THE MARRIAGE BELIEFS
INVENTORY

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PREFACE

As can be attested by soaring divorce rates, marriage presents by far the greatest potential for conflict of all human relationships. This, combined with negative sociological and cultural influences, makes the discovery and treatment of marriage problems a dilemma demanding methods and means of constructive and restructive therapy.

In all types of counseling the therapeutic change process is most effective if implemented upon the primary cause of dysfunction. It is with this assumption that cognitive marriage theorists have developed a behavioral model that places beliefs, or basic assumptions held by the organism, as the underlying determining factor of individual actions.

The Marriage Beliefs Inventory has, therefore, been constructed as a device for measuring those beliefs that are most conducive to producing marital disharmony. The validity and reliability of the MBI is then assessed to determine its credibility in the realm of counseling and research. The following pages give a description of the research as conducted on the MBI.
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CHAPTER I

THE MARRIAGE BELIEFS INVENTORY

Married couples typically hold many beliefs that effect the potential quality of their relationship. Some beliefs are conducive to a healthy relationship while others are not. Some beliefs are held mutually while others are held in conflict. Perhaps in no other relationship do the basic assumptions (beliefs) held in regard to that relationship have a greater impact upon its potential functioning level than do the beliefs surrounding a marriage.

Why are beliefs such an important ingredient in a marriage, and what exactly are those beliefs that effect marital harmony? Furthermore, can we provide an instrument that will effectively measure such beliefs? First a theoretical framework will be established. Why are beliefs of major concern in the establishment of a healthy functioning marriage?

In all types of counseling the therapeutic change process is most effective in correcting dysfunction if implemented at the level of its deepest source. It is with this assumption that cognitive theorists have developed a behavioral model that places beliefs, as held by the organism, as the underlying determining factor of individual actions.

Advocates of such theories recognize healthy beliefs as foundational to harmonious marital relationships and, thus, introduce methodology requiring evaluation, confrontation and radical change of those beliefs. Yet no structured means of measuring them exists. Therefore, the Marriage Beliefs Inventory is proposed as such a tool.
To provide a meaningful description of any psychological measurement tool, the theoretical base upon which it is built must first be understood. The following section is a brief sequential development of the belief based cognitive approach to counseling.

Where are we Coming from and Where are we Going?

Perhaps the first written document containing a cognitive approach to solving human problems is the Bible itself. The book of Proverbs seems to suggest that people act in accordance with what is believed and thought from within. Furthermore, the teachings of Jesus directly indicate that outward actions are a revealer of what is transpiring in the heart. His attack upon the Pharisees was not directed at their level of action-related obedience, but rather at the place from which actions spring, beliefs and thoughts of the heart.

Although these views were held in antiquity, belief-behavior approaches of the twentieth century psychological movement cite their beginnings in Sigmund Freud, "the father of all psychology". Freud's psychoanalytical theory holds to a view of unconscious inner forces and drives as being the principle facilitator of human behavior.

From Freud, theories emerged in two basic directions; that of the cognitive and behavioral. On the behavioral side, Skinner, in the 1940's, viewed behavior and emotion as merely responses to various given stimuli. In one experiment with which he supported this model, he achieved an

anxiety response in monkeys upon the producing of a tone. The end of
the tone was followed with an electrical shock.¹

Later, in the 1950s, Salter discredited Freud's deterministic
view by suggesting a learning theory in which activity effects the or-
ganism's thinking; which thinking, then, effects the resulting actions.²
Wolpe, his contemporary, conducted an experiment in which two groups of
cats "learned" the same neurotic behavior resulting from two different
stimuli. One stimulus involved a shock just before entering a food box.
The other stimulus consisted of a warning hooter noise, thus demonstrat-
ing that both conditioning effects changed behaviors.³

These behavioral theorists have provided concepts that are highly
related to the cognitive theories that emerged from Freud's thinking.
Cognitive theorists posit that beliefs derived from cognitive processes
determine behavior; however, the actual process of the choice of behavior
may take place without the awareness that the cognitive processes are
functioning.

The first such theorist was Alfred Adler, who, in the late 1920's,
developed what he called "Individual Psychology". He states, for instance,
that all behavior, because it is meaningful and goal directed, has a
highly cognitive component. This assumption was made on the basis of
observation of individual counseling cases rather than upon formal ex-
perimental settings.⁴

¹W.K. Estes and B.F. Skinner, "Some Quantitative Properties of

²Salter, Against Psychoanalysis.

³Joseph Wolpe, "Experimental Neuroses of Learned Behavior,"

⁴Alfred Adler, "Individual Psychology," Journal of Abnormal So-
In the mid-1930s, Kzimierz Dabrowski borrowed some of Adler’s ideas in his development of the "Theory of Positive Disintegration". This model posited anxiety and conflict as producing positive goal-oriented motivation to change behaviors. Thus, cognitively derived goals effect behavior. His psychological examination of average children revealed that eighty-percent had symptoms of nervousness and slight neuroses; evidence that psychological symptoms are not unhealthy. Truly, Dabrowski was the first to incorporate such a view of anxiety and conflict, an opposite function to that proposed by those existing theories which named such variables as the very core of maladaptive behavioral problems.

Abraham Maslow, during the same era, developed a formal hierarchy of needs which become goals of human behavior. Thus, he was suggesting that all behavior is goal oriented. As an organism's felt needs are recognized by the cognitive processes, goals are rationally formed to meet those needs. An observational experiment done by Maslow showed different species of monkeys with differences in dominance drives and goals resulting in behavioral differences.

Later, in 1940, O.H. Mowerer conducted a study in which he gathered evidence supporting his idea that both problem solving goals and stimuli effect behavior. A supporting experiment that he conducted seemed to reveal an increase in reaction time as changes in stimuli were

In 1955, Albert Ellis built his theory of "Rational Emotive Therapy" upon two basic approaches; that of "Humanistic" goal oriented psychology, and "Behavioral Psychology". Ellis contends that not only do beliefs, and basic assumptions as a rational process, effect an organism's behavior, but so also does environmental stimuli effect both beliefs and behavior. As one of the first proponents of a cognitive approach, Ellis cites a theory of Epictetus, a Roman philosopher (15 BC). Epictetus held that irrational beliefs were the sole cause of all emotional upset and disturbance. However, Ellis seems to be the first to take principles of both the behavioralists and cognitive theorists and combine them into a workable theory of behavior.

In 1970, Jay Adams developed his "Nouthetic Counseling", in which he proposed that one's thinking (beliefs) effects behavioral outcomes, which in turn produces emotional responses. Though Adams supports much of his cognitively based counseling methodology with repeated biblical references, he fails to give any experimental evidence to support his theory or practice.

Lawrence Crabb, another Christian theorist, suggests that his "Biblical Counseling" approach is based upon a model of behavioral development as set forth in the Bible, and does in fact, attempt to support

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his view with Scripture. Crabb declares that people form beliefs about how to meet certain goals, and thus perform goal oriented behaviors designed to fulfill those goals. Every person forms either biblically correct (well functioning) beliefs or, on the contrary, forms unbiblical, incorrect (malfunctioning) beliefs about how to meet their needs. How biblical or unbiblical those beliefs are then, determines whether one's actions and resulting feelings are proper or improper. All psychotherapy is, therefore, to begin at the belief level where all behavior derives its first beginnings.¹

One year following the publication and circulation of Crabb's model (1977), Joseph Tong did an experimental study which involved giving a single group the Sovereignty of God Belief Scale (split half corr. +.93), the Intrinsic Religious Motivation Scale, and Rotter's Internal-External Locus of Control Scale. The correlation between the SGBS and IRM is moderate (r .65), and the correlation between the SGBS and IE is low (r .26). This experiment did produce some supporting evidence of beliefs effecting locus of control and religious motivation.²

A later study, by Bruce Thyer and others (in 1981), involved the administration of the Rational Behavior Inventory and the Inventory of Religious Beliefs to a sample of eighty college students. They did not find a significant correlation between the two sets of scores; however, the lack of such a relationship may suggest that just because a person says that they believe certain religious dogmas does

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not necessarily mean that they will act accordingly.¹ In other words, what a person may think they believe in theory may be quite different when applied in practice.

It is important to realize that the strict behaviorist avoids giving recognition to the cognitive presuppositions and processes involved between given environmental stimuli and organismic behavioral responses. On the other hand, the conservative psychoanalist fails to account for any rational, goal oriented cognitive processes since behaviors are believed to be primarily produced from drives and forces beneath the level of consciousness. The belief oriented cognitive theorist takes both the stimulus effect, and the idea of behaviors stemming from a level that is at times beyond awareness, and places a middle link of cognitively held beliefs between goal oriented motivational forces and behavioral outcomes.

Such a view of behavioral functioning has been applied to theories of marriage counseling. Albert Ellis, for example, has written an entire book based on the assumption that all marital problems stem from irrationally held beliefs.² Norman Wright, a Christian counselor, has also produced such a book in which he suggests that marriage therapy should focus upon a dissolving of problem producing ideas, and the replacing of them with new, healthy beliefs.³ Other theorists maintaining similar

¹Bruce Thyer and others, "Religious Orthodoxy and Rational Thinking," Psychological Reports 49 (1981):802.


views about marriage counseling, to name a few, include J.D. Bell,\(^1\) Norman Epstein,\(^2\) Lawrence Crabb,\(^3\) and Ed Wheat.\(^4\)

Obviously, several contemporary theorists recognize that beliefs are indeed foundational to harmonious marriage relationships and introduce methodology requiring evaluation, confrontation and radical change of unhealthy beliefs. If, however, counselors are to implement therapeutic changes of beliefs, in order to do so effectively they must know exactly which beliefs are potentially problem producing.

For this reason, the Marriage Beliefs Inventory, hereafter referred to as the MBI, has been constructed. It is built upon a belief oriented, cognitive theory of counseling. Problem producing marriage beliefs are measured by the inventory to help the counselor become familiar with the client's misconceptions, irrationality, and detrimentally held beliefs.

Of utmost concern, however, is finding out whether or not the inventory really measures those beliefs that have a significant effect upon the marriage relationship. To make such a determination it is imperative to first draw some conclusions about those factors which make a marriage healthy and well functioning.


What Makes a Marriage Healthy?

What do people believe are the essential components of a healthy marriage relationship? Some believe that a healthy marriage is dependent upon the wise and mutually agreed upon use of finances. Others assume that a healthy marriage relationship exists when there is a sufficient amount of good communication taking place. Still others assume that healthy marriages occur as the needs and expectations of both marriage partners are mutually fulfilled. Many also hold the assumption that good marriages are the result of making successful efforts toward developing and maintaining a high level of companionsing. Others suggest that a well adjusted sex life is essential to maintaining a healthy functioning marriage.

Upon careful analysis of the literature, the following five areas of potential conflict indeed were found to be the most frequently mentioned by contemporary marriage theorists and researchers: finances, 


2 For example see Carl Brecheen and Paul Faulkner, Marriage Enrichment Film Series, New Day Productions (Austin, Texas, 1981); See also Dwight Small, After You've Said I Do (Old Tappan, New Jersey: Fleming H. Revell Co., 1963), p. 11.


4 For example see Ed Wheat, Love Life; See also James Dobson, Focus on the Family Film Series, Word Inc. (Waco, Texas, 1979).

While descriptive terms of the five problem areas listed above may vary (for example, companionship may be described as friendship, etc.), they do represent a fair and balanced sampling of the major areas of marital disharmony as suggested by marriage theorists.

At least two different surveys have been conducted by researchers in which evidence was obtained that points to those areas of greatest marital disharmony among American couples. Dr. James Dobson (1975) conducted a survey among seventy-five married women respondents in which they ranked their greatest sources of depression. Among the choices were marital problem areas such as loneliness and isolation, absence of romance, sexual problems, etc. Of those marriage related problems, the scores indicated that loneliness, isolation and lack of romantic love in the marriage (a lack of companionship) were tied for first and second choice. Financial problems ranked third place and sexual difficulties fell closely behind in fourth place. Later, the scores of over five-thousand women given the same questionnaire substantiated the original findings.

More recently, a more detailed study was conducted by Blumstein and Schwartz (1983) in which they had twelve-thousand participants fill out a thirty-eight page questionnaire. From this random group they chose six-hundred people by matching short, medium, and long term relationships. A year and a half later a follow-up study was done by recontact-

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1 The analyzed literature that this conclusion is drawn from are those articles, books and film series on marriage as listed in the bibliography.

ing half of the three-hundred couples to see if they had broken up or were still together and in both cases asked for reasons why. The results of their research indicated several problem areas which produced friction and a deterioration of relationships.

Findings indicated that among those couples who had broken up, differences in financial philosophies was a shared commonality (beliefs about finances). Furthermore, Blumstein and Schwartz found that husband/wife expectations of role functions (beliefs about fulfillment of expectations) produced another major source of marriage problems. The survey also revealed that those couples who spent a lot of time together (companionship) were far less likely to suffer a separation than those who did not. Those couples who did spend a lot of time together were those that placed such a high value on that time together that it resulted in a commitment to it, often held in priority even over their occupations (strong beliefs about companionship).

Inventory findings further suggest that satisfaction of sexual functioning was closely correlated with the overall satisfaction of the marriage (beliefs about sex). Finally, Blumstein and Schwartz discovered that couples who had a strong commitment to problem solving (beliefs about communication) shared many values and had calmer, longer lasting marriages. Common throughout their study was evidence that couple's ideas about the areas measured greatly effected the overall quality of their marriage.¹

Basically then, the study revealed that marriage problems most frequently occur in the areas of finances, fulfillment, companionship,

¹See Philip Blumstein and Pepper Schwartz, Marriages Last.
sex and communication. Absent from the research, however, was an effective device for measuring just exactly what detrimental beliefs were held in those areas, and just how strongly those beliefs were held. What is needed is an inventory that will measure client held beliefs about marriage in the five problem areas. But, why would such an inventory be helpful and can such an inventory be produced?

**Why the MBI?**

The MBI has been constructed to measure marriage beliefs held by couples, but what is the importance of having such an inventory?

If beliefs are foundational to the success or failure of a marriage, attempts toward improvement of marital functioning must involve a change of unhealthy beliefs. Effective change, therefore, begins by changing those beliefs that are detrimental to the relationship. For this reason, it is imperative that marriage counselors direct a great amount of time and attention toward the analysis and discovery of unhealthy, problem producing beliefs.

Currently there are very few structured means of measuring client held beliefs to assist the counselor, and he is therefore left to his own subjective and limited observations. What is needed, therefore, is an inventory that will accurately and effectively measure client held beliefs about marriage. Such an inventory should include the five subgroups of finances, fulfillment, companionship, sex and communication. The Marriage Beliefs Inventory has been constructed as just such a measurement tool. It is designed to provide a structured means of measuring beliefs that lend themselves to the malfunctioning of marriage relationships.

While some inventories that measure beliefs pertaining to
marriage are currently available, the MBI is designed to be a uniquely different sort of measuring devise. Existing marriage belief inventories are built upon a psychology of behavior that gives no heed to biblical thought.\(^1\)

The MBI, however, has been developed as a tool to measure marriage beliefs against a biblical standard. Belief statements are based upon an assumed authoritative source of truth (the Bible) and problem beliefs are measured and determined to be those beliefs that are incongruent with the biblical position. It is designed for use by Christian counselors who are ultimately concerned with helping people form biblical belief patterns.

At present, Christian counselors who employ a belief oriented cognitive approach to counseling are forced to either use existing, non-biblical belief inventories or to subjectively gather belief related information by observation of client behavior and verbal functioning.

Such evaluations are not only vulnerable to misconception and misinterpretation, but lend to further complications when compounded with the difficulty of separating client verbal and nonverbal behaviors which may be motivated by a new force, that of trying to secure fulfillment of acceptance needs from the counselor. Thus it becomes imperative that the Christian belief-based, cognitive therapist have access to such a tool as the MBI.

The inventory could also prove to be a valuable asset to teachers of couples Sunday school classes or leaders of marriage encounter groups.

\(^1\)See for example the Irrational Beliefs Test (Jones, 1968) and the Relationship Beliefs Inventory (Epstein and Eidelson, 1981) as described by Epstein and Eidelson, "Unrealistic Beliefs of Clinical Couples," The American Journal of Family Therapy 9 (winter 1981):13-22.
Its most obvious benefit will be its usability in classifying general problem areas within groups and amongst individuals.

A definite advantage of using the inventory lies in its ability to speed up the entire counseling process. No longer is the counselor left trying to pry out information revealing problem beliefs held by the client. The inventory also relieves the therapist of the fear that he may have misinterpreted the major belief problems or that he may have overlooked some minor belief problems that may be fueling a major unwarranted belief causing marital discord. Furthermore, the inventory helps to eliminate counselor bias, hobbyhorses and blindspots often present in measurements of marriage problems using the unstructured interview process.1

The significant value of the inventory may also be seen in its ability to reveal differences in beliefs between married couples. Some theorists believe that the existence of such differences are at the roots of all marriage disharmony.2 The inventory would clearly reveal those areas of conflictive beliefs, of which a counselor may evaluate and determine how best to address such differences and choose before a counseling session begins, those beliefs that require change. The therapist has the advantage of making this analysis away from the usual heat of an emotionally filled counseling encounter.

The inventory may also be used by a teacher of a married couples' class, an instructor of a marriage and family class, or a leader of a marriage encounter group interested in finding out those problem belief

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areas most in need of correction so that teaching subject matter may be chosen accordingly. As can be seen, the inventory may be quite a valuable tool for use in preventive, as well as corrective, marriage enrichment endeavors. However, before using this tool of measurement, the user should be aware of the reliability and validity of the instrument. Thus, research has been conducted to make this information available.

The Purpose of the MBI Research

The desire of the researcher is to construct the MBI and to produce evidence that gives support to the inventory's validity and reliability. The Research Hypothesis is that the inventory will show itself to be valid and reliable for its intended use.

If the MBI demonstrates itself as a valid measuring device, one can be more certain that it does indeed measure biblical versus unbiblical beliefs about marriage. If the inventory is to be used with confidence, such validity must be demonstrated.

To obtain essential validity assessments, a structured research approach is necessary. Such research should include a means of providing validity related to the content of the measuring device.\(^1\) One may therefore ask if the belief statements of the MBI represent a balanced sampling of those beliefs that are most conducive to marital discord. In this way, the content of the MBI, as in any inventory, is built upon the findings of theorists and researchers of human behavior.

Further validity may be obtained by conducting research which may demonstrate a meaningful relationship between inventory scores and scores

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derived from measuring instruments of related variables.\textsuperscript{1} Evidence that such a relationship exists would give criterion related validity to the MBI.

Construct validity is also an area of concern. Does the MBI really measure beliefs or does it measure other variables such as values or ideas? In order for the MBI to be valid, each inventory statement must, in fact, be a belief. Some criteria must therefore be presented by which to define and distinguish between what is a belief and what is not. Inventory belief statements must meet this criteria.

That the inventory be a valid measurement tool is not the only concern of MBI research. Equally important is the matter of reliability. To what extent does measurement error influence MBI scores? One way to determine the amount of inconsistency within a measuring device is to conduct an experiment in which the inventory is given to the same subjects at two different times with a week or two between testings. Such an examination of reliability is called test-retest reliability and is useful in determining to what degree one may expect MBI test-retest scores to be similar. Of course, the higher the degree of similarity, the more reliable the instrument would be.\textsuperscript{2}

Another factor of interest lies in the area of useability. How practical is the inventory for counselor use? We are therefore interested in finding out how long it takes to administer the MBI, how long it takes to score it, and the cost involved. The MBI must be compatible with the amount of time and money a counselor would be willing to put

\textsuperscript{1}For further discussion of criterion related validity, see Ary, pp. 193-201.

forth for its use.

What then is the purpose of MBI research? The goal is to produce evidence suggesting that the MBI 1) holds a substantial amount of content, criterion and construct validity, 2) contains significant test-retest reliability, and 3) is a practical instrument. In order to produce such research, it is necessary to first define those terms around which the MBI is constructed.

**Definition of Terms**

The MBI is built upon certain assumptions regarding marital beliefs and their effect upon behavior. In order to clarify the rational basis or framework underlying the inventory's structure, certain basic terms need to be defined. First, what exactly is a belief that the MBI will attempt to measure? And second, what is a problem behavior which is hypothesized as resulting from unbiblical beliefs?

Without going into lengthy detail, beliefs may be defined as "inferences made by an observer about underlying states of expectancy."¹ Such beliefs are held at various levels of importance. At the lowest level, they may reflect a like or dislike, thus a preference. "There are many times when I don't like talking with my mate." When a belief is held more strongly than a preference, yet not strong enough to always effect related behavior it is a surface belief. "When I talk with my mate, I usually end up getting upset." Those beliefs that are held even more strongly and always effect related behavior are root beliefs. "Getting upset is detrimental to my being." A preference may change from day to day and is easily influenced. A surface level belief may change,

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¹Quoted from Milton Rokeach, Beliefs Attitudes and Values (San Francisco: Jossey-Bass Inc., 1963), p. 2.
but is not as likely to change as a preference. A root belief, while it can change, is usually supported by many surface level beliefs and changes usually involve changing the supporting surface beliefs first. Thus, changing root beliefs may take a considerable amount of time.

Based on the assumption that beliefs vary in level of importance to the individual and thus will effect behavior in varying degrees, the inventory should be designed to measure the degree to which each belief is held or not held. It is important to realize, however, that the degree to which a belief is held is not the only concern effecting construction of inventory statements. It is essential that the MBI measure only beliefs and not other variables. For this reason, beliefs will be compared to its close and often confused counterparts: values, attitudes and motives.

Based upon analysis of the literature, the assumption is drawn that beliefs, values, attitudes and motives are the make-up of cognitive system, beliefs being the basis upon which values, attitudes and motives are built. Beliefs must therefore be seen as a function of a much larger system, a system of cognition. It is at this point that much confusion exists as to what constitutes a belief. A person may state that he or she believes something to be true, but may be expressing a value, "I believe that love is really important"; a motive, "I believe that if I do what is right, I will feel good about myself"; or an attitude, "I believe that guy is an awful person." Each value, motive and attitude may easily be confused with a belief because it is stated as a belief; yet

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1For further support of this view, see Rokeach, pp. 1-21.

2Such a view is held by Jerry and Mary White, Your Job, Survival or Satisfaction (Grand Rapids, Michigan: Zondervan Pub. House, 1977), pp. 67-75; See also Rokeach, pp. 1-124, passim.
each only reflects variables produced by beliefs, and should not be confused with the belief itself. The beliefs underlying the above examples of belief reflections are: "Love is the foundation of a good marriage." "Doing what is right will always make me feel good." and "What that guy does hurts me." The inventory statements should therefore be belief statements and not those values, motives and attitudes that are built upon beliefs.

If the inventory is to measure biblical versus unbiblical beliefs, support for each belief should be derived from the Bible and those theorists which subscribe to a biblical view of behavior. To be consistent, maladaptive behaviors should also be defined within the same context. Pathology is therefore defined as any carried out behaviors which deviate from the biblical norm: or perhaps more precisely, any behavior that is not in harmony with God’s intentions and design for human functioning. Therefore, problem behaviors are those behaviors that result from unbiblical beliefs as measured by the MBI.

Summary

We may conclude then, that the altering of belief systems is foundational to effecting lasting marriage relationship changes; and that such changes of belief need to be made in those areas causing the greatest amount of marital disharmony: finances, communication, fulfillment,

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1For further support of this view see Paul Pruyser, "Psychological Roots and Branches of Belief," Pastoral Psychology 28 (Fall 1979): 8-20.


3For biblical support of this view, see Romans 14:23 and Galatians 6:8.
companionship and sex. Furthermore, as an aid to finding areas of dis-
harmony within the marriage relationship, we hypothesize that the MBI
is a valid tool that will enable counselors to measure, with a signifi-
cant degree of reliability, the amount of biblical versus unbiblical
beliefs that exist in a marriage relationship. But what can be done to
determine whether or not the MBI is indeed a valid and reliable measur-
ing instrument?
CHAPTER II

MARRIAGE BELIEFS INVENTORY RESEARCH

Assessing the credibility of the MBI demands extensive research using a variety of procedures. Face validity will be determined by evaluation of the construction of the inventory; however, an experimental procedure is explained which may reveal some criterion related validity. On the other hand, reliability measures will involve a controlled experimental setting in which correlation coefficients of test-retest scores may be acquired.

First, to establish some degree of face validity, we will take an overall look at the measuring devices. What things should we know about their construction, administration and scoring? Second, we must describe the sample population. What variables set the sample population apart from the overall population? Third, we will describe those specific experimental procedures used on the MBI. Fourth and last, we will describe and analyze the resulting experimental data.

Construction

The MBI is composed of seventy-five belief statements of which the client is to indicate the degree to which he or she agrees or disagrees with each statement. An answer sheet with a four choice scale is to be used by the client to select the answer that best describes how strongly they believe or disbelieve each statement to be (see answer sheet in Appendix two).
When considering the use of the MBI (see sample copy in Appendix one) the following five questions may be asked about its validity. 1) Where did all the belief statements come from? 2) Are the statements themselves, actually beliefs? 3) Do the seventy-five belief statements provide a balanced sampling of those beliefs most vital to a harmonious marriage relationship? 4) Can the inventory be purchased, completed and scored within reasonable limits of both time and money? 5) What are those built-in factors that contribute to greater face validity?

**Origin of Belief Statements**

Where did all the belief statements come from? Perhaps this question may best be answered by looking at Appendix four, which gives the theorist who supplied the related idea upon which each statement is based. Because the inventory is potentially designed to measure beliefs in light of Christian principles, a scriptural basis for each statement is also provided. As one can see, the vast majority of the statements are derived from research materials written by recognized, leading Christian marriage theorists and counselors. Further, bibliographical information may be obtained from the bibliography.

The inventory is made up of five sub-sets, each sub-set consisting of belief statements in regard to the five already mentioned areas of marital discord. There are fifteen statements per sub-set. During initial stages of construction, 116 belief statements were designed. These statements were then given to Dr. Dave Miller and Dr. Phillip Captain, both Associate Professors of Psychology at Liberty Baptist College, for comment and detailed analysis. Each professor was given an answer sheet with which the significance of the relationship between each belief
statement and its potential effect upon marital harmony was rated, (see Appendix five for a sample of professor inquiries). Such significance was measured by degrees on an answer sheet with a four choice scale.

Upon composing the final draft of the inventory, forty-one statements given the lowest ratings were excluded from the inventory. While there were some disagreements of significance levels between the professor's judgements of belief statements; those that varied more than twenty-five percent only totalled fifteen. Most of those fifteen were excluded from the inventory and those few that were not were rearranged as suggested by the professors. Of the seventy-five statements used, all but sixteen were rated as significant or very significant by both professors. Out of those sixteen, none were judged as "very significant" and seven as "significant" by the other professor. Those seven were then exposed to sentence structure changes as suggested by the professors.

Belief Statements

Are the inventory statements really belief statements? As previously defined, beliefs of significance involve a state of expectation. In other words, a belief is formed about an expected cause or effect relationship between certain perceived variables. An attempt has been made to only include in the inventory those beliefs of expectancy that directly affect behavioral outcome.

Close examination of the inventory, (see Appendix one), will indeed fulfill those subjective requirements of belief composition as defined by this paper. Upon careful scrutiny, each belief statement may be seen as involving a state of expectancy in accordance with which the person holding or not holding the named belief is likely to act.
But another question may be asked. How can we be sure that the statements do not state a held value, motive or attitude rather than a belief? The beliefs are distinguished from values in that they do not rank the relative importance between two variables. As previously distinguished, an attitude differs from a belief in that it involves a feeling or disposition toward a person or object. Inventory belief statements are based upon states of expectancy, and upon careful analysis, one may see that they do not reveal attitudes, but rather, that attitudes may develop based upon the stated belief. A motive is stated as a reason, cause or purpose for exhibiting a particular behavior. Here again, inventory statements do not state the motivation behind any behavioral outcome, but rather state beliefs that may be related to such motives. The inventory statements are not values, attitudes or motives but may be used with or as a supporting factor of associated values, attitudes or motives.

A Balanced Sampling

Do the seventy-five belief statements provide a balanced sampling of those beliefs most vital to a harmonious marriage relationship? The MBI is built upon five sub-sets that reflect the five marriage areas most susceptible to problems as previously stated. Fifteen statements are constructed to relate to each sub-set topic. In this way, the inventory is built upon a fair and balanced sampling of those areas most susceptible to dysfunction.

Reliability Factors

There are several factors of test construction that effect the
reliability of a measuring instrument. During MBI construction the following steps were taken in order to eliminate such possible reliability threats.

First, several belief statements were reversed. This means that some are good beliefs to have and that others are poor beliefs to have. This helps to reduce the chances of participants figuring out what is correct or incorrect and answering according to the pattern, rather than what they actually believe.

Furthermore, statements from all the sections are mixed as a preventive measure to participants trying to figure out a pattern of thought, which may influence answer choices. It also lessens the chance of one answering a belief about a subject matter so that it will be congruent with the way other statements were answered.

The inventory is also designed with the least threatening statements first, with the more intimidating beliefs worked in toward the end of the MBI. The tendency is for a person to become more relaxed and less offended or emotionally charged about the content of a statement as the participant comes closer to completion. In this way, emotional overtones are less likely to cloud otherwise clear perceptions of belief statements.

The belief statements are all carefully planned so as to be brief, clear, understandable, and free from difficult words and technical jargon that may be misunderstood. If these conditions are not present, and guessing of meanings occurs, one can assume that the test-retest reliability will be very low.

The length of the inventory is another critical factor in achieving high inventory reliability. The MBI is long enough to give a wide

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1See Green, pp. 76-78.
range of possible scores, but not so long as to make the participant become weary and unable to think clearly or become apathetic.

**Administration**

The administrator of the inventory is to make directions simple and clear. If couples are taking the MBI, they are not to compare, discuss or observe their mate's answers. Violations of this control may result in tendencies toward centralization of married couples' scores, causing inaccuracy and thereby lower the usefulness of the inventory in its ability to measure incongruent beliefs between spouses. Answers are to be given on the answer sheet only, with a circle placed around the response that best describes the degree to which the client agrees or disagrees with the belief statement.

Couples are to be encouraged to answer as honestly and quickly as possible. One may state, "This inventory will be kept in the strictest of confidence. I will be the only one looking at it. On this inventory, I want you to tell it like it really is. Don't worry about what I will think about you when I'm grading it, because I won't be thinking that. The purpose of this inventory is not to criticize what you believe, but rather to see what you believe and how those beliefs differ from those of your mate. The level of your honesty may very well determine the degree to which help may be given to make your marriage relationship to become all that it is intended to be. You will have about twenty minutes to complete the inventory, so please move right along."

When administering the MBI to a group, couples are to be instructed not to place their names on the inventory. This may help encourage honesty in answering those statements that one may otherwise be inclined to flavor in pursuit of the administrator's acceptance.
Scoring

Scoring is to be done by placing the score sheet directly under the client's answer sheet (see score sheet in Appendix three). A negative number is to be placed beside each statement indicating the amount that the answer deviates from the best possible choice. For example, if "d" is circled, a "0" or no negative value is assigned to that answer.

After grading all the answers, the number of negative values are to be totalled and then subtracted from the 225 total possible points. Thus, if the total of the negative values is -34, the inventory score would be 191. The lowest possible score "0" could be obtained if each statement received a value of -3.

While assigning values to statement answers, beliefs may be identified by general topic. This is to be done by code, placing the two code letters beside each answer that deviates from the proper answer. For example, if statement number four was responded to with strong disagreement, (letter "a" circled on answer sheet), the administrator would place a FS -3 beside answer number four. Upon completion of the grading, all the FS scores would be totalled, all the CP scores totalled and so on. The client's belief areas thus categorized may be put into order of highest negative score (that sub-set receiving the highest negative score) to lowest negative score (that sub-set receiving the lowest negative score). For example, the following totalled sub-set scores: FS -3, CP -15, S -18, FT -27, and CN -10, would be placed in the following order: FT -27, S -18, CP -15, CN -10 and FS -3. Code abbreviations are explained at the bottom of the score sheet (see Appendix three). One may then assume that the client's weakest area of belief is the area of fulfillment, second weakest about sex, etc.
A further scoring process may reveal incongruities in beliefs held between spouses. After initial grading, one answer sheet is to be placed under the spouses' answer sheet. Deviation values are to be placed on a separate sheet of paper along with code of sub-set in identical manner to grading the answer sheets. Total negative values of each belief area are again placed in order from highest negative value to lowest, thus revealing which belief area may contain the greatest amount of incongruity, as well as revealing the overall amount of differences in beliefs existing between the couple.

The Questionnaire

The questionnaire is a brief, self analysis measuring instrument designed for use in a correlational study between MBI scores and questionnaire scores (see sample questionnaire in Appendix six). The purpose of this study is to assess the criterion validity of the MBI by showing the relationship between scores. The questionnaire has a four choice scale per variable measured. The participant is to rate the quality of their marriage in each of the five areas measured by the MBI. This instrument is designed to be taken with the inventory for experimental procedures and needs no special instructions. Scoring is done simply by subtracting one point for each number that the circled number deviates from the "4" on each variable scale. This total value is to be subtracted from fifteen, the total number possible, thus giving the questionnaire score.

For example, if the 1 is circled for the first variable of finances, a -3 would be attributed to that sub-set. If then, a 3 is circled for the second variable of communication, a -1 would be attributed to that sub-set and so forth for all five sub-sets. Then all five
sub-set scores are to be totalled and subtracted from fifteen. One can easily see that the questionnaire measures the same areas as does the MBI, only by a different variable, a variable of self rated marriage quality.

Useability

Can the inventory be purchased, completed and scored within reasonable limits of both time and money? The inventory is designed to be an inexpensive measuring device. The original copies were typed upon two, 11 x 17 papers. These were then processed onto the finished two-page, 8 1/2 x 11 copies. The answer sheet is on one 8 1/2 by 11 sheet. Once enough inventories are purchased to cover a maximum group size, the only necessary purchase becomes one answer sheet per participant, as the inventory may be used many times over.

The inventory is also designed to be taken rapidly. This is achieved by keeping the belief statements clear, precise and to the point. They are mostly statements that take little thought to answer, as they are beliefs that the clients are usually well aware of. Scoring is also a fast process, as the scoring sheet is simply placed under the participant's answer sheet and deviations from the key are easily spotted and marked. When several answers vary from the best possible choice, it does present the possibility of additional errors, but when that many points are missed, errors of this kind are expected to have little influence upon the interpretation of inventory scores.

Summary

Several processes have been employed in the construction of the MBI which suggest that the MBI is a valid measuring tool of biblical
versus unbiblical marriage beliefs. First, the inventory belief statements have been chosen in regard to teachings of the Bible and Christian marriage therapists. Furthermore, belief statements underwent examination by Christian professors of psychology. Inventory statements also appear to be expectancy related, thus constituting beliefs rather than other variables. Third, the fifteen statements making up each of the five inventory sub-sets provide evidence that the MBI contains a balanced sampling of problem producing marriage beliefs.

It is hypothesized that the MBI will at least have a low to moderate correlation with the questionnaire. If such a correlation exists, the MBI will have at least some criterion related validity. The null hypothesis is that no correlation exists between the two measuring instruments. It is further hypothesized that test-retest scores of the MBI will be moderate to high. If such a correlation exists, the MBI will have significant test-retest reliability. The null hypothesis is that no correlation exists between test and retest scores.

Experimental procedures are thus ready to be conducted on a sample group to determine reliability and validity factors of the MBI.
CHAPTER III

EXPERIMENTAL PROCESSES AND FINDINGS

The MBI has been developed with an emphasis placed upon creating a measuring instrument with significant validity and reliability. Upon completion, the MBI underwent certain experimental procedures to put its content to test.

Exactly what procedures were employed in the experiments and what do the findings indicate? Furthermore, what is the value of the findings to the field of research? First we will discuss the experiment itself.

Experimental Procedures

Experimental procedures involve three main tasks: selection of a sample group, the conducting of the experiment and deriving statistical data. Care must be given to insure that a sample is chosen from which generalizations can be drawn about the population of interest. Once the sample is chosen, experimental conditions must be carefully controlled so that scores are not influenced by extraneous variables. Following the experiment, statistical procedures relating to the research questions are to be completed and results described. First we will give a detailed description of the group of subjects chosen for the experiment.

The Sample

What are the distinguishing characteristics of the chosen sample and why was such a sample chosen? Furthermore, what effects may this
sample have upon the range of scores?

Because the inventory is designed to be used by Christian counselors and one may assume that the majority of clients seen by such counselors are Christians, the sample group was chosen accordingly. Married couples who attend the Couples Bible Class of Thomas Road Baptist Church in Lynchburg, Virginia, were therefore chosen as the sample.

Class members were given the MBI with its corresponding questionnaire during a regular scheduled Sunday School class hour, on January 8, 1984, and again, one week later, on January 15, 1984. Sixty-one subjects took the inventory both times. Ages varied from 20 to 51. The duration of marriages likewise varied from short term (1 year) to long term (32 years), thus providing at random, a rather large range of marriage terms.

Certain commonalities mark the sample group as distinct from other population samples. First of all, the class is a function of a fundamental Baptist church. It can be assumed, therefore, that the vast majority of couples attending such a class would have basic beliefs that would be rather homogeneous, and especially so in the area of religious dogmas. Such a conclusion may further be drawn from the fact that nearly eighty-percent of class members have been, or presently are, involved in some way with Liberty Baptist College whose doctrinal persuasions are held by all who teach there.

Because in many respects the sample group is homogeneous, especially in religiously oriented beliefs, the range of inventory scores is hypothesized to be about thirty-percent of the full range of scores possible. Furthermore, because for the most part sample group beliefs are likely to be biblical, the range of scores is also hypothesized to be in the upper side (112-225) of the total possible range of scores (225).
The Experiment

During the first administration of the inventory couples were each handed an envelope containing two inventories, answer sheets and questionnaires. All materials were numbered, including an extra number on a piece of paper for participants to keep for obtaining score results later. Couples received the same numbers distinguished only by an "M" or "F" following the number so that genders could be separated for statistical procedures.

Subjects were instructed to keep their number tags in safe keeping and then to spread out to avoid temptations to compare ideas about belief statements. As instructions were given, subjects were encouraged not to spend long periods of time analyzing statements, but rather to answer spontaneously. During the allotted time of twenty minutes, all but a few subjects completed the MBI.

Upon completion, partners were to place inventories and questionnaires back into the envelopes and return them to the ushers. Procedures were followed identically the following week, except that couples were instructed to place their identification number on both the inventory and questionnaire. Also, the allotted time was cut to fifteen minutes. The number of incomplete inventories did not significantly change. With identification numbers now present on both first and second testings, scores could be identified for correlation procedures.

Inventories and questionnaires were then graded according to scoring procedures described in this paper. Scores were then used in statistical procedures to determine experimental outcomes. Following is a report of those findings.
The Results

Subject's first test scores were correlated with second test scores using the Pearson product moment correlation coefficient formula. The Pearson was also determined for each of the five sub-sets. Questionnaire scores were then correlated with inventory scores using the same formula. Results are as follows.

**MBI TEST-RETEST DATA**

<table>
<thead>
<tr>
<th>Testing</th>
<th>Number of Subjects</th>
<th>Range of Scores</th>
<th>Possible Range of Score</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>TEST</td>
<td>61</td>
<td>72</td>
<td>225</td>
<td>174.8</td>
<td>16.8</td>
</tr>
<tr>
<td>RETEST</td>
<td>61</td>
<td>75</td>
<td>225</td>
<td>171</td>
<td>22.4</td>
</tr>
</tbody>
</table>

The ranges of scores were very similar, both falling on the high side of the possible range (137-209 test, 136-211 retest) as hypothesized, (see frequency distribution, Appendix seven). The two mean scores were also very close. Similarity of both ranges and means suggest that responses changed very little. But what about the stability of individual test-retest scores? The following correlational data reveal the degree and direction of the relationship between test and retest scores for overall test scores as well as for the five sub-set scores.

**MBI CORRELATION DATA**

<table>
<thead>
<tr>
<th>Combined Scores</th>
<th>Finances</th>
<th>Communication</th>
<th>Companion-ship</th>
<th>Sex</th>
<th>Fulfillment</th>
</tr>
</thead>
<tbody>
<tr>
<td>r</td>
<td>+.76</td>
<td>.767</td>
<td>.676</td>
<td>.702</td>
<td>.679</td>
</tr>
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</table>
The combined Pearson (.76) is higher than most of the subsets because the combined inventory contains many more belief statements (75) than do the subsets (15 each). The reliability of a test increases as the number of test items are increased.\(^1\)

The subsets of finances and companionship have a high correlation while the other subsets have a moderate-high correlation; however, few overall differences exist between the correlations.

The Pearsons between questionnaire scores and MBI scores was low positive (r= .43). This correlation, though low, does show that some relationship exists between couple's inventory scores and MBI scores.\(^2\)

We now have sufficient data from which to suggest certain conclusions about the MBI.

**What do the Findings Indicate?**

Having obtained needed statistical data, we may now answer our research questions and interpret our findings. We asked the following questions. First, is there a relationship between test and retest scores and, if so, how strong is that relationship? We also asked, Is there a relationship between MBI scores and questionnaire scores, and, if so, how strong a relationship? The experimental hypothesis is that there is no relationship between either sets of scores.

The null hypothesis is rejected since the Pearson product moment correlation coefficient revealed a high positive correlation (+.76) at

\[^1\]See Ary, p. 215.

\[^2\]For formulas used to compute Pearsons and standard error of measurement see Ary, Research, pp. 116-119, 217-218.
a .01 level of significance for the test-retest reliability. Assuming that beliefs as held by individuals are rather stable over a period of time, existing error variance is due to random error. But just how much error may be expected to exist in MBI scores?

From the population sample, we may determine the standard error of measurement by multiplying the standard deviation (16.8) by the square root of error variance (.49). From this we obtain a standard error of 8.2. We may infer, therefore, that two-thirds of the time, individual retest scores may deviate from first test scores by not more than eight points. A retest score deviating by more than sixteen points from the first test score would only occur five times out of a hundred. Future MBI scores may be expected to have similar, but probably not higher, measurement errors. The sample population was quite homogeneous and, therefore, likely represents a narrow range of scores; thus, a lower correlation and standard measurement error.

We may conclude then, that because of the high Pearson correlation between test and retest scores, the likelihood of a great amount of measurement error occurring in a given inventory score is small, but what about the low correlation between MBI scores and questionnaire scores?

Several factors may attribute to this low correlation. For example, it may be that the low correlation is a result of the design of the MBI to measure potential problem producing beliefs. These beliefs may or may not have effected behavioral responses depending upon whether

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2For standard error of measurement error formula see Ary, Research, p. 217.
or not circumstances have been such to provide the opportunity. Hence, one's view of the quality of their marriage may be dependent upon the existence of problem behaviors as they result from held beliefs. Therefore, it is possible that only a part of a participant's unbiblically held beliefs have been "tapped" so as to result in marital disharmony.

This may lead subjects to rate the quality of their marriage quite high, even while holding many unbiblical beliefs. However, further research needs to be conducted to see if such may be the case.

Another issue of concern was the practical usability of the MBI for counselors. The instrument takes only twenty minutes to administer and about five minutes to score. Its cost, the mere cost of a copy of the answer sheet once the belief statement part of the MBI has been purchased, is minimal.

Because one of the inventory's uses was suggested to be its ability to measure the differences in biblically held marriage beliefs between couples, obtaining a sample mean of deviations of MBI scores between married partners becomes important. Therefore, the sum total of all the deviations between couples who took both the test and retest were divided by the number of couples (34), which gives a mean score of 17.38 and a standard deviation of 10.63.

One may compare the deviations between couples scores of future test participants, with the mean score of the sample group and determine how many standard deviations they vary from the norm of a sample group of Christian couples. For example, if a couple's deviation between MBI scores was 35, (husband 116, wife 151) one may quickly see that they were over three standard deviations from the sample population mean; thus, the chances of one of the couples in the sample population receiving such a
score would be about one in a hundred.

We now have a highly useable marriage inventory which appears to measure biblical versus unbiblical held marriage beliefs with not only some degree of face and content validity, but also with a high level of test-retest reliability. The value of such an instrument is not limited to just counselor use, but extends as well to the field of research. There is a need, however, for further research to be done with the MBI to determine other kinds of validity as well as other types and improvement of reliability.

Further Research

Though some validity and reliability tests have been conducted, much research is left to be done. What further research questions about the MBI could be studied; and furthermore, now that we have a somewhat valid and reliable instrument to measure biblical versus unbiblical held beliefs, what other kinds of research may be done using the MBI?

First we are interested in finding out whether or not the MBI has internal consistency reliability. One may therefore ask if there is a high intercorrelation between subsets. Or, is the MBI homogeneous in types of belief statements measured? Such internal consistency may be measured by using the Kuder-Richardson formula 20 (KR 20). Deleting those statements that have the greatest amount of variances between test and retest scores would create a higher correlation.

Another way to increase test-retest reliability is by testing a different sample. One could expect that the degree of correlation would go up if the inventory were administered to a less homogeneous group.

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[1] For this formula see Ary, Research, p. 214.
Score ranges would probably broaden thus showing an increase in the test-retest reliability correlation.

Further criterion related validity may be tested by correlating the MBI with other measuring instruments such as the Locke-Wallace Marital Adjustment Scales.\textsuperscript{1} If the MBI measures problem beliefs that result in maladjustment, a high correlation should exist between the two tests.

A similar study could be done with Know's Marriage Inventory which measures problem areas of marriages by identification of behaviors.\textsuperscript{2} If a high correlation exists, derived evidence could support the assumption that there is a strong relationship between unbiblically held beliefs and problem behaviors.\textsuperscript{3}

Further testing of criterion related validity may be done by administering the MBI in conjunction with tests that measure variables related to MBI subsets. For example, MBI subset scores of communication may be correlated with Bienuem's Marital Communications Inventory, or, MBI subset scores of fulfillment may be correlated with McDermart's Marriage Expectation Inventory Form II.\textsuperscript{4} High correlations would suggest that the beliefs measured by the subsets are indeed beliefs related to the area of subset measurement.

These studies are recommended as a means of making available


\textsuperscript{2}This inventory may be obtained from Family Life Publications, Salvda, North Carolina.


\textsuperscript{4}These inventories may be obtained from Family Life Publications Salvda, North Carolina.
additional information concerning both the validity and reliability of
the MBI and the behavioral theory it is built upon.
CONCLUSION AND SUMMARY

This study was conducted for three major reasons. First, to determine why some theorists posit beliefs to be the most important determinant of the quality of marriage relationships. Then, to discover what kind of beliefs effect marital harmony. Finally, in order to measure those beliefs, the researcher constructed an inventory, for which tests were designed to obtain validity and reliability assessments.

Belief based cognitive theorists have developed their approach to human behavior upon two basic directions of psychological thought. Strict behavioralists hold that all actions are learned responses to given stimuli. The belief based cognitive theorists, while accepting suppositions of stimulus effect upon a given response, place beliefs as a middle link, thus being the real determinant of behavior. Experimental evidence generally coincides with their conclusions. Thus, an instrument for measuring problem producing marriage beliefs becomes highly necessary.

To produce such an instrument, however, one must determine which beliefs contribute to the dysfunction of a marriage. From a Christian perspective, any beliefs held in contradiction to biblical truth are problem producing. But, to find the general areas of marital disharmony we look to the theorists. Contemporary marriage theories, when combined with evidence drawn from research studies, seem to indicate that marriage malfunction occurs from problems in five basic areas: finances, fulfillment, communication, companionship and sex. Thus, an inventory designed to measure unbiblical marriage beliefs should include a balanced sampling
of beliefs that are related to the five problem areas.

Once constructed, experimental research was conducted on the MBI. A high positive correlation was found between test and retest scores suggesting a high reliability factor. A low positive correlation between questionnaire scores and MBI scores indicates a low relationship between biblical marriage beliefs and self rated marriage quality. Further research involving other related criteria is recommended as well as reliability tests involving other experimental samples.

We conclude that having been given content and face validity assessments, and achieving a high reliability correlation, the MBI may be used with some degree of confidence by counselors and researchers who are interested in measuring biblical versus unbiblical held beliefs about marriage.
BIBLIOGRAPHY


APPENDIX ONE

SAMPLE OF MBI
1. Happiness in marriage is knowing that your mate trusts you enough to tell you anything that's on their mind.
2. Husbands are to be the main provider of finances for the family.
3. The more wealth one acquires, the more secure he becomes financially.
4. No matter how bad I want something, I should always refrain from purchasing it if my mate does not want me to.
5. Romance is only for the first part of marriage and is to be grown out of gradually as the duration of the marriage increases.
6. Doing things to make my mate happy requires more effort than it is worth.
7. All men are egotists seeking control and domination of women.
8. Attacking another person's character should be used to win an argument only when all else fails.
9. Members of the opposite sex are impossible to understand.
10. It is wrong to enjoy having sex with my mate.
11. A meek, affectionate, gentle husband is not very masculine.
12. Marriage is for a lifetime.
13. It is impossible for our relationship to ever improve.
14. All financial problems can be solved by obtaining more money.
15. It takes a tremendous amount of effort for any marriage to work.
16. Love always comes easy and natural.
17. The disciplining of children should be a shared responsibility.
18. A good marriage begins with a termination of dependence upon parents.
19. Husbands are to provide leadership for the home.
20. The sexual relationship should never be used as a tool of manipulation.
21. It is best for a couple not to discuss those things they disagree on.
22. If we do not eventually have enough money to not have to struggle to make ends meet, it is a sure sign that we are doing something wrong in the area of finances.
23. It is very important to give money to worthy causes whether it looks like we can afford it or not.
24. One of the roles of a woman is to be a keeper of the home.
25. Sex is more a bother than enjoyment.
26. How and when we say things is as important as what we say.
27. I'm sure I could have a much better marriage relationship if I divorced and remarried.
28. Financial difficulties can be very beneficial for building marriage unity.
29. Budgets are a must for handling finances properly.
30. Loving one mate is choosing to supply their needs without expecting anything in return.
31. I would rather spend time with my mate than anyone else in the world.
32. Good sex takes a lot of time.
33. Knowledge and consideration of male, female differences is important for mutual fulfillment in sexual relations.
34. It is good to share the faults of one's mate with close friends so one does not have to hold in all the accompanying pressures and frustrations.
35. My mate's abilities in the area of making wise financial choices are poor.
36. Intimacy in marriage is being able to tell your mate exactly how you feel about something without having to be concerned about being attacked verbally.
37. Manual sexual stimulation is wrong even within the marriage relationship.
38. One should help their mate to relay only accurate information to others by quickly correcting anything they know is not true.
34. Record keeping is not an important part of family financial matters.
36. Privacy is necessary for mutual sexual gratification.
38. Men should lead the home because they are better qualified to do so.
40. It is okay for females to be sexually aggressive within the marriage relationship.
42. Real marital satisfaction comes by giving your mate your consistent support.
44. Sex outside of marriage is not harmful to the marriage relationship provided it is mutually agreed upon.
46. Financial happiness comes as a result of using all of one's money for God's purposes.
48. When your mate hurts your feelings, it is best not to tell them about it as it usually only makes the situation worse.
50. A person ought to tell their mate how much they love them all the time.
52. Proper communicating takes a lot of effort.
54. Sexual intercourse is the best way to work out marital tensions.
56. Arguments are won only by forceful and aggressive speech.
58. There are some things that my mate always does that I can not stand.
60. Sacrificing my time and money to give someone else what they need makes me a happier person than using my time and money to fulfill my wants.
62. Both husband and wife are to submit to each other.
64. Successful sex for women usually begins with a mental satisfaction of the total setting of intimacy surrounding their marriage.
66. If my abilities in the area of finances are not always superior to my mate's, my mate will no longer respect me.
68. One should let other people say bad things about their mate only when they are true.
70. A husband should demand respect for his authority in order to effectively lead the home.
72. Sexual satisfaction only comes when one knows they gave their mate an enjoyable time.
74. There is a limit to how much one should forgive their mate.
APPENDIX TWO

SAMPLE OF MBI ANSWER SHEET
ANSWER SHEET

Please circle the letter that best describes how strongly you agree or disagree with each belief statement.

a - strongly disagree  b - disagree  c - agree  d - strongly agree

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Please circle the letter that best describes how strongly you agree or disagree with each belief statement.

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APPENDIX FOUR

TABLE OF BELIEF STATEMENT SOURCES
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<thead>
<tr>
<th>MBI #</th>
<th>BELIEF STATEMENT</th>
<th>SUPPORTING THEORIST</th>
<th>SUPPORTING SCRIPTURE</th>
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<tbody>
<tr>
<td>3</td>
<td>The more wealth one acquires, the more secure he becomes financially.</td>
<td>Erickson, <em>Society.</em></td>
<td>Eph. 4:25</td>
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<td>4</td>
<td>No matter how bad I want something, I should refrain from purchasing it if my mate does not want me to.</td>
<td>Lahaye, <em>Married</em> p. 28</td>
<td>Amos 3:3</td>
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<td>14</td>
<td>All financial problems can be solved by obtaining more money.</td>
<td>Gothard, <em>Financial</em> pp. 242-245.</td>
<td>I Pet. 3:7</td>
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<tr>
<td>22</td>
<td>If we do not eventually have enough money to not have to struggle to make ends meet, it is a sure sign that we are doing something wrong in the area of finances.</td>
<td>Gothard, <em>Financial</em> pp. 20, 33,92.</td>
<td>Jas. 2:5, Prov. 22:2, Ps. 66:12</td>
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<td>23</td>
<td>It is very important to give money to worthy causes whether it looks like we can afford it or not.</td>
<td>Burkett, <em>Money</em> pp. 83-84.</td>
<td>Luke 6:38</td>
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<td>28</td>
<td>Financial difficulties can be very beneficial for building marriage unity.</td>
<td>Gothard, <em>Financial.</em></td>
<td>Prov. 11:24</td>
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<td>29</td>
<td>Budgets are a must for handling finances properly.</td>
<td>Fooshee, <em>I Do.</em></td>
<td>Prov. 3:9-10</td>
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<td>35</td>
<td>My mate's abilities in the area of making wise financial choices are poor.</td>
<td>Olthuis, <em>Pledge</em> p. 36</td>
<td>Heb. 12:5-11</td>
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FINANCES
| 39 | Record keeping is not an important part of family financial matters. | Burkett, Money p. 84 | Prov. 27:23 |
| 46 | Financial happiness comes as a result of using all of one's money for God's purposes. | Gothard, Financial p. 45. | Matt. 6:33; Matt. 5:6; Prov. 29:18 |
| 53 | One must be wealthy in order to have a lot of influence and power on others. | Gothard, Financial. | Matt. 8:20 |
| 54 | It is impossible to get ahead financially by working for someone else. | Gothard, Financial p. 10. | Duet. 8:17-18; Prov. 28:22 |
| 63 | Sacrificing my time and money to give someone else what they need makes me a happier person than using my time and money to fulfill my wants. | Gothard, Financial p. 38. | Is. 55:9 |
| 67 | If my abilities in the area of finances are not always superior to my mate's, my mate will no longer respect me. | Miles, Equality pp. 41-42. | Rom. 12:10; Eph. 4:2 |
| 75 | One usually gets more satisfaction out of getting things for their mates than by acquiring things for themselves. | Wheat, Love Life. | Acts 20:35 |

**FULFILLMENT**

<p>| 2 | Husbands are to be the main provider of finances for the family. | Cooper, Husband pp. 71-76. | Prov. 31:13-14 |
| 7 | All men are egotists seeking control and domination of women. | Miles, Equality. | I Cor. 13 |</p>
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<td>11</td>
<td>A meek, affectionate, gentle husband is not very masculine.</td>
<td>Collins, <em>Sexuality</em> p. 57</td>
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<td>17</td>
<td>The disciplining of children should be a shared responsibility</td>
<td>Dobson, <em>Women</em> pp. 157-170.</td>
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<td>18</td>
<td>A good marriage begins with a termination of dependence upon parents.</td>
<td>Wheat, <em>Love Life</em> p. 27</td>
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<td>19</td>
<td>Husbands are to provide leadership for the home.</td>
<td>Cooper, <em>Husband</em> pp. 61-69.</td>
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<td>24</td>
<td>One of the roles of a woman is to be keeper of the home.</td>
<td>McCary, <em>Sexual</em> p. 250</td>
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<td>27</td>
<td>I'm sure I could have a much better marriage relationship if I divorced and remarried.</td>
<td>Dobson, <em>Family</em>.</td>
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<td>41</td>
<td>Men should lead the home because they are better qualified to do so.</td>
<td>Miles, <em>Equality</em>.</td>
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<tr>
<td>43</td>
<td>Women are to be actively involved in all major decision making processes.</td>
<td>Miles, <em>Equality</em> pp. 49-50.</td>
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<td>65</td>
<td>Both husband and wife are to submit to each other</td>
<td>Miles, <em>Equality</em> p. 31.</td>
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<tr>
<td>70</td>
<td>A husband should demand respect for his authority in order to lead the home.</td>
<td>Miles, <em>Equality</em> pp. 51-52.</td>
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**Biblical References:**

- Ps. 37:11
- Jer. 9:24
- I Cor. 7:10
- Eph. 6:4
- Titus 2:4-5
- Gen. 2:24
- I Tim. 3:12
- Titus 2:5
- I Cor. 7:11
- Mark 10:4
- Eph. 5:21
- Gen. 1:27, 5:1-2
- I Sam. 2:3-18
- Prov. 29:18
- I Cor. 7:3
- Eph. 5
- Eph. 4:2
- I Pet. 3:7
<table>
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<th></th>
<th>Happiness in marriage is knowing that your mate trusts you enough to tell you anything that's on their mind.</th>
<th>Erickson, <em>Society</em>.</th>
<th>Eph. 4:25</th>
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<td>8</td>
<td>Attacking another person's character should be used to win a argument only when all else fails.</td>
<td>Wheat, <em>Pleasure</em> p. 134.</td>
<td>Prov. 15:1</td>
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<td>9</td>
<td>Members of the opposite sex are impossible to understand.</td>
<td>Wright, <em>Communication</em>.</td>
<td>Jms. 1:19</td>
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<td>21</td>
<td>It is best for a couple not to discuss those things they disagree on.</td>
<td>Small, <em>I do</em> p. 144.</td>
<td>Prov. 12:22</td>
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<td>26</td>
<td>How and when we say things is as important as what we say.</td>
<td>Swindoll, <em>Original</em> pp. 99-111.</td>
<td>Ecc. 3:7</td>
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<tr>
<td>34</td>
<td>It is good to share the faults of one's mate with close friends so one does not have to hold in all the accompanying pressures and frustrations.</td>
<td>Swindoll, <em>Original</em> pp. 109-110.</td>
<td>Prov. 11:13</td>
</tr>
<tr>
<td>36</td>
<td>Intimacy in marriage is being able to tell your mate exactly how you feel about something without having to be concerned about being attacked verbally.</td>
<td>Powell, <em>Secret</em> pp. 160-185.</td>
<td>Prov. 15:1</td>
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</table>
One should help their mate to relay only accurate information to others by quickly correcting anything they know is not true.

When your mate hurts your feelings, it is best not to tell them about it as it usually only makes the situation worse.

Proper communicating takes a lot of effort.

What I say to my mate makes little difference to our marriage relationship.

I often know what my mate is going to say before they finish and therefore it often helps save time to answer before they are finished speaking.

Arguments are won only by forceful and aggressive speech.

Most people are open and tell exactly what is going on inside of them.

Too much openness and honesty in a marriage can cause real trouble, so it is best to work at being tactful and at trying to say what the other person would like to hear.

Carroll, Divorce pp. 150-152.

Wheat, Pleasure p. 134.

Wright, Communication.

Small, I do p. 11.

Augsburger, Hear p. 55.

Nirenberg, People pp. 1-15.

Wright, Marital pp. 162-167.

Augsburger, Hear p. 94.

I Cor. 13:7

Eph. 4:15

Eph. 4:29

I Cor. 3:2

Ecc. 3:7

Prov. 12:25, 18:21

Prov. 18:13, 29:11

Prov. 25:15

II Tim. 2:24

Prov. 20:5

Prov. 25:11

Prov. 27:19
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<td>5</td>
<td>Romance is only for the first part of marriage and is to be grown out of gradually as the duration of the marriage increases.</td>
<td>Wheat, <em>Love Life</em> p. 84.</td>
<td>Prov. 5:19</td>
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<td>6</td>
<td>Doing things to make my mate happy requires more effort than it is worth.</td>
<td>Powell, <em>Secret</em> pp. 51, 70-72.</td>
<td>Matt. 16:24</td>
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<td>13</td>
<td>It is impossible for our relationship to ever improve.</td>
<td>Wheat, <em>Love Life</em> pp. 34-43.</td>
<td>I Cor. 13:7</td>
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<tr>
<td>30</td>
<td>Loving one's mate is choosing to supply their needs without expecting anything in return.</td>
<td>Wheat, <em>Love Life</em> pp. 118-129.</td>
<td>John 3:16</td>
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<td>31</td>
<td>I would rather spend time with my mate than anyone else in the world.</td>
<td>Blumstein, <em>Couples</em> p. 5</td>
<td>Gen. 2:24</td>
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<td>48</td>
<td>A person ought to tell their mate how much they love them all the time.</td>
<td>Benson, <em>Men</em> pp. 129-130.</td>
<td>Eph. 4:29</td>
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<td>59</td>
<td><strong>It is impossible to have a good marriage relationship when there is a difference of opinions.</strong></td>
<td>McCary, <strong>Freedom</strong> p. 279.</td>
<td><strong>I Cor. 13:7</strong></td>
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<td>62</td>
<td><strong>There are some things that my mate always does that I can not stand.</strong></td>
<td>Wright, <strong>Marital</strong> pp. 194-216.</td>
<td><strong>Prov. 14:17,29</strong> <strong>Prov. 15:13</strong></td>
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<td>64</td>
<td><strong>One should seek to resolve hurt feelings as soon as possible after they occur.</strong></td>
<td>Morgan, <strong>Woman</strong> pp. 180-189.</td>
<td><strong>Eph. 4:26</strong></td>
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<td>68</td>
<td><strong>One should let other people say bad things about their mate only when they are true.</strong></td>
<td>Wheat, <strong>Love Life</strong> p. 126.</td>
<td><strong>Prov. 25:23</strong></td>
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<td>74</td>
<td><strong>There is a limit to how much one should forgive their mate.</strong></td>
<td>Berry, <strong>Beloved</strong> pp. 71-72.</td>
<td><strong>Matt. 18:21-22</strong> <strong>Eph. 4:32</strong></td>
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**SEX**

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<td>10</td>
<td><strong>It is wrong to enjoy having sex with my mate.</strong></td>
<td>Glickman, <strong>Lovers</strong> p. 129.</td>
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<td>20</td>
<td><strong>The sexual relationship should never be used as a tool of manipulation.</strong></td>
<td>Cooper, <strong>Husband</strong> p. 148.</td>
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<td>25</td>
<td><strong>Sex is more a bother than enjoyment.</strong></td>
<td>McCary, <strong>Sexual</strong> p. 250.</td>
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<td>32</td>
<td><strong>Good sex takes a lot of time.</strong></td>
<td>Brecheen, <strong>Enrichment</strong> p. 16.</td>
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<td>33</td>
<td><strong>Knowledge and consideration of male, female differences is important for mutual fulfillment in sexual relations.</strong></td>
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<td>37</td>
<td><strong>Manual sexual stimulation is wrong even within the marriage relationship.</strong></td>
<td>Hardisty, <strong>Love</strong> p. 57.</td>
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<td>42</td>
<td>It is okay for females to be sexually aggressive within the marriage relationship.</td>
<td>Benson, <em>Man</em> p. 226</td>
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<td>45</td>
<td>Sex outside of marriage is not harmful to the marriage relationship provided it is mutually agreed upon.</td>
<td>Blumstein, <em>Couples</em> p. 7.</td>
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<td>49</td>
<td>Good sex can occur only when each partner places the others needs before their own.</td>
<td>Lahaye, <em>Happy</em> p. 66.</td>
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<td>50</td>
<td>Most women are aroused and stimulated faster than most men.</td>
<td>Lahaye, <em>Act</em> p. 83.</td>
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<tr>
<td>61</td>
<td>Sexual intercourse is the best way to work out marital tensions.</td>
<td>Small, <em>Design</em> p. 99.</td>
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<td>66</td>
<td>Successful sex for women usually begins with a mental satisfaction of the total setting of intimacy surrounding their marriage.</td>
<td>Benson, <em>Man</em> p. 231.</td>
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<td>71</td>
<td>Sexual satisfaction only comes when one knows they gave their mate an enjoyable time.</td>
<td>Small, <em>I do</em> pp. 226-227.</td>
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Lev. 18:6-19

SoS. 5

Prov. 6:32

Rom. 12:10

Job 31:1

I Pet. 3:7

SoS. 2:6, 8:3

Eph. 4:15

SoS. Chapt. 3-7

Matt. 8:34

Acts 20:35
APPENDIX FIVE

SAMPLE OF PROFESSOR INQUIRIES
The following inventory sample sections will make up the bulk of the beliefs measured by the Marriage Beliefs Inventory. The inventory is designed by myself, and I am attempting to produce test-retest reliability as well as face validity for partial fulfillment of my thesis requirements for the degree of Master of Arts in Biblical Counseling. Your completing the answer sheet pertaining to the significance of the beliefs that are measured will play an important role in obtaining face validity.

Please remember that the statements are beliefs which those taking the inventory will be agreeing or disagreeing with at various levels. The statements are stated both ways and, therefore, I have indicated which beliefs are correct or incorrect, therefore problem producing, or conducive to a good marriage relationship. You will notice that some of the belief statements are neither correct or incorrect, but are stated as such in order to show which response is being looked for in order to measure those beliefs that may present marriage problems. Thank you for your cooperation in this effort.

Sincerely,

Timothy P. Peters

P.S. Please note that the answer sheet to the inventory itself is not included with the sample sections.
ANSWER SHEET

INSTRUCTIONS: Please rate the beliefs measured in the sample sections of the marriage beliefs inventory for the significance of their influence upon problems in the marriage relationship. Circle the appropriate letter.

a - very insignificant  
b - insignificant  
c - significant  
d - very significant

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<th>COMMUNICATION</th>
<th>SEX</th>
<th>EXPECTATIONS</th>
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MBI (sample section on finances)

1. The more wealth one acquires, the more secure he becomes financially. (incorrect)

2. No matter how bad I want something, I should always refrain from purchasing it if my mate does not want me to. (correct)

3. Right now we have everything we need to live a happy life. (correct)

4. All financial problems can be solved by obtaining more money. (incorrect)

5. If we do not eventually have enough money to not have to struggle to make ends meet, it is a sure sign that we are doing something wrong in the area of finances. (incorrect)

6. It is very important to give money to worthy causes whether it looks like we can afford it or not. (correct)

7. In order to live a happy life, one's income must be equal to or greater than the poverty level as set by the Federal Government. (incorrect)

8. Financial difficulties can be very beneficial. (correct)

9. Budgets are a must for handling finances properly. (correct)

10. The amount of money that God directly gives to a person as a blessing may be measured only by what money one receives over and above his regular wages. (incorrect)

11. My mate's abilities in the area of making wise financial choices are worthless. (incorrect)

12. Record keeping is not an important part of family financial matters. (incorrect)

13. If a person acquires enough, they may get to the place where they do not have to depend upon anyone else for anything. (incorrect)

14. Financial happiness comes as a result of using all of one's money for God's purposes. (correct)

15. One must be wealthy in order to have a lot of influence and power on others. (incorrect)

16. It is impossible to get ahead financially by working for someone else. (incorrect)

17. Giving someone else what they want makes me a happier person than getting what I want. (correct)
18. If my financial decisions are not always superior to my mates, my mate will no longer respect me. (incorrect)

19. The only reason why people are poor is from a lack of knowledge. (incorrect)

20. One usually gets more satisfaction out of getting things for their mates than by acquiring things for themselves. (correct)

21. There will always be those with better ideas and insights than I have. (correct)
MBI (Sample section on communication)

1. One should say and think only good things about their mate whether they feel like it or not. (Correct)

2. The person who wins the argument is always right. (Incorrect)

3. Happiness in marriage is knowing that your mate trusts you enough to tell you anything that's on their mind. (Correct)

4. Attacking another person's character should be used to win an argument only when all else fails. (Incorrect)

5. My mate is hard to talk to. (Incorrect)

6. Members of the opposite sex are impossible to understand. (Incorrect)

7. It is better for a couple not to discuss those things they disagree on. (Incorrect)

8. My spouse never really understands me. (Incorrect)

9. How and when we say things is as important as what we say. (Correct)

10. My spouse talks too much. (Incorrect)

11. It is good to share the faults of one's mate with close friends so one does not have to hold in all the accompanying pressures and frustrations. (Incorrect)

12. Intimacy in marriage is being able to tell your mate exactly how you feel about something without having to be concerned about being attacked by your mate. (Correct)

13. When someone hurts your feelings, it is best not to tell them about it as it usually only makes the situation worse. (Incorrect)

14. Proper communicating takes alot of effort. (Correct)

15. What I say to my mate makes little difference to our marriage relationship. (Incorrect)

16. I often know what my mate is going to say before they finish; therefore, it often helps save time to answer before they are finished speaking. (Incorrect)

17. Arguments are won by forceful and aggressive speech. (Incorrect)

18. One should help their mate to relay only accurate information to others by quickly correcting anything they know is not true. (Incorrect)

19. Most people are open and tell exactly what's going on inside them. (Incorrect)
20. Surroundings do not affect communication. (incorrect)

21. Admitting wrong and asking forgiveness can lead to a breakdown in authority and leadership. (incorrect)

22. It is more satisfying to talk than to listen. (incorrect)

23. Too much openness and honesty can cause real trouble, so it is best to work at being tactful and try to say what the other person would like to hear. (incorrect)
MBI (sample section on sex)

1. Good sex takes a lot of time. (correct)

2. Sex is more a bother than enjoyment. (incorrect)

3. Knowledge and consideration of male, female differences is important for mutual fulfillment in sexual relations. (correct)

4. It is wrong to enjoy having sex with my mate. (incorrect)

5. Sex outside of marriage is not harmful to the marriage relationship provided it is mutually agreed upon. (incorrect)

6. Most women are aroused and stimulated faster than most men. (incorrect)

7. An extramarital relationship is not morally right, but would be very satisfying. (incorrect)

8. Males have more internal stimulation than females. (correct)

9. It is okay for females to be sexually aggressive. (correct)

10. Few women are capable of coming to an orgasm. (incorrect)

11. My mate is less sexually attractive than when we first married. (incorrect)

12. Sexual release is the best part of marriage. (incorrect)

13. It is possible for a marriage to become healthy even after adultery has taken place. (correct)

14. Manual sexual stimulation is wrong even within the marriage relationship. (incorrect)

15. Good sex can occur only when each partner places the other's needs before their own. (correct)

16. Sex is only for dirty old men. (incorrect)

17. Mutual sexual fulfillment begins with affection, kindness and romance. (correct)

18. Wives should seek to help their husbands release their biochemical and physiological sexual pressures regularly. (correct)

19. The sexual relationship should never be used as a tool of manipulation. (correct)

20. Privacy is necessary for mutual sexual gratification. (correct)
21. Sexual intercourse is the best way to work out marital tensions.  (incorrect)

22. Successful sex for women usually begins with a mental satisfaction of the total setting of intimacy surrounding her marriage.  (correct)

23. Sex is an immaturity that should be outgrown.  (incorrect)

24. Sexual satisfaction only comes when one knows they gave their mate an enjoyable time.  (correct)
1. I'm sure I could have a much better marriage relationship if I divorced and remarried. (incorrect)

2. Husbands are to be the main provider of finances for the family. (correct)

3. All men are egotists seeking control and domination of women. (incorrect)

4. A meek, affectionate, gentle husband is not very masculine. (incorrect)

5. Marriage is for a lifetime. (correct)

6. The disciplining of children should be a shared responsibility. (correct)

7. Husbands are to provide leadership for the home. (correct)

8. A husband should do the tasks of a servant for his family. (correct)

9. A good marriage begins with a termination of dependence upon parents. (correct)

10. Women are superior to men. (incorrect)

11. One of the roles of a woman is to be a keeper of the home. (correct)

12. Husbands should submit to their wives. (correct)

13. Men should lead the home because they are better qualified to do so. (incorrect)

14. Women are to be actively involved in all major decision making processes. (correct)

15. Being able to control and manipulate your mate is better than having your mate manipulate and control you. (incorrect)

16. If a husband lets his wife have things her way, his position of authority and leadership are threatened. (incorrect)

17. A person is better off to divorce than to live their life in misery, being criticized and unappreciated by their mate. (incorrect)

18. Real marital satisfaction comes by giving your mate your consistent support. (correct)

19. All women try to manipulate men by expressing their feelings. (incorrect)
20. One can never be happily married if they have married the wrong person. (incorrect)

21. The husband is to provide protection for the wife. (correct)

22. Husband and wife are to both submit to each other. (correct)

23. A husband should demand respect for his authority in order to effectively lead the home. (incorrect)

24. One must be committed to never divorcing in order to have a secure marriage relationship. (correct)

25. True leadership involves investing one's efforts toward making their followers successful in life. (correct)
1. Romance is only for the first part of marriage and is to be grown out of gradually as the duration of the marriage increases. (incorrect)

2. Doing things to make my mate happy requires more effort than it is worth. (incorrect)

3. One of the objectives in marriage is to work at helping your spouse to change so you may have a better marriage. (incorrect)

4. Temporary separation helps a couple know whether or not they still love each other. (incorrect)

5. It is impossible for our relationship to ever improve. (incorrect)

6. It takes a tremendous amount of effort for any marriage to work. (correct)

7. Love always comes easy and natural. (incorrect)

8. Loving one's mate is choosing to supply their needs without expecting anything in return. (correct)

9. I would rather spend time with my mate than anyone else in the world. (correct)

10. My mate is a better person than I am. (correct)

11. My mate does not respect me at all. (incorrect)

12. A person ought to tell their mate how much they love them all the time. (correct)

13. If I were to tell a friend about some of my shortcomings so they could help me change, they would probably no longer respect me. (incorrect)

14. Satisfaction in marriage comes by using one's time and money to help make their mate happy. (correct)

15. Communication in marriage is only for discussing problems. (incorrect)

16. It is impossible to have a good marriage relationship when there is a difference of opinions. (incorrect)

17. There are some things that my mate always does that I cannot stand. (incorrect)

18. One should seek to resolve hurt feelings as soon as possible after they occur. (correct)

19. The bad thing about marriage is that it takes too much effort to make it work. (incorrect)
20. One should let other people say bad things about their mate only when they are true. (incorrect)

21. This world is going to be a better place to live in as a result of my life in it. (correct)

22. I believe that my mate ought to at least maintain their present qualities and if not, improve them. (incorrect)

23. There is a limit to how much one should forgive their mate. (incorrect)
APPENDIX SIX

SAMPLE OF QUESTIONNAIRE
Please rate the quality of your marriage in the following areas.

Circle the number that best applies.

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APPENDIX SEVEN

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ABSTRACT

The Marriage Beliefs Inventory is designed to measure biblical versus unbiblical held beliefs about marriage. The MBI contains five sub-scales of marriage problem areas including finances, fulfillment, communication, companionship and sex. Each sub-scale includes fifteen belief statements with which the participant chooses the degree to which he agrees or disagrees. The MBI was given to thirty couples of a Sunday school class. The test-retest reliability correlation was high ($r=.76$). Research relevant to the construction of the inventory, conclusions and suggestions for further research are given.