

Correlates of Emotional and Financial Adjustment for Narsinghpur District Middle Age Couples

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Abstract- Present study is based on the adjustment of middle aged couples. Total sample of this study is 1110. This sample includes working-nonworking, educated-non-educated and urban-rural also from Narsinghpur district of Madhya Pradesh. The age range of this study is 50-60 years, selected on the basis of convenient sampling. Socio-economic variables taken in this study (age, education, occupation, monthly income, type of family, religion, and years of marriage, age of husband and wife at the time of marriage) affect mid-aged couple's adjustment. Result shows that there is significant relation between couples adjustment.

Index Terms- Mid Age Adjustment, Emotional adjustment, Financial Adjustments.

I. INTRODUCTION

It is important to adjust naturally with the mid-age transitions that occur both physically and mentally. There are challenges which should be met and coped with successfully. At this age it is good to look at the world with new prospective and changed interests. Some may find this adjustment stage really difficult and hard to cope with. Following are some of these important changes and adjustments which are faced in middle age.

- Emotional Adjustment

Emotional behaviors expressed by couples differ as a function of age, gender and marital satisfaction. The intensity of the middle-age intimacy crisis depends on the need-satisfaction of the relationship and the success achieved in the previous stages of intimacy. Older adults are biased toward the positive aspects of close relationships (Story, Nathan et. al 2007). Emotionally positive and responsive listening is one of the key to successful conflict resolution in marriage (Pasupathi, Monisha et. al.1999). Carl Jung described the developmental task of the second half of life as the need to develop neglected inner resources and enrich the inner life which may result in the impoverishment of the inner life - the world of feelings, values and inner creativity. Failure to accept the changes may lead to serious traumatic situations like mental illness, use of drugs, addiction problems, alcoholism and at times suicide or homicide.

- Financial Adjustments

Financial decisions arise against the backdrop of present family structure, current and perceived future needs, and competing demands placed on limited resources. Because of high demands on expenditure, balancing among the cost of living, paying for children's college education, developing resources like house,

vehicles, arrange for marriage expenses of children and funding retirement, mid-adults feel like on a treadmill one can never get off.

Hypothesis

Ho: There is no significance relationship between adjustments among middle aged couples.

II. METHOD

The sample comprised of 555 Couples (555 males and 555 females) resulting the total sample size of this study to be 1110. This sample includes working-nonworking, educated-non-educated and urban-rural population from Narsinghpur district of Madhya Pradesh, India. The age range of couples in this study is 50-60 years, selected on the basis of convenient sampling. It represents a group of different non-probability sampling techniques.

Variables under study and their measurement

Measure used for this study was "old age adjustment inventory" (developed by Shamshad Hussain and Jashbir Kaur) – This inventory was developed for old aged male and female ranging between 50 to 65 years of age belonging to different professions. This 125 items inventory measures the adjustment of old aged people into six areas- health, home, social, marital, emotional and financial.

III. RESULT AND DISCUSSION

Table 1: Mean, SD and t values of mid-age couples emotional adjustment

Adjustment Areas				
Emotional				
		Husband	Wife	
S.N.	Variables	Mean± SD	Mean± SD	t-value
1.	Couples Age			
-	50-55 (a)	15.83±3.51	15.20±4.15	1.42
-	55-60 (b)	15.64±3.19	15.64±3.01	.000
	Husband (a) (b)	.421	-.859	

	Wife (a) (b)	Mean± SD	Mean± SD	t-value
2	Couples Education			
-	Illiterate to primary (a)	16.39±2.78	16.12±3.18	.766
-	Matriculation to high secondary (b)	15.67±3.42	15.43±3.39	.443
-	UG, PG and higher class (c)	15.88±3.40	15.07±4.27	1.50
	Husband (a) (b)	-4.07	1.50	
	Husband (b) (c)	-.414	.616	
	Husband (a) (c)	1.27	2.20*	
	Wife (a) (b)			
	Wife (b) (c)			
	Wife (a) (c)			
3.	Couples Occupation	Mean± SD	Mean± SD	t-value
-	Job (a)	15.71±3.47	15.50±4.21	.187
-	Business (b)	12.00±5.65	11.17±4.95	.271
	Husband (a) (b)	2.05*	2.18*	
	Wife (a) (b)			
4.	Age of Couples at the Time of Marriage	Mean± SD	Mean± SD	t-value
-	12-21 (a)	16.17±2.64	16.01±3.05	.400
-	21-30 (b)	15.81±3.36	15.32±3.58	1.34
-	30-38 (c)	17.50±1.29	16.25±.957	1.55
	Husband (a) (b)	.933	1.61	
	Husband (b) (c)	.882	-.514	
	Husband (a) (c)	.882	-.156	
	Wife (a) (b)			
	Wife (b) (c)			

	Wife (a) (c)	Mean± SD	Mean± SD	t-value
5.	Type of Family			
-	Nuclear (a)	15.87±3.37	15.40±3.72	1.74
-	Joint (b)	16.09±3.00	15.78±3.58	.967
	Husband (a) (b)	-.777	-1.19	
	Wife (a) (b)			
6.	Couples Years of Marriage	Mean± SD	Mean± SD	t-value
-	20-30 (a)	15.56±3.71	15.20±3.99	.725
-	30-40 (b)	16.07±3.08	15.65±3.56	1.87
	Husband (a) (b)	-1.57	-1.19	
	Wife (a) (b)			

On the basis of the above emotional adjustment table following points can be drawn:

Husbands were found to have better emotional adjustment in 50-55 age groups than wives.

Illiterate to primary passed husband were found to have better emotional adjustment than other groups couples. Significant differences were found in wives (a) (c) group. It shows that illiterate to primary (a) group and UG, PG and higher class (c) group wives have different views in emotional adjustment.

Husbands were found to have better emotional adjustment in category of job, than wives. Significant differences were found in husbands' (a) (b) and wives' (a) (b) groups.

In couples who were married in 30-38 years of age, wives were found to have better emotional adjustment than husbands.

Joint family based husbands were found to have better emotional adjustment than wives.

In couples who are married for 30-40 years, husbands were found to have better emotional adjustment than wives.

Table 2: Mean, SD and t values of mid-age couples financial adjustment

Adjustment Areas				
Financial				
		Husband	Wife	
S.N.	Variables	Mean± SD	Mean± SD	t-value

1.	Couples Age					Husband (b) (c)	-7.51	-1.34	
-	50-55 (a)	9.77±1.86	9.35±2.22	1.77		Husband (a) (c)	-7.51	-1.56	
-	55-60 (b)	9.76±1.82	9.87±1.88	-.411		Wife (a) (b)			
	Husband (a) (b)	.070	-1.82			Wife (b) (c)			
	Wife (a) (b)					Wife (a) (c)			
2	Couples Education	Mean± SD	Mean± SD	t-value	5.	Type of Family	Mean± SD	Mean± SD	t-value
-	Illiterate to primary (a)	10.03±1.63	9.91±1.86	.604	-	Nuclear (a)	9.85±1.82	9.45±2.16	2.60*
-	Matriculation to high secondary (b)	9.68±2.03	9.16±2.01	1.61	-	Joint (b)	9.88±1.90	9.65±1.97	1.22
-	UG, PG and higher class (c)	9.99±2.10	9.54±2.42	1.41		Husband (a) (b)	-.214	-1.10	
	Husband (a) (b)	18.83*	2.78*			Wife (a) (b)			
	Husband (b) (c)	-.986	-1.10		6.	Couples' Years of Marriage	Mean± SD	Mean± SD	t-value
	Husband (a) (c)	.186	1.36		-	20-30 (a)	9.93±1.92	9.37±2.24	2.09*
	Wife (a) (b)				-	30-40 (b)	9.84±1.83	9.57±2.04	2.03*
	Wife (b) (c)					Husband (a) (b)	.451	-.948	
	Wife (a) (c)					Wife (a) (b)			
3.	Couples Occupation	Mean± SD	Mean± SD	t-value					
-	Job (a)	10.17±1.99	10.33±2.46	-.258					
-	Business (b)	8.83±1.60	8.50±2.25	.295					
	Husband (a) (b)	1.51	1.65						
	Wife (a) (b)								
4.	Age of Couples at the Time of Marriage	Mean± SD	Mean± SD	t-value					
-	12-21 (a)	9.64±1.74	9.64±1.69	.000					
-	21-30 (b)	9.93±2.02	9.57±2.09	1.67					
-	30-38 (c)	10.75±1.89	11.00±2.00	-.182					
	Husband (a) (b)	-1.19	.279						

On the basis of the above financial adjustment table following points can be drawn:

- Wives were found to have better financial adjustment in 55-60 age groups, than husbands.
- Illiterate to primary passed husbands were found to have better financial adjustment than other group couples. Significant differences were found in husbands (a) (b) and wives (a) (b) groups.
- Wives have better financial adjustment in category of job, than husbands.
- In couples who were married in 30-38 years, wives have better financial adjustment than other group couples.
- Joint family based husbands were found to have better financial adjustment than wives. Significant differences were found in nuclear family couples. It shows that the husbands and wives have different views in financial adjustment.
- In couples who are married for 20-30 years, husbands were found to have better financial adjustment than wives. Significant differences were found in 20-30 and 30-40 year groups. It shows that the husbands and wives of both groups have different views in financial adjustment.

IV. CONCLUSION AND SUGGESTIONS

We have concluded socio-economic variables age, education, occupation, monthly income, type of family, religion, and years of marriage, age of husband and wife at the time of marriage, affect mid-aged couple's adjustment. The result shows that there is significant relation between couples adjustment.

Suggestions for couples better mid-age adjustments:

1. Give freedom to your spouse
2. Being a good listener
3. Care for family
4. Supportive nature
5. Preplanning and readiness for financial ups and downs
6. Free time and recreational activities
7. Abstinence from vices
8. Positive attitude and confidence on decisions
9. Including family members in decisions
10. Taking decisions with poise and broad view
11. Being flexible in accepting others desires and liking
12. Avoid from being too much ambitious or miser
13. Avoid being strict disciplinarian

Suggestions for family members and children:

1. Give mid-age couples due respect and attention
2. Family members should be supportive towards mid-age physiological and emotional changes
3. Frequent visits to parents by children

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