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FORGIVENESS AND RELATIONSHIP SATISFACTION AMONG SINGLE AND DUAL INCOME MARRIED COUPLES

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Abstract

The present study examined the relationship between forgiveness and relationship satisfaction among single-income and dual-income married couples. The study assessed the levels of forgiveness and relationship satisfaction and examined differences according to income pattern and gender. The study consisted of 140 married participants residing in Kerala, including 35 single-income males, 35 single-income females, 35 dual-income males, and 35 dual-income females. Forgiveness was assessed using the Heartland Forgiveness Scale (HFS; Thompson et al., 2005), and relationship satisfaction was assessed using the Relationship Assessment Scale (RAS; Hendrick, 1988). The data were analyzed using frequency and percentage analysis, chi-square tests, independent-samples t-tests, Pearson product-moment correlations, and stepwise multiple regression. The findings showed that 74.3% of participants were usually forgiving, while 25.7% were about as likely to forgive as not to forgive; none were classified as usually unforgiving. Relationship satisfaction was high among 94.3% of participants. No significant differences were found between single-income and dual-income groups in forgiveness or relationship satisfaction. No significant gender differences were found either. Forgiveness of self ($r = .486$), forgiveness of others ($r = .706$), forgiveness of situations ($r = .765$), and total forgiveness ($r = .795$) were positively and significantly associated with relationship satisfaction

($p < .001$). Stepwise regression indicated that forgiveness of situations entered first, followed by forgiveness of others and forgiveness of self. The final model accounted for 66.3% of the variance in relationship satisfaction. The findings indicate that forgiveness is positively associated with relationship satisfaction among the participants, while income pattern and gender did not significantly differentiate the study variables.

Keywords: forgiveness, relationship satisfaction, single-income married couples, dual-income married couples, gender

Introduction

Marriage is regarded as one of the most significant interpersonal relationships in adult life because it involves emotional intimacy, mutual dependence, companionship, and long-term commitment. The quality of marital relationships plays an important role in psychological wellbeing, emotional adjustment, and overall life satisfaction. Healthy marital relationships can provide emotional security, social support, and family stability, whereas marital distress may be associated with psychological stress and emotional dissatisfaction.

Marital relationships involve continuous interaction between partners, and disagreements, misunderstandings, disappointments, and emotional hurts are inevitable aspects of married life. The manner in which partners respond to such experiences may influence relationship quality. Forgiveness has therefore received considerable attention in relationship psychology. McCullough et al. (1997) conceptualized forgiveness as a motivational transformation in which individuals become less motivated to avoid or seek revenge against an offender and more motivated toward benevolence and positive interpersonal interaction.

Forgiveness should not be understood as forgetting an offence, denying emotional pain, excusing harmful behavior, or tolerating injustice. Rather, it involves changes in emotional, cognitive, and motivational responses to interpersonal hurt. In closer relationships, forgiveness may reduce resentment and destructive interaction and may facilitate constructive relational behaviour. Previous research has reported positive associations between forgiveness and relationship or marital satisfaction (Allemand et al., 2007; Braithwaite et al., 2011; Fincham & Beach, 2007). The present study adopts the multidimensional conceptualization of forgiveness represented by the Heartland Forgiveness Scale (HFS; Thompson et al., 2005), which includes forgiveness of self, forgiveness of others, and forgiveness of situations. Forgiveness of self-concerns responses to one's own mistakes and failures; forgiveness of others concerns responses toward individuals who have caused hurt; and forgiveness of situations concerns acceptance of difficult circumstances that cannot be changed.

Relationship satisfaction refers to an individual's overall evaluation of the quality and functioning of a romantic relationship. Hendrick (1988) developed the Relationship Assessment Scale (RAS) as a brief measure of global relationship satisfaction. Communication, emotional intimacy, trust, empathy, conflict resolution, and forgiveness are among the factors discussed in the literature as relevant to relationship quality.

Changes in occupational and family structures have also increased interest in single-income and dual-income marital arrangements. Dual-income households may provide financial stability and shared economic responsibility but may also involve work–family demands, time pressure, and competing responsibilities. Single-income households may involve different divisions of financial and domestic responsibilities. Previous research has produced mixed findings regarding employment pattern and marital adjustment, making it important to examine whether forgiveness and relationship satisfaction differ across income arrangements.

Gender has also been examined in relation to forgiveness and relationship satisfaction, with some studies reporting differences and others finding limited differences. The present study therefore examined both male and female participants within single-income and dual-income groups.

Need and Significance of the Study

Previous research has consistently reported a positive relationship between forgiveness and relationship satisfaction among married couples. However, comparatively limited research has examined these variables specifically among single-income and dual-income married couples while also considering gender. Differences in occupational responsibilities, financial stress, role expectations, and marital dynamics may influence how couples experience forgiveness and relationship satisfaction. The present study was undertaken to examine these variables among married participants residing in Kerala.

Objectives

- To assess the level of forgiveness among single-income and dual-income married couples.
- To assess the level of relationship satisfaction among single-income and dual-income married couples.
- To examine the differences in forgiveness and relationship satisfaction among single-income and dual-income married couples.
- To examine differences in forgiveness and relationship satisfaction among male and female single-income and dual-income married couples.
- To assess the relationship between forgiveness and relationship satisfaction among single-income and dual-income married couples.

Hypotheses

There will be high levels of forgiveness among single-income and dual-income married couples. There will be high levels of relationship satisfaction among single-income and dual-income married couples.

There will be a significant difference in forgiveness and relationship satisfaction among single-income and dual-income married couples.

There will be a significant difference in forgiveness and relationship satisfaction among male and female single-income and dual-income married couples.

There will be a significant positive relationship between forgiveness and relationship satisfaction among single-income and dual-income married couples.

Method

Participants

The present study consisted of a total sample of 140 married participants selected from single-income and dual-income families. The sample included equal representation of male and female participants: 35 single-income males, 35 single-income females, 35 dual-income males, and 35 dual-income females. Thus, each income group consisted of 70 participants. Participants were residing in Kerala.

The inclusion criteria were: married participants aged 25–45 years; a minimum duration of one year of marriage; residence in Kerala; and absence of a diagnosed psychological disorder. Single and divorced individuals, participants outside the specified age range, participants married for less than one year, individuals residing outside Kerala, and individuals diagnosed with a psychological disorder were excluded.

Measures

Heartland Forgiveness Scale. The Heartland Forgiveness Scale (HFS; Thompson et al., 2005) is an 18-item self-report measure of dispositional forgiveness. It contains three six-item dimensions: forgiveness of self, forgiveness of others, and forgiveness of situations. Items are rated on a seven-point Likert scale ranging from 1 (almost always false of me) to 7 (almost always true of me), with higher scores indicating greater forgiveness. The research document reports Cronbach's alpha coefficients ranging from .72 to .87 and test–retest reliability coefficients ranging from .72 to .77 over three weeks and from .68 to .69 over nine months.

Relationship Assessment Scale. The Relationship Assessment Scale (RAS; Hendrick, 1988) is a seven-item measure of relationship satisfaction. Items 1, 2, 3, 5, and 6 are positively worded, whereas items 4 and 7 are negatively worded and reverse scored. Items are rated on a five-point scale. According to the scoring categories used in the research, total scores of 7–14 indicate low satisfaction, 15–21 indicate average satisfaction, and 22–35 indicate high satisfaction. The research document reports a Cronbach's alpha of .86 and test–retest reliability of .85.

Data Analysis

The data were analyzed using descriptive statistics, frequency and percentage analysis, chi-square tests, independent-samples t-tests, Pearson product–moment correlation, and stepwise multiple regression. Relationship satisfaction was treated as the outcome variable in the regression analysis, with forgiveness of situations, forgiveness of others, and forgiveness of self-centered as predictors.

Results

Distribution of Forgiveness and Relationship Satisfaction

Measure	Category	n	%
Forgiveness	Usually, unforgiving	0	0.0
Forgiveness	About as likely to forgive as not to forgive	36	25.7
Forgiveness	Usually forgiving	104	74.3
Relationship satisfaction	Low satisfaction	1	0.7
Relationship satisfaction	Average satisfaction	7	5.0
Relationship satisfaction	High satisfaction	132	94.3

The majority of participants (104; 74.3%) were classified as usually forgiving, while 36 (25.7%) were about as likely to forgive as not to forgive. None of the participants were classified as usually unforgiving. Regarding relationship satisfaction, 132 participants (94.3%) reported high satisfaction, 7 (5.0%) reported average satisfaction, and 1 (0.7%) reported low

satisfaction. Chi-square tests were significant for forgiveness, $\chi^2(1) = 33.029$, $p < .001$, and relationship satisfaction, $\chi^2(2) = 234.443$, $p < .001$.

Gender Differences

Variable	MaleM(SD)	FemaleM(SD)	t	p
Forgivenessofself	30.7143 (5.2174)	30.1000 (4.5783)	0.740	.460
Forgivenessof others	33.6000 (7.2998)	34.5429 (4.9773)	-0.893	.373
Forgivenessof situations	32.7714 (5.0395)	31.8143 (5.1592)	1.110	.269
Totalforgiveness	97.0857 (14.8302)	96.4143 (11.8646)	0.296	.768
Relationship satisfaction	29.6572 (4.1629)	29.1286 (5.3268)	0.654	.514

No statistically significant gender differences were found for forgiveness of self, forgiveness of others, forgiveness of situations, total forgiveness, or relationship satisfaction (all $p > .05$).

Single-Income and Dual-Income Differences

Variable	Single-incomeM (SD)	Dual-incomeM (SD)	t	p
Forgivenessofself	30.5286 (5.2935)	30.2857 (4.5081)	0.292	.771
Forgivenessof others	34.6571 (5.8802)	33.4857 (6.5756)	1.111	.268
Forgivenessof situations	32.6000 (5.2789)	31.9857 (4.9417)	0.711	.478
Totalforgiveness	97.7429 (13.6686)	95.7571 (13.1187)	0.877	.382
Relationship satisfaction	29.5857 (4.9826)	29.2000 (4.5766)	0.477	.634

No statistically significant differences were found between single-income and dual-income participants for any forgiveness dimension, total forgiveness, or relationship satisfaction (all $p > .05$).

Correlation between Forgiveness and Relationship Satisfaction

Forgivenessdimension	Pearsonr	p
Forgivenessofself	.486	<.001
Forgivenessof others	.706	<.001
Forgivenessof situations	.765	<.001
Totalforgiveness	.795	<.001

Pearson correlation analysis showed significant positive associations between all forgiveness dimensions and relationship satisfaction. Total forgiveness showed the strongest correlation with relationship satisfaction ($r = .795$, $p < .001$), followed by forgiveness of situations ($r = .765$, $p < .001$), forgiveness of others ($r = .706$, $p < .001$), and forgiveness of self ($r = .486$, $p < .001$).

Stepwise Multiple Regression

Model	Predictors	R	R ²	AdjustedR ²	F	p
1	Forgiveness of situations	.765	.586	.583	194.992	<.001
2	Forgiveness of situations + forgiveness of others	.804	.647	.642	125.425	<.001
3	Forgiveness of situations + forgiveness of others + forgiveness of self	.814	.663	.655	89.101	<.001

Stepwise multiple regression showed that forgiveness of situations entered the model first, followed by forgiveness of others and forgiveness of self. The final model produced $R = .814$, $R^2 = .663$, and adjusted $R^2 = .655$, indicating that the three predictors together accounted for 66.3% of the variance in relationship satisfaction in the sample. The standardized coefficients in the final model were $\beta = .484$ for forgiveness of situations, $\beta = .315$ for forgiveness of others, and $\beta = .143$ for forgiveness of self.

The regression ANOVA was significant for Model 1, $F(1, 138) = 194.992$, $p < .001$; Model 2, $F(2, 137) = 125.425$, $p < .001$; and Model 3, $F(3, 136) = 89.101$, $p < .001$.

Discussion

The findings supported the first hypothesis. Most participants demonstrated a high tendency toward forgiveness, with 74.3% classified as usually forgiving and none classified as usually unforgiving. This finding is consistent with the general direction of previous research linking forgiveness with positive interpersonal functioning and marital quality.

The second hypothesis was also supported. A large majority of participants (94.3%) reported high relationship satisfaction. The high level of satisfaction observed in the sample provides an important context for understanding the positive associations between forgiveness and relationship satisfaction.

The third hypothesis was not supported. Single-income and dual-income participants did not differ significantly in forgiveness or relationship satisfaction. Although employment arrangements may involve different financial, occupational, and family demands, the present findings indicate that income pattern alone did not significantly differentiate the study variables in this sample.

The fourth hypothesis was not supported. Male and female participants did not differ significantly in forgiveness or relationship satisfaction. The findings suggest that gender, considered by itself, was not a significant differentiating factor for the variables assessed in this study.

The fifth hypothesis was strongly supported. Forgiveness of self, forgiveness of others, forgiveness of situations, and total forgiveness were all positively and significantly associated with relationship satisfaction. The strong association between total forgiveness and relationship satisfaction ($r = .795$) is consistent with earlier research reporting positive links between forgiveness and relationship satisfaction (Allemand et al., 2007; Braithwaite et al., 2011; Fincham & Beach, 2007; Pelucchi et al., 2013).

The regression findings further indicated that forgiveness of situations was the strongest predictor among the three dimensions, followed by forgiveness of others and forgiveness of self. The final model explained 66.3% of the variance in relationship satisfaction. This suggests that the capacity to respond adaptively to difficult or uncontrollable circumstances may be particularly relevant to relationship satisfaction in this sample. Because the study used a cross-sectional design, however, the regression results should be interpreted as predictive associations rather than evidence that forgiveness causes relationship satisfaction.

Implications

The findings have implications for marital counselling and relationship education. Forgiveness may be considered as one component of broader relationship functioning, alongside communication, emotional intimacy, empathy, trust, and constructive conflict resolution. The lack of significant differences between income groups suggests that interventions should not assume that single-income or dual-income status alone determines relationship quality.

Limitations

The study has several limitations. The sample was limited to 140 participants residing in Kerala, which restricts generalization to other populations and cultural settings. The cross-sectional design does not permit conclusions about temporal or causal relationships. The study relied on self-report measures, which may be influenced by response bias. The research also focused

primarily on forgiveness and relationship satisfaction and did not directly assess other potentially relevant variables such as communication, emotional intimacy, empathy, trust, conflict resolution, marital adjustment, work–family stress, or psychological well-being.

Suggestions for Further Research

- Future studies may examine newly married couples and couples in long-distance marriages.
- Larger samples may be used to improve the generalizability of findings.
- Future research may include communication, emotional intimacy, empathy, trust, conflict resolution, marital adjustment, and psychological well-being.
- Comparative studies may examine different socioeconomic groups, educational backgrounds, occupational groups, and cultural settings.
- Longitudinal studies may examine changes in forgiveness and relationship satisfaction across different stages of married life.
- Urban and rural married couples may be compared to examine the influence of social and cultural factors.

Conclusion

The present study examined forgiveness and relationship satisfaction among single-income and dual-income married couples. The majority of participants demonstrated high levels of forgiveness and relationship satisfaction. No significant differences were found between single-income and dual-income groups or between male and female participants in forgiveness or relationship satisfaction. In contrast, forgiveness of self, forgiveness of others, forgiveness of situations, and total forgiveness were all positively and significantly associated with relationship satisfaction. Stepwiseregression further indicated that forgiveness of situations was the strongest predictor of relationship satisfaction, followed by forgiveness of others and forgiveness of self.

Overall, the findings indicate that forgiveness is an important relational factor associated with relationship satisfaction among the married participants included in the study.

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