual development, understanding what makes for a satisfying family life is essential. Family life satisfaction is also a component of subjective well-being, an extensively researched and important field of study (Diener, Suh, Lucas, & Smith, 1999; Diener, 2000). Within the realm of subjective well-being, Easterlin (2006) found that among four satisfaction domains (i.e., financial situation, job, health, and family life), family life satisfaction explained the greatest amount of variation in one's overall happiness across the lifespan. Indeed, researchers consistently note the importance of studying family life satisfaction and have begun to examine what leads to (dis)satisfaction with one's family life (Agate et al., 2009; Zabriski & Ward, 2013). Yet, research on family life satisfaction is strikingly limited and is riddled with inconsistent findings regarding its determinants (Agate et al., 2009; Bakalim & Karckay, 2015; Botha, Booysen, & Wouters, 2018). To provide additional insight on this important topic, my research will apply the Vulnerability-Stress-Adaptation Model of Marriage (Karney & Bradbury, 1995) to answer one focal question, "What are the predictors of satisfaction with family life among midlife adults?" Data from the Edmonton Transitions Study (ETS), a 32-year longitudinal study that began in 1985 with a sample of grade 12 students in Edmonton and last surveyed at age 50 years, will be used to answer this question.

Chapter 2: Background

Theoretical Perspective

My thesis will be guided by the Vulnerability-Stress-Adaptation Model of Marriage (VSA; Karney & Bradbury, 1995). The VSA model was created to synthesize existing theoretical approaches to understanding couple relations (e.g., behavioral, contextual, attachment perspectives) with empirical findings from the longitudinal couples' literature to offer a comprehensive model to guide research aimed at understanding variation in marital quality and stability. The VSA model posits that relationship quality and stability are influenced by the interplay of three main components: enduring vulnerabilities, stressful events, and adaptive processes. Enduring vulnerabilities encompass individual characteristics, including one's background, past experiences, and personality traits. Stressful events represent influences external to the couple relationship that intrude into one's love life, such as work and family pressures. Adaptive processes represent the ways couples interact, positively and negatively.

This model was developed to account for variation in marital quality and stability, but I will apply it to the prediction of satisfaction with family life. Scholars consistently find that the couple dyad is the central unit in determining family quality and stability, citing the importance of maintaining a strong couple relationship to facilitate healthy child development and positive family outcomes (Defrain & Asay, 2007; Johnson, Zabriskie, & Hill, 2006). Indeed, high quality couple relationships are a hallmark of healthy families (Defrain & Asay, 2007). Further, studies already conducted on satisfaction with family life examine variables closely aligned with the VSA model, falling under the categories of enduring vulnerabilities, adaptive processes, or stressful events (Bakalim & Karckay, 2015; Bandura, Caprara, Barbaranell, Regalia, & Scabini, 2011; Broman, 1988; Kornrich & Eger, 2016). Thus, extending the VSA model to predictors of

family life satisfaction seems reasonable, as it provides a useful framework to organize the literature on this topic and the factors driving one's satisfaction with family life are likely similar to those influencing satisfaction with a partner.

Further, we focus our investigation on adults in midlife, an important and understudied segment of the life span (Lachman, 2015; Moen & Wetherington, 1999). Midlife is characterized by the experience of several major life events, such as launching children and entering the empty nest phase, reaching the peak of one's career, becoming grandparents, and planning for and entering retirement (Lachman, Teshale, & Agrigoroaei, 2015; Moen & Wetherington, 1999). Midlife adults also may face higher stress than other age periods, due to demands of multiple roles (i.e. children, aging parents, work, etc.) in addition to financial burdens from several domains (i.e., mortgage, medical bills, children etc.; Lachman et al., 2015). Certainly, high stress may arise due to managing both major stressors along with daily stressors unique to midlife (Almeida & Horn, 2004). For example, role changes in midlife, such as children leaving home, can lead to additional daily stressors not typically experienced by adults in other life stages, highlighting some of the unique challenges in middle-age (Almeida & Horn, 2000). Accordingly, midlife is a "pivotal" period in the life course that requires more research to examine the complexities of this life stage for adults (Lachman, 2015, p. 331).

Family life satisfaction tends to decrease in later life, highlighting middle age as an important period to prevent declines in satisfaction within this domain and subjective well-being (Bardo, 2017). The VSA model is applied to this area by considering developmental variables pertinent to adults in middle age. For instance, we include work-life balance because middle aged adults frequently balance work demands, at what may be the apex of their career, with

family demands often involving simultaneous care for both younger (i.e. children) and older generations (i.e. aging parents; Lachman, 2004).

Stressors

Stress will be operationalized in two ways in this study: perceived life-stress and work-life balance.

Perceived life stress. Perceived life stress, or the subjective perception of how stressed one feels (Cohen, Kamarck, & Mermelstein, 1983) is central to understanding the exchanges individuals and intimate partners have with one another (Bodenmann, Meuwly, Bradbury, Gmelch, & Ledermann, 2010). Couple interactions tend to be more negative when they are under high stress in comparison to low stress environments (Bodenmann et al., 2010). Scholars have used the term "spillover" to describe this phenomenon, where high stress experienced by one partner, often from work, can negatively spill over into marital and family communication (Bodenmann et al., 2010; Roberts & Levenson, 2001; Story & Repetti, 2006). For example, heavy workload days lead to more marital anger and withdrawal behaviour for wives, while both husbands and wives tend to be less responsive and more self-focused after a high-stress work day (Story & Repetti, 2006). Indeed, a similar study with daily diary reports showed high stress work days not only resulted in these same effects to marital interactions, but also led to lower reports of marital satisfaction, reflecting the well-documented effect of stress on couple relations (Schulz, Cowan, Pape-Cowan, & Brennan, 2004).

Thus, perceived life stress is a necessary construct to examine in predicting satisfaction with family life, due to its established effect on couple and family interactions and reports of marital and family satisfaction (Ford, Heinen, & Langkamer, 2007). Accordingly, it is

hypothesized that higher stress levels would be associated with lower family life satisfaction, while low or moderate stress levels would be linked with higher family life satisfaction.

Work-life balance. Closely aligned with perceived life-stress is the concept of work-life balance, or minimal conflict between one's work and family roles (Frone, 2003). Greenhaus, Collins, and Shaw (2003) further define this as "the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role" (p. 513). Literature in this area indicates work-life balance is essential not only for a high quality of life (Greenhaus et al., 2003), but for remaining satisfied with one's family life (Ford et al., 2007; Frone, 2003). Alternatively, work-life conflict, when one's work and family roles cannot be effectively balanced (Ford et al., 2007), heightens general stress and family distress (Frone, Russel, & Cooper, 1992; Greenhaus et al., 2003), and reduces family satisfaction (Frone, 2003). This is supported by findings showing that as work hours of a family member increase, family life satisfaction tends to decrease (Greenhaus et al., 2003). Given the increasingly blurred boundaries between work and home life due to technology (Hardill & Green, 2003) and the detrimental impact of so-called "technoference," or the intrusion of technology on face-to-face interactions, on relationship satisfaction (McDaniel & Coyne, 2016), examining the influence of work-life balance on family life satisfaction in midlife is important. Presumably, when individuals and families do not reach a work-life balance it could heighten family strain and lower satisfaction with family life. Alternatively, maintaining a work-life balance would seemingly contribute to higher family life satisfaction as individuals feel able to spend sufficient time with their family while meeting their job requirements.

Adaptive Processes

The second factor within the VSA model that might influence family life satisfaction is adaptive processes. Couples interact in myriad ways, including the social support provided to one another, frequency of conflict, and their overall ability to adapt to new and challenging situations as a couple (Karney & Bradbury, 2003). Two adaptive processes that will be considered within this study are the division of household labour and joint decision-making.

Division of household labour. Division of household labour and perceptions of fairness in the housework division is an important area to consider (Broman, 1988; Greenstein, 2009; Kornrich & Eger, 2016). Recent studies indicate that equally divided household labour between spouses is associated with increased relationship satisfaction (Amato, Johnson, Booth, & Rogers, 2003; Barstad, 2014; Blom, Kraaykamp, & Verbakel, 2017). Subsequently, division of household labour could impact satisfaction with family life in much the same way, which has been explored in a few studies (Blom et al., 2017; Broman, 1988; Forste & Fox, 2012; Greenstein, 2009; Mencarini & Sironi, 2012). Perceived fairness of the division of housework has further implications (Hu & Yucel, 2018). For example, in countries low in gender egalitarian ideologies, division of household labour between spouses had minimal effect on their perceived fairness of housework division, while in countries with greater egalitarian views, division of household labour had a significant effect on perceived fairness (Greenstein, 2009; Kornrich & Eger, 2016). Results were such that women, although not always men, were more satisfied with their family life in nations with low gender equity and less satisfied in countries dominant in egalitarian views (Greenstein, 2009; Kornrich & Eger, 2016). This reflects the relative deprivation framework where social comparisons change whether people perceive their own situation as positive or negative (Kornrich & Eger, 2016). In this case, the context of greater gender equality incites people to consider the fairness of their situations, which in turn impacts

perceptions of relationship satisfaction. Thus, due to its importance for relationship satisfaction, I will explore the effect of both the division of household labour and the perceived fairness of the division of housework on satisfaction with family life for midlife adults, most of whom reside in Western Canada. This reflects the impact of interactive processes within the family. Presumably, if one feels they are shouldering more domestic labour than is fair, it may reduce their satisfaction with family life. Conversely, if they feel it is divided equally between members, they may feel more satisfied with their family life.

Joint decision-making. Decision-making in couples has long been shown to be associated with relationship satisfaction (Dunbar, 2004) in that couples who share equally in decision-making experience higher relationship satisfaction (Dorfman & Hill, 1986; Simpson Farrell, Oriña, & Rothman, 2015; Sprecher, Schmeeckle, & Felmlee 2006; Worley & Samp, 2015). Alternatively, when couples feel decision-making power is unequal, it leads to lowered relationship satisfaction (Simpson et al., 2015; Sprecher et al., 2006). This pattern would presumably extend to family life satisfaction given the association with relationship satisfaction and effective family functioning (Williamson, Charchuk, Kushner, Skrypnek, & Pitre, 2018). The couple dyad is ultimately responsible for most family decisions and is therefore the primary unit to analyze when considering family decision-making processes (Godwin & Scanzoni, 1989). Thus, exploring joint decision-making among intimate partners would effectively capture one aspect of a family's adaptive processes. Further, I could locate very few studies to explicitly examine decision-making processes of couples, especially the association to family life satisfaction, highlighting an important contribution of this research. One exception is a study by Vogler, Lyonette, and Wiggins (2008) who examined the impact on couples reports of family life satisfaction based on who has the 'final say' over major financial decisions. Couples with one

partner making autonomous financial decisions reported lower satisfaction with family life.

Extending the patterns found among relationship satisfaction, equal decision-making between partners would seemingly predict higher levels of family life satisfaction, and vice versa. Thus, I will explore the effect of interactive processes between couples by examining joint decision-making and its effect on satisfaction with family life in midlife.

Enduring Vulnerabilities

Enduring vulnerabilities are the individual characteristics both spouses bring into the marriage, such as personality traits and past experiences (Karney & Bradbury, 1995). These are highlighted as essential to the VSA model because of the research identifying the impact of personal histories, childhood experiences, and specific personality traits on relationship satisfaction (Amato & Patterson, 2016; Bakalim & Karckay, 2015). Indeed, Karney and Bradbury (1995) described it as "difficult to imagine a model of marriage that did not in some way account for the individual histories and enduring traits that each spouse brings to the relationship" (p. 22). Three types of enduring vulnerabilities will be considered: experiences in the family of origin (conflict with parents), an individual characteristic (depressive symptoms), and prior life transitions.

Experiences with the family of origin. One's family of origin holds significant potential to influence individuals not only through childhood and adolescence, but into adulthood as well. This pattern has been termed intergenerational transmission effects, where traits, behaviors, and attitudes from one generation are passed on to the next (Bradbury & Karney, 2019; Bryant & Conger, 2002; Hank, Salzburger, & Silverstein, 2017). This is an important area to consider within family research, since these effects continue throughout adulthood and impact individual characteristics and relationship attributes, presumably affecting how satisfied one may feel with

their family life (Deitz et al., 2015). For example, marital satisfaction, conflict, and divorce have all been found to persist across generations; where parental divorce increases the likelihood of children divorcing in the future, and offspring from parents with high marital conflict have an increased likelihood of experiencing high marital conflict themselves (Amato & Patterson, 2016; Bryant & Conger, 2002; Wolfinger, 2011). This pattern reasonably extends to parent-adolescent relationships, as experiences from one's family of origin in turn impact individual characteristics and relationship attributes of adults later in life (Deitz et al., 2015). Indeed, Johnson and Galambos (2014) found that the quality of relations between adolescent and parent predicted the quality of the child's intimate relationships in young adulthood. Likewise, Hank and colleagues (2017) found the quality of parent-adolescent relationships influence offsprings' future relationship quality with their own children. The quality of a parent-adolescent relationship is especially noteworthy because of its lasting impact on adult well-being and satisfaction with life (Birditt, Hartnett, Fingerman, Zarit, & Antonucci, 2015; Hank et al., 2017).

Given that parent-child relations inform future offspring relations with their intimate partners (Johnson & Galambos, 2014) and children (Hank et al., 2017), inquiry into the impact of relationship quality with parents during adolescence as a predictor of satisfaction with family life in middle age is important. Accordingly, I will examine what influence, if any, is held by the frequency of conflict with parents during adolescence (age 18) on satisfaction with family life in middle-age (age 50). Presumably, if one's relationship with their parents during adolescence was marked by frequent conflict, it may foretell turbulent family relations in the future (with children or one's partner), culminating in lower family life satisfaction. Alternatively, if one's parent-adolescent relationship was characterized by less frequent conflict, they may be more likely to

experience high quality relationships with their own children and partner and feel greater satisfaction with their family life.

Individual characteristics. Depressive symptoms have been extensively studied in relationship research, finding depression is associated with providing less support, disengaged couple communication, and withdrawal behaviours, all of which tend to lower relationship satisfaction (Barry, Barden, & Dubac, 2019; Johnson, Galambos, Finn, Neyer, & Horne, 2017; Rehman, Gollan, & Mortimer, 2008). Depressive symptoms affect interpersonal interactions through greater propensity of an individual to both expect and perceive interactions as negative, in turn causing one's partner to interact more negatively (Barry et al., 2019). Certainly, fewer positive communication behaviours tend to be observed within couples with a depressed partner, resulting in patterns of negative interactions and lowered marital satisfaction (Rehman et al., 2008). Some studies suggest this lower relationship satisfaction can result from the partner of the depressed individual, where they in turn interact more negatively in response to the depressed partner (Benazon & Coyne, 2000; Gabriel, Beach, & Bodenmann, 2010). This is seen through the partners' lower emotional self-disclosure, aggression and defensiveness, and reduced presence of positive behaviors (Gabriel et al., 2010). Further, marital satisfaction and depressive symptoms appear to have a bidirectional relationship, where symptoms can increase as marital satisfaction decreases, and marital satisfaction decreases as depressive symptoms increase (Davila, Karney, Hall, & Bradbury, 2003). The consistent covariance between high levels of depressive symptoms and low levels of marital satisfaction highlights the significance of depression for relationship satisfaction and presumably family life satisfaction (Davila et al., 2003).

Accordingly, depressive symptoms within a family context would lead to similar experiences, where one member's greater propensity to experience depressive symptoms may lead to disengaged communication with family members, withdrawal behaviours, and corresponding negative behaviours from family members. Indeed, based on the consistency of the finding that depressive symptoms lower relationship satisfaction, it seems plausible it would similarly lower family life satisfaction. Thus, this study will include consideration of depressive symptoms on determining one's satisfaction with family life.

Life transitions. Life course theory offers an additional perspective on influences to marital and family relationships. Life course theory positions human development as a life-long process that occurs within, and is thus affected by, contextual influences (Elder, Johnson, & Crosnoe, 2003). Central to life course theory are life transitions and trajectories, where transitions are embedded within individual trajectories, as "each trajectory is marked by a sequence of life events and transitions" (Elder, 1985, p. 31). Certainly, transitions play a central role in structuring individuals' lives, the developmental paths they take, and outcomes they achieve. Accordingly, looking at whether individuals have made certain transitions could provide insight into the variation in reports of family life satisfaction. For example, those who experience the most common family transitions, such as marriage and having a child, may have higher family life satisfaction compared to those who experience unanticipated and undesired family transitions, such as divorce (Lavee et al., 1987; Zinn, 2004). Studies on patterns of life satisfaction across the life course have found that certain transitions increase life satisfaction, such as moving in with a partner, and others may decrease one's life satisfaction, such as separation or death of a spouse (Chipperfield & Havens, 2001; Qu & de Vaus, 2015). Thus, it can be reasonably assumed that whether "anticipated" family transitions have, or have not, been

undertaken would impact levels of family life satisfaction. This study will explore what impact the following family transitions have on predicting variations in family life satisfaction levels: marriage, parenthood, divorce, remarriage, and the empty nest, or the period when grown children leave the home. Individuals who have made expected transitions, such as marriage and parenthood, would presumably have higher family life satisfaction than individuals who may have not made those transitions or have made other unanticipated transitions, such as divorce or remarriage (Lavee et al., 1987).

Current Study

Guided by the VSA model, my thesis will answer the following question, "How do stressors (perceived life stress and work-family balance), adaptive processes (joint decision-making, the division of labour, and perceived fairness of the division of labour), and enduring vulnerabilities (parent-adolescent conflict; depression; and transitions to marriage, parenthood, divorce, remarriage, and the empty nest), predict satisfaction with family life among middle-age adults?" As specified, the study will be examining midlife adults primarily residing in Western Canada who provided most information used in this thesis in 2017. By using the VSA model as a framework to guide my analysis and selection of variables, this study makes several significant contributions to the literature.

Research on satisfaction with family life has received limited attention in the family literature, with the majority of studies conducted on disparate areas and inconsistent use of predictors (Agate et al., 2009; Bakalim & Karckay, 2015; Botha et al., 2018; Mencarini & Sironi, 2012). Further, research on adults in middle age is limited in comparison to other age periods (Lachman, 2015), with research on family life satisfaction during this period further neglected. While scholars have surveyed various populations for family life satisfaction, including

adolescents (Bakalim & Karckay, 2015; Henry & Lovelace, 1995) and individuals across the adult lifespan (i.e., 16-95 years; Ball & Robbins, 1986; Botha et al., 2018), few focus closely on adults in midlife, despite the importance of this age period (Lachman, 2015; Zabriskie & McCormick, 2003). Accordingly, this thesis will contribute to the literature on midlife adults by analyzing a sample of middle age adults (age 50) as well as to the literature on family life satisfaction.

Additionally, literature on family life satisfaction has been largely atheoretical (e.g., Bakalim & Karkay, 2015; Ball & Robbins, 1986; Botha et al., 2018). Among studies that have been theoretically motivated, they tend to use specialized theories to explain a very narrow selection of variables (such as relative deprivation theory to understand the division of labour; Greenstein, 2009; Kornrich & Eger, 2016; Mencarini & Sironi, 2012). Very little research has drawn from a broader theory to motivate a more comprehensive investigation into the diverse factors that might shape family life satisfaction as is done in this thesis.

Implications of family research are far-reaching, extending to family education, marital and family therapy, family services, interventions, and family policy (DeFrain & Asay, 2007; Krysan, Moore, & Zill, 1990). As an important component of subjective well-being, which tends to decrease in later life, research on family life satisfaction is important (Bardo, 2017). Indeed, it could yield insight into areas of intervention to preserve family life satisfaction and, thus, promote well-being among the aging population.

Chapter 3: Method

Procedures

This thesis will use data from the Edmonton Transitions Study (ETS), a 32-year longitudinal study that began in 1985 by Dr. Harvey Krahn and Dr. Graham Lowe, with a sample

of 983 grade 12 students from six high schools in Edmonton (Krahn & Lowe, 1991). The high schools were chosen to provide a representative sample of the Edmonton population, including schools in working- and middle-class neighborhoods. Participants were chosen from vocational and academic classes within the schools, ensuring respondents within the study approximated the Edmonton grade 12 population within the public school system (Galambos, Barker, & Krahn, 2006). Participants completed written questionnaires answering questions on sociodemographic factors, work and school experiences and aspirations for the future, mental health, and family relationships. Respondents were invited to complete seven follow-up surveys at ages 19, 20, 22, 25, 32, 43, and 50 years, with the most recent survey conducted in 2017. This provides a total of eight waves of data collected over 32 years. Follow-up surveys were completed either through paper and pencil or phone surveys, with the addition of web-based surveys as an option for those participating in the 2010 and 2017 data collection. To ensure continued participation in the study, participants in 2017 were offered a \$50 Amazon gift card, the first time participants were remunerated for their participation in the study. This thesis will use data from the most recent survey when participants were 50 years of age, on average, along with parent-adolescent conflict measured in the first survey when participants were 18 years old.

Participants

The original sample from 1985 was comprised of 983 participants. The majority reported their ethnicity as White (85%), while the remaining were Asian (11%), Black (1%), Aboriginal (1%), and mixed ethnicity or another race (2%). Sixteen percent of participants reported that one parent completed a university degree and 10% reported both parents completed university. Most (80%) of the sample were born in Canada (Krahn, Chow, Galambos, & Johnson, 2018). The

baseline sample was representative of youth in Western Canada in 1985, on race, immigration status, and parent education (McVey & Kalbach, 1995).

All baseline participants were invited to participate in 2017 and 404 respondents, representing 41.1% of the original sample, were successfully re-interviewed after 32 years. I use data provided by these 404 respondents in my thesis. The majority (83%) were currently in an intimate relationship, where 67% were married, 10% living with a partner without being married, and 6% in a non-cohabiting intimate relationship. Of those who had ever been married, 63% were married once, 13% married twice, and 1% married three times, leaving 23% of the sample as never having married. Thirteen percent were currently divorced or separated, while a total of 26% had experienced a divorce at some point. The majority (82%) of participants were parents. Most participants still resided in Canada (93%), with the majority living in the Edmonton area (54%). Participants' highest level of education ranged from high school diploma (11%), college/technical (40%), some university (7%), undergraduate degree (28%), and university graduate degree (14%).

Measures

Family life satisfaction. At age 50, participants were asked one item developed for the ETS to measure family life satisfaction: "How much do you agree or disagree with the statement: "My family life has worked out the way I hoped it would." Responses were based on a 5-point Likert scale, from 1 = strongly disagree to 5 = strongly agree. This item is closely aligned with one of the five items in the well-established Satisfaction with Family Life scale (SWFL; Zabriskie & Ward, 2013): "So far I have gotten the important things I want in my family life." To assess convergent validity, correlations between measures for satisfaction with one's relationship with their child and satisfaction with relationship with romantic partner were run

with the family life satisfaction variable. Results showed a significant positive correlation between satisfaction with family life and satisfaction with one's relationship with their child (r = 0.32, p < 0.001) and intimate relationship satisfaction (r = 0.54, p < 0.001).

Perceived life stress. One item measured perceived stress by asking participants to describe how stressful they perceived their life to be. Responses were recoded as 1 = not at all stressful, 2 = not very stressful, 3 = fairly stressful, and 4 = very stressful. This item was adapted from Statistics Canada's annual Canadian Community Health Survey (Shields, 2004).

Work-life balance. Participants were asked to rate the extent they agree or disagree with the statement: "My job allows me to balance work and family/personal life." Responses were coded on a 5-point Likert scale, from 1 = strongly disagree to 5 = strongly agree.

Division of household labour. Division of household labour was measured by asking participants the following question: "In your household, who usually does each of the following tasks?" Ratings were provided for five household tasks: cooking meals, cleaning up the kitchen, grocery shopping, house cleaning, and laundry. Responses included *you*, *your spouse/partner*, *shared equally*, or *someone else*. Responses were re-coded as 1 = spouse, 2 = shared, and 3 = you (*respondent*). Any responses of "*someone else*" were coded as missing. Ratings for the 5-items were combined by calculating the mean to provide an overall measure of the division of household labour. Cronbach's alpha for these 5 items was 0.81. Perceived fairness of division of household labour was also measured using an item adapted from the National Survey of Midlife Development in the United States (MIDUS II; Brim et al., 1995-1996). Participants were asked, "How fair do you think this arrangement of household tasks is to you?" Responses ranged from 1 = very unfair to 4 = very fair.

Joint decision-making. Joint decision-making was measured with an adapted item from the MIDUS questionnaire (Brim et al., 1995-1996). Participants rated the extent they agreed with the following statement about their romantic relationship: "My partner and I are a team when it comes to making decisions." Responses ranged from 1 = never to $5 = almost \ always$.

Parent-adolescent conflict. Parent-adolescent conflict was measured at age 18 by asking participants, "In the past few months, how often have you had disagreements with your parent(s) or guardian about..." Ten areas of conflict were listed for participants to rate the frequency of conflict: school, spending money, choice of friends, dating, appearance, curfew, goals in life, how free time is spent, household chores, and employment. Responses ranged from 1 = never to 5 = almost always. Items comparable to these are used in other parent-adolescent conflict frequency scales and are found to be topics commonly argued upon in parent-adolescent relationships (Montemayor, 1983; Prinz, Foster, Kent, & O'Leary, 1979). The mean of the 10 items was computed to provide one measure of parent-adolescent conflict. Cronbach's alpha was 0.83.

Depressive symptoms. Depressive symptoms were measured with 12 items from the 20item Center for Epidemiologic Studies Depression Scale (CES-D; Radloff, 1977). Participants
rated on a 5-point Likert Scale, 1 = never to $5 = almost \ always$, how often they "felt bothered by
things that usually don't bother you," "had trouble keeping your mind on what you were doing,"
"felt depressed," "felt that everything you did was an effort," "felt hopeful about the future,"
"felt fearful," "had restless sleep," "felt happy," "talked less than usual," "felt that you could not
get going," "felt lonely," and "felt people were unfriendly." Two items within the original scale
("felt happy" and "felt hopeful about the future") were reverse coded. Mean scores across items

were computed with higher scores indicating higher symptoms of depression. Cronbach's alpha for these items was .88.

Life transitions. Life transitions (marriage, parenthood, divorce, remarriage, and the empty nest) were dummy coded into binary variables to indicate whether a given transition had been completed or not. Being married in a first marriage was assessed based on responses to two items. The first item asked: "What is your current marital status?" A follow up question asked: "How many times have you been married altogether?" Respondents who reported being currently married and one total marriage were coded as 1 = married (in a first marriage) and 0 =not in a first marriage. Divorce was determined by respondents reporting their current marital status as being divorced or, for those not currently married, reporting they had been married in the past. For those currently married who reported having another marriage in the past, they were also coded as having experienced a divorce. Additionally, these participants were in a remarriage, as were participants who reported having more than one marriage in the past. Divorce was coded as $1 = had \ divorced$ and $0 = had \ never \ divorced$ and remarriage was coded as $1 = had \ remarried$ and $0 = had \ never \ remarried$. Parenthood was assessed with one question: "In total, how many children do you have? This includes biological, adopted, and step-children living with you or elsewhere." Those with one or more children were coded 1 = parent and those with zero children were coded $0 = not \ a \ parent$. A follow-up question asked: "How many of your children currently live with you?" Those with no children living with them were coded 1 = *empty* nest and 0 = no empty nest.

Control variables. I also include two control variables in the analysis to account for their influence on family life satisfaction. This ensures a more accurate interpretation of the unique contribution of each predictor variable in influencing family life satisfaction (Field, Miles, &

Field, 2012; Zabriskie & McCormick, 2003). Education and gender were included in the model as controls based on prior evidence that these variables are associated with family life satisfaction (Agate et al., 2009; Botha et al., 2018; Broman, 1988; Greenstein, 2009; Mencarini & Sironi, 2010). Gender was coded as 1 = male and 0 = female. Education was measured by asking participants, "What is your highest level of education?" Responses were 1 = less than high school, 2 = high school diploma, 3 = some college/technical school, 4 = college/technical diploma, 5 = some university, 6 = university undergraduate degree, and 7 = university graduate degree.

Analytic Plan

I first explored the data with descriptive statistics and bivariate correlations to understand the zero-order associations among the variables. Multiple linear regression was then used to explore the predictive associations of the predictor variables on family life satisfaction.

Hierarchical regression is used when variables are entered in theoretically-informed blocks (Field et al., 2012). Four blocks of variables were entered into the regression analysis, testing the effect of each category of variables in the VSA model on family life satisfaction (i.e., stressors, adaptive processes, and enduring vulnerabilities). The fourth block tested the effect of the control variables.

Chapter 4: Results

Correlations

Descriptive statistics and bivariate correlations are presented in Table 1. Midlife adults in this study were moderately satisfied with their family lives (M = 3.43; range 1 to 5), on average. The majority of predictor variables were significantly associated with family life satisfaction, with the exception of household division of labour, perceived fairness of household work

division, and remarriage, along with the control variables (education and gender). In view of the VSA model, all three components (i.e. stressful events, adaptive processes, and enduring vulnerabilities) had variables significantly correlated with family life satisfaction. For stressful events, lower perceived life stress and greater work life balance was associated with higher family life satisfaction. For the adaptive processes, more joint decision-making was positively correlated with family life satisfaction. In terms of enduring vulnerabilities, depressive symptoms and parent-adolescent conflict at age 18 were correlated with lower family life satisfaction. Transitions to parenthood and marriage were associated with higher family life satisfaction, while the transitions to empty nest and divorce were correlated with lower family life satisfaction.

Several correlations between predictor variables were also significant. Looking first at correlations among stressful events, higher life stress was associated with lower work-life balance. Considering adaptive processes, greater involvement in household labour was associated with lower perceived fairness of division of housework, while higher perceived fairness to division of housework was associated with higher levels of joint decision-making. Looking at enduring vulnerabilities, higher conflict with parents at age 18 was associated with more depressive symptoms at age 50. Higher depressive symptoms were also associated with having never married or become a parent. Parenthood was positively associated with marriage, divorce, and remarriage. Correlations were also present between the model components.

Stressful events were associated with adaptive processes, where lower perceived life stress and greater work-life balance were associated with higher joint decision-making. Further, greater work-life balance was associated with doing more household labour. Stressful events were also related to enduring vulnerabilities. Specifically, high parent-adolescent conflict at age 18,

depressive symptoms, and transitions to divorce and remarriage were associated with higher levels of life stress and lowered work-life balance. Transitions into parenthood and marriage were associated with greater work-life balance. Lastly, adaptive processes and enduring vulnerabilities were related. Greater joint decision-making was associated with lower levels of depression, parent-adolescent conflict at age 18, and the transition to marriage, and not having divorced. These interesting correlation results support further multivariate exploration of factors predicting family life satisfaction.

Hierarchical Regression Results

The hierarchical regression results are presented in Table 2. The initial regression analysis yielded errors in the results because the empty nest and parenthood variables had a constant association: participants had to be a parent in order to report on whether they had an empty nest. Accordingly, the regression was then conducted separately with each variable to see their effect without the other present. Neither variable predicted family life satisfaction; parenthood was retained as a predictor for the final regression analysis and the empty nest variable was omitted.

Model 1 contains the results of the stressful events, but neither perceived life stress nor work-life balance predicted family life satisfaction. Model 2 added the adaptive processes to the model. These results indicated that joint decision-making within the couple relationship was associated with higher levels of family life satisfaction. Enduring vulnerabilities were added in Model 3, including life transitions, conflict with parents at age 18, and presence of depressive symptoms. Among these, divorce, remarriage, and depressive symptoms each predicted lower family life satisfaction. The fourth model included the gender and education level as controls.

Again, neither variable was associated with family life satisfaction. Overall, the final regression analysis accounted for 36% of the variation in family life satisfaction.

Chapter 5: Discussion

The purpose of this study was to contribute to the limited literature focused on family life satisfaction by examining its association with a broad range of theoretically-derived potential predictors in a sample of midlife adults. The multivariate analyses revealed four predictors of higher family life satisfaction: never having divorced, not being remarried, reporting few symptoms of depression, and making decisions jointly with one's intimate partner. Broadly, these results indicate that application of the VSA model of marriage to examine satisfaction with family life was supported and I will discuss each of these findings in detail.

The decision-making process between partners has implications for overall relationship functioning and satisfaction (Worley & Samp, 2015; Simpson, Farrell, Oriña, & Rothman, 2015). Higher levels of spousal influence on decisions enhances couples' satisfaction with the final decision (Smith & Moen, 2004). Further, studies show a consistent association between shared decision-making and higher relationship satisfaction (Richmond, McCroskey, & Roach, 1997; Simpson et al., 2015; Sprecher et al., 2006; Worley & Samp, 2015). Saenz and Rote (2019) observed that couples who reported an equitable distribution of decision-making power also reported the least amount of depressive symptoms, in comparison to couples with unequal decision-making power. There was also evidence for this pattern in my thesis; depressive symptoms were correlated with less joint decision-making. This finding may hint at an indirect link whereby depressive symptoms predicts less joint decision-making, which ultimately predicts lower family life satisfaction.

One study, however, found the opposite; joint decision-making was associated with higher satisfaction in all domains except for satisfaction with family life (Dorfman & Hill, 1986). This inconsistency, however, is likely explained by difference in measures, as Dorfman and Hill measured satisfaction with one's family life as including family members other than the spouse (1986). Our measure had no exclusion of the spouse from consideration to family, as it was up to the participant's subjective perception of how satisfied they felt with family life. Regardless, research on joint decision-making within couples is limited, especially in association with family life satisfaction. These findings provide important evidence that joint decision-making is associated with higher family life satisfaction for middle-aged adults. Future research should look more closely at how various types of decisions are made between couples (Godwin & Scanzoni, 1989b). Some decisions may have a stronger influence on family life satisfaction when they are jointly discussed and negotiated, such as financial, while others may be done independently with no harmful effect on satisfaction, such as decisions regarding individual leisure activities (Godwin & Scanzoni, 1989a). Thus, there remains a possibility that joint decision-making in certain domains may have greater implications for family life satisfaction than other areas (Godwin & Scanzoni, 1989b).

Depressive symptoms also predicted lower family life satisfaction at age 50. These findings were consistent with my initial hypothesis and prior research showing a bidirectional association between depressive symptoms and lower marital satisfaction (Davila et al., 2003; Karney, 2001). Accordingly, these results show that depression influences one's family life satisfaction similarly to its influence on marital satisfaction. Although those feeling depressed likely view their lives more negatively than those who do not feel depressed, the link between depressive symptoms and satisfaction may also result from specific behaviors. Research has

shown depressive symptoms predict disengaged couple communication (Barry et al., 2019) or negative communication behaviours, such as blame or withdrawal (Rehman et al., 2008). As mentioned, evidence for this was also presented in my findings; depressive symptoms were negatively correlated with joint decision-making between couples. Heightened negative communication between partners is associated with reduced relationship satisfaction (Johnson, Horne, Hardy, & Anderson, 2018) and may function similarly with family life satisfaction. Yet, the fact that depressive symptoms predicted lower family life satisfaction, a broader construct than satisfaction with an intimate partner, raises questions about whether depressive symptoms may impair communication with other family members, such as one's children, parents, or siblings. While some research has begun to explore these impacts (Burke, 2003; Leinonen, Solantaus, & Punamaeki, 2003; Liu, 2003), future research should consider implications for other family members more closely.

Divorce and remarriage were the final variables that predicted family life satisfaction.

Each of these variables represent transitions that lead to increased complexity in managing one's family life. Life course theory posits such events may result in individual difficulties stemming from adjustment to these unanticipated transitions and their ongoing management (Cohen, 2015; McLeod & Almazan, 2003; Zinn, 2004). This seems particularly true for divorce, with cross-sectional studies documenting lower life satisfaction among divorced individuals (Bowen & Jensen, 2017; Evans & Kelley, 2004; Zimmermann & Easterlin, 2006) and longitudinal studies following individuals before and after a divorce finding significant drops in post-divorce life satisfaction (Bowen & Jensen, 2017; Lucas, 2005; Qu & De Vaus, 2015; Switek & Easterlin, 2018; Van Scheppingen & Leopold, 2019). Findings for remarriage have been mixed. For example, some studies examining life satisfaction after divorce and remarriage show satisfaction

drops significantly after divorce and then increases when individuals repartner or remarry (Chipperfield & Havens, 2001; Evans & Kelley, 2004; Lucas, 2005; Qu & De Vaus, 2015). Other studies, however, show that remarriages are more likely to dissolve than first-marriages (Pill, 1990, White & Booth, 1985), and may have neutral or negative effects on well-being (Hiyoshi, Fall, Netuveli, & Montgomery, 2015; Spanier & Furstenberg, 1982), even though marital satisfaction among first and remarried partners is only marginally different (Vemer, Coleman, Ganon, & Cooper, 1989). The results from the present study, which were consistent with Zabriskie and McCormick's (2003) study on family life satisfaction, imply that family life satisfaction may decrease following divorce and remarriage due to the increased complexity of family life, even though satisfaction with one's new spouse is high. Further study examining family life satisfaction across these transitions would add insight into the within-person change process in family life satisfaction as individuals divorce and remarry.

This thesis also demonstrates the utility of applying the Vulnerability-Stress-Adaptation Model (Karney & Bradbury, 1995) to the study of family life satisfaction. I found that adaptive processes (joint decision-making) and enduring vulnerabilities (having divorced or remarried and depressive symptoms) predicted family life satisfaction. It was interesting that neither stressor variable (perceived life stress nor work life balance) predicted family life satisfaction given research showing the negative effect of chronic and daily stressors on health and relationship functioning (Bodenmann et al., 2010; Schulz, et al., 2004). It is possible the influence of these variables is indirect, operating through vulnerabilities and adaptive processes in accordance with the VSA model (Karney & Bradbury, 1995). For example, high perceived life stress was significantly correlated with higher depressive symptoms and lower joint decision-making. Although stress did not predict lower family life satisfaction, the possibility remains that higher

life stress heightened individuals' depressive symptoms and ability to jointly make decisions with a partner, in turn lowering family life satisfaction. As detailed by Karney and Bradbury (1995), it is important to consider multiple pathways of influence when predicting variations in family life satisfaction.

There were other noteworthy variables that did not predict satisfaction with family life. Division of household labour has been extensively examined, with studies consistently finding higher relationship satisfaction is associated with an equitable division of household labour (Amato et al., 2003; Barstad, 2014; Blom et al., 2017). It seemed likely that having an equitable division of household labour and perceived fairness in the division of labour would predict higher family life satisfaction, as well (Greenstein, 2009). Indeed, this expectation was bolstered by studies that demonstrated greater nation-level expectations for egalitarianism predicted greater perceived *unfairness* in the division of household labour and, subsequently, lower family life satisfaction (Greenstein 2009; Kornrich & Eger, 2016). Given that Canada, along with most other Industrialized and Western European countries, ranks highly in gender egalitarian views compared to other less economically developed nations and countries with greater uptake in traditionalist value systems (i.e. Egypt, Jordan, Iraq, Indonesia, etc.; McDaniel, 2008), our finding that neither the division of labour nor perceived fairness of the division of labour predicted family life satisfaction is even more surprising.

Once again, there may be an indirect link between the perceived fairness to household division of labour with family life satisfaction. Perceived fairness was correlated with joint decision-making, which predicted satisfaction with family life. Individuals reporting high levels of joint decision-making with their partners may be more likely to perceive their division of household labour as fair because it was jointly negotiated between partners, culminating in

satisfaction with family life. Perceived fairness of the division of housework was also correlated with depressive symptoms, providing another potential indirect link. Doing more than one's fair share of housework may be depressing and subsequently lower satisfaction with family life. Interestingly, division of household labour itself had no significant correlations with any variables, apart from the perceived fairness of housework. This finding underscores the importance of perception rather than the actual division of housework for personal and relational well-being (Greenstein, 2009; Hu & Yucel, 2018; Johnson, Galambos, & Anderson, 2016; Mencarini & Sironi, 2010).

Parenthood also did not predict family life satisfaction, another surprising finding. The experience of being a parent has been shown to contribute to individuals' sense of meaning and satisfaction with life (Hansen, 2011; Nelson, Kushlev, English, Dunn, & Lyubomirsky, 2013), although research findings in this area are inconsistent (Evenson & Simon, 2005). One explanation may be due to the quality of the parent-child relationship. Several studies find that the psychological benefits of parenthood are dependent on how satisfying the parent-child relationship is, rather than merely being a parent (Chang & Greenberger, 2012; Connidis & McMullin, 1993; Koropeckyj-Cox, 2002; Ward, 2008). Likewise, parents in middle and later life report higher ambivalence, or a combination of positive and negative feelings, toward their children (Silverstein & Giarrusso, 2010). The presence of ambivalent feelings in reference to one's child is associated with lower psychological well-being (Fingerman, Pitzer, Lefkowitz, Birdett, & Mroczek, 2008), which may influence family life satisfaction. Thus, further research examining the influence of parent-child relationship quality and ambivalence in midlife on the parent's family life satisfaction is needed.

Implications

Since families are the building blocks of any society, understanding the ways to create and maintain healthy family functioning is essential (Agate et al., 2009; Defrain & Asay, 2007). This research has implications for family education efforts aimed at improving and strengthening family units (Agate et al., 2009; Bakalim & Karckay, 2015; Bowen, 1988). Indeed, investigation into satisfaction with family life was initiated to find ways to strengthen families and help them better manage the challenges they face (Agate et al., 2009). This study revealed four factors that differentiated among those more or less satisfied with their family life. Middle-aged adults were more satisfied with family life when they had few depressive symptoms, made decisions jointly with their partner, and had avoided divorce and remarriage. Three of these variables concern one's intimate partnership and the other is an indicator of mental health. Education efforts aimed at increasing family life satisfaction may be well served by content aimed at improving mental health and strengthening the couple relationship. Given the negative association of remarriage with family life satisfaction, families should be given resources that will allow them to effectively adapt to the unique challenges of stepfamily life. Further, incorporation of material stressing the importance of joint decision-making may be a practical way to strengthen the couple relationship, culminating in higher family life satisfaction.

Limitations

This study has several limitations. First, several constructs were measured with single items, including our measure for family life satisfaction. Multi-item measures offer more reliability and validity for the measurement of psychological constructs (Wanous & Reichers, 1996). Incorporating the use of a previously established scale for family life satisfaction (i.e. SWFL scale; Zabriskie & Ward, 2013) and other constructs will be important for future research. Second, our data is drawn primarily from one time-point of measurement to predict family life

satisfaction. Research on this topic would benefit from multiple time-points of measurement to analyze changes in family life satisfaction across the life course and assess variables associated with these changes. Longitudinal analysis also allows for an understanding of within-person change, allowing for a comparison of variables that predict between- versus within-person variation (Galambos, Fang, Krahn, Johnson, & Lachman, 2015). Third, while our sample was representative of Edmonton youth in 1985 at baseline (McVey & Kalbach, 1995), it may not necessarily reflect the current Edmonton population due to increased racial and ethnic diversity over the past three decades (Alberta Government, 2018; Kolkman, 2018; Statistics Canada, 2016). The most recent census found that 37.1% of Edmonton's population is from a visible minority background (Kolkman, 2018), a proportion that has been steadily increasing since the 90s (Alberta Government, 2018). Further, study generalizability may be limited due to the participants in the sample being originally drawn from Edmonton and 54% of the sample still resided in Edmonton in 2017. Values and beliefs may differ based on cultural background, such as between those endorsing a collectivist or individualistic value system (Hagger et al., 2007). Depending on the cultural context, certain variables may matter more or less in predicting family life satisfaction. Fourth, reports on family life satisfaction were obtained from only one family member. Future research should incorporate perspectives from multiple members of the family to see how perceptions of family life satisfaction may differ among different family members. Fifth, directionality of influence was not evaluated in this analysis. However, several variables that did not predict family life satisfaction (i.e. division of household labour, perceived fairness of division of labour, stressful events), may indirectly affect family life satisfaction through association to other predictors, as described earlier in the discussion. Future research would

greatly benefit from analyses that explicitly consider the directionality of influence among variables.

Conclusion

Research on family life satisfaction is important, as satisfaction with family life is a central component of one's overall subjective well-being (Diener, 2000). Indeed, family satisfaction has been described as "one of the most important domains in a person's life" (Ball & Robbins, 1986, p.854). Nevertheless, it remains a neglected area in the family science literature (Agate et al., 2009), especially among adults in midlife (Lachman, 2015). This study sought to answer the following research question: "What are the predictors of satisfaction with family life among midlife adults?" Results of the analysis showed joint decision-making, depressive symptoms, and transitions to divorce and remarriage were key predictors of family life satisfaction. A major strength of this study was its theoretical grounding in the VSA model that informed the selection of variables. Aligned with the VSA model, alternate indirect pathways of influence are also possible for predicting family life satisfaction. Thus, the predictors found to be significant in this study are certainly not the sole predictors. Rather, they provide preliminary insight into factors that inform family life satisfaction. Future research should seek to examine the directionality and pathways of influence over time.

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Variable	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Satisfaction with Family Life 2. Perceived Life Stress	23*	_												
3. Work-Life Balance	.25*	36*	=											
4. Division of Household Labour	06	13	.25*	-										
5. Perceived Fairness to Respondent of DOL	.05	06	03	19*	-									
6. Joint Decision-Making	.45*	26*	.17*	06	.16*	-								
7. Parent-Adolescent Conflict Age 18	15*	.11*	15*	04	07	12*	-							
8. Depressive Symptoms	36*	.36*	31*	.05	15*	31*	.21*	-						
9. Parent	.16*	03	.12*	01	08	.02	03	22*	-					
10. Empty Nest	13*	07	01	.10	.10	.01	.04	.07	-	-				
11. Ever Married	.34*	02	.13*	.03	03	.12*	06	20*	.46*	15*	-			
12. Ever Divorced	13*	.11*	05*	.03	.11	08*	03	08	.11*	.19*	.16*	-		
13. Remarriage	09	11*	.05	.04	.03	06	.06	01	.11*	.05	.09	11*	-	
14. Education	.01	.02	03	17*	.04	.03	02	10	.01	21*	.05	09	02	-
15. Male	.08	01	11*	62*	.10	01	00	16*	.10	15*	.09	.07	.01	.06
Mean Standard Deviation	3.43 1.13	2.58 .7	4.01 1.02	2.08	3.43 .81	4.29 .88	2.1 .71	2.33	.82 .38	.21 .41	.76 .43	.07 .26	.13 .34	4.76 1.55
Range	1 - 5	1 - 4	1 - 5	1 - 3	1 - 4	1 - 5	1 - 5	1 - 5	0 - 1	0 - 1	0 - 1	0 - 1	0 - 1	1.55

Note: DOL = Division of household labour. *p < .05 (two-tailed)

Table 2. Regression Analysis Predicting Family Life Satisfaction (n = 402)

	Model 1			Model 2				Model 3	3	Model 4		
	В	SE	β	В	SE	β	В	SE	β	В	SE	β
Perceived Life	28	.09	19*	21	.09	15*	12	.09	09	11	.09	08
Stress												
Work-Life Balance	.18	.06	.18*	.16	.06	.16*	.10	.06	.10	.10	.06	.10
Division of				20	.10	12*	11	.09	06	11	.12	06
Household Labour												
Fairness to				04	.07	03	03	.06	03	03	.06	03
Respondent of DOL												
Joint Decision-				.44	.07	.36*	.37	.07	.30*	.37	.07	.30*
Making												
Parent-Adolescent							.05	.07	.04	.05	.07	.04
Conflict Age 18												
Depressive							47	.10	27*	48	.10	28*
Symptoms												
Parent							.09	.17	.03	.08	.18	.03
Marriage							32*	.20	.09	.33	.20	.09
Divorce							84	.24	18*	87	.24	19*
Remarriage							60	.14	22*	60	.14	22*
Gender										.03	.14	.01
Education										03	.04	04
\mathbb{R}^2		.10			.24			.36			.36	

Note: DOL = Division of household labour. *p < .05 (two-tailed)