

THE PERCEPTION OF MARRIAGE AND FAMILY THERAPISTS REGARDING
THEIR RETURN ON INVESTMENT WHEN GETTING THEIR DOCTORATE

A DISSERTATION

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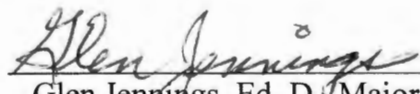
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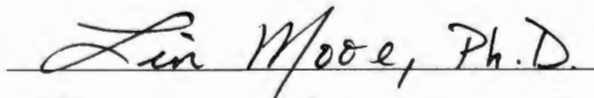
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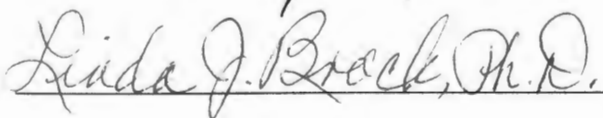
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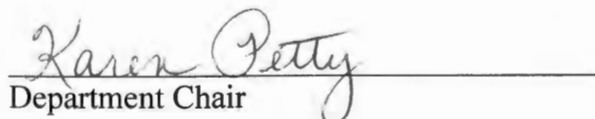
I am submitting herewith a dissertation written by Margie A. Salgado entitled "The Perception of Marriage and Family Therapists Regarding Their Return on Investment When Getting Their Doctorate." I have examined this dissertation for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy with a major in Family Therapy.


Glen Jennings, Ed. D., Major Professor

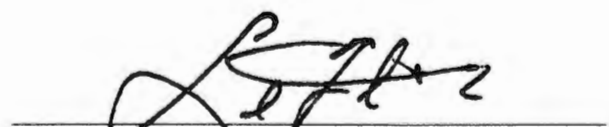
We have read this dissertation and recommend its acceptance:


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Accept:


Dean of the Graduate School

DEDICATION

This dissertation is dedicated to my husband Al Salgado, because without you it would not be possible. You have been my husband, my beloved, and my rock. I can never thank you enough for all you have been and done for me and I am abundantly grateful. Forty-three years ago you started out being my friend, my buddy, my pal. After 42 years of marriage you have become so much more than a husband. You truly practice our marriage commitment by lifting me up every day.

You have been my partner in the truest sense of the word. I could always count on your 9:00 pm phone call no matter what town or what country you are in at the time. You have been my support, my cheerleader and mentor throughout this arduous medical decline and doctoral journey. You believed in me when I could not, you gave me strength when I felt defeated, you prayed for me and with me when I felt helpless and hopeless. Through your example Al, our sons Steve and Alejandro, consistently encouraged me to fight the good fight and continue the journey telling me repeatedly that I could do it, and to never give up. Without the support of these three men in my life I could not have accomplished this doctoral experience wherein I learned so much, especially about myself. Al, I am finally coming home to stay.

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First I would like to thank God for my life and his unwavering love. I want to give thanks for the many blessings he has bestowed upon me. In his plan, a high school dropout is able to accomplish this feat. I want to thank everyone in our church communities who have kept me in their prayers. Your prayers have given me the strength to continue my studies throughout my multiple surgeries and other medical setbacks.

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Thanks to all who kept us in their prayers as Al and I traversed this journey and as a couple made multiple sacrifices specifically living apart for years while I completed this degree.

I am most appreciative of my committee Dr. Brock, Dr. Moore and my chair, Dr. Jennings. I want to thank each of them for their guidance and support. Dr. Jennings thanks for fighting the good fight with me.

ABSTRACT

MARGIE A. SALGADO

THE PERCEPTION OF MARRIAGE AND FAMILY THERAPISTS REGARDING THEIR RETURN ON INVESTMENT WHEN GETTING THEIR DOCTORATE

MAY 2013

This was a randomized, exploratory study utilizing mixed methods. The purpose for this research was to explore the perception of therapists regarding their return on investment towards their doctoral degree in the field of marriage and family therapy. The primary focus of this study was on the financial, the emotional and the relational investments made, together with lived experiences as seen through the lens of these therapists as they worked through the academic system in pursuit of acquiring this advanced degree.

This research gave the doctoral graduates licensed in marriage and family therapy a voice as this investment can only be fully appreciated when the scope extended to and incorporated the complete financial, emotional, and relational expenditure. The sample of 89 participants who volunteered for this study resided in 18 different states throughout the United States and ranged in age from 24 to 77 years old. These doctoral graduate volunteers who had a license in marriage and family therapy consisted of 57 females and 32 males.

Recruitment invitations were sent via email and regular mail and the survey was responded to online by all participants. A random sample was achieved by choosing every third name on each list. Quantitative and qualitative data was collected and downloaded through PsychData, an online program. The findings from the majority of these responses indicated that the return on investment (ROI) in the areas of finances, emotions, and relationships were all worth the investment in each of these categories.

TABLE OF CONTENTS

	Page
DEDICATION	iii
ACKNOWLEDGEMENTS	iv
ABSTRACT	v
LIST OF TABLES	x
LIST OF FIGURES	xi
Chapter	
I. INTRODUCTION	1
Statement of the problem	2
Purpose of the Study	2
Research Questions	2
Theoretical Framework	3
Conflict Theory	3
Symbolic Interaction Theory	4
Systems Theory	4
Cybernetics	5
Definition of Terms	6
Delimitations of the Study	7
Assumptions of the Study	8
Summary	8
II. LITERATURE REVIEW	
Undergraduate Participants	9
Brain Development	9
Graduate Students	10
Longitudinal Women's Study	11
Older Adults	11
Attrition	13
Student Loans	13

Perception	14
Financial Investment.....	15
Emotional Investment	19
Autonomous Parents	19
Personality Characteristics.....	20
Core Competencies	21
Relational Investment	22
Interactions with Others.....	22
Spouses	22
Family of Origin	22
Nuclear Family.....	23
Becoming Adults	23
Family Support.....	24
Family and Society	25
Extended Family	25
Summary	26

III. METHODOLOGY

Population and Sample	27
Research Questions.....	31
Instrument	31
Reliability.....	32
Face Validity	32
Construct Validity.....	33
Protection of Participants.....	35
Data Analysis.....	36
Summary	36

IV. RESULTS

Description of the sample	37
Instrument	38
Participants.....	39
Participant's Current Age	41
Marital Status.....	42
Year of Doctoral Graduation	43
Age at Doctoral Graduation.....	43
Doctorate Employment.....	44
Current Employment Status.....	45
Doctoral School Decision	47

School Recommendation to Others	48
Language Spoken.....	49
Counseling Language.....	50
Degree Completed	50
Licensure Attained.....	52
Financial Return on Investment.....	53
Positively Worded Questions Regarding Financial Aspects	54
Positively Worded Questions Regarding Emotional Aspects.....	54
Positively Worded Questions Regarding Relational Aspects	55
Negatively Worded Questions Regarding Financial Aspects	55
Negatively Worded Questions Regarding Emotional Aspects.....	56
Negatively Worded Questions Regarding Relational	56
Quotes on Financial Return on Investment.....	65
Emotional Return on Investment	66
Emotional Return on Investment Quotes.....	75
Relational Return on Investment	77
Relational Return on Investment Quotes	83
Summary	86

V. DISCUSSION, CONCLUSIONS, LIMITATIONS, IMPLICATIONS AND RECOMMENDATIONS

Overview of the Study	88
Discussion of the Findings.....	88
Description of the Sample.....	89
Languages	90
Employment while in school	90
Current Employment Status.....	90
Financial Return on Investment.....	92
Emotional Return on Investment	93
Relational Return on Investment	93
Conclusions.....	93
Limitations	95
Implications.....	97
Future Recommendations	98
Summary	99
REFERENCES	100

APPENDICES

A. Consent Form.....	108
B. Recruitment Letter	111
C. Demographic Questionnaire	113
D. Employment Status During Doctorate Comments.....	117
E. Current Employment Status Comments	120
F. Reason for Choosing Doctoral School Comments	124
G. Doctoral Degree Recommendation “Comments.....	127
H. Survey Questionnaire.....	131
I. Financial Return on Investment Statistics	135
J. Financial Return on Investment Comments.....	146
K. Emotional Return on Investment Statistics.....	166
L. Emotional Return on Investment Comments.....	167
M. Relational Return on Investments Statistics	190
N. Relational Return on Investments Comments	192
O. Institutional Review Board Approval Letter.....	210

LIST OF FIGURES

Figure	Page
1. Gender of Participant	41
2. Participants' Current Age	41
3. Marital Status	42
4. School Recommendation	49
5. Degree Was Worth Every Cent.....	58
6. Financial Hardships Were Great on My Family	59
7. Over 10 years to Recoup Expenses.....	59
8. Smartest Financial Investments I Made	60
9. Doctoral Degree Well Worth Expenses.....	61
10. Wiser Investment of Doctoral Expenses.....	62
11. Will Not Recoup Doctoral Expenses	63
12. Wished for Different Degree Due to Finances	63
13. University Provided Adequate Financial Support	64
14. Emotional Reward Well Worth Getting Degree	67
15. Doctorate Took Emotional Toll on Family	68
16. Doctorate Strengthened Primary Relationships	68
17. Degree Just Compensated My Life In Emotional Rewards.....	69
18. Doctorate Improved My Family Relationships.....	70

19. Degree Worth Emotional Investments.....	71
20. Degree Improved My Emotional Health.....	72
21. Currently Have Best Emotional Health	72
22. Doctorate Took an Emotional Toll on Me	73
23. Doctorate Program Offered Emotional Support	74
24. Currently Having Best Relationships of My Life	78
25. Doctoral Studies Provided Better Understanding of Relationships.....	79
26. Fewer Relationship Issues Now Than Before Doctorate	80
27. Fewer Relationship Cutoffs Than Before Doctorate	81
28. Improved Relationships Part of Return of Degree.....	81
29. Understand My Part In Relationship Creation Better Now	82
30. Good Working Relationship With Major Advisor.....	82
31. Lost Relationships Due To Doctorate.....	83
32. More Relationship Struggles Since Doctorate.....	83

CHAPTER I

INTRODUCTION

Multiple research studies have been completed in academia and most participants utilized in these studies have been undergraduate psychology students who may or may not have been offered external incentives (Beckenbach, Patrick, & Sells, 2009). Incentives sometimes come in the form of fulfilling the requirements for a class or maybe even extra-credit (Beckenbach et al., 2009). Research in academia is inundated with the opinions and perceptions of undergraduate students (Beckenbach et al., 2009). This study investigated the individual and unique perceptions of graduate students who had completed their doctorate.

Contrary to other studies that recruited undergraduate student for participants, this study required that all participants have completed a doctoral degree in Marriage and Family Therapy. To qualify for acceptance into the majority of doctoral Marriage and Family Therapy programs, students are expected to hold a master's degree in a relevant program such as Family Therapy or Child Development.

A Marriage and Family Therapy Program can vary in depth and focus, but all include some common standards. Course work is designed to provide students with the knowledge base that will prepare them to become proficient marriage and family therapists (Gehart, 2010). Marriage and Family Therapy ethical standards require that introspection be maintained throughout the individual's career (Gehart, 2010). Therefore,

throughout the entire education process, students are mandated to be vigilant and mindful as they aggressively practice the art of being introspective (Gehart, 2010).

Statement of the Problem

There is little known about the investments doctoral graduates of marriage and family therapy programs make in obtaining their degrees. There is some literature about the cost (financial only) of obtaining a doctorate degree, but no studies about the financial, emotional and relational costs combined when obtaining a doctorate degree in marriage and family therapy.

Purpose of the Study

The purpose of this randomized, exploratory, research utilizing mixed methods was to examine the perceptions of doctoral graduates regarding their return on their investments after completing their doctoral degree in the field of marriage and family therapy. The focus of this study was on the financial, the emotional and the relational investments made by doctoral graduates and whether it was worth the multiple costs.

Research Questions

To fulfill the purpose of this study the following research questions were examined:

- A. What financial investments were made in obtaining the doctorate in marriage and family therapy?
- B. What emotional investments were made in obtaining the doctorate in marriage and family therapy?

- C. What relational investments were made in obtaining the doctorate in marriage and family therapy?
- D. Were the investments in obtaining the doctorate in marriage and family therapy worth the multiple costs?

Theoretical Framework

Whitchurch and Constantine (1993) state that systems theory explains everything is interrelated and it seeks to “...explain the behavior of complex, organized systems of all sorts” (p. 327), therefore just as doctoral students are individuals, they are also members of families and likewise are part of the student body of a university. The doctoral students find they are a part of multiple systems, as doctoral students manage various roles within families and policymaking systems (Anderson, 1993). They are not only students, but also a spouse, a parent, possibly a grandparent, and an employee, but always a child in their family of origin (Whitchurch & Constantine, 1993). As doctoral students in a marriage and family therapy program deal with these various roles, they attempt to maintain some sense of equilibrium in their day-to-day lives (Minuchin, 1974).

Conflict Theory

With complete understanding that research is theory driven, the researcher’s dilemma is to discern which theory has the best fit for their specific study (Creswell, 2003). Multiple theories could be applicable to this study including conflict theory as it encompasses the acquisition of resources, the assumptions of human benevolence and the

economic determinism and each of these assumptions is prevalent in families as well as in universities (Hanson, 1995).

Symbolic Interaction Theory

Symbolic interaction theory appears to fit well for this research, particularly when focusing on marketing for a business such as a university and communication within the family (LaRossa & Reitzes, 1993). In academia, advertising attempts to attract customers with symbols, pictures and words. In families, they have their own unique shared set of goals, values, beliefs and norms which convey information by using facial and hand gestures, pictures and words (LaRossa & Reitzes, 1993).

Systems Theory

Systems theory informs that the whole is greater than the sum of its parts (Hanson, 1995). Therefore, the best theory to apply to this research would be systems theory (Dahl, Jensen, & McCampbell, 2010). Marriage and Family Therapy training has a systemic contextual focus which contributes to the knowledge base for students to grasp the understanding of how individuals and their issues are constructed in a relational or systemic framework (Dahl et al., 2010). The family is a complex system and academia is another complex system and within both systems, together and separately, there strives to be organization (Whitchurch & Constantine, 1993).

“A system can be defined as any two or more parts that are related, such that change in one part changes all parts,” (Hanson, 1995, p. 27). When it comes to universities, students and families, whenever change occurs within one, changes

ultimately occur within the student (Hanson, 1995). An increase in tuition is a good example of this. Consequently, whenever change occurs within the family, then too, change occurs within the student and/or the university, directly or indirectly (Hanson, 1995).

Systems theory helps us to see the entire world as being interrelated and thus creates a unique world view (Whitchurch & Constantine, 1993). Students may find that they are isomorphic to academia as each student working in their own discipline is in some capacity a part of the university family, "...the elements and relationships of one system can now be placed in a one-to-one correspondence with the elements and relationships of the other" (Whitchurch & Constantine, 1993, p. 328).

"Simple systems give rise to complex behavior. Complex systems give rise to simple behavior" (Gleick, 1987, p. 304). The simple and complex systems of families and universities, at any given time exhibit complex and simple behaviors (Gleick, 1987).

Cybernetics

Students, families and universities are each cybernetic systems because they are all concerned with communication and transmission of information within and between each of these systems. These systems encompass the concept of a feedback loop where information is disseminated within the family about the family, the student, the school, and the environment (Hanson, 1995). This information is then fed back into the system as either a positive or negative feedback. Negative feedback creates a state of homeostasis that maintains equilibrium within the family, the student, and the school (Hanson, 1995;

Whitchurch & Constantine, 1993). Change does not occur within a negative feedback system.

With positive feedback, changes are able to take place within the family and school systems which allows for students to consider pursuing and succeeding in different careers (i.e. counseling, accounting, legal, business). Positive feedback or deviation amplifying loops can open the prospect for acquiring new students. Each of these concepts is practiced within and between each of these systems (Hanson, 1995; Whitchurch & Constantine, 1993).

Definition of Terms

Emotions: Strong feelings; excitement; a state of consciousness having to do with the arousal of feelings, distinguished from other mental states, as cognition, volition, and awareness of physical sensation; any specific feeling; any of various complex reactions with both mental and physical manifestations, as love, hate, fear, anger, etc. (Agnes, & Guralnik, 2002).

Financial Investment: Economic activity that forgoes consumption today with an eye to increasing output in the future; it includes intangible investments such as education (Downes & Goodman, 2003).

Investment: to spend (time, effort, emotions, etc.) with the expectation of some satisfaction of reaping profits from its success (Downes & Goodman, 2003).

Perception: The act of perceiving or the ability to perceive; mental grasp of objects, qualities by means of the senses; awareness; comprehension; the understanding,

knowledge gotten by perceiving or a specific idea, concept, impression so formed. It is the manner in which we process information about ourselves and others (Agnes, & Guralnik, 2002).

Doctorate in marriage and family therapy: A degree granted after fulfilling a prescribed course of study including an internship/practica, comprehensive exams, and a dissertation (Agnes & Guralnik, 2002).

Relationship: the quality or state of being related; connection; connection by blood, marriage, kinship; a particular instance of being related; a continuing attachment or association between persons, firms, etc. specifically one between lovers (Agnes & Guralnik, 2002).

Return on investment: profit or yield made on an exchange of goods; yield per unit as compared to the cost per unit. It is calculated from the anticipated annual net after tax savings that will result from capital expenditures. Calculation: take the final value of an investment, subtract what it cost you, and divide the result by your cost to arrive at the percentage yield. (Velshi, 2011; Downes & Goodman, 2003)

Delimitations of the Study

This study was delimited in the following ways, thus limiting its generalizability.

1. This study focused on the discipline of marriage and family therapy.
2. The participants for this study included individuals with a doctorate degree and a state issued license in marriage and family therapy.

3. The results of this study cannot be generalized to other doctoral graduates with degrees from other disciplines.
4. This study was limited to marriage and family therapists who volunteered to respond to an invitation from a randomly selected list compiled by the researcher.

Assumptions of the Study

This study was guided by the following assumptions:

1. Participants who have completed their doctoral degree in marriage and family therapy will be benevolent and answer all questions on these surveys.
2. Participants who have completed their doctoral degree in marriage and family therapy will answer all questions on these surveys prudently and in a truthful manner.

Summary

Doctoral students are rarely utilized for research studies (Beckenbach et al. 2009).

This study sought to explore the perceptions of individuals who have completed their doctorate in marriage and family therapy. Perception is the way we process information about ourselves and others. After these multiple tasks have been accomplished these graduates can evaluate the road they have traveled, and more importantly, what do they see in their future? Do these doctoral graduates feel it was all worth it or do they have regrets? This study gave them the opportunity to express their perceptions of those experiences.

CHAPTER II

LITERATURE REVIEW

An examination of the literature relevant to this study was conducted. An exploration of the literature aids the inquiry process to further benefit the reader to grasp an elevated understanding and a more in depth analysis of the study's purpose and its potential benefits (Creswell, 2003; Vogt, 2007;). There appears to be a gap in the literature, as there are very few research studies utilizing doctoral graduates (O'Connor & Cordova, 2010). Studies pertaining to doctoral graduates' perception regarding their return on investment in the areas of finances, emotions and relationships all together, while obtaining their doctorate in the field of marriage and family therapy were not found by the researcher.

Undergraduate Participants

The majority of university research studies which involve university students have been conducted with undergraduate students, more specifically those from the freshman psychology classes (Dearing, Maddux & Tangney, 2005; O'Connor & Cordova, 2010; Peluso, Carleton, & Asmundson, 2011). The traditional age for undergraduate college students is 18 to 22 years old (NSSE, 2011).

Brain Development

Since 1991, Dr. Jay Giedd, chief of brain-imaging in the child-psychiatry branch at the National Institute of Mental Health, has been responsible for conducting an

extensive brain study (Wallis, 2011). Dr. Giedd (Wallis, 2011) has concluded that the human brain develops in stages. The stages begin in the back of the head and proceed sequentially towards the front and the very last portion of the brain to fully develop is called the prefrontal cortex. This prefrontal cortex of the human brain is responsible for executive functioning such as planning, prioritizing, organizing thoughts, suppressing impulses, and weighing consequences (Wallis, 2011). Dr. Giedd estimates that the full maturity of the human brain does not occur until the age of 25 (Wallis, 2011).

According to Dr. Giedd's research these undergraduate students, most of them between the ages of 18 and 22, have not yet developed a mature brain. They are also being utilized for most of the research conducted in academia (Dearing, Maddux & Tangney, 2005; O'Connor & Cordova, 2010; Peluso, Carleton, & Asmundson, 2011).

Graduate Students

Research with graduate students is extremely limited (Dearing et al. 2005; O'Connor & Cordova, 2010; Peluso et al. 2011). George Bartzokis, a UCLA neurologist said, "In midlife, you're beginning to maximize the ability to use the entirety of the information in your brain on a second-to-second basis, biologically, that's what wisdom is" (Kluger, 2011, p. 62). Dr. Jay Giedd categorizes early adulthood from 20 to 30 years old, and middle age from 30 to 60 years old and finally old age from 60 to 100 years old. According to these numbers it appears that a person is halfway through their early adulthood before their brain is fully mature (Kluger, 2011).

Longitudinal Women's Study

A longitudinal study was started in 1958 by psychologist, Dr. Ravenna Helson who is the professor emeritus at the University of California Berkeley. The study began with 142 women from Mills College in Oakland, California (Kluger, 2011). Dr. Helson interviewed the participants and focused on their personal drive, their personalities, and their relationships. She followed up with them at four additional intervals. The first interval was when they were 27 years old, then when they were 43 years old, again at age 52, and their last interview was at the age 61. Her goal was to determine how these initial traits had changed over time.

Only 123 participants stayed throughout the study. Her findings indicated that the women in her study scored highest between the ages of 40 and 60, in the areas of inductive reasoning, equanimity and objectivity. These participants also tolerated ambiguity better and finally they demonstrated an improved ability to manage relationships (Kluger, 2011).

Older Adults

Robert Levenson (Kluger, 2011) a psychologist at U.C. Berkeley, believed that evolution wasn't just about reproduction. He argued evolution played a large part in the manner in which 40 and 50 year olds were able to be caretakers for multiple groups (i.e. children, grandchildren, parents and employees). Dr. Levenson claimed those participants between the ages of 40 and 50 exhibited cool heads and wise counsel which benefited them. He believed that the simple energy of being young parents would not suffice. He

maintained that older adults had the talent for reflective thinking and had exercised it by the role they play in human culture (i.e. becoming judges, peacemakers and theologians), (Kluger, 2011).

When Vazquez & Blanco (2008) conducted their study on depression with university students only 4% of their 554 participants were graduate students. Their findings indicated that depression is highly prevalent among university students. They suggested that the university develop some type of program or service to prevent depression and to support the student's adaption to university life.

McIlvried, Wall, Kohout, Keys & Goreczny (2010) conducted a larger study with 596 doctoral participants, but they were all first-year graduate students in a doctoral program. However, they found that it is important for undergraduate students to develop a strong working relationship with faculty members when they are considering a graduate program in psychology to discuss; practice versus research oriented, school's policy on financial assistance, and equally important, program accreditation.

Gary, Dennison and Bouillon (2011) conducted a situational study with their concerns regarding the shortage of doctorates in accounting. The study calculated return on investment for finances only and determined that if accountants left the public sector early in their careers (between 3-7 years) and returned to school to complete their doctorate it would be financially beneficial, particularly if their advanced degree was completed within a 3-5 year period.

While the above mentioned study looked at doctoral students, no other projects were found involving participants that had already completed their doctoral degree in a marriage and family therapy program.

Attrition

A seven year project involving 54 major U.S. and Canadian research universities sought to determine the attrition and completion rate as they related to doctoral students. (Sinady, Floyd. & Mulder, 2010). Key barriers identified to preventing students from graduating were access to and the ability to develop close working relationships with mentors and advisors in the program (Sinady, et al, 2010; Willis & Carmichael, 2011).

Student Loans

Coy (2012) reported in a White House press briefing in April 2012, wherein Education Secretary, Arne Duncan stated that education debt is not bad debt to have. To demonstrate that belief, in March of 2012 the Consumer Financial Protection Bureau announced that student debt had surpassed \$1 trillion (Coy, 2012). The Federal Reserve Bank of New York reported that college debt grew by \$300 billion from the third quarter of 2008 even as other debt shrank by \$1.6 trillion (Coy, 2012). For the first time ever, student debt exceeded credit card debt in 2010 and by 2011 it had even surpassed auto loan debt (Coy, 2012). (<http://www.businessweek.com/primer/articles/71818-student-loans-debt-for-life>)

Perception

Perception is the method used by individuals to process information about self and about others (Cozolino, 2002). Humans tend to have egocentric biases because they see a complex world from a single vantage point (Cozolino, 2002). This bias contributes to the notion that when individuals see the world differently than we do, we perceive that they are either wrong, misguided or possibly both (Cozolino, 2002). People can rationalize their own behavior by defining the environment or the situation, but when it comes to the behavior of others, individuals tend to describe it more as aspects of the character of that person (Cozolino, 2002). There is no one perception that can cover the entire picture from all angles (Hoffman, 2009).

When the neural networks, where all of a person's experiences exist, are functioning in a healthy state they contribute to the organization of an individual's conscious awareness, their sensations, their behaviors and even their emotions (Cozolino, 2006). All human experiences are organized in the brain (Cozolino, 2006). Challenges, other than an individual's normal day to day routine, can be beneficial because they help to expand human experiences and perspectives of self and others (Cozolino, 2006). Everyone grows through challenges (Cozolino, 2006). "What the mind forgets, the body remembers in the form of fear, pain, or physical illness." (Cozolino, 2006, p. 131).

This study questioned former doctoral students to ascertain their individual perceptions of the situations they experienced while pursuing their doctorate in marriage and family therapy. Every individual is unique therefore their perception of those

experiences whether positive, negative or a combination thereof will also be unique (Doidge, 2007). Perception appears to also be unique within cultures (Doidge, 2007). It seems that in Western culture perception is practiced in isolation whereas in Eastern cultures perception is practiced holistically (Doidge, 2007). This phenomenon is not genetic because when these individuals change cultures eventually their mode of perception seems to change (Doidge, 2007). Perception depends on neuronal circuits and brain maps which are active and always adjusting (Doidge, 2007).

Financial Investment

To obtain a decision rule for investment it is common to look at the neo-classic human capital model (Andrews, Kruger, & Neal-Mansfield, 2010). Benefits and costs of investments are compared and when the benefits outweigh the investment then, according to Andrews et al. (2010) is when the investment should be made. College is an expensive investment and the current financial turmoil makes the situation considerably stressful. When evaluating return on investment (ROI) a prudent investor's initial consideration should be the financial aspect. The exorbitant tuition fees charged by universities (Bowersox & Breazeale, 2010) cause everyone great concern because the rate continues to grow even faster than the rate of inflation. Paying for any degree in college is a sacrifice for students and their families and many of these students will continue to pay on student loans for several years after graduation (Burnsed, 2011).

Conversely, some degrees such as law and economics appear to show a profitable return on investment for both men and women, albeit a bit higher for men (Daly & Lewis,

2010). There are several loan forgiveness programs that can be beneficial to those graduates who are willing to work in rural or urban areas of the country which serve low-income families and government school loans can also be forgiven if the borrower works for 10 years in the public sector (Burnsed, 2011). These however are not required to be consecutive years of work (Burnsed, 2011).

Undergraduate students can qualify for scholarships or Pell grants and parents usually help pay for all or some of these education expenses (FAFSA, 2011). Even the master's student may receive some help from their parents, but there may be times the student may pay a portion of those expenses (FAFSA, 2011). By the time a student has progressed to the doctoral level they are usually financially independent. If a student does not have cash on hand it is possible to qualify for Stafford loans or even personal loans, but not for Pell grants (Federal Student Aid, 2011).

The doctoral student, being a bit older, usually has been out of school for some time and has contributed to the work force for several years (Velshi, 2011). According to Velshi (2011) many doctoral students find they are unemployed due to company lay-offs, reengineering, restructuring, downsizing, flattening of the corporate structure, early retirement incentive, a buyout, a takeover, a selloff, outsourcing, an age retirement requirement, a close down, a foreclosure, or a bankruptcy. Whatever the situation, a paycheck is no longer being received (Velshi, 2011).

Retraining or requiring additional education may be the rational for returning to academia (Velshi, 2011). A doctoral student may have other financial responsibilities to

contend with such as mortgages, vehicles, insurance, spouses, children, and possibly even tuition for their children and/or spouses (Velshi, 2011). Doctoral students could very well have aging parents who may be needing assistance due to medical or financial issues (Velshi, 2011). In the 30 years since doctoral students have been acquiring school debt their new reality is that college tuition has also escalated to over 538% in relation to tuition costs 30 years ago (Dell, 2011).

Students who aspire to attain a higher education find their goals are accompanied by a massive financial burden (Dell, 2011). Student debt is currently pushing the door at \$1 trillion and has now exceeded credit card debt (Dell, 2011). The average national unemployment rate stands at 9.1% with the total numbers right at 14.0 million (Bureau of labor statistics, August, 2011). The economic environment was described as a global financial meltdown by Wiedemer, Wiedemer, & Spitzer (2011).

The National Endowment for Financial Education conducted a study which revealed that 59% of adult non-student children between the ages of 18 and 39 were being financially supported by their parents due to the dire economic times (Hill, 2011). A number of parents (48%) are also helping their adult children with living expenses (Hill, 2011). Many of these parents extend additional support by contributing to their children's transportation (41%) and also to their discretionary spending (29%) (Hill, 2011).

Hill writes about financial advisors who have reported that many parents provide a helping hand to their children in times of need; however, the financial amounts appear

to be getting larger than ever before (2011). People in their 50's were part of a study conducted by ING Direct where they stated their concerns regarding the more frequent demands for money from their children, and the bleak future it was creating for their retirement accounts (Hill, 2011).

The findings from a study conducted by MetLife indicated that as many as one fourth, (25%), of all adult children provided either financial and or physical help to an elderly parent (Weston, 2011). In the last fifteen years that number has grown by 300% (Weston, 2011). In terms of financial repercussion, that means that for those who are over 50 years old and are still working, the additional responsibilities of supporting children and possibly even grandchildren could result in this group losing as much as \$3 trillion in combined wages, pension and social security benefits (Weston, 2011). On average that amounts to over \$300,000 per person and could be as much as \$600,000, depending on the individual's earning capacity (Weston, 2011).

MetLife studied the overall effect of the loss such as missing work for the parent's doctor appointments and being passed over for promotions due to working extended hours or moving requirements (Weston, 2011). For some employees job termination was required, depending on the needs of the parent (Weston, 2011). This last scenario would affect social security and their ability to remain independent and provide for themselves in their later years so as to eliminate repeating the cycle with their own children (Weston, 2011).

Studies (Fagan, Liss, Ax, Resnick & Moody, 2007; O'Connor & Cordova, 2010) reflected that as many as 39% of student loan recipients found that by the time they graduated they were faced with unmanageable levels of student loan debt. Some of these students were faced with the stress of not only working full-time but also managing course work at the graduate level in addition to their normal relationship stresses including spouses, children, siblings and possibly an extended family (O'Connor & Cordova, 2010). This student population made multiple sacrifices to obtain a degree in their chosen field when the goal attainment was to help others and for some it was to have a credential or degree to maintain or to advance in their current employment (O'Connor & Cordova, 2010).

Emotional Investment

Emotional intelligence is "...the understanding of how to interpret and express emotions..." (Berger, 2005, p. 241). The organization of emotional development begins in the orbital prefrontal area within the context of interpersonal relationships (Cozolino, 2002). These early interpersonal experiences contribute to the structure of the attachment framework and the development of these attachments helps one to determine future approach or avoidance decisions (Cozolino, 2002).

Autonomous Parents

Autonomous parents have the ability to utilize and organize cognitive and emotional memory functioning (Cozolino, 2002). Autonomous parents remember and make sense of their own childhood, as they have processed and resolved negative and

traumatic experiences and therefore they are more available to their children (Cozolino, 2002). The availability of autonomous parents is not only verbal but also emotional (Cozolino, 2002). When parents are autonomous it enables the child to develop the necessary attachment schemas, which contributes to a feeling of being safe, secure, being soothed and feeling assisted (Cozolino, 2002).

Personality Characteristics

Personality characteristics have been known to be related to the birth order of the child and as adults we continue the need to monitor our emotional equilibrium (Nichols, 2009). The business world can administer the Myers-Briggs Type Indicator (MBTI) to their current or potential employees, which provides the employer with documentation regarding personality type (McCann, 2007). Human resource managers determine how the employee can best be utilized within the corporate environment according to their skills and personality type (McCann, 2007). Personality type serves as a barometer to check or acknowledge our emotional status, which is an ongoing process (McCann, 2007).

In the field of marriage and family therapy, unlike some disciplines, students are mandated to evaluate their own emotional equilibrium (Gehart, 2010). They are required to go through a period of self-reflection and self-analysis (Gehart, 2010). Studies show that the importance of self-reflection has been acknowledged for some time (McCann, 2007). According to Socrates, (as cited in McCann, 2007, p. 29), “The unexamined life is not worth living”.

Marriage and family therapy students are trained to be proactive and to prepare for the likelihood that personal unresolved issues may impair their ability to function at their optimum capacity (Gehart, 2010). This specifically involves managing one's emotional equilibrium during client sessions (Gehart, 2011). This is a standard marriage and family therapists are encouraged to maintain throughout their career to provide the highest level of care to clients (Thomas, 2010).

Core Competency

One of the core competencies for marriage and family therapists under “Domain 5, Legal Issues, Ethics, and Standards, Number 5.5.2, Subdomain, Professional”, states: “Consult with peers and/or supervisors if personal issues, attitudes, or beliefs threaten to adversely impact clinical work”(as cited in Gehart, 2010, p.14). Marriage and family therapy students should be rigorously trained, to maintain a self-assessment for any impairment they may need to address, monitor and repair so that issues will not impact the therapist's individual life or family or more specifically the life of a client (Gehart, 2010).

New clinicians are warned of their susceptibility to burnout and the profession of marriage and family therapy can take its toll on therapists when they have a difficult time managing their expectations of the clinic where they work and also the issues in their personal lives (Rosenberg & Pace, 2010). When the stress starts to be overwhelming, would be the time when the supervisor would recommend that the therapist be mindful of

their emotional equilibrium and maintain their individual psychotherapy (Rosenberg & Pace, 2010).

Relational Investment

Interactions with Others

The human brain develops through experiences and for it to survive it must depend on interactions with others (Cozolino, 2006). As people maintain their positive emotions they tend to stay on course feeling a sense of equilibrium and when emotions are negative this could be a signal or a precursor for them to change course or at least feel the need to make some necessary adjustments (Cozolino, 2006).

Spouses

Dahl, Jensen & McCampbell (2010) reported the results of a study they conducted wherein they interviewed 18 spouses of students in a marriage and family therapy program. The spouses in the study likened the impact of their experience to the “butterfly effect” during the time their spouse attended graduate school (Dahl et al. 2010). The “butterfly effect” is identified as when an insignificant minimal change occurs in one area and the repercussions of that change manifesting into a drastic change in another area, otherwise known as sensitive dependence on initial conditions (Gleick, 1987).

Family of Origin

As individuals, we are all born into a different family, even when we have siblings (Minuchin, 1974). Stack’s (1974) research contributed to her definition of family

as, "...the smallest, organized, durable network of kin and non-kin who interact daily, providing domestic needs of children and assuring their survival" (Stack, 1974, p. 31). In the research Stack conducted she focused on the children and how the process of taking care of them made that person a part of the family even if they were not blood kin. Families tend to fluctuate in size as new ones are born or die, and some move out to school, the military or other relationships and at times some may later move back into the primary family home as their needs warrant (Stack, 1974).

Nuclear Family

Nichols (2006) writes that Bowen understood that there are emotional forces in families and when there is an excess of emotional reactivity or fusion in families, he defined that as an undifferentiated family ego mass. The doctoral student finds they are between and betwixt families as they have physically left their family of origin, which tends to react emotionally within its members due primarily to anxiety, which then leads to triangulation (Nichols, 2006). They have now established their own nuclear family which at times results in duplication of anxiety and therefore, to alleviate excessive anxiety and eliminate triangulation, the student's goal is to identify their role in their own family and to decipher how their family system operates (Nichols 2009).

Becoming Adults

According to Nichols (2009), Adler believed that offering encouragement and support to children is the best way to prevent neurosis when they become adults and this can be accomplished by helping children and adolescents instill self-optimism and self-

confidence. When individuals have overwhelming feelings of inferiority, the ideal solution would be to learn how to reduce and manage those feelings which would then enable them to experience a healthier life style (Nichols, 2009). Doctoral students who were not reared in this type of environment are exposed to this concept through their educational training and learn to implement it within the marriage and family therapy program (Gehart, 2010).

Family Support

According to Richmond (in Nichols, 2009) families are units or systems and their cohesion is important (McCann, 2007). Members of a family system are people who are interdependent and as individuals they do not possess the ability or the knowledge to be totally self-sufficient (Love & Carlson, 2011). Because families work together as a single entity they tend to have the greatest impact on each other's success and without family support, some students could feel stress in their academic endeavors (McCann, 2007). Families have experienced a history and will maintain a future together (Nichols, 2009).

Murray Bowen, a psychiatrist in family therapy, believed that when students leave home, a healthy transition is as a differentiated person who could feel autonomous while still maintaining an intimate relationship. These differentiated individuals do a good job of finding equilibrium between feelings and thoughts. Their relationships within their families have a profound impact on these students as they transition from undergraduate school to the master's program and on into their doctoral status (Nichols, 2006).

Family and Society

As individuals we survive in groups known as families, and the changes within families tend to parallel society (Minuchin, 1974). All normal families face the common struggle of negotiating and renegotiating their multiple relationships with parents, spouses, children, in-laws, siblings, exes, and newly formed blended families (Minuchin, 1974). Relationships come with their own set of problems and students, regardless of their culture, find their identity is influenced by their sense of belonging within their specific family and as a part of other groups as they traverse their academic road they not only live their experiences but also their circumstances (Minuchin, 1974).

Extended Family

The responsibilities of doctoral students extend much further than the classroom as they could conceivably be responsible for four (4) generations of their family. First is their parents, who make up the parental sub-system (Nichols, 2009) could still be living and are probably retired; they could be ill, and possibly dependent on the doctoral student for emotional and/or financial assistance. Many mature students have a spouse, who may or may not be working (Wiedemer, Wiedemer & Spitzer, 2011).

The doctoral student may have children in college and grandchildren who they help to support financially. Many grandparents find themselves with the added responsibility of having to raise their own grandchildren. The 2000 Census identified 2.4 million grandparent care-givers for children under the age of eighteen (Bachman & Chase-Lansdale, 2005).

Summary

As the literature was reviewed, it was evident that the doctoral student and the post-doctoral individual are not recruited as research participants. This researcher was able to obtain minimal research studies that utilized doctoral students and none specifically focused on marriage and family therapy doctoral students and their return on investment regarding finances, emotions and relationships.

For those individuals more than 40 years old, studies show an increased tolerance for ambiguity and an improved ability to manage relationships (Kluger, 2011). The information these graduates could contribute in research studies could provide direction for future course work and programs and it could even be the basis of a paradigm shift when others recognize and acknowledge the inductive reasoning, equanimity and objectivity that occurs between the ages of 40 and 60 years old (Kluger, 2011).

CHAPTER III

METHODOLOGY

This was a randomized, exploratory study utilizing mixed methods. An exploratory approach without a specific hypothesis, encompassing quantitative and qualitative analysis, was conducted to analyze and report data accumulated through the use of researcher-produced instruments inclusive of a demographic survey and a questionnaire. These instruments attempted to collect the perceptions of graduates from a doctoral marriage and family therapy program with regard to their return on investment in the areas of financial, emotional, and relational factors.

The investment can only be fully appreciated when the scope extends to and incorporates the complete financial, emotional, and relational expenditure. This research gave the doctoral graduates licensed in marriage and family therapy a voice regarding their investments and specifically their perceptions of their return on those investments.

Population and Sample

The population for this study consisted of doctoral graduates who had a license in marriage and family therapy. This population was given access to a survey posted on the Psychdata web-site. The only limitation to be eligible to complete the survey was that the participant be a graduate of a doctoral program and to have a license in marriage and family therapy.

All participants completed the demographic survey and fully answered the questionnaire posted on the PsychData web-site.

Participants were recruited through the on-line public web-site of The Association of Marital and Family Therapy Regulatory Boards:

<http://www.amftrb.org/stateboards.cfm>. The researcher contacted multiple states through their individual state's office. Multiple lists were requested and some were purchased if they contained sufficient information (i.e., full name and complete email or street address) to make contact possible for this study. Some lists contained only the names of those who received their license in marriage and family therapy in that state. While others did not contain complete names, street addresses or town, state or zip code. Still other lists did contain full names together with their e-mail addresses.

None of these lists however differentiated between the licensed marriage and family therapists who graduated with a master's degree and those who were doctoral graduates. Because a license in marriage and family therapy can be obtained with only a master's degree most of the individuals on these lists possessed only a master's degree. In a survey conducted by Todd and Holden (2012) they reported that just over 20% of the respondents chose the designation of doctorate and consequently they determined that the number of doctoral marriage and family therapists, in the research area, had been diminished and statistically reduced.

Because these lists did not contain degree information, it resulted in recruitment letters sent to many therapists who did not qualify for this study in hopes that those who

did not qualify would know someone who did qualify and would forward the information on to them. This process known as a “snowball affect” was beneficial in the recruitment of qualified participants for this study.

Recruitment letters via e-mail were sent to those individuals on lists in states that included valid email addresses. Those states included California, Montana Oregon and Texas. Only 32 good email addresses were available from the Texas list. The administrative personnel in the offices of The Association of Marital and Family Therapy Regulatory Board for several of the states provided lists of their licensed marriage and family therapists. One of the three (3) states that provided their list free of charge was North Dakota which listed a total of 36 members. Most of the other states required fees ranging between \$30 and \$100. This researcher made a choice not to purchase any list if the fee was more than \$100.

Lists containing sufficient mailing addresses were sent recruitment letters and included the following states: Arizona, Alabama, Alaska, Colorado, Connecticut, Delaware, Idaho, Kansas, Louisiana, Maine, Missouri, Nebraska, North Dakota, Tennessee, and Texas. An individual’s name on a list simply identified that particular individual as having received their license in that state. Many had since moved out of that state and some had updated their addresses, while other had not made updates. The researcher was not able to differentiate between the two groups. Several of the e-mail addresses were outdated or incorrect resulting in an “undeliverable” message. To help participants remain anonymous the researcher sent regular mail envelopes without a

return address. This created a situation whereby recipients of accurate and/or inaccurate deliveries of the recruitment letters could not be verified or confirmed because they were not able to be “returned to sender”.

The parameters for this particular study were exclusive to only doctoral graduates with a license in marriage and family therapy. A systematic random sampling technique was implemented for this research study. In an effort to authenticate this research study as being random every third person was chosen on each of the acceptable lists to recruit from a grand total population of 9,651. The researcher prepared a sample of 3,217 letters that were distributed, of which 688 were sent via email and 2,529 were sent via regular mail because e-mail addresses were not provided for everyone.

The recruitment letter instructed the participants to log-on to the PsychData website where the informed consent form was the initial document they encountered. This document informed the participants that by virtue of progressing past this form they were giving their consent to become a participant for the study. The participant then proceeded on to the demographic questions and continued on to the survey questionnaire as they were posted consecutively. The demographic survey and questionnaire were posted on the PsychData web-site due primarily to the cleaner data collection process, its enhanced efficiency, its greater cost effectiveness, and its ability to process with a faster turnaround time.

The recruitment letter also instructed the reader to forward the recruitment letter and web-site to personally known qualified individuals with a recommendation to

strongly encourage their participation. Participants were instructed to respond to the survey by going directly to the website. This process eliminated the obligation to return questionnaires back to the researcher.

Research Questions

The following research questions provided the basis for the study.

- A. What financial investments were made in obtaining the doctorate in marriage and family therapy?
- B. What emotional investments were made in obtaining the doctorate in marriage and family therapy?
- C. What relational investments were made in obtaining the doctorate in marriage and family therapy?
- D. Were the investments in obtaining the doctorate in marriage and family therapy worth the multiple costs?

The questionnaire instrument (Appendix H) was used to collect the data to answer the research questions. The resulting data is introduced and presented in chapter four.

Instrument

Extensive research and exploration was exercised in an attempt to locate an instrument that was best suited to ascertain the information pertinent for this research study. After significant effort and to no avail, the literature did not expose a previous study of this type. Therefore, it was determined that the most prudent execution would be

to design an instrument specifically for this research. The instrument used for this research study was designed precisely for this exploratory multi-methods research. Consequently, the instrument was designed to collect quantitative and qualitative data in a concurrent manner.

The instrument contains a total of fifteen purely demographic questions. Six (6) of the questions in the demographic section provided the participants with opportunities to expand on their answers for further clarity. Following the demographic portion was the survey questionnaire instrument which was subsequently divided into three sections. The first section contained nine (9) quantitative questions and one (1) qualitative open ended question that related to the financial aspects of the research. The second section contained ten (10) quantitative questions and one (1) qualitative open ended question that related to the emotional aspects of the research. The third and final section of this instrument contained nine (9) quantitative questions and one (1) qualitative open ended question that related to the relational aspects of the research (Appendix H).

Reliability

Reliability refers to the degree to which a measurement can be replicated. Statistically, reliability can be measured with the Cronbach's Alpha statistical procedure. The Cronbach's Alpha determines reliability through inter-item correlation.

Face Validity

Face validity of an instrument is a preliminary crude assessment of an instrument and is defined in the following manner: Does the measurement on its surface - on the face

of it- look like it is measuring what the researcher says it is measuring (Tashakkori & Teddlie, 2003)? The researcher and her committee members performed an extensive evaluation of the instrument used for this research study. After much discernment they established and unanimously agreed that this instrument did in fact have all of the criteria necessary to meet the requirements essential for face validity.

Construct Validity

Construct validity of a research instrument is defined as: Does the instrument measure what it is supposed to, or intended to measure? (Tashakkori & Teddlie, 2003). Therefore, in an effort to increase the validity of this instrument for this specific research study, the survey instrument was designed with both quantitative (reported in statistical format) and qualitative (reported in phenomenology format) questions. The qualitative open ended question at the end of each section provided a different measurement (reading their own typed words) from the quantitative (adding the numbers assigned to the four categories available) questions and it also provided a more diverse method of measuring the specific phenomenon in each of the three sections of the survey. The participants were asked their opinion on a four-point Likert scale starting with “strongly agree”, then “agree”, followed by “disagree” and ending with “strongly disagree”.

Only one section contained a five-point Likert scale inclusive of all the above but also contained an additional category of “not applicable”. All were in response to specific questions pertinent to the return on investment in the areas of finances, emotions and relationships. Immediately following the questions in each section the participants,

through open ended questions, were provided an opportunity to express their individual perceptions in their own words with regards to the return on investment in the areas of finances, emotions and relationships.

This specific methodology eliminated the additional arduous task of transcribing for this researcher, because the participant's remarks were downloaded verbatim which included encompassing not only their misspelled words but also responses written in all caps, and at times even some grammatical errors. This multi-method process provided the very essence of what is needed to assess the validity of any research.

A demographic questionnaire (Appendix C) designed by the researcher to collect information such as gender, age, and years of education was included with the questionnaire in the Psychdata website. The research study was designed to obtain information from doctoral graduates with a license in marriage and family therapy.

An exploratory methodology implementing a quantitative and qualitative approach was utilized to gather data by means of a questionnaire containing pertinent questions specific to this research. The survey and questionnaire were posted on PsychData primarily due to the cleaner data collection process, its enhanced efficiency, its greater cost effectiveness, and its faster turnaround time. The study explored the perceptions of doctoral graduates with a license in marriage and family therapy regarding their return on investment in the areas of financial, emotional and relational factors. This investment primarily encompassed the complete financial costs, the emotional turmoil, and the relationship sacrifices they had encountered. The email and regular mail

recruitment invitation letter included the identification of the researcher, the name and phone number of her advisor and the name of her university.

Protection of Participants

Approval for this research study was requested from the Institutional Review Board (IRB) of Texas Woman's University. They are entrusted to set and enforce the standards for protection of all participants involved in all research at the university. Their approval of the study was documented per their letter (Appendix O) dated April 24, 2012. Approval from the Texas Woman's University Graduate School of this research study was obtained via their approval letter (Appendix P) dated April 30, 2012. The researcher verified that all participants were informed in writing of their rights to confidentiality immediately upon opening the web-site.

Anonymity was adhered to for all participants. The collected data was voided of any and all confidential information such as: individual or business names, street or IP addresses and phone numbers. PsychData was the data collection site; therefore the researcher did not have access to any of the respondents. The respondents were informed of their opportunity to log-on to the web-site and complete the survey at their leisure.

PsychData allowed the participant to stop the process and return at their convenience to eliminate fatigue. Participants could utilize the stop-restart process if they felt compelled to, for any reason but primarily due to fatigue or mental distress. Consent information was included with the introduction page material and was implemented by their continuation into the survey.

To maximize possible beneficence and minimize possible maleficence, this page also informed the participants of possible fatigue and or emotional distress due to the possibility of recounting negative experiences while reading and answering questions for this research project. Participants were informed of their freedom to withdraw from the study at any time. The introduction letter informed participants that the benefit of this research was to give them a voice as they recounted their doctoral experiences.

Data Analysis

The demographic data was classified by groups to characterize the respondents. This was mostly a descriptive research study that presented the data with numerals in frequency tables, percentages and summary tables. The three different areas of the questionnaire were submitted to Cronbach's Alpha analysis for reliability and were found to be reliable. The open ended responses were analyzed by looking for generalizations and themes. To give the study credibility the researcher, the advisor, and one member of the dissertation committee read and reread the open ended responses until they agreed upon common generalizations and themes.

Summary

This chapter presented the methodology for the study including the population and sample, the instrument including reliability, face validity, and construct validity, protection of participants, and data analyses. It included the research questions as presented in chapter one.

CHAPTER IV

RESULTS

This chapter reports the results of this randomized, exploratory study, utilizing mixed methods. This study was designed to include both quantitative and qualitative questions to collect responses from doctoral graduates regarding their perceptions of their return on investment in the areas of finances, emotions and relationships, while pursuing and after their doctorate in family therapy.

Comprehensive Results of the Study

A description of the instrument and its design is provided in the first section. The next section provides a detailed description of the participants who volunteered to become a part of the study. The following section reports an itemized enumeration of the responses provided by the participants. These responses were provided and gathered through the use of a Likert scaled questionnaire. The responses are presented by tables. Some responses are presented by individualized quotes.

Description of the Sample

The researcher attempted to collect lists of doctoral graduates who had a license in marriage and family therapy by contacting various organizations by phone, email and regular mail, with limited success. Following repeated attempts to accumulate qualified participants, the sample was acquired through the open records website of the

Association of Marital and Family Therapy Regulatory Boards. This website provided access to individual state offices whereby the researcher could inquire and attempt to purchase a membership list from a specific state office. Some of these lists included names and addresses but none provided information regarding the degree level of their members.

Instrument

No suitable existing instrument was found in a review of the literature, so the researcher designed an instrument appropriate for the study. The questionnaire was developed and reviewed by a small panel of research experts with specialization in research methods and marriage and family therapy.

With full recognition that the instrument used for this research study had not previously been tested and, therefore, only had face validity and no evidence for reliability, the researcher evaluated the questionnaire using Cronbach's alpha. The Cronbach's alpha has a history of statistically confirming or negating the reliability of research instruments. To assess the internal consistency of the instrument Cronbach's Alpha was used to gauge its reliability (Santos, 1999). The reliability of the instrument is shown in the following table and is reported within each of the three categories individually.

The results of the Cronbach's Alpha test found that the items on the financial questions were valid and reliable at 0.86, and the emotional questions were valid and

reliable at 0.83, and finally the relational items were valid and reliable at 0.82. Each of these values is indicative of a statistically reliable measurement for the survey instrument used for this research study. Hence, the instrument developed and used for this research study does arguably meet the standards and basic requirements needed to be considered an overall statistically reliable instrument as indicated in the table below.

Table 1

Reliability Values: Financial, Emotional & Relational Aspects

Survey Instrument	Items	Reliability Values
Variable Measurements	<i>f</i>	<i>Chronbach's Alpha on Standard Items</i>
Financial Aspects	9	.86
Emotional Aspects	10	.833
Relational Aspects	9	.817
Total	28	

Participants

An initial false impression is established when looking at the overall large population used for this study. Because listings of only doctoral graduates with licenses in marriage and family counseling were not available, this researcher had to rely on those listings that were accessible. These lists were inclusive of licensed marriage and family therapists who obtained their license within a specific state. The majority of these therapists only had a master's degree in marriage and family therapy. A separate specific list of only doctoral graduates was not available from any of the states.

This created a situation wherein most of the recipients of these solicitation survey letters did not actually qualify to participate in this study. The ultimate intent was to contact a professional in the field of marriage and family therapy rationalizing that they would know or at least work with a doctoral graduate in this field. The solicitation letter encouraged those recipients to forward the survey website to those who they knew qualified for this study.

The combined lists that were purchased contained an original population totaling 9,651 licensed marriage and family therapists, again recognizing that most of them did not have a doctorate therefore many did not qualify. To create a randomized sample this researcher picked every third person on the list creating a condensed recipient list of 3,217. Within that sample, only 688 provided an email address and thus only these could be contacted via email. The remaining 2,529 were sent solicitation letters via regular mail.

A total of 99 participants logged onto the website and attempted the survey. The consent form also gave these participants permission to discontinue their participation at any time during the process. Of the individuals who participated, 10 chose to complete only the demographic portion of the survey at which time they decided to discontinue their participation. They were omitted from the final tally, since those participants did not complete any of the remaining questions. This action resulted in a final sample of 89 qualified participants who successfully completed the entire survey.

This sample was comprised of 32 self-identified males (36%) and 57 self-identified females (64%). These percentages are displayed in the following pie chart.

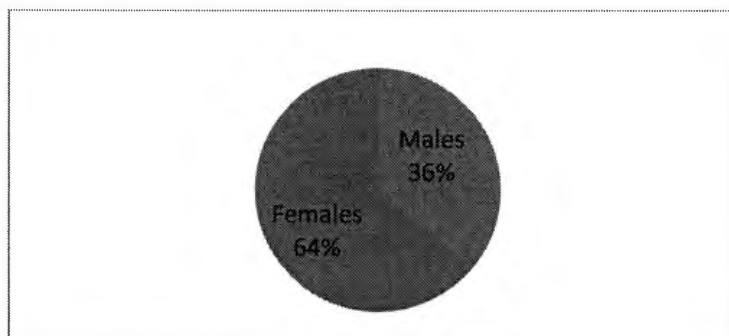


Figure 1 Participants by percentage and gender

Participants' Current Age

The participants, current age ranged from 24 to 77 years old. Half or 50% of these participants were under the age of 58 and one fourth or 25% were under the age of 49. Consequently half of these participants or 50% of them were 59 years old or older and an additional 25% were currently over the age of 67. The mode or the greatest number of participants in any one group was the age of 59 which was represented by eight of these individuals or by 8.4%. These figures reflect both a median and an average age of 49.5 years. The graph below represents these findings.

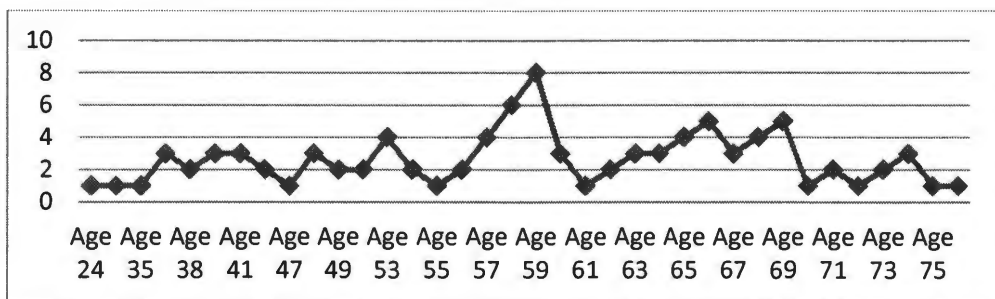


Figure 2 Age of participants

Marital Status

Of the 32 male participants, 2 were single, 24 were married, 3 were divorced, and 3 were partnered. Of the 57 female participants, 5 were single, 35 were married, 9 were divorced, 5 were partnered, and 3 were widowed. The marital status of the participants is represented in the following table, together with the percentages for each category. A pie chart is included to provide a visual depiction of the marital status of the participants.

Table 2

Frequencies and percentages reflecting current marital status of all participants

Marital Status	males <i>f</i>	%	females <i>f</i>	%
Single	2	2	5	6
Married	24	27	35	39
Never Married	0	0	0	0
Divorced	3	3	9	10
Partnered	3	3	5	6
Widowed	0	0	3	3
Total	32	35	57	64

Relationship status frequencies and percentages are categorized by gender and reflected in Table 2 above.

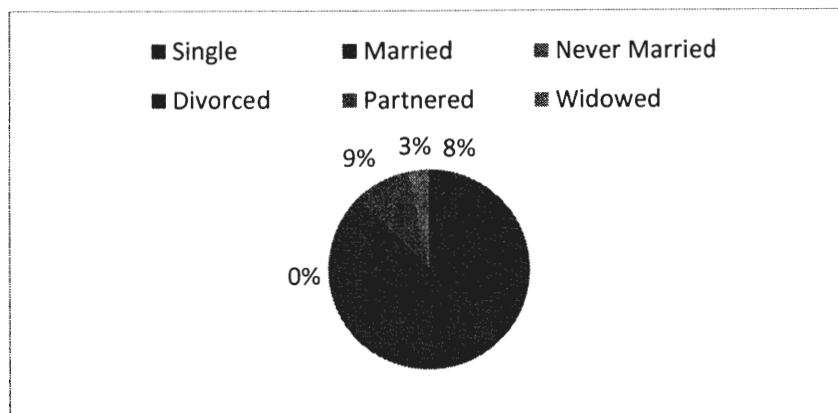


Figure 3 Marital status of all participants not defined by gender.

Year of Doctorate Graduation

The entire graduation spectrum went from 1968 to 2012 which encompassed a total of 43 years. Of these participants, two females reported they graduated as recently as 2012 and one female reported her graduation date was in 1968. The median date for these doctoral graduates was 1997. This is the year which three female participants claimed as their graduation date.

The mode was six, and the year was 1996, which was stated as the graduation year by four of the males and two of the females. An additional 48 of the participants reported they graduated after 1997 with 14 of them being male and 34 female. A total of 45 or 46% of the participants reported they graduated in 1996 or earlier, and of these, 19 or 20% were male and 26 or 28% were female.

Of the participants, 24, (25%) reported they graduated between 1997 and 2005. Eight of these were male and 16 were female. Another 24 (25%) reported graduating between 1989 and 1996. Ten were male and 13 were female. The final 24 (25%) of the participants reported that they had graduated between the 20 years of 1968 and 1988. Of this last group, nine were male and 13 were female.

Age at Doctorate Graduation

Age at the time they graduated with their doctorate was reported by 24 (25%) of the participants as being between 24 and 33 years old. Another 24 (25%) were between the ages of 25 and 41. Another quarter (24) reported being between the ages of 42 and 52.

The final 24 (25%) reported they were between 53 and 63 when they received their doctorate.

The mean age at graduation was 42.41 years, the median was 41.0 years and the mode was 46 years. The range for year of graduation spanned 44 years between 1968 and 2012. The minimum age was 24 years and the maximum age reported by one participant was 63 years at the time of her doctoral graduation.

Doctorate Employment

This section reports the employment status of the participants during their doctoral program excluding their practicum work. They were encouraged to choose more than one category if it applied to them. Of those who reported they had not worked during their doctorate years; one was male and two were female. Of those who reported they had worked part time during their program, 14 were male and 16 were female.

Those who reported they had worked part time during a portion of their program 7 were male and eight were female. Of those who reported they had worked full time during the entire doctorate program eight were males and 18 were female. Of those who reported they had worked full time during a portion of their doctorate six were males and four were female. The category of “other” was chosen by five males and 15 females. Their comments are listed after the table below.

The following table identifies the participants’ employment status while pursuing the doctorate as reported by gender.

Table 3

Employment status of participants while they were working on their doctorate

Previous employment status during doctoral years	male	%	female	%	N=95
Did not work during doctoral years	1	1	2	2	3
Worked <u>part time</u> entire time during <u>entire</u> doctoral years	14	15	16	16	32
Worked <u>part time</u> entire during a <u>portion</u> of doctoral years	7	7	8	08	15
Worked <u>full time</u> during <u>all</u> of doctoral years	8	8	18	19	27
Worked <u>full time</u> during a <u>portion</u> of doctoral years	6	6	4	4	10
Other: Comments section write-in (Appendix D)	5	5	15	16	21

*Note: Percentage > 100% due to employment status change & option to choose more than one category; and frequency more than 95, also some participants did not answer this question

Current Employment Status

The current employment status of the participants is reported in the following manner. The survey contained a total of 14 categories for the participants to choose from. The majority of the family therapists, 56 in total, were small business owners. Working out of their individual homes was reported by 18 of the respondents, six females and 12 males. Of the 26 who worked in a leased office space four were female and 22 were male. An additional 12 have other therapists who worked with them, seven were female and five were male.

None of the participants stated they were employed in a corporation. Only four, one male and three females, reported they worked in someone else's practice. In the hospital setting there were four males and four females for a total of eight. Only one

individual, a male, indicated he worked in an elementary school. One male and three females worked at the high school level. Of the 20 who were currently employed at a university in a teaching capacity, 14 were female and six were male. Additionally two counseled at a university.

Only one participant reported currently not being employed and six females and one male were retired. Within the sample, 21 of the family therapists worked in more than one facility. Ten females and six males worked in more than one establishment and an additional four females and one male worked in three different environments. Of these participants, 13 did not respond to any of these categories. Additionally, 13 females and 16 males for a total of 29, selected “other” in this category. Their comments are presented verbatim in Appendix E. The table below identifies the responses by category and gender.

Table 4

Current employment status and percentages for all male and female participants.

Current Employment Status	Male		Female		Total
	<i>f</i>	%	<i>f</i>	%	%
I currently own my own private practice and work out of my home.	12	13	6	6	19
I currently own my own private practice and work in a leased office space.	22	23	4	4	27
I currently operate my own private practice and have other therapists working with me.	5	5	7	7	12
I currently work with another therapist(s) in their practice.	1	1	3	3	4
I currently work in an agency.	3	3	5	5	8
I currently work in a hospital.	4	4	4	4	8
I currently work in an elementary school setting	1	1	0	0	1
I currently work in a high school setting.	1	1	3	3	4
I currently work at a university in a teaching capacity.	6	6	14	15	21
I currently work at a university in a counseling capacity.	2	2	0	0	2
I currently work in a corporation	0	0	0	0	0
I am not working at the present time.	1	1	0	0	1
I am currently retired.	1	1	6	6	7
TOTAL	59	62	52	55	*
Other (Comments in appendix E)	16	17	13	14	31

*Note: Percent > 100 due to the option to choose more than one, if applicable and frequency more than 95.

Doctoral School Decision

Various reasons were given for choice of university to attend. The participants were asked to look back at their evaluation process and describe why they chose their particular doctoral school. The chart below lists the multiple choices. The instructions allowed them to pick more than one if it was applicable. The categories are listed in order of most responses.

Table 5

Frequencies and percentages for choosing a doctoral school reflected by gender.

	male		female		totals	
Reason for choosing the doctoral school	<i>f</i>	%	<i>f</i>	%		% *
School location	17	18	38	40	55	58
Program reputation	11	12	24	25	35	37
School reputation	9	9	19	20	28	29
Other	7	7	18	19	25	26
Cost	7	7	14	15	21	22
Others recommended	6	6	15	16	21	22
Professor reputation	9	9	11	12	20	21
Student/professor ratio	1	1	6	6	7	7
Other (Comments in appendix F)**						

*Note: Percent > 100 due to the option to choose more than one, if applicable. **These participants were given the opportunity to augment their answers in the category of "other".

School Recommendation to Others

The next category was in relation to their recommendation of the program they had completed and also the school they had attended. The specific question was worded thus. "Would you recommend a doctoral degree in Marriage and Family Therapy to others?" Of the participants, 7 (7.4%) reported "no" to this question. Additionally, 54 participants (56.8%) reported "yes", that they would recommend a doctoral degree in Marriage and Family Therapy to others. And lastly, 34 participants (35.8%) selected the category of "other". Their responses are listed in Appendix G.

The chart below demonstrates the answers to the items, “If you were to recommend a doctoral program in Marriage and Family Therapy to someone, where would it be?”

1. “I would recommend the same school I attended” was chosen by 38 participants (40%).
2. “I would recommend a different school than the one I attended” was chosen by 31 (32.6%).
3. “I would not recommend one” chosen by 25 participants (26.3%).

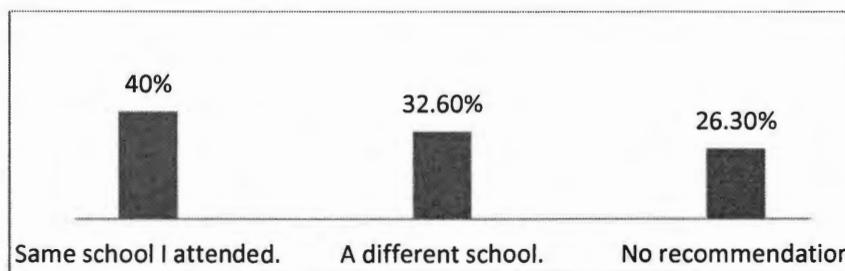


Figure 4 If you were to recommend a doctoral program in Marriage and Family Therapy to someone, where would it be?

Language Spoken

In the category of language spoken, 17 participants, seven males and ten females, reported that they spoke a language other than English and 77 reported they did not speak another language. However, when responding to the question of their fluency in a particular language, 67 reported they spoke only English fluently, four females and three males reported they spoke Spanish fluently. And one male reported he spoke French fluently.

Seven participants reported they spoke another language, one female and one male stated they spoke German. Another female reported she spoke German and French. Hebrew, Swedish and Mandarin were each claimed separately by females, and one male reported he spoke Serbo-Croatian. Another male reported he spoke Tagalog, also known as Filipino. Finally one participant offered the following comment; “I am living in Mexico and actively learning Spanish with the expectation of becoming fluent.”

Table 6

Language(s) spoken by participants by gender and percentages

Language Spoken	male	female	total	%
English	27	50	77	82
Spanish	3	4	7	7
French	1	1	2	2
German	1	2	3	3
Hebrew		1	1	1
Mandarin		1	1	1
Serbo-Croatian	1		1	1
Swedish		1	1	1
Tagalog/Filipino	1		1	1

Counseling Language

To expand on this category, the researcher aimed to evaluate the language comfort level these participants expressed when counseling. Counseling in only English was selected by a grand total of 73, whereas seven also reported counseling in Spanish. Counseling in French was reported by one person, and two individuals also reported they used German. One reported counseling in both German and French. Counseling in

Hebrew, Mandarin, Swedish and Tagalog or Filipino was claimed by one person in each of these languages.

Degree Completed

One of the qualifications for these respondents to participate in this research study was that they had graduated with a doctorate degree. This portion of the research sought to identify the discipline or type of doctorate degree for each respondent. Of the total 94 participants in this sample six of them left this question blank. The remaining 89 participants identified their degrees in the following nine categories.

The largest category included a total of 43 respondents, of which 18 were male and 25 were female. This was identified as the Ph. D. in Marriage and Family Therapy. The next category was the Ph.D. in Psychology and Counseling. This included six males and nine females for a total of 15. Then there were seven with a Ph.D. in Sociology including one male and six females.

There were four females and one male with a Ph.D. in Family Counseling and Child Development. Then three males and three females for a total of six, reported they held an Ed. D. in Counseling. Of those who held a doctorate degree in Ministry Counseling, five were male and one was a female. Also one male and three females reported they earned their Ph.D. in Human Services & Health Management. Two females reported their degree was a Doctor of Psychology in Counseling and one male reported he held a Ph.D. in Counselor Education.

Table 7

Type of doctoral degree by gender and percentage			
Doctorate Degree	male	female	
Ph.D. Marriage and Family Therapy	18	25	48
Ph.D. Psychology and Counseling	6	9	17
Ph.D. Sociology	1	6	8
Ph.D. Family Counseling & Child Development	4	1	6
Ph.D. in Counselor Education	1	0	1
Ph.D. Human Services & Health Management	1	3	4
Ed. D. in Counseling	3	3	7
D. Ministry & Counseling	5	1	7
Psy. D. Counseling	0	2	2
total	39	50	100%

Note: Six participants did not respond resulting >100%.

Licensure Attained

The majority of the participants, 31 males and 54 females, reported they were Licensed Marriage and Family Therapists (LMFT) and three of these noted they had a license in more than one state, of these one was male and two were female. Three females stated they were LMFT supervisors and an additional one stated she was a supervisor in pastoral education. A total of 26 (30%) of the participants hold more than one license. Nine males and 17 females stated they were also Licensed Professional Counselors (LPC) together with their LMFT. Three females noted they were Licensed Counselors in Social Work (LCSW).

There were also three female Licensed Clinical Psychologists. In the field of Licensed Independent Mental Health Practitioner, there were two, both female. Additionally two females noted they were Certified Family Life Educators (CFLE), and

two females stated they held a License in Chemical and Drug Counseling. One female noted she was a Certified Addiction Drug Counselor in two states with emphasis in gambling.

An additional female was a Licensed Speech & Language Pathologist. One female had a RNCB (Rehabilitation Nursing Certification Board) together with her LMFT and LPC. There was 1 female Sex Offender Treatment Provider who was also a Licensed Deregistration Specialist. Another female was licensed as an International Christian Counselor together with her LMFT and her LPC. And lastly the Licensed Trauma Specialist also had an LMFT.

Financial Return on Investment

The “financial return on investment” was the first section of the survey questionnaire. This area was to investigate the perception of doctoral graduates regarding their total finances during their doctoral experience. This area was reported on a five-point Likert scale with the following responses available. Strongly agree was coded as one (1) on the scale, agree coded a two (2), disagree coded a three (3), and strongly disagree coded a four (4), and not-applicable (N/A) coded five (5). The participants reported that this specific question did not apply to them or did not apply to their particular circumstances.

Four of the questions in the financial aspects section asked the participants to respond to a positive experience. Agreeing with these questions would produce a high rating. Five of the questions asked the participants to respond to a negative experience.

To disagree with these questions would result in a lower rating. This anomaly created a situation whereby this entire section cannot be reported on the same graph. Respondents who wanted to report positive experiences during their doctoral history could not agree to all of the questions as some were worded in a positive light and five others were given a negative spin. The specific wording of these questions was necessary in order to produce the most reliable instrument possible. The questions defined as positively worded are listed below by category followed by the questions considered written with a negative spin also listed by category.

Positively Worded Questions Regarding Financial Aspects

My doctoral degree was worth every cent it cost me to get it.

Getting the doctoral degree is one of the smartest financial decisions I have made.

The expenses of getting the doctoral degree were well worth it.

The university provided adequate financial support in getting the doctoral degree.

How do you evaluate the financial return in having got your doctoral degree?

Positively Worded Questions Regarding Emotional Aspects

The emotional reward of securing the doctoral degree was worth it to me.

The work of getting the doctorate strengthened my primary relationships emotionally.

The emotional rewards to my life were just compensation in getting the doctorate.

Getting the doctoral degree improved my family relationships.

The emotional investments involved in getting the doctoral degree were worth it.

My emotional health was improved through the process of getting the doctoral degree.

I have never had better emotional health than I have today.

My doctoral program offered the emotional support I needed to get through the process.

How do you evaluate the emotional return on your investment in getting the doctorate degree?

Positively Worded Questions Regarding Relational Aspects

I am having the best relationships of my life at the current time.

I have a much better understanding of how relationships work due to my doctoral studies.

I seem to have fewer relationship issues than before getting my doctoral degree.

I have fewer relational cutoffs than before pursuing the doctoral degree.

The improvement in relationships has been a part of the return in getting the doctoral degree.

I have a much better understanding of my part in creating relationships as a result of the doctoral work.

I had a good working relationship with my major advisor while pursuing the doctorate degree.

Negatively Worded Questions Regarding Financial Aspects

The financial hardships for my family in getting my degree were great.

It will likely take me over 10 years to recoup the expenses of getting my doctoral degree.

The money spent in getting the doctoral degree could have been invested more wisely.

Most likely I will not recoup the investment and income lost in securing the doctoral degree.

For financial reasons I wish I had secured a different graduate degree.

Negatively Worded Questions Regarding Emotional Aspects

Getting the doctorate took an emotional toll on my family.

Getting my doctoral degree took an emotional toll on me.

Negatively Worded Questions Regarding Relational Aspects

I lost relationships as a result of getting the doctoral degree.

I struggle more with relationships since getting the doctoral degree.

Table 8

Frequency and percentage survey responses for financial return on investment

	SA		A		D		SD		NA	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
Financial Return on Investment Questions										
My doctoral degree was worth every cent it cost me to get it.	55	58	25	26	5	5	4	4	0	0
The financial hardships for my family in getting my degree were great.	13	14	18	19	33	34	17	18	8	8
It will likely take me over 10 years to recoup the expenses of getting my doctoral degree.	19	20	14	15	19	21	27	29	10	10
Getting the doctoral degree is one of the smartest financial decisions I have made.	29	31	35	37	15	16	6	6	4	4
The expenses of getting the doctoral degree were well worth it.	45	47	35	37	4	4	3	3	2	2
The money spent in getting the doctoral degree could have been invested more wisely.	7	7	11	12	31	33	38	40	2	2
Most likely I will not recoup the investment and income lost in securing the doctoral degree.	12	13	9	10	26	28	38	40	4	4
For financial reasons, I wish I had secured a different graduate degree.	6	6	14	15	19	20	47	49	3	3
The university provided adequate financial support in getting the doctoral degree.	17	18	25	27	19	21	13	14	15	15

Note: SA= Strongly Agree, A=Agree, D=Disagree, SD=Strongly Disagree

The financial return on investment is the first section on the survey questionnaire. The first statement, “My doctoral degree was worth every cent it cost me to get it.” is reflected in financial graph number one below. Eighty-nine participants responded in each subsection for the financial investment category. A total of 55, 18 males and 37 females, reported they strongly agreed with the above statement.

Additionally, 25 participants reported they agreed with this statement of which 12 were male and 13 were female. Of those who disagreed with the statement 2 were male

and 3 were female for a total of 5. Finally those who strongly disagreed with the statement totaled 4, all of which were female.

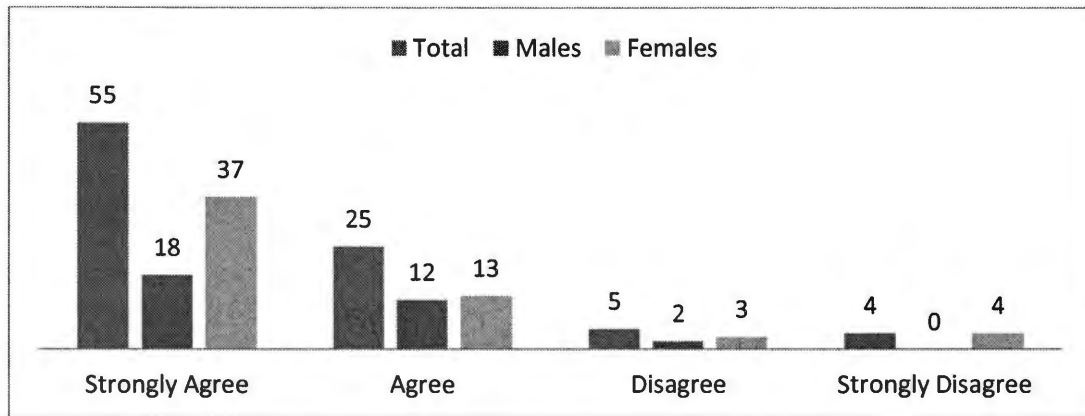


Figure 5 The degree was worth every cent it cost me to get it.

The study then looked to see if the family of these students had encountered great hardships while he/she was getting their degree. The results are reflected in financial graph number two below. Ten females strongly agreed with this statement and three males strongly agreed for a total of 13. Of those who agreed with this statement eight were male and ten were female. The largest group of participants was in the disagreed area with a total of 33, of which 12 were male and 21 were female.

The group that reported they strongly disagreed with this statement consisted of eight males and nine females for a total of 17. This statement also elicited non-applicable responses from one male and seven female. None of the non-applicable responses appear on the graphs as they measure zero (0).

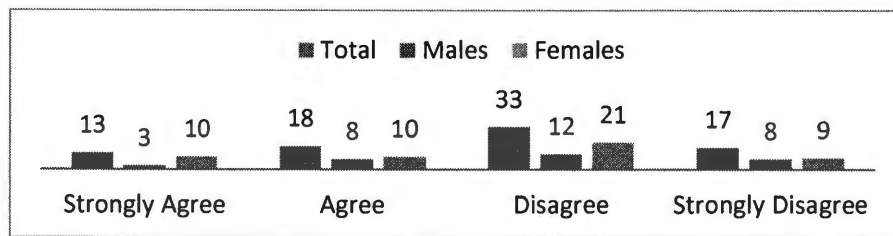


Figure 6 The financial hardships for my family in getting my degree were great.

The responses to the third question of “It will likely take me over 10 years to recoup the expenses of getting my doctoral degree”, are shown in the following financial graph number three. Additionally 12 women strongly agreed that it would take them longer than ten years to recoup their degree investment with only 7 males reporting the same financial burden.

An additional 11 females agreed with this statement and three males agreed to it for a total of 14. Seven males and 12 females disagreed with this statement. The group that strongly disagreed consisted of 13 males and 14 females, for a total of 27. This statement also had nine individuals, two males and seven females, who reported that it was not applicable to them.

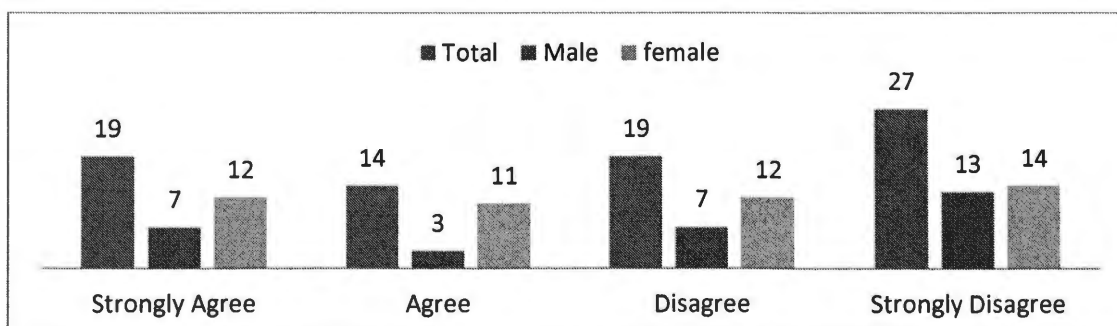


Figure 7 It will likely take me over 10 years to recoup my expenses of getting my doctoral degree.

Getting the doctoral degree is one of the smartest financial decisions I have made; was reported in the following manner and is reflected in financial graph number four below. Twelve males and 17 females for a total of 29 strongly agreed that the doctoral degree was a smart financial decision. An additional 25 total also agreed, with 13 being male and 12 being female.

Of those 15 who disagreed that it was a smart financial decision, five were male and twice that number, ten were female. Only one male strongly disagreed that this was one of his smartest financial decisions. Adding to the strongly disagreed category were five females. A total of four participants reported this question did not apply to them, one was male and three were female.

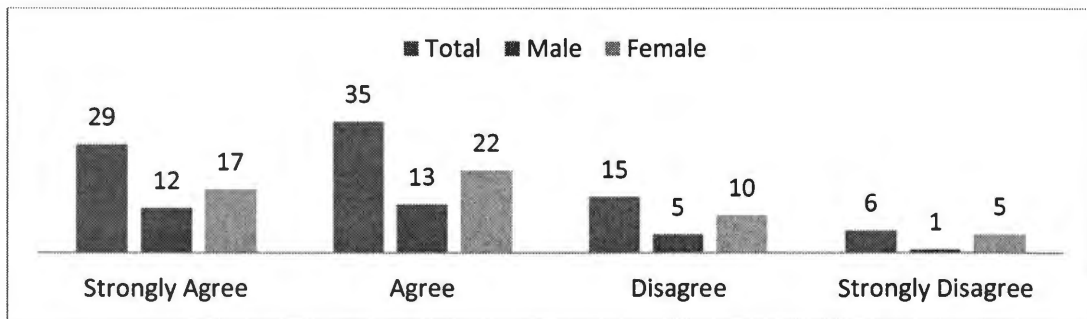


Figure 8 Getting the doctoral degree is one of the smartest financial decisions I have made.

The participants, who reported they strongly agreed that the expenses of getting the doctoral degree were well worth it, totaled 45. Of those reporting 15 were male and 30 were female. An additional 35 also agreed that their expenses were worth the degree. These were comprised of 20 were female but only 15 were males. Of those who disagreed that those expenses were worth the degree, 1 was male and 3 were female. None of the

males strongly disagreed that the expenses were worth the degree but 3 of the females did strongly disagree this degree was well worth the expense. One male and 1 female reported that this question did not apply to them.

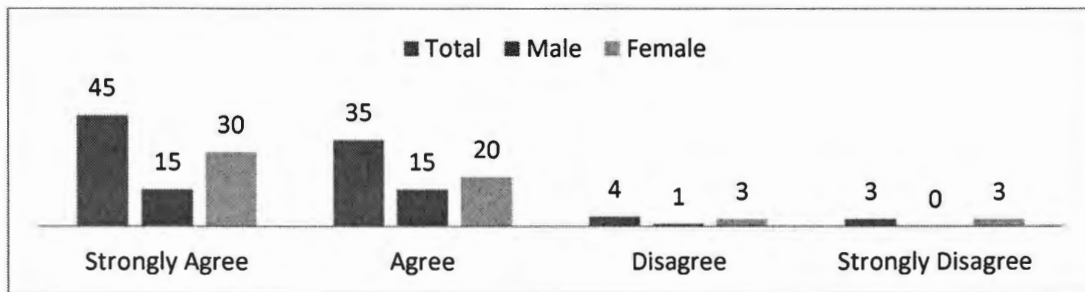


Figure 9 The expenses of getting the doctoral degree were well worth it.

The inquiry regarding their money could have been spent more wisely for their advanced degree solicited the following responses from these participants as noted in Figure 17. None of the males strongly agreed with this statement whereas seven of the females did strongly agree they could have spent their money more wisely. There was however a total of 11 participants of which five were males and six females that also reported they could have spent their money more wisely. Then there were 12 males and 19 females who together total 31.

They all disagreed that their monies had not been invested wisely. The largest number responding was the group who strongly disagreed with this statement. These participants obviously felt their money had absolutely been spent wisely. These totaled

28 and were comprised of 15 males and 23 females. The not applicable group consisted of only two females but did not include any males.

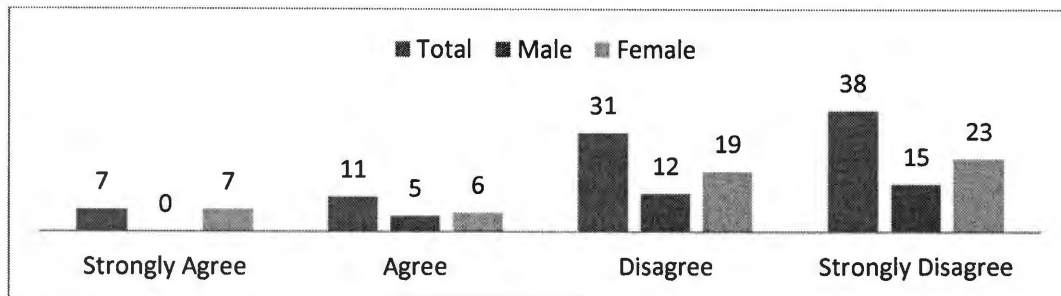


Figure 10 The money spent in getting the doctoral degree could have been invested more wisely.

Part of the process of evaluating return on financial investment was the calculation of recouping the initial monies spent. This question helped the respondent evaluate that process. Twelve of these participants strongly agreed that they would not recoup their monies. Of these, three were male but the greater number, nine were female. An additional nine also agreed with the statement with only one male and eight females agreeing.

Those who did not agree with the statement included nine males and 17 females. On the positive side the largest number was those who strongly disagreed with the statement and therefore believed they would be able to recoup their monies. This group numbered 38 of which 17 were male and 21 were female. Possible confusion with the question resulted in two males and two females reporting that this question did not apply to them.

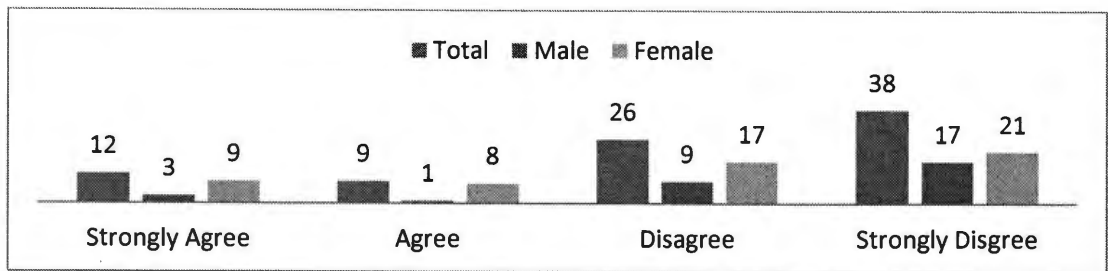


Figure 11 Most likely I will not recoup the investment and income lost in securing the doctoral degree.

As with any purchase, buyer's remorse can happen even years later. One of the male participants and five female participants in this survey reported they strongly agreed with the statement, "For financial reasons, I wish I had secured a different graduate degree" as demonstrated in Figure 20.

An additional nine males and five females also agreed, but not quite as strongly. The three males and 16 females who disagreed with the statement were satisfied with their purchase. And finally the 18 males and 29 females who strongly disagreed were exceptionally satisfied with their investment. One male and two females chose to report that this statement did not apply to them. They chose not to agree or disagree

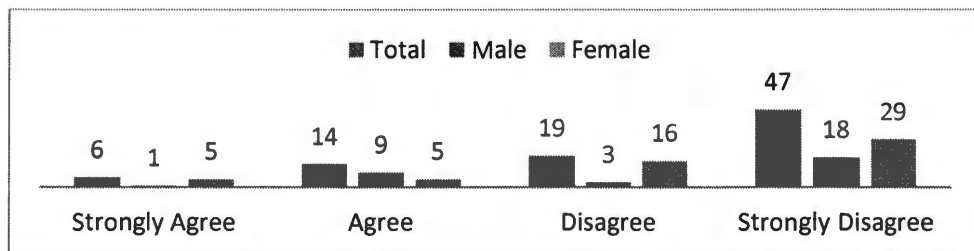


Figure 12 For financial reasons, I wish I had secured a different graduate degree.

Each university is different in their financial structure. They differ by private school as compared to state schools. They can differ by state, by size and by prestige. Their endowments vary as do their scholarships. Most of the financial support is at the entry or undergraduate level. Some schools with large endowment funds have a reputation for providing doctoral level financial support.

Five male and 12 female participants reported they strongly agreed with the financial support their specific university provided. An additional 16 males and nine females also agreed. On the other end of the spectrum, six males and 13 female participants did not agree their university had provided the financial support adequate to their needs. Additionally three males and ten female participants strongly disagreed with the financial support provided by their universities. Two males and 13 females reported this question did not apply to them.

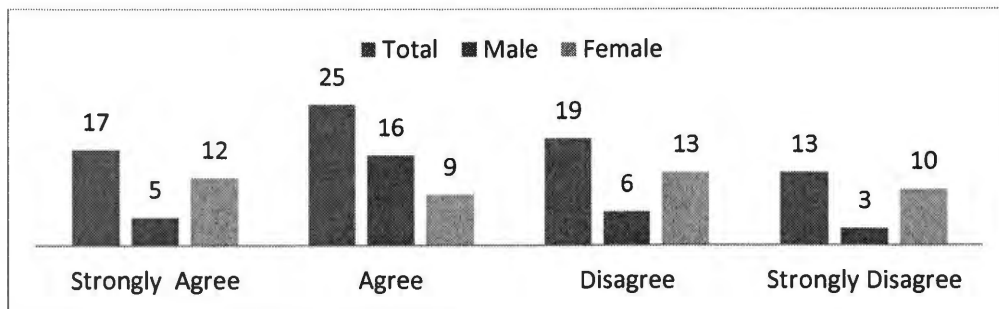


Figure 13 The university provided adequate financial support in getting the doctoral degree.

The accumulated total number of participants reported in this section was only 59, due to the inclusion of the not applicable option provided in this category. This anomaly occurs specifically because “not applicable” was coded as zero.

Quotes on Financial Return on Investment

These participants were given the opportunity to respond in their own words their specific experience regarding their financial return on investment. These comments reflected either a negative or a positive response towards their return on investment. The positive statements were made by 24 male participants and 36 of the positive responses were expressed by females for an overall total of 60 comments.

Below are two of these comments each reflecting a positive response regarding their financial return on investment. One response is from a male participant and the other response is from a female participant. (#27 (M)... “the financial returns have been significant. I have written five books, presented trainings around the world and all my professional pursuits have been enhanced by a PhD. It was not the program I attended that made the difference but the combination of my own innovations and experience with the doctorate.)

(#34 (F)... “A gross income of close to \$148.00 per year using only cash paying clients in less than 3 years. Plus signing with a publisher with a near date of publication of first book.”)

Of the 28 negative responses, six were reported by males and 22 were expressed by females. Following are partial quotes (#14 (M)- “..Mental Health Clinicians have always been the “bastard child” of all health care services & lowest compensated on the totem pole. We really don’t know how to conduct business quickly and successfully.”) (#59 (F)...it is the business skills not addressed nor taught in my PhD program that aids in financial success.”) Five of the participants did not give their individual opinion. Overall 68% of these participants expressed a positive return on their financial investment and 32% defined their financial return on investment as a negative experience. Additionally 17% of these participants specifically stated that their main objective in getting their doctorate was NOT primarily to make money.

Emotional Return on Investment

The emotional return on investment section which had ten items in the research study was included to capture and evaluate the reported emotional impact experienced and revealed by these participants. The table below reflects the four responses (Strongly Agree, Agree, Disagree, Strongly Disagree) from each of the participants. Their responses are further grouped by gender.

More than 75.28% of the participants 23 males and 44 females or 67 strongly indicated that securing the doctoral degree was worth it for them and an additional six males and 11 females totaling 17 or 17.9% also agreed. Two males and three females totaling five or (5.62%) participants disagreed or strongly disagreed with this assessment.

The great majority of these participants reported a substantial emotional reward due to securing the doctoral degree and agreed or strongly agreed it was worth it to them.

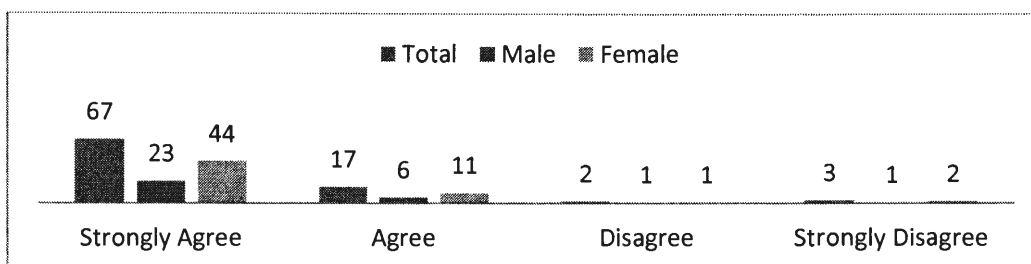


Figure 14 The emotional reward of securing the doctoral degree was worth it to me.

Even while the doctorate degree was worth securing and the individual strain may have been bearable. When evaluating the situation in hind sight, two males and eight females totaling ten participants or 11.23% strongly agreed and another 12 males and 19 females totaling 31 participants or 34.83% also agreed that the process of getting the doctoral degree took at best, some emotional toll on their respective families.

All of these 41 respondents or 46.06% acknowledged that their families were affected by their doctoral journey. Then the remaining respondents, just over fifty percent (53.93%) or 48 of them reported they did not believe their families were significantly influenced in a negative way as to be considered an emotional toll by their doctoral process. Those who disagreed with the question 12 males and 20 females totaled 32 or 35.95% and those who strongly disagreed with the question five males and 11 females totaled 16 or 17.98%.

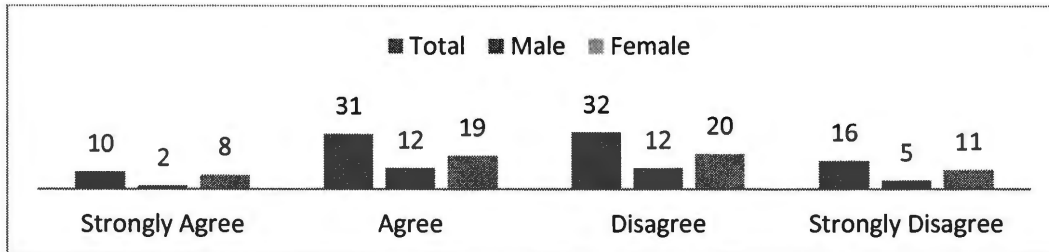


Figure 15 Getting the doctorate took an emotional toll on my family.

Well over half or 45 of the respondents equal to 62% believed the process of getting the doctorate strengthened their primary relationships emotionally. Of these six males and eight females totaling 14 (16%) strongly agreed their relationships were strengthened and an even greater number, being 17 males and 24 females totaling 41 or 46.07% also agreed their primary relationships were strengthened emotionally. Of those who reported the work of getting the doctorate did not contribute to the strengthening of their primary relationships there were seven males and 23 females totaling 30 or (34%). Additionally one male and three females totaling four or (4%) were among those who strongly disagreed that their primary relationships were emotionally strengthened through the work of getting the doctorate for a grand total of 34 (38%).

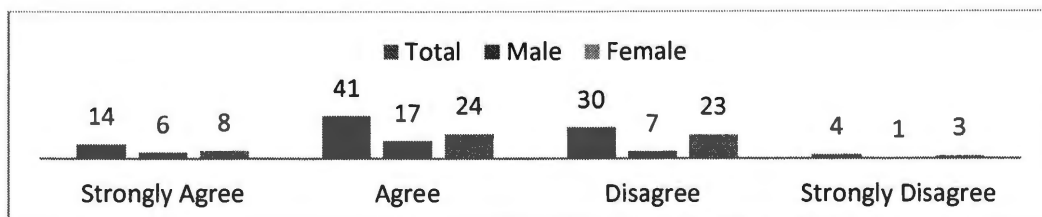


Figure 16 The work of getting the doctorate strengthened my primary relationships emotionally.

When evaluating the emotional rewards to their life and whether they were just compensation in getting their doctorate, a large majority of these participants were in full agreement. The strongly agreed group consisted of 12 males and 22 females totaling 34 (38%) and those who just agreed still numbered 15 males and 25 females totaling 40 or (45%). This equates to 74 (83%) of these participants considered it just compensation in getting their doctorate.

There was a number who disagreed with the statement. Of the 10 who disagreed, two were male and eight were female for a total of 11%. Of those who strongly disagreed two were male and three were female for a total of five (6%). A grand total of 17% did not agree with the emotional rewards to their lives as being just compensation

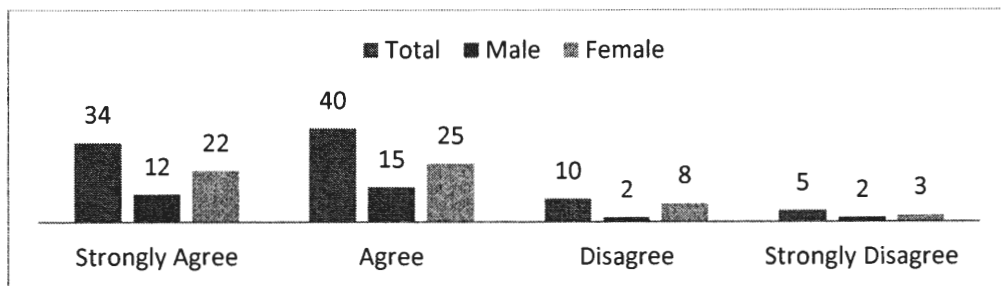


Figure 17 The emotional rewards to my life were just compensation in getting the doctorate.

In the realm of family relationships, just over 40 percent agreed that their family relationships had improved as a result of getting the doctoral degree. Of these 13 were male and 24 were female. Additionally, eight males and seven females, almost 17 percent (16.85%) strongly agreed with the family relationship improvement. However, not everyone had improved family relationships as indicated by over 40 percent (41.57%) of

these respondents. Nine males and 22 females totaling 31 (35%) did not report improved family relationships. In fact, one male and five females a total of six (7%) strongly disagreed that getting the doctorate degree improved their family relationships.

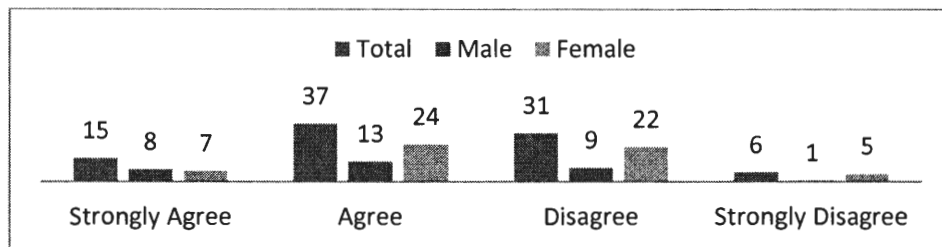


Figure 18 Getting the doctoral degree improved my family relationships.

Almost 50 percent strongly agreed that the doctoral degree was worth the emotional investment. This response came from 14 males and 29 females for a total of 43. Another 43% of which 13 were male and 25 were female also agreed with that the doctoral degree was worth the emotional investment.

Five participants, three males and two females were not pleased and therefore did not think it was worth the emotional investment involved in getting the doctoral degree. Additionally three more, one male and two females strongly disagreed the doctoral degree was worth the emotional investment.

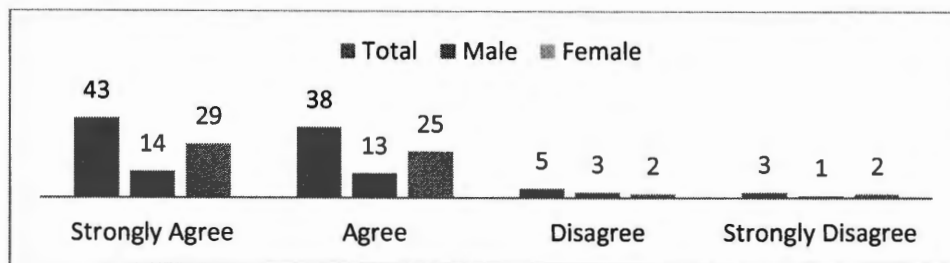


Figure 19 The emotional investments involved in getting the doctoral degree were worth it.

Six males and 19 females or less than 30 percent (28 %) strongly agreed that their emotional health was improved through the process of getting the doctoral degree. A greater number of 13 males and 23 females totaling 36 (40%), though not as forcefully still agreed that their emotional health was improved through the doctoral process. These two combined clearly indicate that almost 70 percent (69%) of the participants confidently reported that through the doctoral process their emotional health had improved. Of those who did not feel their emotional health was improved nine were male and 13 were female for a total of 22 (25%). An additional six participants, three males and three females (7%) admitted they strongly disagreed that their emotional health had improved through the process of getting the doctoral degree.

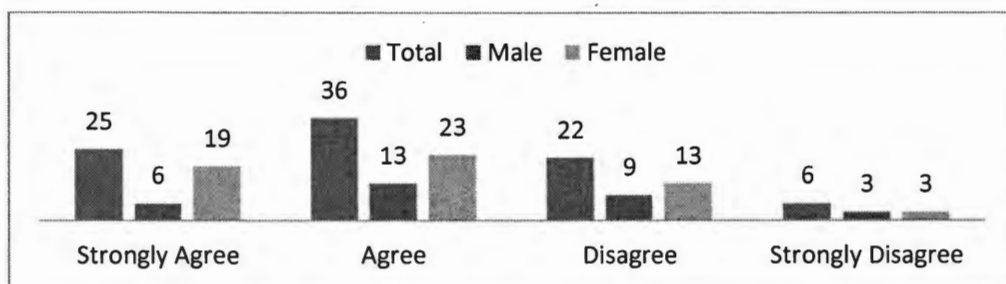


Figure 20 My emotional health was improved through the process of getting the doctoral degree.

When evaluating their current emotional health more than 78 percent either agreed or strongly agreed that they had never had better emotional health. Of those who strongly agreed 13 were male and 25 were female for a total of 38 (43%). Never having better health than today was claimed and agreed on by 10 males and 22 females for a total of 32 (36%).

There were 19 participants (21%) who disagreed with the notion of emotional health improvement. The disagreed group consisted of seven males and ten females for a total of 17 (19%). The smallest group made up those who strongly disagreed that they never had better emotional health than they have today, and it consisted of one male and one female for a total of two (2%).

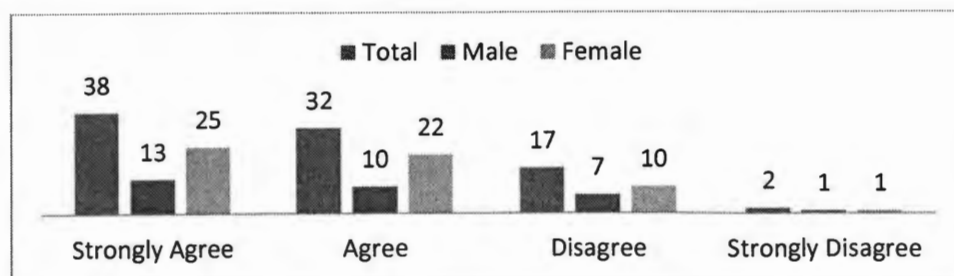


Figure 21 I have never had better emotional health than I have today.

The process of obtaining the doctoral degree and the emotional toll it took on them individually was acknowledged by almost 50 percent (47%) of these participants. Only three males and seven females for a total of ten (11%) were willing to admit that they strongly agreed that getting the doctoral degree took an emotional toll on them. Those who did not want to sound as aggressive totaled 32 (36%) with 12 being male and 20 being female. These simply agreed the doctoral degree took an emotional toll on them.

The other 53% of the participants did not admit to an emotional toll. Of those who disagreed there were 11 males and 19 females for a total of 30 (34%). An additional group of 17 (19%), 5 of whom were males and 12 females, strongly disagreed that getting their doctoral degree had taken an emotional toll on them.

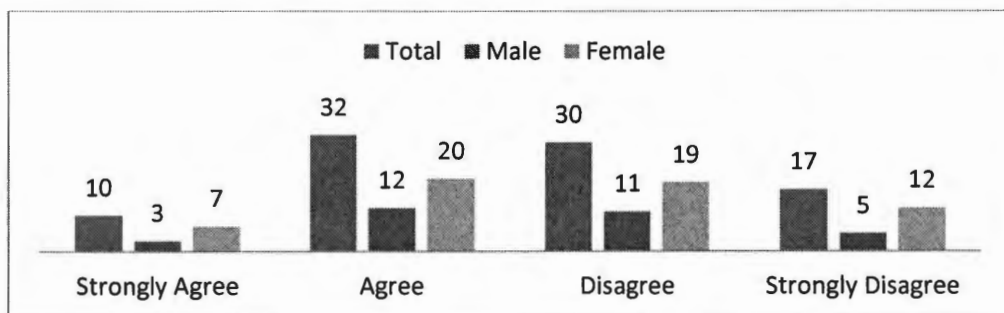


Figure 22 Getting my doctoral degree took an emotional toll on me.

With recognition that emotional support is important in a doctoral program almost 63 percent of the respondents were satisfied with the emotional support their doctoral program offered them. Of those who strongly agreed two were male and 14 were female for a total of 16 (18%). A greater number, 40 (45%) with 19 male and 21 female, agreed their doctoral program offered the emotional support they needed to get through the process.

Conversely, there were over 37 percent whose doctoral program did not offer the emotional support they needed to get through the process. This non-emotional supported group consisted of ten males and 14 females for a total of 24 or 27%. The final group who strongly disagreed with the emotional support given by their doctoral program consisted of nine females and no males for a total of 10 or 11% without any needed emotional support from their doctoral program.

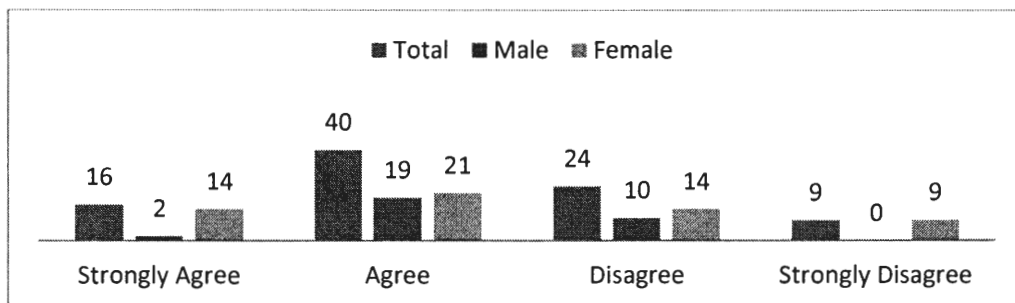


Figure 23

My doctoral program offered the emotional support I needed to get through the process.

The comments reported by these participants in the category of emotional return on investment were analyzed by the simple designation of positive or negative. The following table illustrates the responses and their percentages.

Table 9

Positive and negative responses to emotional returns on investments.			
Emotional return on investment	male	female	Total
Comments	<i>f</i>	<i>f</i>	%
Positive Male Responses	27		0.32
Negative Male Responses	4		0.05
Positive Female Responses		48	0.56
Negative Female Responses		6	0.07

A total of 85 participants responded in the comments section regarding their emotional return on investment. Some quotes from each of the categories are listed for illustration only. Positive and negative quotes from both males and females are presented.

Emotional Return on Investment Quotes

53. (M)” Ways to manage personal boundaries were learned - a big part of the program was continued learning about self of the therapist and personal growth. The comprehensive exam and part of the dissertation process was physically and emotionally exhausting - approx. 6 months of ignoring my own health. No feeling better than accomplishing my PhD!”

74. (M)” It was difficult but I had a strong encouragement team (my family). I only cried real tears during multivariate stats class...”

22. (M) “Life direction prior and after degree. Hard to focus on emotional process during the time earning my degree. My wife died during the process.”

27. (M) “Being a college student is for the young. I was a CEO with professional licenses going into the program and the program made it very difficult for me emotionally. Because I was a known factor there was some hazing from the faculty initially. The program made me work harder than other students and at times were intentionally disrespectful, they thought I needed to be humbled. However, most of the faculty came around and were apologetic after the initial nonsense. I also had to take a

40 hour a week internship on top of my 60 hour a week job. So the emotional expenditure was considerable.”

32. (F)” I enjoyed the research and writing of the dissertation. I've been published in several journals, so it was not horrible. So I thought. The re-writes and returns became demoralizing; I barely got the dissertation accepted in time to graduate. I am not an emotional person, but with all the last-minute drama, emotionally I was a mess, and it took a while to be able to dial it down. After graduation, I had an abundance of spare time all of a sudden -- what to do? When I signed my name with PhD following it, my first thought was, "can I really write that?" I've talked to other recent PhD graduates who have had similar experiences - women, mostly. I've settled into it now, and the lessons learned as a result of the process, not only the emotional ones, but also the ones that come from the discipline of the process itself, have sunk in and are a part of the way I think. It was worth it, but I would advise anyone to think long and hard before they set forth on the journey.”

78. (F)“ Going through the program was an emotional roller coaster of inadequacy, frustration with the politics, exhaustion, hopelessness, discouragement, anger, joy, pride, camaraderie, hopefulness, and so much more. Once completed I was exalted. I had done it, I came from the housing projects and I did it. I had the illusion of proving my worth to all those who had no faith in me. I also knew, for me that I did it. I had a dream and I

achieved it. I am now accepted by me and them as capable and intelligent. I have no more need to prove a thing.”

2. (F) “The entire process was extremely gut wrenching. I felt so alone without any support from the professors. My peers felt the same way. We all believed we had to find our own solutions. It was like being home schooled. It really took its toll on me and my entire family, especially my spouse.”

84. (F) “ I NOW UNDERSTAND WHY PEOPLE OFTEN HAVE THEIR DOCTORATE "ABD" THE DISSERTATION WAS AWFUL, I BELIEVE BORDERED ON ABUSIVE! IT FELT LIKE IN ORDER TO OBTAIN MY DOCTORATE, PASS THE DISSERTATION PROCESS, I HAD TO BE TORTURED FIRST. I ALMOST WAS AN "ABD" STATISTIC, BUT HAVING INVESTED ALL THAT MONEY I PUSHED THROUGH”

Relational Return on Investment

One of the basis of marriage and family therapy is relationships and Bowen —of emphasizes the emotional reactivity within families is a primary factor of the quality of family relationships. Therefore, this portion of the study was included to reflect on those relationships and their effect on these participants during and after the doctoral process.

Nearly 80 percent claimed they were having the best relationships of their life at the present time. Of these, 13 males and 21 females for a total of 34 (39%) strongly

agreed with that statement. The other group that agreed with that statement consisted of 13 males and 23 females who total 36 (42%).

In contrast to the groups that were having the best relationships of their lives there are four males and 11 females for a total of 15 (17%) who are not having the best relationships of their lives. To add to that group one male and two females (3%) who strongly believed they are not having the best relationships of their lives for a grand total of over 20 percent say they are not as fortunate.

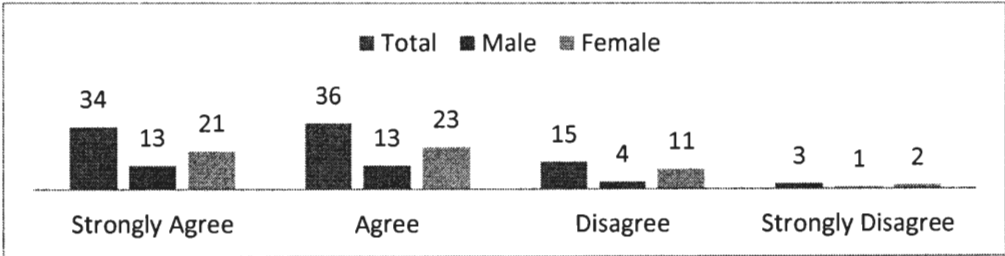


Figure 24 I am having the best relationships of my life at the current time.

Nearly 85% now have a much better understanding of how relationships work due to their doctoral studies. Of those who strongly agreed of their grasp of relationships 18 are male and 29 are female for a total of 47 (53%). Those not quite as confident but still agreeable to their understanding of relationships totaled 28 (32%) and included 9 males and 19 females.

The statement was not agreeable to almost 15 percent. Those who disagreed were four males and five females totaling 9 (10%). Those who strongly disagreed were four females (5%), but in their rebuttal written in the comments section it appears that this was due primarily because they had acquired these concepts in their masters studies. The fact

that the statement referred to the doctoral studies appears to be the major source of contention.

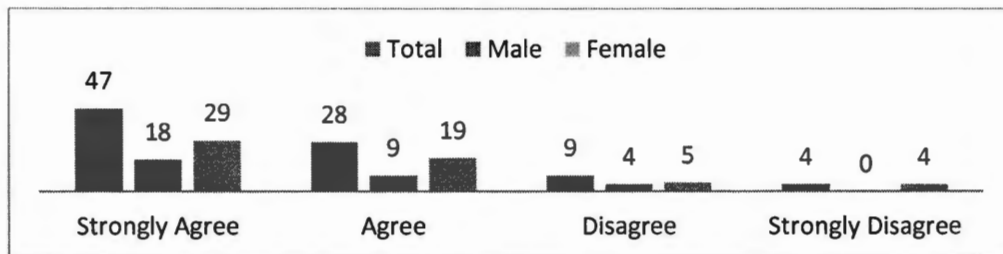


Figure 25 I have a much better understanding of how relationships work due to my doctoral studies.

Over 60 percent (63%) claimed they had fewer relationships issues than before getting their doctoral degree. A moderate group of six males and nine females for a total of 15 (17%) strongly agree that they have fewer relationship issues now than before getting their doctorate degree. The largest group of 16 males and 24 females for a total of 40 (45%) agree with this relationship issue statement.

Twenty-Eight (32%) of which eight are male and 20 are female continue to have relationship issues and in addition to them one male and four females, a total of 5 (6%), are not in a good relationship place. These last two groups for a grand total of 38 percent admitted they still experience relationship issues.

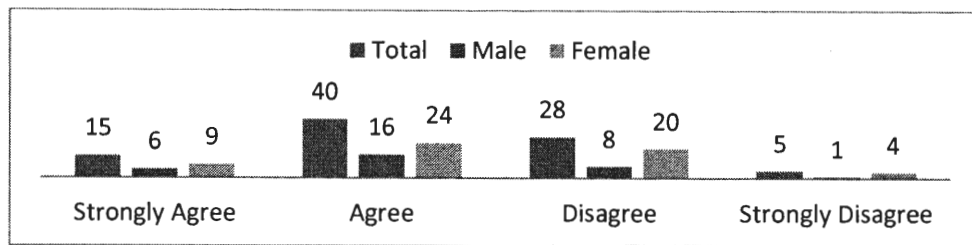


Figure 26 I seem to have fewer relationship issues than before getting my doctoral degree.

Bowen reminds us that the greater the emotional fusion the greater the chances of emotional cutoff. Response to the question by almost 60 percent (59.1%) was favorable to having fewer relational cutoffs than before pursuing the doctoral degree with 10% strongly agreeing and the other 50 percent just agreeing. The strongly agreeing group was made up of three males and six females for a total of nine or 10%. The group that agreed consisted of 15 males and 28 females for a total of 43 or 49%.

The balance of the participants left almost 40 percent to disagree with the statement including ten males and 17 females totaling 27 or 31%. These participants are still involved in emotional cutoffs. Additionally three males and five females totaling eight or 9%, do not have fewer cutoffs now than prior to pursuing their doctorate degree. One individual wrote in the comments section a statement that they did not understand the term “cutoff”.

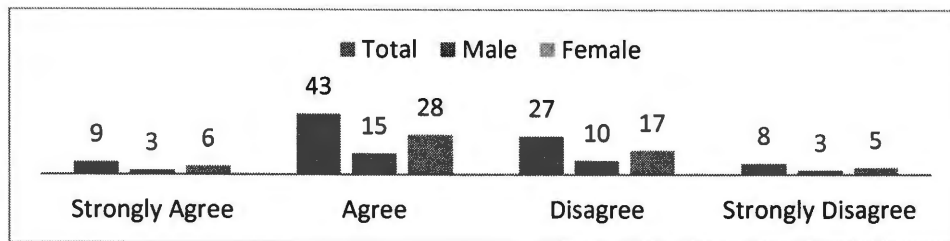


Figure 27 I have fewer relational cutoffs than before pursuing the doctoral degree.

More than half of these respondents (62%) believed that the improvements in their relationships have been a part of the return on investment in getting the doctorate. Of those who strongly agreed eight are male and ten are female for a total of 18 (20%). More of the participants fell into the agree category with 15 being male and 22 being female completing a total of 37 (42%). Over 30 percent (31%) did not agree with the assessment and six (7%) strongly disagreed.

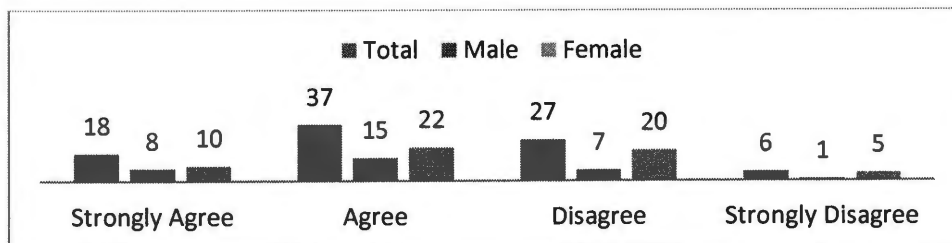


Figure 28 The improvement in relationships has been a part of the return in getting the doctoral degree.

When it came to having a better understanding of their part in creating relationships due to their doctoral work over 80 percent (82%) reported they did, with a third strongly agreeing and close to half agreeing. Less than 20 percent (18%) agreed to the statement.

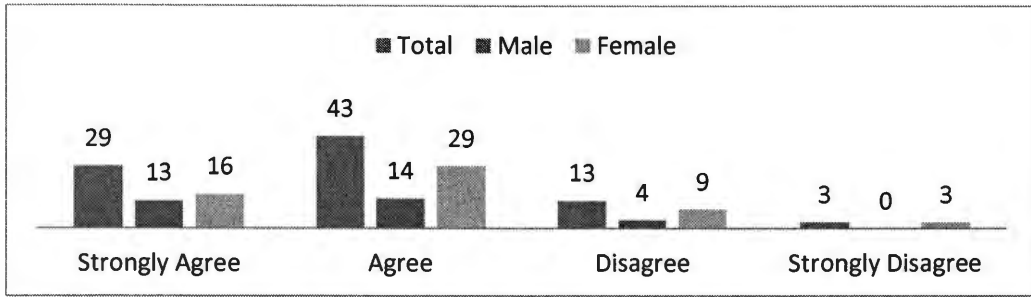


Figure 29 I have a much better understanding of my part in creating relationships as a result of the doctoral work.

A majority of them (86%) had a good working relationship with their major advisor while pursuing the doctorate degree. A small minority of 13% reported they did not experience a good working relationship with their major advisor.

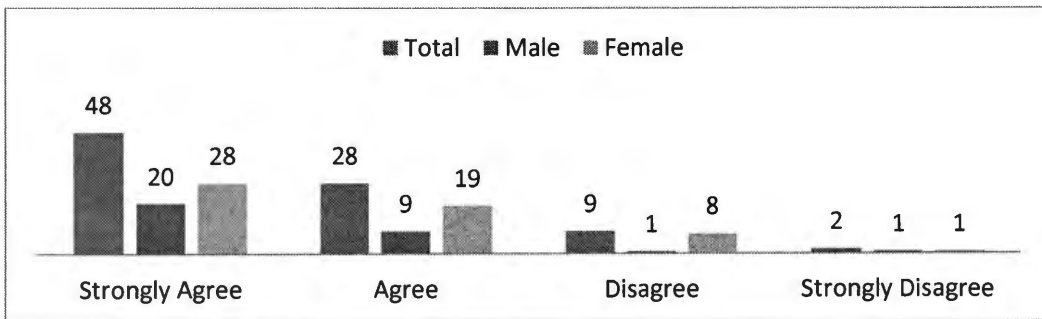


Figure 30 I had a good working relationship with my major advisor while pursuing the doctorate degree.

Seventeen percent of participants agreed that they had lost relationships as a result of getting the doctoral degree. A large majority 39% did not agree with the statement and an even greater percent 45% strongly disagreed with the statement of loss for a grand total of 84% stating they had not lost relationships.

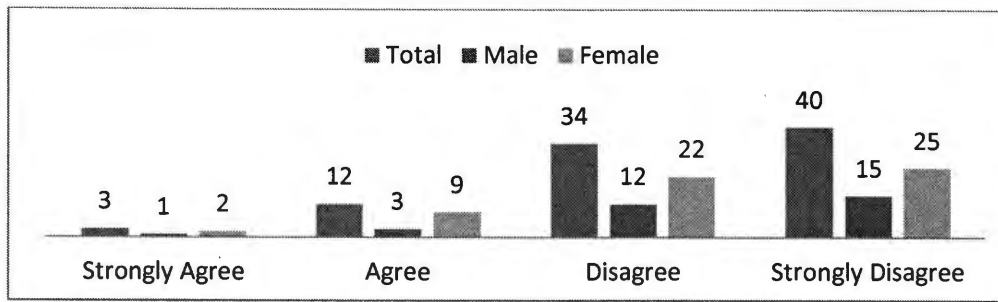


Figure 31 .I lost relationships as a result of getting the doctoral degree.

Not a single participant strongly agreed they were struggling more with relationships since getting the doctoral degree while only two (2%) agreed with the question. Close to 40 percent (39%) disagreed with struggling more with relationships since getting the doctoral degree and over 50 percent (52%) strongly disagree.

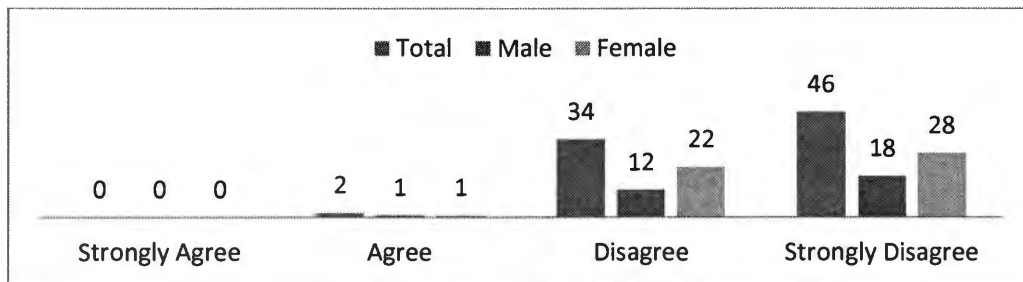


Figure 32 I struggle more with relationships since getting the doctoral degree.

Relational Return on Investment Quotes

The following responses are direct quotes taken verbatim without corrections for spelling or grammar. These thoughts are in direct reply to an inquiry regarding their evaluation of the relational return on their investment in getting the doctoral degree. They

were encouraged to include peers, professors, and of course family members. They were provided with a space containing 1,000 characters for their response.

10. (M) “I learned how relationships work and how to create and maintain them. I learned how to use benign manipulation to enhance relationship outcomes.”

73. (M) “I am a more skilled parent because of doctoral study. I find that I struggle with many of the same marital issues as everyone else, but I am more aware of what the issue is.”

57. (F) “Education helped me clarify relational issues that had followed me all of my life, and I was finally able to change negative patterns and learn how to handle "difficult" people, like my Borderline sister.”

63. (F) “Enjoyed making new friends and colleagues and benefitted by association with advisor,…”

67. (F) “The relationships are much improved as a result of learning about family dynamics. I am in a much healthier primary relationship now than I was when I started the doctoral degree”

74. (F) “The relational return has been excellent. I feel like I have a new lens on that allows me to see things I would not have without this program.”

2. (F) “My parents and siblings thought I spent too much money on this degree, especially during the dissertation process. It took so long to finish. There were so many disagreements with my committee. They constantly argued with each other. I had to undo and redo a lot of my work. And to top it off I got a divorce back then but the good thing is I recently got married again. The whole entire process was a nightmare. I heard things have changed at that school. I didn't realize this degree would be so difficult.”

26. (M) “While I was in the doctoral program it was in flux and highly dysfunctional. A faculty suicide, one staff sued another, two faculty having an affair that ended in a termination, and more. I stayed out of all this and built my own education and did not rely on the faculty who were mostly unhelpful. After I graduated the department was purged, new dean, new department head, new faculty, new emphasis. I had a great education despite the program. In part I completed the doctorate as a tribute to my mother, she liked that. There is little the program gave me other than the degree.”

80. (F) “I am not sure if there is a 1:1 correlation solely based upon the doctoral studies and experiences. Life experiences, of course, are "filtered", not only by studies, but also by aging, losses, openness to new ideas, people met, etc. Perhaps the doctoral studies

help in application of systemic thinking to one's own life, but again, I do not think the "degree" is the primary agent."

84. (F) "MY RELATIONSHIPS HAVE NOT CHANGED. I DO HOWEVER DEMAND RESPECT IN HAVING PROFESSIONALS ADDRESS ME AS DOCTOR, SINCE IT IS WORTH \$66,000!"

Summary

The purpose of this randomized, exploratory research utilizing mixed methods was to examine the perceptions of doctoral graduates regarding their return on their investments after completing their doctoral degree in the field of marriage and family therapy. The focus of this study was on the financial, the emotional and the relational investments made by doctoral graduates and whether it was worth the multiple costs.

In the area of finances, almost 90 percent of the participants indicated they either agreed or strongly agreed that their doctoral degree was worth every cent it had cost them to acquire. A third reported they had experienced some financial hardships during the doctoral process, but overall still considered it a smart financial decision. Three fourths believed they would be able to recoup their investment and are content with the specific degree they received. Almost half said that their university did provide adequate financial support.

The emotional return on investment was considered rewarding to their lives, worth the investment and worth the struggle of getting the doctorate by over 80 percent.

Almost 50 percent agreed or strongly agreed that their family relationships and their individual emotional health were improved due to the doctoral process. Even though almost 50 percent admitted to the emotional toll the doctoral degree took on them, they still felt that the doctoral program offered them the emotional support they needed to get through the process.

It appears the doctoral process created a heightened awareness of being grateful for one's relationships as almost 80 percent believed they were having the best relationships of their lives. Fully over 80 percent had a better understanding of how relationships work in no small part due to the doctoral studies. Considering that relationship difficulties will always exist, over half reported they had fewer difficulties following the doctoral process. Again over 80 percent were willing to take responsibility and admit to their understanding that they do play a part in creating all relationships. The doctoral process helped bring about this insight. Two did admit they continued to struggle with relationships and about 17 percent have in fact lost relationships as a result of getting the doctorate degree.

Overall the responses with the comments appear to indicate that the participants are, for the most part, satisfied with the decision they made to pursue their doctoral studies. Regardless of the financial toll, the emotional struggle or the relationship battles, the participants consider the entire process well worth the sacrifices they had to make to acquire their doctoral degree.

CHAPTER V

DISCUSSION, CONCLUSIONS, LIMITATIONS, IMPLICATIONS AND RECOMMENDATIONS

Overview of the Study

This study examined the perceptions of doctoral graduates with a license in marriage and family therapy regarding their financial, emotional, and relational experiences during and since their doctoral graduation. The main objective of this chapter is to review and summarize this quantitative and qualitative randomized study which utilized mixed methods.

The participant search resulted in a sample of 89 qualified self-identified, marriage and family therapists. PsychData was used to collect the data. PsychData was accessed through Texas Woman's University. At the end of the six week collection period, access to the survey was closed and the data were downloaded into Excel and analyzed. Statistical measures were conducted and the participants' written comments were divided into positive and negative groups.

This chapter will further discuss the findings and describe the conclusions that were drawn from an overview of all the responses. Limitations of the research are also

presented. Implications for both current and future students, faculty, and universities are reported. Lastly, recommendations for future research are suggested.

Discussion of Findings

This exploratory, descriptive, quantitative research study included qualitative aspects for the purpose of adding richness and depth. This mixed method design was utilized to aid in increasing the scope and comprehensiveness of the study. The major purpose for this study was to provide a platform for doctoral graduates who identify as family therapists to give a voice regarding their perception towards their return on investment with specific emphasis on their financial, emotional and relational investments during their doctoral process.

A minimal number of research studies were found capturing doctoral graduates as participants. The majority of studies are conducted with the help of undergraduate students, mainly because they are so readily available. In this study doctoral graduates were given an opportunity to express their thoughts and feelings specific to their doctoral studies. Their responses will be beneficial by contributing to the body of knowledge and by providing insight into the various experiences they lived through while pursuing the doctoral degree.

By concentrating on three major areas of interest, primarily the financial, the emotional, and the relational, this study aimed to uncover experiences heretofore not expressed and consequently not written about. These graduates have amassed an

enormous number of academic hours, but more importantly, multiple years of life experience.

While examining the literature with the intent of developing a deeper understanding of the study's purpose and benefits, few research studies utilizing doctoral graduates were obtained (O'Connor & Cordova, 2010). The search for studies that examined the perception of doctoral marriage and family therapists with primary focus on their finances, emotions, and relations during their doctoral process, did not find any. There appeared to be a gap in the literature on this subject.

The process of gathering information regarding graduate school usually begins with finances and the return on that investment. Multiple resources are available to acquire financing for graduate school such as personal savings, family, government or private loans and scholarships (FAFSA, 2011). In 2010, student loan debt surpassed \$1 trillion, exceeding credit card and auto debt for the first time ever (Coy, 2012). The decision parent's make to help with their children's finances can directly impact their retirement (Velshi, 2011; Weston, 2011).

Emotions can be interpreted and expressed through a process called emotional intelligence or development (Berger, 2005) which occurs in the orbital frontal area (Cozolino, 2002) then contributes to the attachment framework and ultimately to decision making. Emotions are developed in one's family of origin (Nichols, 2006) and continue in one's nuclear family. Families work as single units and through their support, they impact the success and also the stress of each other (McCann, 2007).

The graduate student may be surrounded by several generations of family members who maintain a close relationship and rely on them for emotional and or financial support (Bachman, et al., 2005; Hill, 2011; Velshi. 2011). Spouses of graduates can reflect a sensitive dependence on initial condition of their partner (Gleick, 1987).

This study yielded a grand total of 95 with 89 complete and useable questionnaires of which 32 (36%) were male and 57 (64%) were female. Of this total, seven (7%) were single, 61 (68%) were married, 13 (14%) were divorced, eight (8%) were partnered and three (3%) were widowed. Six of these initial participants chose to only complete the first page of the demographic survey and left the remainder of the survey blank. These were consequently omitted from the study. The final sample size was 89 total participants.

Fourteen participants claimed to be fluent in a language other than English. Spanish was claimed by the most with a total of seven, German was second on the list claimed by three, French was next with two and Swedish, Hebrew, Tagalog and Mandarin each had one fluent speaker. One person stated she spoke three languages; English, French and German

During their doctoral years three (3%) participants reported they did not work at all. A total of 20 (22%) said they worked part time throughout their doctoral program. Fifteen (17%) claimed they worked part time for a portion of their doctoral years, a grand total of 26 (29%) reported they worked full time during the entire doctoral process. Another 10 (11%) participants stated they worked full time for a portion of their doctoral

years. Their work experience was further expressed in the comments section of the survey by 15 (17%) of the participants.

The counseling profession is not always accommodating to full time employment particularly, for new psychotherapists. These doctoral graduates reported that 59 (66%) of them are currently working in only one establishment. Of those working in two facilities 6 (7%) were males and 10 (11%) were females. One male and 4 (4%) females reported they work in three separate places.

Financial Return on Investment

The current economic environment points out how important financial decisions can be. The financial decision to pursue graduate school could have long term repercussions for some and considerably longer for others. The financial sacrifices made by doctoral students and their families appear to balance out after graduation according to the majority of the participants. Almost 90 percent reported their doctoral degree was worth every cent they spent on it. Throughout the financing of their education these respondents still agreed it was a smart financial decision they made. However, 1 person in this survey reported she will be paying on her school loans until she reaches the age of 88.

Emotional Return on Investment

This section of the research study was included with the intent of giving these participants an opportunity to express their emotional experiences and the impact it had on them. For some individuals the stress of graduate school creates emotional experiences that ultimately affect their emotional health. After the doctoral process the majority of the participants claimed their current emotional health has never been better.

They believe the emotional rewards in their life were a direct contribution from the process of getting the doctorate. Fewer than 50 percent said the doctoral degree did take an emotional toll on them. Fifty percent stated that their doctoral program offered the emotional support they needed to get through the process. Less than 60 percent went so far as to assess that getting the doctoral degree was a contributing factor in improved family relationships.

Relational Return on Investment

Prior to graduate school most of the respondents were already in an established relationship and many also had children, some who were grown. These responsibilities could require that student maintain a full time job in addition to their academic studies. The efforts of trying to balance a relationship with family and friends can become overwhelming, while attempting to pursue a doctoral degree. It would behoove any doctoral student to be somewhat well differentiated while experiencing the doctoral journey. The reality is that most students have not achieved that status.

The majority of the responses from this sample were positive regarding the relational return on investment. Around 80 percent reported they were having the best relationships of their life and had a much better understanding of their part in creating those relationships. These participants attribute their positive relationships primarily to, or as a result of, their doctoral work. Well over 80 percent reported their doctoral journey was enhanced by the good working relationship they had with their major advisor while pursuing the doctoral degree. When evaluating relationship struggles since getting the doctoral degree, well over 90 percent said they were not experiencing any relationship struggles.

Conclusions

The primary research question that guided this randomized, exploratory study was: What is the perception of doctoral graduates regarding their return on investment (financial, emotional, and relational) when getting and after their doctorate degree? The following are the conclusions conceptualized by the researcher after evaluating the direct responses to the demographic survey, the responses to the questionnaire, and after perusing the comments that were voluntarily expressed by these participants in their own words.

1. The majority of respondents indicated that their doctoral journey was a positive experience that resulted in the acquisition of their degree.
2. Most respondents went in to debt while securing their doctorate degree. Some are still paying off their student loans.

3. Few pursued the doctorate for financial reason, yet they think the degree was worth the costs.
4. On an individual basis over 93% were quite satisfied with their emotional return on investment and over 90% reported that the doctoral degree was worth the emotional investment.
5. Most respondents reported good return relationally from the investment in pursuing the doctorate. About 70 percent reported they were having the best relationships of their lives
6. These doctoral graduates overwhelmingly (86%) proclaimed they had developed a good working relationship with their major advisor while pursuing their doctorate degree.
7. Overall this study revealed that individuals consider their future enhanced because of getting the degree.
8. The majority reported that the financial investments they made had shown a relatively good return.
9. According to these respondents the relational investments made by them were all worth the sacrifice to acquire their doctoral degree.

Limitations

This study is limited in the following ways and cannot be generalized to all doctoral family therapists.

1. This study was limited to those individuals who not only had a license in marriage and family therapy and who had completed a doctorate.

2. The participants were limited to those doctoral graduates whose marriage and family therapy license was obtained in the United States.
3. Only one national open record web-site was utilized for the study.
(Association of Marital and Family Therapy Regulatory Board:
<http://www.amftrb.org/stateboards.cfm>.)
4. Every third qualified individual (those with complete addresses) from the purchased lists was included in the sample.
5. This study was limited to those licensed marriage and family therapists with a doctorate degree who were randomly selected and responded to an invitation to participate.
6. Participation in this study was self-selected by those who voluntarily chose to complete the questionnaire.
7. A particular mindset such as being interested in this particular subject matter or research in general might have been influential in enticing individuals to participate.
8. Because this self-report study required responses of historical information it could have been impacted by inaccuracies caused by diminished recall. Some of the questions could have considerable emotional impact on the participants.
9. Negative experiences during the doctoral journey could have been a contributing factor for those qualified individuals who chose not to participate in this study.

10. Falsely believing that the time constraints involved to take this survey were excessive, could also have been a contributing factor as to why someone would choose not to participate in this study.

11. Individuals uncomfortable with computer technology make have chosen to not respond to the PsychData questionnaire.

Implications

The unique challenges faced by doctoral students are as individualized as the students themselves. There does however appear to be some similarities in the students who choose to embark on a career in marriage and family therapy. These specific students have an inclination to pursue a career in the field of family sciences specifically by contributing to the health and welfare of families through the practice of psychotherapy. The primary goal of these students is usually not in the realm of finances. Many of these participants outright stated or at least implied that they did not venture into this field with the ultimate goal of “making a lot of money”.

Some implications listed below are specifically for universities, supervisors, employers, families of doctoral students, doctoral students and family therapists.

1. Doctoral programs should acknowledge that doctoral students have additional pressures outside of academia and try to provide more flexibility for students.

2. Help these students obtain financial support from multiple resources so they are not burdened with long term educational debt after graduation.
3. Doctoral programs should provide ongoing emotional support to these students as they commute and spend time away from their families.
4. Universities should facilitate introspective discussions with groups or individual students as they traverse their doctoral journey.

Future Recommendations

This study aimed to capture the perception of doctoral graduates regarding their return on investment in the areas of finances, emotions, and relationships and consequently this study has been instrumental in adding to the body of knowledge. Although this research has provided some pertinent and valuable information, additional research would expand the field pertaining to the perception of graduates. The following are recommendations for further study could benefit academia by helping them to better prepare, support, and retain future students.

1. Future studies could examine the perception of doctoral and or master's graduates at only one university.
2. Future studies could examine the perception of doctoral and or masters graduates of only one gender.
3. Future studies could examine the perception of spouses of doctoral and or masters graduates.

4. Future studies could evaluate graduate students by gender and age group to determine if their resource needs are different.

Summary

This final chapter is inclusive of the following topics a discussion of the findings of this research, the conclusions of the research, the limitations of the research, the implications of the research, and lastly the recommendations for future research on this subject. This topic is crucial to future graduate students, to their families, to faculty, and to universities.

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APPENDIX A
CONSENT FORM

TEXAS WOMAN’S UNIVERSITY CONSENT TO PARTICIPATE IN RESEARCH

Title: The Perception of Marriage and Family Therapists Regarding Their Return on Investment When Getting Their Doctorate Degree

Investigator: Margie Salgado, MBA.....214-636-0976

Advisor: Glen Jennings, Ed. D.....940-898-2695

Explanation and Purpose of the Research

You are invited to participate in a research study for Margie Salgado’s dissertation at Texas Woman’s University. The purpose of this research is to explore the perception of therapists from any university in the marriage and family therapy discipline regarding their return on financial, emotional, and relational investment while getting their doctorate degree.

Research Procedures

All participants will have access to a demographic survey and a questionnaire. The total time commitment for both forms is between 20 to 30 minutes depending on how fast you read. This website allows you to save your work at the end of the page, establish a password and return to complete the rest of the questionnaire at a later time using the password you created. Upon returning you will be directed to the next page, not to the last page you were on.

Potential Risk(s) to Participants

The researcher will try to prevent any problem that could happen because of this research. If you should experience significant discomfort, you can locate and contact a therapist in your area by going onto the American Association of Marriage and Family Therapy (AAMFT) website and clicking on the therapist locator button. However, Texas Woman’s University does not provide medical services or financial assistance for injuries that might happen because you are taking part in this research.

Potential benefit(s) to participants

All participants in this study get involved on a purely voluntary basis. You may discontinue your participation at any time. Your primary benefit from this study is the opportunity to have your voice heard. This study will document your perception of your doctoral experiences and investments. The results of this completed study will be posted on the AAMFT website for you to review.

Consent Agreement

By continuing on to the next page and completing the questionnaires, you give your consent to make whatever information you provide, a part of this research study. There is a potential risk of loss of confidentiality in all emails, downloading, and internet transactions.

APPENDIX B
RECRUITMENT LETTER

Dear Dr. _____ ,

As a Licensed Marriage and Family Therapist, what has it meant to you to hold a doctorate? What has been your “return on investment”—financially, emotionally, relationally?

Doctoral graduates are rarely asked these questions. Your voice, as an LMFT, has not been heard in research on the value of a doctoral degree.

As a PhD candidate in Family Therapy at Texas Woman’s University, I am conducting a dissertation study to explore these questions. This research has been approved by my committee, the graduate school, the TWU Institutional Review Board, and is directed by Glen Jennings, Ed.D., LMFT-S (940-898-2695).

For your convenience, the brief (about 20-30 minutes), easy-to-use, anonymous survey is available on the following Psych Data website:

<https://www.psychdata.com/s.asp?SID=148859>

Simply hold down the CTRL key and click on the above link. This will take you to the PsychData page requesting a password which is ROI (for return on investment, all in CAPS). Insert the password in the box and click submit or hit enter. Then it takes you to a page with complete information about the study and the consent to participate.

If you have additional questions, you may reach contact my advisor Glen Jennings, Ed.D., LMFT-S (940-898-2695). In an attempt to maintain this research as completely random, confidential and anonymous this researcher prefers not to have direct contact with any of the participants.

There is a potential risk of loss of confidentiality in all emails, downloading, and internet transactions.

You have my permission and you are highly encouraged to forward this email to other LMFT doctoral graduates.

The completion of the questionnaire on the Psych Data website constitutes your informed consent to volunteer as a participant in this research.

Gratefully,

Margie Salgado

APPENDIX C
DEMOGRAPHIC QUESTIONNAIRE

DEMOGRAPHIC QUESTIONNAIRE

The completion of the following demographic sheet constitutes your informed consent to volunteer as a participant in this research. There is a potential risk of loss of confidentiality in all emails, downloading, and internet transactions.

1. What is your gender?
2. Choose your current age from the drop down box.
3. What is your current marital status?
Single Married
Divorced Partnered Widowed
4. What year did you graduate with your doctoral degree?
5. What was your age when you graduated with your doctorate?
6. Were you employed during your doctoral program? (Choose all that apply)
 - a) I did not work at all during my entire PhD program, other than practicum
 - b) I worked part time during my entire PhD program, together with practicum
 - c) I worked part time during a portion of my PhD program, together with practicum
 - d) I worked full time during my entire PhD program, together with practicum.
 - e) I worked full time during a portion of my PhD program, together with practicum.
 - f) Other (please specify)
7. Define your current employment status: (Choose all that apply)
 - a) I currently operate my own private practice and work alone out of my home.
 - b) I currently own my own private and work in a leased office space
 - c) I currently operate my own private practice and have other therapist(s) working with me.
 - d) I currently work with another therapist(s) at their practice.
 - e) I currently work in an agency.
 - f) I currently work in a hospital.
 - g) I currently work in an elementary school setting.
 - h) I currently work in a high school setting.
 - i) I currently work at a university in a teaching capacity.
 - j) I currently work at a university in a counseling capacity.
 - k) I currently work in a corporation.

- l) I am not working at the present time.
 - m) I am currently retired.
 - n) Other (please specify).
8. Identify the reason for choosing your doctoral school? (Pick all that apply)
- a) Location
 - b) Cost
 - c) School reputation
 - d) Professor reputation
 - e) Program reputation
 - f) Student/professor ratio
 - g) Recommendation of others
 - h) Other (please specify)
9. Would you recommend a doctoral degree in Marriage and Family Therapy to others? Yes No
10. If you were to recommend a doctoral program in Marriage and Family Therapy school to someone, where would it be?
- a) The same school I attended
 - b) A different school than the one I attended.
 - c) I would not recommend one.
11. Are you fluent in a language other than English?
Yes No
12. What language(s) do you speak fluently? Choose all that apply. (Response to other can contain several.
- a) English
 - b) Spanish
 - c) French
 - d) Other
13. What language would you feel comfortable enough to use to counsel. Choose all that apply. Response to other can contain several.
- a) English
 - b) Spanish
 - c) French
 - d) Other

14. Please list ALL your degrees together with discipline (I,e, PhD in Marriage and Family Therapy).
15. List ALL of your professional licensures SPELLED OUT (i.e. LMFT, Licensed Marriage and Family Therapist).

APPENDIX D
EMPLOYMENT STATUS DURING DOCTORATE
COMMENTS

What was your employment status during your doctoral program?

- (F) "I was a TA throughout my doctorate"
- (F) "I worked part time during the first portion of my doctoral program."
- (M) "I worked full time during a portion of my PhD, after practicum."
- (F) "Did PhD with no practicum through Capella University" *
- (M) "Retired from Air Force"
- (M) "I worked full time and did my internship later."
- (F) "I worked full time but took two months off during the summer to complete dissertation."
- (F) "I had a private practice."
- (F) "I worked full time at a hospital during first 3 years, then I worked part-time in my MFT practice."
- (F) "I worked full time for the first half and part time for the second half including comps and dissertation."
- (F) "I worked full time during most of my PhD program until last practicum."
- (M) "I am retired from two careers: Military (20 yrs.) and oil industry (15 yrs.)"
- (F) "I taught for my assistantship, I did not have a practicum, as my PhD was a research degree."*
- (F) "Worked part time leading to full time."
- (F) "I worked full time but did not do a practicum as none was required."*
- (M) "I was a full time employee as Family Minister at church."
- (F) "I worked full time, no practicum required." *
- (F) "Graduate assistantships"

(F) “My part time work was as a graduate teaching and/or research assistant.”

(F) “I worked part time during my doctor of ministry degree, while setting up my private practice.”

APPENDIX E
CURRENT EMPLOYMENT STATUS
COMMENTS

What is your current employment status?

“Also a professional business”

“CONSULT AT A MEDICAL CLINIC AND WITH ATTORNIES”

“Consultant to Catholic Diocese of Ft. Worth and facilitate Grief Recovery groups”

“Contract work various settings”

“Family Medicine Residency faculty member and clinical services in the program clinic”

“family medicine residency program”

“I also do contract work on military base around the world through an ins. company.”

“I am also an administrator in a MFT program”

“I am currently working in a Dept. of Pediatrics in a SOM”

“I am employed by an agency, but outsourced to a public school system”

“I am employed as a Music Therapist with Sangre de Cristo Hospice”

“I am frequently a paid speaker to numerous conferences/workshops/symposiums”

“I am semi-retired but I teach part time on contract basis”

“I am semi-retired, subletting space from a LPC in a building of other sole proprietors”

“I am working part time (2 days a week) in my clinical private practice; plus consulting”

“I CURRENTLY OWN MY OWN PP AND COLLABORATE WITH MY HUSBAND
WHO IS AN ND/MD AND OTHER APIS”

“I currently work at a community college in a teaching capacity.”

“I currently work at a university in administrative capacity”

“I currently work at a university in an administrative capacity”

“I currently work for a county government”

“I currently work for the Military”

“I do contract work with a psychiatric hospital”

“I operate my own private practice and see clients in their home.”

“I work in a church setting: rent = 0”

“I work in software sales”

“OWN PRIVATE PRACTISE IN COMMERCIAL CONDO WHICH I OWN”

“Part time business conducting seminars”

“semi-retired”

“Senior Minister”

APPENDIX F
REASON FOR CHOOSING DOCTORAL SCHOOL
COMMENTS

Reason for choosing your doctoral school.
Participant's quotes in category of "other"

"Ability to do it remotely – distance learning"

"APA program"

"area of interest"

"At the end of the program I would be eligible for 2 licenses: LMFT and LPC"

"because of like religious affiliation – BYU"

"course offering in family therapy, ability to attend part time while working"

"Degree in Pastoral Supervision"

"depth psychology emphasis"

"DISTANCE LEARNING"

"Focus on my interest in early childhood and family psychotherapy"

"Glen Jennings, Ed.D."

"great interview"

"I applied to one program in MFT and was accepted by this program!"

"I got my master's degree from the same program."

"I thought I could succeed in that particular program"

"I wanted a program that was not clinically based but health based."

"I was married and that's where I lived"

"It had APA accreditation"

"It was accredited by COAMFTE"

"long-time personal goal, academically motivated."

“OBTAINED DOCTORATE BC I WAS PROMISED JOB AT LOCAL UNIVERSITY THAT

I WAS TEACHING PT”

“Offered a fellowship”

“Online format as I lived on an island in Aleutian chain”

“Opportunity for assistantship”

“Prior attendance for masters degree”

“Program was based on family systems epistemology”

“The only program available that I could find at the time”

“They would accept me in spite of my age at mid 50s”

“Weather”

APPENDIX G
DOCTORAL DEGREE RECOMMENDATION
COMMENTS

Would you recommend a doctoral degree in Marriage and Family Therapy to others?
Participant's comments to category of "other".

"Depending upon the career goals of the person in question"

"Depending upon the person's longer term goals I would recommend a doctoral program, possibly MFT."

"Depends on career goals. If academic, yes, clinical? No"

"Depends on what their career goals are."

"Doctorate is in Clinical counseling"

"I received a PhD in Clinical Psych, MA in MFT. I would do the same again. I don't think I qualify."

"I think the subject area of one's PhD is important mostly to others who share PhDs in the same area"

"I would recommend a degree in M&F therapy. For PhD make sure committed-it is sacrifice"

"if appropriate to their career and personal goals"

"If the person wanted to teach in higher ed, yes. If they only wanted to do clinical work, no."

"IF THEY WISH TO TEACH"

"if you want to teach eventually"

"It depends on the program and the desired end purpose of the PhD"

"It depends on their goals."

“It would depend on their career goals.”

“It would depend on what their career goals are.”

“It would depend upon their interests and past work experiences”

“Know the advantages and disadvantages of MFT vs other disciplines, especially if expected to work cl”

“my degree was in counseling psychology—not marriage & family therapy”

“MY DOCTORATE IS IN CLINICAL PSYCH; MY MASTERS IS IN MARRIAGE & FAMILY”

“my doctorate is not in M&FT”

“My Ph.D. is in Counselor Education. I just happen to be an LMFT.. so generally, no.”

“My PhD is in Child and Family Studies; I would recommend that degree.”

“My PhD is not MFT—it is in psychology, but I have a MFT license as well.”

“Need to know: LMFTs are not accepted by some insurers and are paid less than psychologists.”

“Only because MFT still behind in terms of earning potential compared to Psychologists.”

“Only if pursuing a career in academia or wealthy to payoff student loans”

“Only if they intend to use the degree to obtain a faculty position in the future.”

“only if you want to do research, not for people who want 100% clinical work”

“PhD in Counseling Psychology with emphasis in MFT”

“Primarily for the “prestige” of the doctorate degree.”

“Probably; it would depend on the curriculum; I pieced together a program”

“RECEIVED DOCTORATE IN COUNSELING PSYCHOLOGY”

“the question below is dichotomous when I would recommend both mine and others”

APPENDIX H
SURVEY QUESTIONNAIRE

The completion of the following questionnaire constitutes your informed consent to act as a participant in this research.

**Questionnaire for: The Perception of Marriage and Family Therapists
Regarding Their Return on Investment (Financial, Emotional, & Relational)
When Getting Their Doctorate Degree**

**Check the best answer for each question with SA=Strongly Agree,
A=Agree, D=Disagree, and SD=Strongly Disagree.**

Financial Aspects

1. My doctoral degree was worth every cent it cost me to get it.

SA A D SD

2. The financial hardships for my family in getting my degree were great.

SA A D SD

3. It will likely take me over 10 years to recoup the expenses of getting my doctoral degree.

SA A D SD

4. Getting the doctoral degree is one of the smartest financial decisions I have made.

SA A D SD

5. The expenses of getting the doctoral degree were well worth it.

SA A D SD

6. The money spent in getting the doctoral degree could have been invested more wisely.

SA A D SD

7. Most likely I will not recoup the investment and income lost in securing the doctoral degree.

SA A D SD

8. For financial reasons I wish I had secured a different graduate degree.

SA A D SD

9. The university provided adequate financial support in getting the doctoral degree.

SA A D SD

How do you evaluate the financial return in having got your doctoral degree? Answer in 400 words or less.

Emotional Aspects

10. The emotional reward of securing the doctoral degree was worth it to me.

SA A D SD

11. Getting the doctorate took an emotional toll on my family.

SA A D SD

12. The work of getting the doctorate strengthened my primary relationships emotionally.

SA A D SD

13. The emotional rewards to my life were just compensation in getting the doctorate.

SA A D SD

14. Getting the doctoral degree improved my family relationships.

SA A D SD

15. The emotional investments involved in getting the doctoral degree were worth it.

SA A D SD

16. My emotional health was improved through the process of getting the doctoral degree.

SA A D SD

16. I have never had better emotional health than I have today.

SA A D SD

17. Getting my doctoral degree took an emotional toll on me.

SA A D SD

18. My doctoral program offered the emotional support I needed to get through the process.

SA A D SD

How do you evaluate the emotional return on your investment in getting the doctorate degree? Answer in 400 words or less.

Relational Aspects

19. I am having the best relationships of my life at the current time.

SA A D SD

20. I have a much better understanding of how relationships work due to my doctoral studies.

SA A D SD

21. I seem to have fewer relationship issues than before getting my doctoral degree.

SA A D SD

22. I have fewer relational cutoffs than before pursuing the doctoral degree.

SA A D SD

23. The improvement in relationships has been a part of the return in getting the doctoral degree.

SA A D SD

24. I have a much better understanding of my part in creating relationships as a result of the doctoral work.

SA A D SD

25. I had a good working relationship with my major advisor while pursuing the doctorate degree.

SA A D SD

26. I lost relationships as a result of getting the doctoral degree.

SA A D SD

27. I struggle more with relationships since getting the doctoral degree.

SA A D SD

How do you evaluate the relational return on your investment in getting the doctoral degree?
Answer in 400 words or less.

APPENDIX I
FINANCIAL RETURN ON INVESTMENT
STATISTICAL TABLES
10,11,12,&13

TABLE 10

Responses by Category for Financial Return on Investment

FINANCIAL RETURN ON INVESTMENT	SA	A	D	SD	N/A
FINANCIAL RETURN ON INVESTMENT	M/F	M/F	M/F	M/F	M/F
My doctoral degree was worth every cent it cost me to get it.	18/37	12/13	2/3	0/4	0/0
The financial hardships for my family in getting my degree were great.	3/10	8/10	12/21	8/9	1/7
It will likely take me over 10 years to recoup the expenses of getting my doctoral degree.	7/12	3/11	7/12	13/14	2/8
Getting the doctoral degree is one of the smartest financial decisions I have made.	12/17	13/22	5/10	1/5	1/3
The expenses of getting the doctoral degree were well worth it.	15/30	15/20	1/3	0/3	1/1
The money spent in getting the doctoral degree could have been invested more wisely.	0/7	5/6	12/19	15/23	0/2
Most likely I will not recoup the investment and income lost in securing the doctoral degree.	3/9	1/8	9/17	17/21	2/2
For financial reasons I wish I had secured a different graduate degree.	1/5	9/5	3/16	18/29	1/2
The university provided adequate financial support in getting the doctoral degree.	5/12	16/9	6/13	3/10	2/13

Note: M/F=(Male/Female) SA=Strong Agree A=Agree D=Disagree SD=Strongly Disagree N/A =Not Applicable

Table 11

Means, Standard Deviation, and Variance for Financial Return on Investment Section of the Survey

TABLE 11	FINANCIAL RETURN ON INVESTMENT			
	STATISTICAL ANALYSIS	MEAN	STD. DEV.	VARIANCE
	My doctoral degree was worth every cent it cost me to get it.	1.57	.878	.770
	The financial hardships for my family in getting my degree were great.	2.87	1.160	1.345
	It will likely take me over 10 years to recoup the expenses of getting my doctoral degree.	2.92	1.350	1.823
	Getting the doctoral degree is one of the smartest financial decisions I have made.	2.10	1.088	1.183
	The expenses of getting the doctoral degree were well worth it.	1.67	.889	.790
	The money spent in getting the doctoral degree could have been invested more wisely.	3.18	.960	.922
	Most likely I will not recoup the investment and income lost in securing the doctoral degree.	3.15	1.113	1.240
	For financial reasons I wish I had secured a different graduate degree.	3.30	1.005	1.009
	The university provided adequate financial support in getting the doctoral degree.	2.81	1.372	1.884

Table 12

Financial Return on Investment mean, minimum, maximum, range, and variance.

TABLE 12	FINANCIAL RETURN ON INVESTMENT				SUMMARY ITEM STATISTICS		
	MEAN	MINIMUM	MAXIMUM	RANGE	MAXIMUM/ MINIMUM	VARIANCE	N OF ITEMS
ITEM MEANS	2.979	2.525	3.407	.881	1.349	.106	9
ITEM VARIANCES	.921	.538	1.455	.917	2.704	.076	9

Table 13

Frequency and percentage for each question on Financial Return on Investment.

First row has male/female totals for each then m/f % Second row has m/f combined and % combined

TABLE 13 FINANCIAL RETURN ON INVESTMENT	SA	% of 89	A	% of 89	D	% of 89	SD	% of 89	N/A	% of 89
	M/F Total	M/F Total	M/F Total	M/F Total	M/F Total	M/F Total	M/F Total	M/F Total	M/F Total	M/F Total
My doctoral degree was worth every cent it cost me to get it.	18/3 7 55	20.22/41. 57 61.79	12/1 3 25	13.48/14. 61 28.09	2/3 5	2.25/3.37 05.62	0/4 4	0/4.49 4.49	0/0 0	0/0 0
The financial hardships for my family in getting my degree were great.	3/10 13	3.37/11.2 3 14.60	8/10 18	8.99/11.2 3 20.22	12/2 1 33	13.48/23. 59 37.08	8/9 17	8.99/10.1 1 19/10	1/7 8	1.12/7.8 6 8.98
It will likely take me over 10 years to recoup the expenses of getting my doctoral degree.	7/12 19	7.86/13.4 8 21.34	3/11 14	3.37/12.3 6 15.73	7/12 19	7.86/13.4 8 21.34	13/1 4 27	14.61/15. 73 30.34	2/8 10	2.24/8.9 9 11.23
139 Getting the doctoral degree is one of the smartest financial decisions I have made.	12/1 7 29	13.48/19. 10 32.58	13/2 2 35	14.61/24. 72 39.33	5/10 15	5.62/11.2 3 16.85	1/5 6	1.12/5.62 6.74	1/3 4	1.12/3.3 7 4.49
The expenses of getting the doctoral degree were well worth it.	15/3 0 45	16.85/33. 71 50.56	15/2 0 35	16.85/22. 47 39.32	1/3 4	1.12/3.37 4.49	0/3 3	0/3.37 3.37	1/1 2	1.12/1.1 2 2.24
The money spent in getting the doctoral degree could have been invested more wisely.	0/7 7	0/7.86 7.86	5/6 11	5.62/6.74 12.36	12/1 9 31	13.48/21. 35 34.83	15/2 3 38	16.85/25. 84 42.69	0/2 2	0/2.25 2.25
Most likely I will not recoup the investment and income lost in securing the doctoral degree.	3/9 12	3.37/10.1 1 13.48	1/8 9	1.12/8.99 10.11	9/17 26	10.11/19. 10 29.21	17/2 1 38	19.10/23. 60 42.70	2/2 4	2.25/2.2 5 4.50

First row has male/female totals for each then m/f % Second row has m/f combined and % combined

TABLE 13 FINANCIAL RETURN ON INVESTMENT	SA	% of 89	A	% of 89	D	% of 89	SD	% of 89	N/A	% of 89
For financial reasons I wish I had secured a different graduate degree.	1/5 6	1.12/5.62 6.74	9/5 14	10.11/5.6 2 15.73	3/16 19	3.37/17.9 7 21.34	18/2 9 47	20.22/32. 58 52.80	1/2 3	1.12/2.2 5 3.37
The university provided adequate financial support in getting the doctoral degree.	5/12 17	5.62/13.4 8 19.10	16/9 25	17.97/10. 11 28.08	6/13 19	6.74/14.6 1 21.34	3/10 13	3.37/11.2 3 14.60	2/1 3 15	2.25/14. 6 16.85

APPENDIX J
FINANCIAL RETURN ON INVESTMENT
QUOTES

FINANCIAL RETURN ON INVESTMENT QUOTES

2. (F) “Still paying for my school debt and will continue to pay for a very long time. Hard to find full time work with benefits in this recession”.

3. (M) “I was able to pay as I went to school and incurred no debt. The agencies have acknowledged my accomplishment, however I have not been promoted to other positions. One agency did increase my pay approximately \$5000.00 per year”

4. (F) “I have had a substantial practice for over 15 years. It's hard to evaluate a dollar amount that the doctorate is worth. I believe that I have more traffic from the internet, my patients insurance bills are not questioned, parents trust me more, there is a greater degree of respect for the advanced education. My fees are higher. I believe that my higher fees cover my school debt, and the degree keeps my practice strong.”

5. (F) “Financial return was not a consideration. I was fortunate to be awarded a graduate assistantship which paid off of my tuition except for one \$5000 summer course in supervision, and I also received a generous stipend for my work as a graduate assistant. However, it took me a total of 12 years to earn my degrees at USC and the license to practice before I began earning income as a Marriage and Family Therapist. My two youngest children were going through significant emotional upheaval which made

concentrating on my studies very difficult. I currently still owe about \$55,000.

Fortunately, the interest rate is less than 3%, but I'll be 88 before it is paid off. If my health remains good I would like to continue working indefinitely. I'm working about 20 hours/week, but my average income/session is only about \$50. The range is from \$37.55 to \$175/session. The former is working at my church agency, and the latter is from full pay private practice clients.”

6. (M) “If the goal is to make money a PhD in MFT is not a good investment. There are easier and less stressful careers that earn a larger paycheck. The PhD has opened doors that a MA/MS would not have within the field of MFT. Administrative and academic jobs which commonly carry a higher earning potential are more readily available when one has a PhD. So within the field of MFT, and given the career goals I had when I started in the field the PhD has had a significant return financially. Compared to other career choices it may be viewed as a poor investment.”

7. (M) “Well worth the financial investment. I have no current school debt.”

8. (F) “have been out of school a long time, so my experience will be different. I do not think the financial return is good at all- I would have been better served financially if I had switched to psychology for my doctorate, and have lost tons of money as a result of my decision. However, I didn't do this for primarily financial reasons.”

9. (M) “positive--no school debt, paid off has definitely increased my income in fees and in teaching opportunities”

10. (M) “My wife and I paid off the debt accrued (approximately \$10,000) in just over 5 years post-doctorate.”

11. (M) “beyond my expectations. very satisfied.”

12. (F) “The financial return was a secondary gain for me; it was not the primary reason I got the degree.”

13.(F) “I paid as I went, so there is no debt. I do not think my practice would be any smaller if I did not have a PhD.”

14. (M) “Part of it is being able to "comfortably" support my family. The return on investment is usually quite long term. Insurance & 3rd party entities have significantly reduced ones ability to make "good money" as well as the astronomical cost for school & clinical supervision. Mental Health Clinicians have always been the "bastard child" of all health care services & lowest compensated on the financial totem pole. We really don't know how to conduct business quickly & successfully.”

15. (F) “The financial return on my Ph.D. was not a good financial decision . . . in fact, it was one of the worst financial decisions I could have made. Prior to pursuing my Ph.D. in MFT, I worked with my M.A. in Clinical Psychology. I made very good money--50,000/yr+ (in 1989). Around that time, I was introduced to systemic ideas and didn't allow finances to keep me from pursuing my Ph.D.--this wasn't the smartest decision, but I've never regretted making the choice I did. . . . A sidebar to this. I incurred HUGE student loan debt. My bachelors and masters (I paid for both) were paid for, so I didn't mind obtaining student loans at the time. I now regret that decision. I wish that I had given more thought to the loan issue. I'm now repaying loans that are HUGE. I've consolidated and my loan payments are in excess of 700/month.

I paid off two big chunks when I came into a little money--but then had to go into forbearance for a period of time. The interest killed me!! I'm back to owing a lot!!”

16. (F) BLANK

17. (M) “It took my 8 years to finish the degree, during which time I also went through a divorce and almost went bankrupt. My current job was obtained with my MA degree. I am actively seeking a job with my PhD, largely in part to recoup lost money and pay back student loans. Since my degree is only 6 months old, it is difficult to ascertain what the actual financial return of my degree will be. Perhaps, over the long run, it will have been worth it. Right now, though, it seems as if it cost me much more than I gained.”

18. (F) “I have had no return to date with my PhD and have loans of \$100K that will follow me to my grave!”

19. (F) “I knew what type of job I wanted and I needed a Ph.D. in some type of counseling. I would have preferred to get it in psychology because it's more marketable, but I was not accepted in the doctoral program of my choice. I do not have any school debt since I've been out of school and working for 20 years”

20. (F) “Getting my PhD made getting paid easier when I was in private practice. It also allowed me to earn more as faculty when I began teaching. However, the return on investment is questionable when you mainly want to do therapy. The opportunity cost for the years to get a doctorate is substantial. I consider it worthwhile because I prefer teaching. However, there are far more teaching opportunities in the field of Psychology. Doing it over, I might have chosen to pursue a doctorate in psychology. Due to family help, I graduated with little debt. It has long been paid off.”

21. (F) “I seldom think of it in financial terms. But I have developed a successful career that would not have been possible without the doctoral degree. My loans are paid off.”

22. (M) “Income and employment opportunities compared to other possible professions”

23.(M) “SUPURB , EXCELENT, WONDERFUL”

24. (M) “Good return, but I wish more companies offered student loan repayments”

25. (M) “If I had it to do over again for financial or emotional or practical reasons I would not do anything of significance differently”

26.(F) “Will I pay off my loans and still be able to invest money for retirement, while living comfortably.”

27. (M) “Of five PhD students in my class I was the only one paying out of pocket. The program turned out to be marginal but I went with the midset to make it a great education and I did. I did not go for financial reasons (I could have gone for another PhD on scholarship) but the financial returns have been significant. I have written five books, presented trainings around the world, and all my professional pursuits have been enhanced by a PhD. It was not the program I attended that made the difference but the combination of my own innovations and experience with the doctorate. I was not focused on cost when picking a program (I chose the most expensive one available) and I am not focused on return now, however there has been an undeniable financial return with a PhD.”

28. (M) “No debt. CV with doctorate much more 'salable' for jobs (teaching, directorships) even insurance companies”

29. (F) “Great return. I have no debt.”

30. (F) BLANK

31. (F) “I pursued the doctorate in a COAMFTE program for personal satisfaction, not for financial reasons. I worked part time throughout most of the program, was supported by my spouse, and did not incur debt. We did sell our home and withdrew retirement funds to pay for a portion of the cost. If financial gain was the main factor, I would have pursued a doctorate in psychology.”

32. (F) “The financial return has been negligible, salary-wise, and it will take YEARS to earn back the amount paid out. I owe the school nothing, no loans, etc. I was fortunate that I was able to pay the tuition out-of-pocket, and therefore got a small discount on my tuition (operative word being small). My salary increased minimally. However, I pursued the PhD for myself, to achieve a personal goal.”

33. (M) “I .no debt. My degree gives me credibility to publish”

34. (F) “A gross income of close to \$148.00 per year using only cash paying clients in less than 3 years. Plus signing with a publisher with a near date of publication of first book.”

35. (M) “Financially it would have paid greater return if I had majored in a hard science, engineering, law, pharmacy or business. The financial return for my personal growth was worth it and to my family as I am a better husband and father than if I had a different major. Also, the personal fulfillment has been a good investment. I doubt that I would be any happier or satisfied in a different profession.”

36. (F) “I compare the long term income of my current professions against that of a masters degree. I then compare the additional debt incurred against that of a masters degree. As I am using my degree to enter into a faculty position along with counseling, I have more sources of income.”

37. (M) “It was money well spent although it was not the financial reason for getting my Ph.D. degree but the personal satisfaction.”

38.(F) “I don't have any school debt. I paid cash as I registered for each semester. Finances were not a consideration in getting a PhD. I did it for personal reasons and a

sense of accomplishment. Having a financial return through my practice would be lovely. It has not happened. So I must be satisfied with my sense of accomplishment which is huge!”

39. (F) “I did not incur any debt.”

40. (F) “Considering that Masters level therapists make the same amount per hour according to all major insurance companies, FINANCIALLY it was not a wise investment.”

41. (F) “No debt ever. I was married and my husband paid for it. Additionally, I worked part time the 1st 2 years of the program and was paid my internship year.”

42. (F) “I was able to get a very low interest rate (2.6%) with Sallie Mae which contributes to ease in my financial obligations.”

43.(F) “I had less than \$5000 in debt at the end of my doctoral degree, which is very lucky. I currently make almost \$80000 per year, which I think is a good salary.”

44. (M) “I have already paid off my student loan debt (but have been out since '91).

Given that I was making around \$35,000 prior to getting the degree but then started post-

doc employment at \$51,000 and now am at \$100,000 (plus retirement and other benefits), I believe it has been well worth while.”

45. (F) “I returned to my private practice upon graduation and completely paid off all of my education debt. I continue to be able to work, support myself, and my family.”

46.(F) “Abundant”

47. (F) “At present, since I only began a practice 4 months ago and am doing my clinical hours for my license, financial return is poor. I have no school debt as I was fortunate to have my employer pay for 75% of my schooling while I was working full time. This makes a HUGE difference.”

48. (F) “No current school debt. Did not pursue the degree for financial return.”

49. (M) “Due to my previous careers, finances were not a significant issue. I haveore than recouped the cost of the schooling, ut I am unlikely to recoup the "lost income" from teh six years I spent pursuing the degree.”

50. (F) “I have not calculated the exact financial amount, but it does help me get on insurance panels so that I may be reimbursed, otherwise I would miss out on some business.”

51. (F) “Having a Ph.D. sets me apart from the MFT’s who do not have it. I have many clients tell me that they chose me because I have the Ph.D. believing that makes me more knowledgeable and effective and they are willing to pay more for that expertise. I also perceive receiving greater respect from referring Professionals. I did not have to work while I was doing my MA and PhD coursework and comps from 1979 to 1984. Tuition was much lower back then and I was able to pay for my schooling as I went along as a research assistant and teaching associate. I finished with no debt.”

52. (F) BLANK

53. (M) “I had a full assistship to off set tuition - no school debt. Learning more throughout the program resulted in priceless knowledge and wisdom that was acquired - could not have been learned with a Mastes degree alone.”

54. (F) BLANK

55. (F) “I’m years beyond my debt, fortunately. It allows me to support myself and have a good quality of life.”

56. (F) “I have no debt, my PhD work was financed through my assistantship, and supplemented with 2 scholarships and a fellowship. Even though I have a PhD, I am paid as a Master's level therapist by insurance companies. I was not interested in making a lot of money. I was interested in becoming the best therapist I could be. I got my PhD for the extra knowledge, not the extra pay.”

57. (F) “High financial return. Again, I have a license, and have had licenses, in LMFT in different states, but I also have a psychology license. The family therapist aspect filled out my qualifications as a child/adolescent psychologist.”

58. (F) “Paid off student loans in five years, not ten, and feel that it was well worth the debt based on current income.”

59. (F) “Financial return is based on one's business sense, program development, and marketing skills. If I base my financial return solely on baseline income of my licensure, then the financial return would be dire. I have exercised personal skills in expanding my business not learned or acquired by my PhD program. Therefore, although the training I received greatly benefits the success of my therapeutic skills, it is the business skills not addressed nor taught in my PhD program that aids in financial success.”

60. (F) “Substantial financial return. No school debt.”

61. (F) “My doctorate has helped me to be flexible and redesign my career as needed.”

62. (M) “My school debts have long since been paid off, and the PhD in Psychology was considered the terminal degree for professional practice at the time I graduated in 1985.”

63. (F) “My program was "pay as you go." When I received my doctorate, I owed nothing. The financial return is huge--I got an immediate pay raise at work, and am better qualified to secure employment elsewhere if I choose.”

64. (F) “Was not interested in financial gain - sought only knowledge to augment my Counseling background”

65. (F) BLANK

66. (F) “Good.”

67. (M) “Finacially it has been very beneficial. I do not have any school debt.”

68. (F) “I did not incur any debt for my degree and it enabled me to earn a good living and a secure retirement”

69. (M) “I paid cash along the way... did not receive any financial aid... debt free.”

70. (M) “I did it with little debt as I worked on a graduate stipend which reduced the cost significantly. I also had secured other working investments prior to the doctorate degree (10 years working as a Masters level therapist).”

71.(F) “Student loans total about \$100,000. I wish I would have known how to manage my financial aid better right from the get go, as a freshman in college. No one told me, and that is the problem many Americans are facing today. Although I appreciate my doctorate and it allows me to do what I enjoy-teaching, the costs of financing my education are much higher then I will ever recoup from employment.”

72. (F) “It made me more competitive in my current employment and i was paid a higher salary then master's level employees”

73. (M) “Although the program I went to was very expensive, with other programs that would have been much less expensive and yet still given me a high quality experience, I was able to double my yearly income within 2 years of graduating in large part because of the degree, thus it was worth it.”

74. (M) “I know that it gave me an edge up in getting some of the jobs/positions that have I had. So in that regard it was worth the financial cost. Am I convinced that I am overall financially ahead, as opposed to someone with a master's degree--no I am not. Someone with a master's degree that is a skilled marketer/ entrepreneur could do just as well as someone with the PhD.”

75. (F) “I do not have any debt from this program. I paid in full each semester, no loans.”

76. (M) “I had minimal debt and buckled down and paid off my student loans within 2 years. I would counsel others not to get into \$100,000 debt for a degree that will start you out at \$40,000.”

77. (M) “The income I have earned over the last 30 years”

78. (M) “It is about the same as on engineering degree (if did not go into management) but then i have a large and successful practice”

79.(F) “I paid as I went so I have no debt. Because of my degree I have far more credibility in the eyes of others which ironically gives credence to what I was already doing. It also opens up doors for speaking engagements and referrals for those who prefer a PhD. Makes one more marketable as an expert.”

80.(M) “I was able to secure 1/4 and 1/2 time assistantships for both master and doctorate which help make it very affordable and made financial sense to continue with doctorate. I graduated owing \$25,000 in student loans which has not hurt me financially”

81. (F) “PERHAPS, if I had taken a salaried position, my financial return could have been higher and sooner. However, in independent practice and teaching, "other" elements, mainly differentiated reimbursements from insurance have sorely affected my earnings/ROI”

82.(M) “Compared to my other universities, my doctoral degree university was inexpensive, so my total school debt of approximately \$43K for 9 1/2 years of schooling seems fortunate, especially considering loans/grants/scholarships/me funded all of it. I think I'm making more now in practice/consulting/speaking than I would have made with only a master's degree, but I'm unsure. My main reason for getting a doctoral degree was not to make more money.”

83. (F) “I paid cash and had a wonderful tuition reimbursement program through the hospital. My tuition was not a burden.”

84. (F) “Hourly rate increased & two adjunct teaching positions. Still paying on student loans & will take a while to pay off.”

85. (F) “PAYING OFF MY LOAN OF \$66,000..THE DOCTORATE DOES NOT AFFORD ME ANY FINANCIAL ADVANTAGES AT THIS TIME SINCE I DID NOT GET A FULL TIME JOB AT THE UNIVERSITY I WAS WORKING AT”

86.(F) “In the days of indemnity insurance programs having a doctorate was invaluable. It still allows me to charge more than a non-doctoral therapist . I suspect I get more clients because of that degree. No debta.”

87. (F) “Debt from school compared to earning capacity”

88. (F) “UNABLE TO GET A FULL-TIME TEACHING WITH MY DEGREE”

89. (M) “I subtracted the one year difference of my pay without the doctoral degree, with a doctoral degree; then divided the cost of my student loans by that amount to see when I would break even. I subtracted that number from the amount of years I anticipate practicing.”

90.(F) “I have no current school debt. My financial return has been fair, relative to other the mental health professions. If compared with doctoral degrees in technical fields, my financial return is terrible. Anecdote: In 1986, I graduated with my PhD and in 2000 my son graduated with a BACHELOR's in electrical and computer engineering. His starting salary was \$30,000 more than I was making; at the time I had a full time private practice and worked part time as an assistant professor in an mft program at a liberal arts college. (Son has since earned his master's - but no need for a PhD.)”

91.(F) “I will not likely recoup all expenses for my doctorate as I took the degree later in my professional life.”

92.(F) “I used my inheritance and our savings. I did not pursue a doctorate for financial gain, I did it for personal growth to enhance my development as a supervisor of students.”

93. (M) “ neither have, not had any school debt. My wife was a greaduWhile I was never wealthy I loved my work and always had more than enough to enjoy the stanrd of liing I wished to have.”

94. (F) “The decision to go for the PhD was only partially dependent on money. I could make more money in the profession(s) I had been in (Store owner, Institutional Stock

Trader). I went into it because it interested me, I thought it meaningful work, it was intellectually stimulating to me, it fit what I needed at the time. I went on for the PhD vs the MA because I wanted to be able to bill Insurance and get the maximum payment possible and I loved the study/schooling.”

Note: Comments downloaded without adjusting for spelling or grammar.

(M) = Male (F) = Female

APPENDIX K
EMOTIONAL RETURN ON INVESTMENT
STATISTICAL TABLES
14, 15,16,&17

Table 14

Survey responses by category for emotional return on investment

TABLE 14	EMOTIONAL RETURN ON INVESTMENT	SA	A	D	SD
	RESPONSES FROM SURVEY QUESTIONNAIRE	M/F	M/F	M/F	M/F
	The emotional reward of securing the doctoral degree was worth it to me.	23/44	6/11	1/1	1/2
	Getting the doctorate took an emotional toll on my family.	2/8	12/19	12/20	5/11
	The work of getting the doctorate strengthened my primary relationships emotionally.	6/8	17/24	7/23	1/3
	The emotional rewards to my life were just compensation in getting the doctorate.	12/22	15/25	2/8	2/3
	Getting the doctoral degree improved my family relationships.	8/7	13/24	9/22	1/5
	The emotional investments involved in getting the doctoral degree were worth it.	14/29	13/25	3/2	1/2
	My emotional health was improved through the process of getting the doctoral degree.	6/19	13/23	9/13	3/3
	I have never had better emotional health than I have today.	13/25	10/22	7/10	1/1
	Getting my doctoral degree took an emotional toll on me.	3/7	12/20	11/19	5/12
	My doctoral program offered the emotional support I needed to get through the process.	2/14	19/21	10/14	0/9
Note: M/F (Male/Female)		SA=Strongly Agree	A=Agree	D=Disagree	SD=Strongly Disagree

Table 15

Mean, standard deviation, and variance for responses on Emotional Return on Investment

TABLE 15	EMOTIONAL RETURN ON INVESTMENT	MEAN	STD. DEV.	VAR
	The emotional reward of securing the doctoral degree was worth it to me.	1.34	.690	.476
	Getting the doctorate took an emotional toll on my family.	2.61	.912	.832
	The work of getting the doctorate strengthened my primary relationships emotionally.	2.27	.780	.608
	The emotional rewards to my life were just compensation in getting the doctorate.	1.84	.838	.702
	Getting the doctoral degree improved my family relationships.		.834	.69
		2.31		5
	The emotional investments involved in getting the doctoral degree were worth it.	1.64	.742	.551
	My emotional health was improved through the process of getting the doctoral degree.	2.10	.892	.796
	I have never had better emotional health than I have today.	1.81	.824	.679
	Getting my doctoral degree took an emotional toll on me.	2.61	.925	.855
	My doctoral program offered the emotional support I needed to get through the process.	2.29	.882	.777

Table 16

Mean, minimum, maximum, range, minimum/maximum, and variance on Emotional Return on Investment items.

TABLE 16	EMOTIONAL RETURN ON INVESTMENT				SUMMARY ITEM STATISTICS		
	MEAN	MINIMUM	MAXIMUM	RANGE	MAXIMUM/ MINIMUM	VARIANCE	N OF ITEMS
ITEM MEANS	2.957	2.602	3.670	1.068	1.410	.134	10
ITEM VARIANCES	.699	.476	.861	.384	1.806	.016	10

Table 17

Frequencies and percentages to survey questionnaire in the area of Emotional Return On Investment

TABLE 17 Questionnaire responses in %'s	SA	Percent	A	Percent	D	Percent	SD	Percent
	m/f total f	%	m/f total f	%	m/f total f	%	m/f total f	%
The emotional reward of securing the doctoral degree was worth it to me.	23/44 67	25.84/49.44 75.28	6/11 17	6.74/12.96 17.9	1/1 2	1.12/1.12 2.25	1/2 3	1.12/2.25 3.37
Getting the doctorate took an emotional toll on my family.	2/8 10	2.25/8.98 11.23	12/19 31	13.48/21.35 34.83	12/20 32	13.48/21.35 35.95	5/11 16	5.62/12.36 17.98
The work of getting the doctorate strengthened my primary relationships emotionally.	6/8 14	6.74/8.99 15.73	17/24 41	19.10/26.97 46.07	7/23 30	7.87/25.84 33.71	1/3 4	1.12/3.37 4.49
The emotional rewards to my life were just compensation in getting the doctorate.	12/22 34	13.48/24.72 38.20	15/25 40	16.85/28.09 44.94	2/8 10	2.25/8.98 11.23	2/3 5	2.25/3.37 5.62
Getting the doctoral degree improved my family relationships.	8/7 15	8.98/7.87 16.85	13/24 37	14.61/26.96 41.57	9/22 31	10.11/24.72 34.83	1/5 6	1.12/5.62 6.74
The emotional investments involved in getting the doctoral degree were worth it.	14/29 43	15.73/32.58 48.31	13/25 38	14.61/28.09 42.70	3/2 5	3.37/2.25 5.62	1/2 3	1.12/2.25 3.37
My emotional health was improved through the process of getting the doctoral degree.	6/19 25	6.74/21.35 28.09	13/23 36	14.61/25.84 40.45	9/13 22	10.11/14.61 24.72	3/3 6	3.37/3.37 6.74
I have never had better emotional health than I have today.	13/25 38	14.61/28.09 42.70	10/22 32	11.23/24.72 35.95	7/10 17	7.87/11.23 19.10	1/1 2	1.12/1.12 2.24
Getting my doctoral degree took an emotional toll on me.	3/7 10	3.37/7.87 11.24	12/20 32	13.48/22.47 35.95	11/19 30	12.36/21.35 33.71	5/12 17	5.62/13.48 19.10
My doctoral program offered the emotional support I needed to get through the process.	2/14 16	2.25/15.73 17.98	19/21 40	21.34/23.60 44.94	10/14 24	11.23/15.73 26.96	0/9 9	0/10.11 10.11

Note: SA= Strongly Agree; A=Agree; D=Disagree; SD=Strongly Disagree

M/F= male/female

APPENDIX L
EMOTIONAL RETURN ON INVESTMENT
COMMENTS

EMOTIONAL RETURN ON INVESTMENT QUOTES

2. (F) “The entire process was extremely gut wrenching. I felt so alone without any support from the professors. My peers felt the same way. We all believed we had to find our own solutions. It was like being home schooled. It really took its toll on me and my entire family, especially my spouse.”

3. (M) “Not much has changed. Personal satisfaction more than anything else.”

4. (F) “I have a deeper respect for myself for persevering through the process. The feedback from my professors was gratifying and ego-strengthening. Writing my dissertation was a fascinating and rewarding experience of struggle and intellectual challenge. I was thrilled to have it accepted. 57 days after I graduated, my father died suddenly. The next year was very difficult for my family. I believe that the emotional strength I gained from the doctoral process supported me and my family during that time.”

5. (F) “I had survived two tragic marriages, was depressed, and had very little self-confidence. The graduate program experience enabled me to heal, gave me the ability to overcome my depression and improve my self-confidence substantially. Since I became

licensed I have really been enjoying my life, both working with clients and my personal life. I am active physically and socially.”

6. (M) “The degree itself was exciting to earn and offered a sense of achievement. The emotional toll of working with clients can be big and given the limited financial resources in this profession it makes it difficult to get away on a regular basis. Emotionally I am more knowledgeable than the common person due to the training. However, due to the type of work I do there is a greater emotional toll taken. For example, having to listen to stories of rape, incest, drug abuse etc. is emotionally taxing. While this would also be true with a MA degree it would not be as present in a different profession. The emotion of getting the doctoral degree was more around the high expectations of the program, lack of quality time, money and having to move across the country to earn the degree.”

7. (M) “Good emotional return. While there were some difficult times with specific professors, overall it was a good experience.”

8. (F)” I am a student at heart, and loved being engaged at this level. I enjoyed every moment of my doctoral student experiences. I particularly loved the MFT coursework and practices, which were a big draw to the program I chose (COAMFTE-accredited). I'm not sure what you want to know about emotional process after the doc experience -- I graduated 32 years ago, so there are a lot of processes there. I can say that, as I got older,

I regretted what I cost myself in terms of income and professional status. I could have switched to a psych degree and done a specialization in family work, but that was not easily available then. While finances was not much on my radar when I was a student, it became more so as a practitioner, particularly when I worked with psychologists who provided the same services for a higher rate of reimbursement. I don't think universities adequately prepare students for the reality of that! I do not, however, regret the area of study or the excellence in training.”

9. (M) “very exhausting in that it took time away from my primary family relationships; after the Ph.D., my family relationships were strengthened, partly because I was more available, but also due to what I learned in the process of my studies”

10. (M) “It was challenging emotionally during the doctorate degree, but that challenge forced me to develop some coping strategies that helped with future challenges. The emotional challenges also created greater reliance on my spouse as an emotional partner.”

11. (M) “greater self enlightenment and validation”

12. (F) “My PhD was "unfinished business" for me. I could not continue with graduate school after my BA. It took a while but the wait was everything I expected it would feel like to me.”

13. (F) “I love learning, and I greatly enjoyed the courses I took. Getting a PhD gave me an excuse to study. However, I spent way too much time on my thesis and dissertation. Emotionally, the thesis and dissertation process was a large emotional and time drain. I strongly feel those months of my life were wasted. I did greatly enjoy the time spent with my professors.”

14. (F) “Emotional return is also directly tied into the financial well being or worth that one receives subsequent to acquisition of a certain (educational) goal. That was not & still is not reached by me in my opinion. I'm emotionally rewarded when I help my clients &/or students to get through their tough times. This is rapidly eroded when I constantly get reduced compensation & added administrative duties (i.e. scores of paper work, pre-approvals, low pay). I'm a therapist - NOT a paper pusher for insurance companies. Independent contractors (private practice folk) get about 30 to 50% of their "fee for hire" + NO BENEFITS. The client population is more mentally ill w/o inpatient resources. Your risk is high & your yield is low.”

15. (F) “There are multiple layers to these questions. For me, the emotional investment was well worth the toll it took. Emotionally it was difficult at times (for a multitude of reasons); however, I've never once regretted the decision. It didn't improve or strengthen my relationships--namely, because I felt my relationships with family members were

already strong and getting the Ph.D., like any other life stressor, sometimes challenged relationships, but over the long haul didn't really influence my relationships with others. Personally, I feel "emotionally stronger" due to my education--the things I learned as part of my training and the life experiences that I have been exposed to and involved with because of my chosen profession and degree. The shift in thinking that occurred as part of my training was taxing. I liken it to "learning to think"--I was exposed to a new way of viewing the world--myself, my relationships, the world in general. So, my training changed me at a fundamental level."

16. (F) BLANK

17. (M) "This is difficult to ascertain. My immediate family relationships were strengthened as my family rallied around to support me. And I have gained new friends. On the other hand, I have been through a divorce and the loss of another significant romantic relationship during the PhD. I have also lost many friends. I chose my PhD program because it was a convenient location to my wife's (now ex-wife's) school choice. However, that required a move away from my home to a city to which I do not feel connected. I am currently trying to find a job away from this city. However, the marital relationship was not strong when we came. Perhaps I should have divorced my wife before the drastic move and been content with my MA degree. I pursued the PhD because I want to teach at some point after I finish my clinical career. I thought it best to

do so while my (ex) wife was in school so that we could start a family afterwards. We divorced instead and she dropped out of school altogether.”

18. (F) “Where your self-esteem was on a scale of 0 to 10 before and after. I was 10 in both cases except unhappy about not getting positions after obtaining my PhD perhaps due to my age.”

19. (F) “It was difficult since I was a single parent with 2 children at the time I went back to school. My children had to change schools and leave extended family for 2 years while I did the coursework. They were both wonderfully supportive and in retrospect, appreciate the opportunities they had during the experience. I regreted not having the financial resources to meet all of their needs at the time, but feel it was worth it overall.”

20. (F) “I am proud to have finished a doctorate. It is an accomplishment that is very meaningful to me. The experience was challenging but also satisfying. My doctoral program consciously aimed to help the students get through and to support each other.”

21. (F) “Doctoral study was very important to developing my sense of self.”

22. (M) “Life direction prior and after degree. Hard to focus on emotional process during the time earning my degree. My wife died during the process.”

23. (M) “ DURING-MIXED ,SOMETIMES HARD OFTEN ENRICHING. AFTER-ALL GREAT AND BETTER”

24. (M) “It was the most rewarding moment of my life.”

25. (M) “It was a fair "investment" emotionally overall; there were emotional ups and downs during the doctoral process primarily as a result of the first program and what took place individually and collective during the three years plus I spent in this first program. The program where I completed my doctorate was overall less emotionally challenging even though I commuted a significant distance for months before finishing.”

26. (F) “Am I emotionally more healthy today than I was before I got my degree? I was extremely stressed out during my program, and my committed relationship suffered. I did seek some therapy.”

27. (M) “Being a college student is for the young. I was a CEO with professional licenses going into the program and the program made it very difficult for me emotionally. Because I was a known factor there was some hazing from the faculty initially. The program made me work harder than other students and at times were intentionally disrespectful, they thought I needed to be humbled. However, most of the

faculty came around and were apologetic after the initial nonsense. I also had to take a 40 hour a week internship on top of my 60 hour a week job. So the emotional expenditure was considerable.”

28. (M)” I take pride in my doctorate. It affords higher social/political status, even with patients (fee-structure)”

29. (F) “All good. I valued the support, appreciated my peers and professional relationships and I felt successful.”

30. (F) BLANK

31. (F) “The main satisfaction was having a purposeful and meaningful career. The toll on my primary relationship was tough but we survived and eventually thrived. My children did great throughout and were very proud of my achievement.”

32. (F) “I enjoyed the research and writing of the dissertation. I’ve been published in several journals, so it was not horrible. So I thought. The re-writes and returns became demoralizing; I barely got the dissertation accepted in time to graduate. I am not an emotional person, but with all the last-minute drama, emotionally I was a mess, and it took a while to be able to dial it down. After graduation, I had an abundance of spare time

all of a sudden -- what to do? When I signed my name with PhD following it, my first thought was, "can I really write that?" I've talked to other recent PhD graduates who have had similar experiences - women, mostly. I've settled into it now, and the lessons learned as a result of the process, not only the emotional ones, but also the ones that come from the discipline of the process itself, have sunk in and are a part of the way I think. It was worth it, but I would advise anyone to think long and hard before they set forth on the journey."

33. (M) "I didn't go to school for emotional return. Didn't matter than doesn't matter now."

34. (F) "Self-growth and better interpersonal boundaries."

35. (M) "It was fully worth it. Other than the being poor while a graduate student the emotional return has been very good."

36. (F) "The emotional process during coursework was not very intense. However, during the comprehensive final process and dissertation my emotional process was very intense and at points very negative. That being said, having the negative emotional experiences and working through those prepared me for the faculty hiring process/rejection process. While there have been some negative emotional experiences

post-doc (hoop jumping, rejection, questioning the value of your doctorate and the process, student loan pressures), most of the post-doc experience has been positive emotionally.”

37. (M) “Great”

38. (F) “As I was working full-time in a demanding job and part-time in my private practice during my first three years of the doctoral program, it took quite an emotional toll on me. However, I'm not a quitter. Since acquiring my PhD, I feel very satisfied with my achievement so there is a strong emotional sense of satisfaction.”

39. (F) “Getting my doctorate is one of the most rewarding things I have ever done.”

40. (F) “I am proud, confident, self-assured and wise because of this degree. I am blessed to have the knowledge and wisdom provided by this degree and the experience it provides is priceless. I am blessed to share what I know with hundreds of people and watch them progress through life's most difficult moments. It's an honor to be included and trusted by my patients and I would not trade my knowledge and the role it provides for anything.”

41. (F) “Anyone who goes through a doctoral program is going to feel some emotional stress--that's the nature of grad. school, but I'm glad I got my doctorate.”

42. (F) “Stengthening my character and confidence. Emotionally during my program my husband was my foundation; I depended on him more than I thought. After receiving my PhD I look forward to giving back to him more than he gave me. I am greatly aware that I did not complete this process on my own volition.”

43. (F) “It helped that I had an excellent cohort and very good friends during the program. For me, it was also great to be single during school. I got married and had kids later, which was good timing for me. What I learned during school was helpful for later relationships.”

44. (M) “Short term it was pretty difficult. Long term it has been worth it because I did grow personally and professionally through the process. It taxed my relationship with my wife but we eventually grew stronger as well. In addition, the benefit of having a PhD has been very valuable (not just financially). I have been able to take part in many professional activities that I would not other wise have had as much access to (e.g., national presentations, writing; being on boards, etc)”

45. (F) “I suffered emotionally, personally, financially, and my family took a defined backseat to this endeavor. While they speak of the pride they have in my accomplishment, they have determined to not go to college (my children) as a result of enduring their part of my commitment to the degree. I do not regret getting my doctorate and would in fact do it again or have regretted it my whole life. We each have to choose our own destiny.”

46. (F) “Just do it, the benefits will out weight the pain and sacrifice.”

47. (F) “I evaluated emotional return on basis of personal growth and actualization. I value education, love learning and reading which was a strength. Writing my dissertation was not only a culmination of all I knew, but a validation of how and what I think, and I looked forward to using my knowledge in private practice. My spouse was very supportive. I do not think I would have completed my degree or even began a PhD program if I had children. With that said, getting my doctorate was the best moment of my life next to marrying my husband. After graduation I experienced an emotional and physical shift. The ongoing stress had taken a physical toll as well and emotionally it had taken a couple of years to get out of a let down (for lack of a better word). I expected to be able to easily get an intern position to complete my associate hours, but this was difficult since most cannot bill for this license. The difficulty in finding an internship was main reason I opened a practice early.”

48. (F) “Not sure how to answer this. I pursued this degree because of personal interest.”

49. (M) “I love a challenge, and my Sr. Prof "conned" me into doing the PhD instead of my initial goal of a Masters. I'm very glad he did. Besides, my kids can never tell me it's too late to do ANYTHING! Once into the program I just worked hard and took one step at a time. Afterwards I looked for challenging opportunities and pursued them with a great deal of personal satisfaction.”

50. (F) “I was very happy that I did complete my doctorate and have felt more confident since I completed it.”

51. (F) “ Myself and family members were and have been more able to openly and honestly talk about our feelings and needs and to "be there" for one another. Relationship with self and significant others deepened. I am influenced by depth psychology in a way not possible before and use EMDR (trained levels I and II in 1995) with clients to reprocess trauma including "trauma to the self" from early childhood abuse to free them to be who they are. I did take a number of psych courses in grad school which I have found very helpful in developing an eclectic humanistic approach, always imbedded in family systems thinking, to work with individuals, couples and families . Having a small select group in my graduate cohort with whom we felt comfortable to be real and give

and receive honest feedback was probably the most significant emotional process as well as talking with my husband who is a great listener and, for being an engineer, has an amazing ability to know me to my depth and love me anyway!”

52. (F) BLANK

53. (M) “Ways to manage personal boundaries were learned - a big part of the program was continued learning about self of the therapist and personal growth. The comprehensive exam and part of the dissertation process was physically and emotionally exhausting - approx. 6 months of ignoring my on health. No feeling better than accomplishing my PhD!”

54. (F) BLANK

55. (F) “Self confidence, sense of achievement, scholarly involvement, professional identity - positive impact emotionally Friends, colleagues, teamwork, professional support - positive impact emotionally”

56. (F) “Getting my doctoral degree was a growth process which gave me incredible confidence as a speaker, a researcher, a consumer of research, and later as a therapist. Completing a dissertation, and all the final exams was an endurance test, it must be

somewhat like the Olympics. Afterward, you feel like you can do anything. It made me go way beyond what I thought I was capable of doing. Everything I have attempted since then seems easy. My life is so full of activities I enjoy, that most people I know won't even try, because it might take some studying, some effort, and some endurance. Having a research PhD degree means a person is an expert learner. That not only enhances my career as a therapist, but everything I attempt.”

57. (F) “I learned a great deal about my self, others, my family that has been beneficial to me as an individual as well as a therapist.”

58. (F) “Emotional return was very high as I obtained self-validation (I can see Glen smiling at that phrase) for accomplishing a life long goal as well as credibility by peers, which aids in business success.”

59. (F) “Obtaining degree increased my emotional well being.”

60. (F) “I remember I had difficulties with my mentor and we worked them out to have a very productive and rewarding relationship. I felt very supported in my training at the University of Kansas.”

61. (M) “It was a life goal, and the process along the way strengthened both myself and my family relationships even though the process was very challenging at times.”

62. (F) “Getting my doctorate was the fulfillment of a personal goal, so the emotional return has been incalculable. I thoroughly enjoyed the two-year process.”

63. (F) “Personal and professional satisfaction provided good emotional ROI.”

64. (F) BLANK

65. (F) “Good”

66. (M) “Emotionally it was very stressful but rewarding. Any emotional stress I endured was momentary but well worth it. When finishing my degree I felt a relief from the pressure but missed somewhat the focused energy and drive needed to sustain my studies.”

67. (F) “Getting the doctoral took a toll on my emotional life and my family life; however, it was a huge payoff later in my work satisfaction, relationships and financial stability.”

68. (M) “Well worth all the headaches!”

69. (M) “I've matured. Aged. And paid a cost for these decisions. Every decision creates both positive and not-so-positive consequences. Not getting the degree would have also done the same..not better-worse.. but different.”

70. (F) “During my experience, the emotional toll was part of the dissertation process. It is tough once you are "on your own", although I had strong faculty support with my committee members and my then boyfriend, now husband. The emotional toll post degree is in the costs of paying back student loans.”

71. (F) “Nothing more than the usual pressure to work and attend school concurrently.”

72. (M) “It was difficult but I made it through it.”

73. (M) “Emotionally, the PhD was a personal victory. It affirms a sense of worth, competence and professionalism. For the emotional pay off and the additional training I recieved, it was worth it. In strict dollars and cents terms, I have doubts about it's the financial return of the investment unless the person is pursuing an academic position.”

74. (M) “It was difficult but I had a strong encouragement team (my family). I only cried real tears during multivariate stats class...thanks, Dr. Jennings!”

75. (M) “It was hard. I stayed with it and I'm proud of myself.”

76. (M) “My family had no problem adjusting. The program was set up so that I was on site three weeks in the winter and three weeks in the summer for three years, doing all the research, reading, and writing between times while at my primary residence.”

77. (M) “high return. elated from the first day until major advisor/mentor left and then it was just a matter of finishing dissertation and defending it (much less emotionally rewarding-- just work)”

78. (F) “Going through the program was an emotional roller coaster of inadequacy, frustration with the politics, exhaustion, hopelessness, discouragement, anger, joy, pride, camaraderie, hopefulness, and so much more. Once completed I was exalted. I had done it, I came from the housing projects and I did it. I had the illusion of proving my worth to all those who had no faith in me. I also knew, for me that I did it. I had a dream and I achieved it. I am now accepted by me and them as capable and intelligent. I have no more need to prove a thing.”

79. (M) “Although demanding and stressful I was not married or did I have children so it was easy for me to focus on my studies and not become overwhelmed emotionally”

80. (F) “The knowledge benefit was huge. I was proud of my achievement, despite the toil and time. Others have expressed their appreciation and admiration for my doctoral degree. Autonomy is important to me, so the doctoral level plus my experience gave me confidence to have a combo of independent practice and teaching. Relationships with my professors and co-students have extended thru time, which is a very postive development.”

81. (M) “Emotional return: invaluable. During the doctorate experience, I had numerous moments wherein I felt like I emotionally grew or went to a new level. After the doctorate experience, I felt academically fulfilled and content, and that feeling has continued to this day.”

82. (F) “I am very satisfied. I was minimally impacted by the experience. I was lucky to have great family and employer support which made it possible. Dissertation was the only emotionally invasive portion of the program.”

83. (F) “Not sure what you are looking for here (unclear in question). However, I have satisfaction in the fact that I did complete the doctorate in three years.”

84. (F) "I NOW UNDERSTAND WHY PEOPLE OFTEN HAVE THEIR DOCTORATE "ABD" THE DISSERTATION WAS AWFUL, I BELIEVE BORDERED ON ABUSIVE! IT FELT LIKE IN ORDER TO OBTAIN MY DOCTORATE, PASS THE DISSERTATION PROCESS, I HAD TO BE TORTURED FIRST. I ALMOST WAS AN "ABD" STATISTIC, BUT HAVING INVESTED ALL THAT MONEY I PUSHED THROUGH"

85. (F) "I did the doctoral program because an advisor said i should. It was one of the best things I ever did. It opened intellectual doors as well as career doors that I could never have imagined. I like learning and I liked my classmates and valued their emotional support. The degree also gave me status I would not have had otherwise in my marriage. All in all, the degree has been of great satisfaction to me in countless ways."

86. (F) "I measure it in terms of the energy put into the program, what I learned through the program that impacted my ability to care for myself, and how having a doctorate makes me feel (e.g., more confident)."

87. (F) "IT WAS DIFFICULT TO LEAVE MY SON, I HAD TO COMMUTE, TH FACULTY WERE DIFFICULT AND THERE WAS NO EMOTIONAL SUPPORT"

88. (M) “I compared levels and intensity of stress, pressure, and irritability before, during and after the doctoral program.”

89. (F) “I loved being in school and doing the research and gaining the competence and confidence through collaboration with professors and other students.”

90. (F) “The effort and focus required for obtaining the degree helped me strengthen my ability to do this with other efforts. The emotional processing that took place as I grappled with concepts and issues in the realm of depth psychology have rewarded me fully.”

91.(F) “The process of the doctoral program helped me to be a self-differentiated person. i learned how to be a colleague and draw on support from them and offer support as well.”

92. (M) “I took pride in being a doctoral student and my wife also took pride in my being in the program and encouraged me. I did have periods of significant anxiety for my frist 2 years as I was concerned that I did not enough about the field and perhaps did not have the intelligence required to avoid the fate of 2 other persons in our class who failed their qualifying exams and thus did not continue. After I passed my comprehensive exams at the end of my second year I relaxed. I also had ADD, though this diagnosis did not

exist at that time. Thus I felt the need to spend most of my free time studying. It was not until I was 60 and teaching a graduate course in assessment that I realized I had ADD and went onto Concerta, a real gift. I have reaped more satisfaction from my career than almost anyone I know. where else could you have 40 intimate relationships per week and have your wife be happy about it. I have had tremendous intellectual stimulation and emotional satisfaction.”

93. (F) “Getting the degree was hard, more for my husband than for me, although his sense of abandonment did take a toll on me as well. As Etta James would sing "When something is wrong with my baby, Something is wrong with me." Overall, I think my learning, both in school, but especially after the formal learning, has greatly enhanced our relationship. And new learning continues to enhance me and our relationship.”

APPENDIX M
RELATIONAL RETURN ON INVESTMENT
STATS

Table 18

Responses to survey questionnaire by category in the area of Relational Return on Investment

TABLE 18	RELATIONAL RETURN ON INVESTMENT	SA	A	D	SD
	RELATIONAL RETURN ON INVESTMENT	M/F	M/F	M/F	M/F
	I am having the best relationships of my life at the current time.	13/21	13/23	4/11	1/2
	I have a much better understanding of how relationships work due to my doctoral studies.	18/29	9/19	4/5	0/4
	I seem to have fewer relationship issues than before getting my doctoral degree.	6/9	16/24	8/20	1/4
	I have fewer relational cutoffs than before pursuing the doctoral degree.	3/6	15/28	10/17	3/5
	The improvement in relationships has been a part of the return in getting the doctoral degree.	8/10	15/22	7/20	1/5
	I have a much better understanding of my part in creating relationships as a result of the doctoral work.	13/16	14/29	4/9	0/3
	I had a good working relationship with my major advisor while pursuing the doctorate degree.	20/28	9/19	1/8	1/1
	I lost relationships as a result of getting the doctoral degree.	1/2	3/9	12/22	15/25
	I struggle more with relationships since getting the doctoral degree.	0/0	1/1	12/22	18/28
Note: M/F =(Male/Female		SA=Strong Agree	A=Agree	D=Disagree	SD=Strongly Disagree

Table 19

Mean, standard deviation and variance on items in Relational Return on Investment

TABLE 19 RELATIONAL RETURN ON INVESTMENT			
RELATIONAL RETURN ON INVESTMENT - STATISTICAL ANALYSIS		STD.	VARIANCE
	MEAN	DEV.	
I am currently having the best relationships of my life at the current time.	1.82	.833	.695
I have a much better understanding of how relationships work due to my doctoral studies.	1.65	.841	.707
I seem to have fewer relationship issues than before getting my doctoral degree.	2.26	.805	.648
I have fewer relational cutoffs than before pursuing the doctoral degree.	2.36	.815	.665
The improvement in relationships has been a part of the return in getting the doctoral degree.	2.25	.843	.711
I have a much better understanding of my part in creating relationships as a result of the doctoral work.	1.89	.775	.601
I had a good working relationship with my major advisor while pursuing the doctorate degree.	1.60	.765	.585
I lost relationships as a result of getting the doctoral degree.	3.24	.812	.660
I struggle more with relationships since getting the doctoral degree.	3.53	.545	.297
RELATIONAL STATISTICAL AVERAGE	3.10	.503	.253

Table 20

Mean, minimum, maximum, range, minimum/maximum, variance on Relational Return on Investment.

TABLE 20	RELATIONAL RETURN ON INVESTMENT				SUMMARY ITEM STATISTICS		
	MEAN	MINIMUM	MAXIMUM	RANGE	MAXIMUM/ MINIMUM	VARIANCE	N OF ITEMS
ITEM MEANS	3.101	2.625	3.534	.909	1.346	.105	9
ITEM VARIANCES	.621	.298	.718	.421	2.413	.017	9

Table 21

Frequency and percentages for responses on survey questionnaire in area of Relational Return on Investment

First row has male/female totals then m/f %

Second row has m/f combined and % combined

TABLE 21 RELATIONAL RETURN ON INVESTMENT								
	SA	% of 88	A	% of 88	D	% of 88	SD	% of 88
	M/F	M/F	M/F	M/F	M/F	M/F	M/F	M/F
	Total	Total	Total	Total	Total	Total	Total	Total
I am having the best relationships of my life at the current time.	13/21	14.77/23.86	13/23	14.77/26.14	4/11	4.55/12.5	1/2	1.14/2.27
	34	38.63	36	40.91	15	17.05	3	3.41
I have a much better understanding of how relationships work due to my doctoral studies.	18/29	20.45/32.95	9/19	10.23/21.60	4/5	4.55/5.68	0/4	0/4.55
	47	53.40	28	31.83	9	10.23	4	4.55
I seem to have fewer relationship issues than before getting my doctoral degree.	6/9	6.82/10.23	16/24	18.18/27.27	8/20	9.09/22.73	1/4	1.14/4.54
	15	17.05	40	45.45	28	31.82	5	5.68
I have fewer relational cutoffs than before pursuing the doctoral degree.	3/6	3.41/6.82	15/28	17.05/31.82	10/17	11.36/19.32	3/5	3.41/5.68
	9	10.23	43	48.87	27	30.68	8	9.09
The improvement in relationships has been a part of the return in getting the doctoral degree.	8/10	9.09/11.36	15/22	17.05/25.0	7/20	7.95/22.73	1/5	1.14/5.68
	18	20.45	37	42.05	27	30.68	6	6.82
I have a much better understanding of my part in creating relationships as a result of the doctoral work.	13/16	14.77/18.18	14/29	15.91/32.95	4/9	4.54/10.23	0/3	0/3.41
	29	32.95	43	48.86	13	14.77	3	3.41
I had a good working relationship with my major advisor while pursuing the doctorate degree.	20/28	22.73/31.82	9/19	10.23/21.59	1/8	1.14/9.09	1/1	1.14/1.14
	48	54.55	28	31.82	9	10.23	2	2.28
I lost relationships as a result of getting the doctoral degree.	1/2	1.14/2.27	3/9	3.41/10.23	12/22	13.64/25.0	15/25	17.05/28.41
	3	3.41	12	13.64	34	38.64	40	45.45
I struggle more with relationships since getting the doctoral degree.	0/0	0/0	1/1	1.14/1.14	12/22	13.64/25.0	18/28	20.45/31.82
	0	0	2	2.28	34	38/64	46	52.27

APPENDIX N
RELATIONAL RETURN ON INVESTMENT
STATISTICAL TABLES
18,19,20, & 21

RELATIONAL RETURN ON INVESTMENT QUOTES

2. (F) “My parents and siblings thought I spent too much money on this degree, especially during the dissertation process. It took so long to finish. There were so many disagreements with my committee. They constantly argued with each other. I had to undo and redo a lot of my work. And to top it off I got a divorce back then but the good thing is I recently got married again. The whole entire process was a nightmare. I heard things have changed at that school. I didn't realize this degree would be so difficult.”

3. (M) “Relational return to family? Colleagues?”

4. (F) “Because of my deeper understanding of relational dynamics, my greater self-knowledge and my greater emotional strength, my relationships in all areas of my life are flourishing.”

5. (F) “My RELATIONAL return is less a result from what I learned from my studies than what I learned during my studies. I was determined to feel better, overcome my depression, and heal my relationships with my children. I accomplished this by setting goals, working on my spirituality, working out, personal therapy, and anti-depressant medications.”

6. (M) “The advantage of earning a PhD in MFT regarding 'Relational Return' is that I am more knowledgeable about human relationships, interactional patterns etc. This is also the cost of a PhD. If one is trained well they tend to see more than they may want to at times. This 'improved vision' can often lead to stress and pressure on one's personal relationships. There is not a simple way to turn this ability off once you turn it on.”

7. (M) “Experience improved relationships, helped family to band together. Still have good connections with some of the professors and peers.”

8. (F) “I don't really see it as relevant. I had good relationships before and have good relationships now. I don't think that academic understanding of relationships necessarily improves one's ability to have good relationships, though I do think it has helped me understand more about my role in them as well as issues that may be impacting "the other" in the relationship.”

9. (M) “ positive, especially with significant others”

10. (M) “I learned how relationships work and how to create and maintain them. I learned how to use benign manipulation to enhance relationship outcomes.”

11. (M) “superior”

12. (F) “Very positive and improved relationships all the way around since my degree.”

13. (F) “I had healthy relationships before I started the degree and I continue to have healthy relationships. I think I had learned so much during my master's degree study that the doctoral studies were just fine tuning.”

14. (M) “This is relative. I don't think that my relationships have improved due to acquisition of the doctorate but in fact somewhat the opposite. I didn't have time for relationships when in graduate school. I don't have time for relationships now that I'm out as I'm so much into the "hustle" game of making ends meet.”

15. (F) “First, my relationship with myself--I would say has improved. I think I understand myself better and can make sense of my experiences in a meaningful/helpful way as a result of my training and doctoral degree. Of course, because I'm different, my relationships are different as well.”

16. (M) “Again, hard to ascertain. In some areas, yes, I have had more relationship problems during my PhD. However, in other areas, my relationships have been strengthened, or I have gained new relationships as a result of changing cities and being

in a PhD program. Overall, I would say the loss of relationships has balanced out with the gaining of new relationships. But I wouldn't say they were of better or worse quality due to my academic training. I definitely feel like the doctoral degree had a direct correlation with my divorce, both in the stress that it caused us and the insight it gave me. However, after completing the program, I don't feel as if I'm more adept at forming better (or worse) relationships. After completing the degree, though, I feel as if I'm getting back to the things (hobbies, activities, etc.) that I enjoy the most. That, if anything, has strengthened my relationships; The financial and time constraints of the PhD program significantly restricted my free time”

17. (F) “No significant difference at all”

18. (F) “I don't think it had any marked relational effect in my life”

19. (F) “The relational information has been highly valuable in the years since I finished my doctoral degree. I did not tend to cut people off before the degree, so that has not changed. Lots of relational information has come out since my degree, so continuing education has been very important in this area.”

20. (F) “This is hard to answer as there as so many different kinds of relationships. Overall, my relationships have grown more satisfying over time, but I'm not sure how much that had to do with my doctoral degree.”
21. (M) “ My awareness in what it takes to build and maintain relationships. My awareness of my personal issues gained during my studies that interferred with relationships. Learning what it takes to build and maintain relationships.”
22. (M) “MOSTLY GOOD”
23. (M) “Very good.”
24. (M) “Relationally the doctoral process was a plus overall.”
25. (F) “I see how many friends I have and how supportive they have been. I have very supportive friends who did not leave me, despite the time I spent away from them during my program.”
26. (M) “While I was in the doctoral program it was in flux and highly disfunctional. A faculty suicide, one staff sued another, two faculty having an affair that ended in a termination, and more. I stayed out of all this and built my own education and did not

rely on the faculty who were mostly unhelpful. After I graduated the department was purged, new dean, new department head, new faculty, new emphasis. I had a great education despite the program. In part I completed the doctorate as a tribute to my mother, she liked that. There is little the program gave me other than the degree.”

27. (M) “My wife has a doctorate as well. Most of my friends are academics - I would feel odd-man-out without an advanced degree”

28. (F) “I have increased insight and understanding of myself and others.”

29. (F) BLANK

30. (F) “I made lifelong friends that i treause to this day, and that includes professors, classmates, and colleagues across the country. A part of this is because I eventually went into academia and am active in my professional association.”

31. (F) “One of the benefits of the degree was the improvement of critical thinking. This has helped me to step back from discourse of any kind and evaluate what is going on, what is my part in it, what do I wish my part to be, etc. This is useful for the target population with whom I work, but also the staff members who are very emotionally reactive.”

32. (M) “It is hard to tell what is a return on PhD versus experience and my knowledge of behavior as a sociologist. Probably neither have anything to do with the quality of relationships as the hard Knox do.”

33. (F) “Setting better boundaries is best for me but others may not like the change.”

34. (M) “Since I came from a lower social class background and family system a few of my relatives have tended to distance and avoid me to some degree. Getting the degree has helped me to be more connected to my family of origin. It is the more distant relatives (cousins, some aunts and uncles) that tend to avoid me to some degree at gatherings.”

35. (F) “For the most part, my experience with peers, professors, and family improved through the PhD process. There were some bumps in friendships as working full time and going to school full time did not allow for much time to be social. Some friends chose to part ways because I “changed”. While confused at first, I understand their point of view and do not hold their choice against them.”

36. (M) “Great”

37. (F) “As I am a mature single woman, I did not have family issues while pursuing a degree. My children were and are proud of me. Except for one, I feel the professors are no longer interested in me or my efforts since graduating. It's understandable as they are very busy with all the complexities of teaching and funding. They have new classes of students to teach and mentor.”

38. (F) “ Excellent”

39. (F) “ If I had not learned what I learned, I'd be in really bad shape now! And would not have the amazing rewards provided by this job.”

40. (F) “My growth in relationships started with my school work but has continued as I have continued to grow in my profession and just as a person.”

41. (F) “My relationships at this time in my life are stronger and I work harder at improving them. I understand the importance of relationships in every aspect of my life.”

42. (F) “please see my prior response.”

43. (M) “I think the improvement I have experienced is only partially related to the degree- but more my own (and my wife's) investment in growing healthier (we were

doing that before the program and likely would have striven for this anyway). Also, things have improved as we have matured (how can one separate that from a process like graduate school and subsequent work?- but I think we would have matured through a variety of life experiences anyway).”

44. (F) “I learned information, but personally, endurance, patience, tolerance, methods to manage anxiety, ability to strive and hang on in uncertain times. I learned how people work together and drive each other apart.”

45. (F) “Not an issue”

46. (F) “I don't think it is black or white but a process as I continue to grow and work on differentiation. I had 4 different advisors in the program in 5 years due to professors leaving, and even had to change chairs for my dissertation because my professor left. This was extremely difficult and I missed valuable information that could have made process easier for me. I did notice people treated me differently after PhD, even though I was the same person. Family members were proud of me. Friends and acquaintances listened to me more on certain topics, even though I have been saying the same thing for years prior to getting the degree. I have had one friend not confide in me because he said I knew too much. I get more respect from others. During school, I connected with

family I had been cut off with for 25 years and that has been a wonderful and healing experience.”

47. (F) “I can't say that the degree had an "relational return on investment."”

48. (M) “I have enormous respect and admiration for my Major Advisor, and value his friendship. I have always been blessed with good relationships in marriage and family. The academics sharpened my focus and understanding on how relationship works and how to keep relationships healthy and satisfying.”

49. (F) “My ex-husband chose to divorce me after I completed my doctorate, I believe he feared I would leave him and be more independent, but he may have just left anyway.”

50. (F) “Great!!!”

51. (F) BLANK

52. (M) “Family was and is supportive, my cohort and my advisors still remain close today.”

53. (F) BLANK

54. (F) “My responses to your questions in part are due to losing relationships due to factors unrelated to my degree or line of work I don't know what #40 means - I just picked an answer because I had to”

55. (F) “I believe I became more self-aware as I studied relationships, and as a result of that, my relationships have improved. My continuing education as a therapist has been just as important as what I learned in my doctoral program. My children value education and are currently working on advanced degrees, which I attribute in part to my own education. My husband also decided to get his Masters and Education Specialist degree after I finished my PhD.”

56. (F) “By the time I had started the PhD program, I had an MA, plus some years of personal therapy, and some years of psychotherapy training. The PhD degree did not have a specific feeling of return on investment in regard to relationships.”

57. (F) “Education helped me clarify relational issues that had followed me all of my life, and I was finally able to change negative patterns and learn how to handle "difficult" people, like my Borderline sister.”

58. (F) “It is significant for the mere fact that I readily recognize my part in the system and can rectify my role. I also understand the factors involved w/others in my life and can view the interactions & behaviors more objectivel.”

59. (F) “Relational returns were minor to insignificant. Good relationships before getting degree not substantially changed.”

60. (F) “My advanced studies gave me the knowledge to bring to my family to develop enduring and rewarding relationships. I learn continually, and have found the training in positive psychology, consciousness, and the feminine power movement extremely valuable.”

61. (M) “Very positive”

62. (F) “I have certainly gained more respect among peers at my job.”

63. (F) “Enjoyed making new friends and colleagues and benefitted by assocoiation with advisor, Glen Jennings!!”

64. (F) BLANK

65. (F) “Good”

66. (M) “My degree allows me to engage with people professionally on a different level than before. I feel it is beneficial to understand the importance of healthy relationships. Any attempt to study and learn about the different dynamics relating to others presents more than a moderate return on one's investment.”

67. (F) “The relationships are much improved as a result of learning about family dynamics. I am in a much healthier primary relationship now than I was when I started the doctoral degree”

68. (M) “Relationships are enriched.”

69. (M) “Same as the previous answer.”

70. (F) “Item 40: I didn't have relational cutoffs before pursuing the doctoral degree, but one since, and it is with a former colleague who never completed her doctoral degree. I believe it was difficult for her to maintain that relationship with me, since it was her choice to cut me off. Item 42: I had a much better understanding of relationships as a result of getting my Masters degree. The doctoral degree solidified it.”

71. (F) “Not really much difference”

72. (M) “I felt I had good relationships before, during and after my doctoral degree, thus I did not see a significant correlation between these two events.”

73. (M) “I am a more skilled parent because of doctoral study. I find that I struggle with many of the same marital issues as everyone else, but I am more aware of what the issue is.”

74. (F) “The relational return has been excellent. I feel like I have a new lens on that allows me to see things I would not have without this program.”

75. (M) “I learned a lot about relationships. Which overall is positive.”

76. (M) “I did help me understand relationships better so that I could help others”

77. (M) “very high ROI including all healthy relationships and pursuits”

78. (F) “With other professionals they have improved enormously. With my family - siblings - there is far more respect and pride towards me. With my peers there is some but minimal difference mostly based on respect.”

79. (M) "I have made a lot of new friends and contacts through my doctorate which has helped me in my career. It didnt really have any impact on my relationships with friends and families some of these question really are not applicable or neutral for me"

80. (F) "I am not sure if there is a 1:1 correlation solely based upon the doctoral studies and experiences. Life experiences, of course, are "filtered", not only by studies, but also by aging, losses, openness to new ideas, people met, etc. Perhaps the doctoral studies help in application of systemic thinking to one's own life, but again, I do not think the "degree" is the primary agent."

81. (M) "Relational return: My view of others and their relationships with me, especially my wife, son, family, and closest friends, has been changed indefinitely and favorably related to my doctoral work."

82. (F) "very good"

83. (F) "No change with family and peers. HIgher level with professors."

84. (F) “MY RELATIONSHIPS HAVE NOT CHANGED. I DO HOWEVER DEMAND RESPECT IN HAVING PROFESSIONALS ADDRESS ME AS DOCTOR, SINCE IT IS WORTH \$66,000!”

85. (F) “As mentioned before, the degree "even things out" a bit in my marriage. It also gave me more confidence in myself. I had to learn to be careful around new women friends if they met me first as "Dr Smith" There is an intimidating shade that goes with the title for some people.”

86. (F) “CAN NOT ANSWER”

87. (M) “By comparing how I communicate with family and friends. My boundaries are clearer.”

88. (F) See previous page.

89. (F) “My personal relationships remain strong. My professional relationships have been strengthened as a result of my doctorate. Part of that is my increased sense of confidence in my work and in who I am as a professional.”

90. (F) "My family relationships are strong. I have quality relationships with my peers. I maintain a relationship with my mentor."

91. (M) "I attempt, usually with success, to be consistently constructive in my relationships. I believe my doctoral work, and subsequent experiences made possible by it, provided a heightened awareness of my responses/reactions and the gift of insight, restraint, humility and as a broader range of interpersonal options than I otherwise would have. One of my "rules of thumb" in relationships is to "at least do no harm", certainly a more modest, and realistic, goal than I once had in my relationships. It is often frustrating to understand the dynamics of relationships and have a variety of observations models and options in my head that are useful in my work with clients but of limited utility with family members. They, of course do not have the same expectations, or regard, for me and may be rightfully suspicious of my motives. So I have learned to play from 2 positions, one as the enlightened/constructive, and helpful "leader" and the other as just one more guy on a more level playing field."

92. (F) "Knowledge has helped, as well as seeing couples and individuals handling their relationships positively and negatively."

APPENDIX O
INTERNAL REVIEW BOARD
APPROVAL LETTER



Institutional Review Board
Office of Research and Sponsored Programs
P.O. Box 425619, Denton, TX 76204-5619
940-898-3378 FAX 940-898-4416
e-mail: IRB@twu.edu

April 24, 2012

Ms. Margie A. Salgado

Dear Ms. Salgado:

Re: *The Perception of Marriage and Family Therapists Regarding Their Return on Investment When Getting Their Doctorate Degree (Protocol #: 17017)*

The above referenced study has been reviewed by the TWU Institutional Review Board (IRB) and appears to meet our requirements for the protection of individuals' rights.

If applicable, agency approval letters must be submitted to the IRB upon receipt PRIOR to any data collection at that agency. A copy of the annual/final report is enclosed. A final report must be filed with the Institutional Review Board at the completion of the study. Because you do not utilize a signed consent form for your study, the filing of signatures of subjects with the IRB is not required.

This approval is valid one year from April 24, 2012. Any modifications to this study must be submitted for review to the IRB using the Modification Request Form. Additionally, the IRB must be notified immediately of any unanticipated incidents. If you have any questions, please contact the TWU IRB.

Sincerely,

Dr. Rhonda Buckley, Co-Chair
Institutional Review Board - Denton

enc.

cc. Dr. Larry LeFlore, Department of Family Sciences
Dr. Glen Jennings, Department of Family Sciences
Graduate School