

**THE IMPACT OF SOCIO-ECONOMIC DETERMINANTS ON MARITAL  
INSTABILITY IN EGOR LOCAL GOVERNMENT AREA**

**BY**

**JENNIFER ODION OKORUWA  
SSC2209743**

**A PROJECT SUBMITTED TO THE DEPARTMENT OF  
SOCIAL WORK, FACULTY OF SOCIAL SCIENCES UNIVERSITY OF  
BENIN, BENIN CITY, NIGERIA IN PARTIAL FULFILLMENT OF THE  
REQUIREMENT FOR THE AWARD OF BACHELOR OF SCIENCE (B.Sc.)  
DEGREE IN SOCIAL WORK.**

**SEPTEMBER, 2025**



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**CERTIFICATION**

We hereby certify that this project work was carried out by **Jennifer Odion OKORUWA** with the Matriculation number **SSC2209743** of the Department of Social Work, Faculty of Social Sciences, University of Benin, Benin city, in partial fulfillment of the requirement for the award of Bachelor of Science (B.Sc. Honors) degree in social work.

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**DR. HELEN EWEKA**  
***Head of Department***

**Date** -----

## **DEDICATION**

This project is dedicated to God Almighty for His mighty grace upon my life and the life of my entire family.

## ACKNOWLEDGEMENT

My heartfelt gratitude goes to God Almighty for seeing me throughout my academic pursuit. Without His support, this project would not have been a reality.

I also wish to say a very big thank you to my project supervisor, Mr. Charles Mfon For his inspiration, encouragement, invaluable contributions, moral support and keen supervision throughout the duration of this study.

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I also wish to express my heartfelt gratitude to I'm also grateful to my family, very specially to Mrs. Victoria, Elizabeth, Anthonia, Faith Okoruwa, and my uncle, Mr. Jacob Okoruwa, for being my backbone and providing unwavering support.

And to my dearest friends who stood by me through thick and thin: Jennifer, Letitia, Happiness, Victory, and many others, especially Ozioma, James Omas, and Jude, who've become family, I say God bless you all and reward you accordingly. You've made this journey memorable and enjoyable. To everyone who contributed to this project, directly or indirectly, I appreciate your time, expertise, and kindness. Thank you for being part of this milestone

At this juncture, I wish to evoke the Omnibus Clause which asserts: that your name is not mentioned in this segment of the research does not in any way minimize your invaluable contributions to the success of this research. I pray God blesses you and reward you all accordingly.

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### **ABSTRACT**

The study investigated “The Impact of Socio-Economic Determinants on Marital Instability Egor Local Government Area”. The specific objectives were to investigate the causes of socio-economic factors influencing marital instability ,ascertain how financial stress contributes to marital instability among couples, find out how employment status and job insecurity influence marital relationships among couples, examine how educational attainment by couples affects marital relationship and find out the role of social workers in addressing socio-economic determinants of marital instability in Egor Local Government Area, Edo State.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Study**

Marital instability, encompassing separation and divorce, is a growing social phenomenon in Nigeria, contrary to traditional beliefs that the family unit is sacrosanct and unbreakable. This trend has significant negative impacts on couples, their children, and the wider community, including psychological distress, financial hardship, and impaired child development (Olasehinde et al., 2023). While cultural and religious values once strongly discouraged marital dissolution, modern socioeconomic shifts have become major catalysts for its increase.

Socio-economic factors are increasingly recognized as primary drivers of marital instability in Nigeria. A study by Ononokpono et al. (2025) found a substantial increase in divorce cases among married women in Nigeria, rising from 17.0% in 2008 to 60.4% in 2018. The research highlights household socioeconomic factors as key determinants. Poverty and unemployment, for instance, are directly linked to higher divorce rates, as financial stress can lead to conflict, frustration, and a breakdown of communication within a marriage (Nmadu et al., 2022; Gericke, 2022). Unstable or low income can

challenge the traditional role of the husband as the primary provider, creating tension and eroding spousal respect.

Education also plays a complex role. While some studies suggest higher education, especially among women, is associated with a greater likelihood of divorce due to increased autonomy and economic independence, other research indicates that higher levels of education and income are associated with lower divorce rates (Ononokpono et al., 2025; Adegoke et al., 2010). This contradictory evidence points to the need for more localized studies to understand the specific dynamics at play.

Egor Local Government Area in Edo State, like other parts of Nigeria, is not immune to these trends. Existing research in the area, although limited, has explored the effects of divorce on children's education and interpersonal relationships (Omorogiuwa & Amas, 2020; Egbarevba & Omorogiuwa, 2024). These studies reveal that parental divorce significantly impacts children's academic performance and well-being, highlighting the ripple effects of marital instability beyond the couple.

For instance, children from broken homes often face challenges with school attendance and a lack of essential material needs, such as food and educational supplies (Omorogiuwa, 2020). Additionally, studies have shown that extended family

interference and socio-cultural issues like childlessness can also be major sources of marital instability in the area (Amakwa, 2013).

The interplay of economic hardship, educational status, employment, and traditional family structures makes Egor LGA a unique case study for a comprehensive investigation into the determinants of marital instability. A focused study on this area is crucial to providing empirical data that can inform targeted interventions and policies aimed at strengthening families and mitigating the negative social consequences of marital instability.

Marital instability is a pressing concern across various societies, including Nigeria, with far-reaching implications for individuals, families, and communities. This multifaceted concept is influenced by several determinants, including employment status, educational attainment, social class, and financial stress. This study aims to explore the impacts socio-economic determinants on marital instability in Egor Local Government Area. Understanding this viewpoint can provide deeper insights into the root causes of marital instability and the pressures contributing to it.

Marital stability is a state of marital orderliness, a process of orderliness and steadiness in marriage (Wayas, 2011). It is an element of the measure of genuine romance that is shown by a couple and is a component of the procedure that impacts how they met

(Kepler, 2015). Marital stability happens to be an index of the nature of mutual identification and sharing of responsibilities and commitments of the post-marital period of husband and wife. Marital stability is an indication of the continuity of nuclear relations of mutual dependence, trust, and friendship and remains a measure of prediction of a happy marriage (Wayas, 2011). High marital stability shows low levels of anxiety and more security and self-esteem (Kepler, (2015). Some schools of thought revealed an association between marital disturbance and emotional disorders in children. Kepler, (2015) reiterated that marital discord leads to distress, depression and negative affections in the parents, which in turn affects their parenting style or interaction with their children. Aryee, Field, and Luk (1999) clarified that a peaceful relationship is accomplished when couples comprehend their jobs and work together towards it. He further distinguished certain elements that guarantee marital stability such as economic wellbeing, responsiveness among others. In any case, the most grounded factor of marital stability is considered to be economic satisfaction and inadequate provision of essential needs for spouses and children within the family is capable of creating tension, and instability. A home situation that is described by quarreling, annoying has negative effects on the two guardians and children. Mate selection has important implications not only for the immediate marital satisfaction of the couple but also for the psychological development of their children.

Meanwhile, Oladeji (2017) highlights significant factor leading to marital conflicts and dissolution to include financial stress and communication breakdown. Adeoye and Ekundayo (2019) emphasize the impact of unemployment and job insecurity on marital relationships, noting that economic hardships can exacerbate tensions between spouses. Aina and Odebiyi (2020) discuss the influence of educational attainment on marital stability, indicating that disparities in education levels can create power imbalances and dissatisfaction in marriages. Parents, as primary figures in family structures, often experience the direct and indirect effects of socio-economic challenges on marital relationships. Their perceptions, shaped by personal experiences, cultural backgrounds, and socio-economic environments, influence how they guide and support their children through marital challenges and can affect their own marital relationships. Exploring these perceptions helps uncover the nuanced ways in which socio-economic determinants contribute to marital instability and identifies possible areas for intervention and support.

Financial stress stands out as a critical socio-economic determinant of marital instability. Economic hardships strain relationships, leading to conflicts over money management, unmet expectations, and decreased marital satisfaction. Job loss or employment status can create tension and anxiety within marriages, while disparities in employment status between spouses can result in power imbalances and resentment. Educational

attainment is another key factor correlated with income level, employment opportunities, and social status, all of which influence marital stability. Social class encompasses a range of socio-economic conditions that compound these challenges. Families from poorer backgrounds face a higher risk of marital instability due to limited access to resources, support networks, and opportunities for upward mobility.

## **1.2 Statement of the Research Problem**

Marital instability in Nigeria is an increasingly prevalent issue with significant implications for the well-being of individuals, families, and society. Rates of marital dissolution and conflict continue to rise, indicating the need for a deeper understanding of the underlying factors contributing to this trend. Socio-economic determinants such as financial stress, employment status, educational attainment, and social class play crucial roles in influencing marital stability, yet the perceptions of parents regarding these factors remain under-explored. In Egor Local Government Area, widespread economic hardship, high unemployment rates, and disparities in educational opportunities contribute to increasing marital tensions. Financial stress, often a source of marital conflict, leads to dissatisfaction, mistrust, and ultimately divorce. Employment status and job insecurity exacerbate this stress, affecting dynamics between spouses and contributing to instability.

Parents often play supportive roles for their children during marital challenges, possessing insights into how these socio-economic factors influence marriage and lead to instability. However, their perceptions and experiences have not been studied adequately, leaving a gap in understanding the socio-economic determinants of marital instability from a parental perspective. Addressing this gap is essential for developing effective interventions and policies aimed at mitigating the adverse effects of these challenges on marital relationships.

This study seeks to address the lack of comprehensive understanding of Nigerian parents' perceptions of socio-economic determinants of marital instability. By exploring these perceptions, key factors contributing to marital instability will be identified, paving the way for relevant cultural strategies to support and strengthen marriages in Nigeria. The research aims to fill gaps left by previous studies in parental perceptions and their nuances, exploring the interplay between economic and cultural norms, the role of educational attainment, and the relationship between income disparities and marital conflict. Insights from this study will be valuable for social workers, counselors, and policymakers in their efforts to promote marital stability and enhance the well-being of Nigerian families.

### **1.3 Objectives of the Study**

The aim and objective of this study is to examine the impact of socio-economic determinants of marital instability in Egor Local Government Area, Edo State Nigeria.

Specifically the study seeks to;

1. investigate the causes of socio-economic factors influencing marital instability in Egor local Government Area of Edo State.
2. ascertain how financial stress contributes to marital instability among couples Egor local Government Area of Edo State in Nigeria.
3. find out how employment status and job insecurity influence marital relationships among couples Egor local Government Area of Edo State.
4. examine how educational attainment by couples affects marital relationship in Egor local Government Area of Edo State.
5. find out the role of social workers in addressing socio-economic determinants of marital instability in Egor Local Government Area, Edo State .

### **1.4 Research Questions**

The following research questions guide the study:

1. What are the socio-economic factors influencing marital instability among couples in Egor local Government Area of Edo State.
2. How does financial stress contribute to marital instability among couples in Egor local Government Area of Edo State?
3. How does employment status and job insecurity influence marital relationships among couples Egor local Government Area of Edo State?
4. How does educational attainment by couples affect marital stability among couples in Egor local Government Area of Edo State.
5. What are the roles of social workers in addressing socio-economic determinants of marital instability in Egor Local Government Area, Edo State.

### **1.5 Scope of the Study**

The study will examine the Impact of Socio-Economic Determinants on Marital Instability among couples in Egor Local Government Area, eliciting information from married couples, either males or females who are resident within the area of study. However, the study was conducted in Egor LGA. The study area shares boundaries with other LGAs such as Ovia North West, East and Oredo LGA has a diverse population, with residents from various ethnic backgrounds, predominantly the Bini people. The area is urbanized, with a mix of traditional settings and modern infrastructure.

Egor LGA's economy is primarily driven by commerce, as it is home to important trading hubs such as Egor Market and Siloko Market; other service sectors include a large number of businesses, hotels, and services that flourish because of the area's urban setting; and agriculture, as some residents work as farmers and produce vegetables, plantains, and cassava. There are many educational establishments in Egor LGA, ranging from elementary and secondary schools to universities. Access to education for the populace is guaranteed by the existence of both public and private schools. Egor LGA has a rich cultural history because it is a part of the Bini Kingdom. The palace of the Oba of Benin, customary shrines, and artifacts tracing the history of the Benin Kingdom are among the notable cultural sites. Council members and an elected chairman oversee the LGA. To guarantee efficient grassroots representation and administration, it is separated into wards.

### **1.6 Significance of the Study**

The significance of this study lies in its potential to inform and improve various aspects of society's approach to addressing marital instability. By focusing on the socio-economic determinants and incorporating the perspectives of Nigerian parents, this research aims to contribute to more effective policies, support systems, and interventions that enhance the stability and well-being of families in Nigeria. By offering context-specific insights into how socioeconomic factors contribute to marital

instability in Egor LGA, the study will enhance the body of existing literature. It will close the knowledge gap regarding parents' distinct viewpoints, which are frequently overlooked in research on marital instability.

The findings of this study will give parents insights to promote healthier relationships within families and assist them in identifying the socioeconomic factors that contribute to marital instability. It will promote candid conversations about socioeconomic issues and ways to lessen their influence on the stability of marriages between couples and families. Policymakers will be able to create family-oriented policies and programs that address important socioeconomic issues that contribute to marital instability thanks to the study's useful data. The findings will enable local government representatives to promote better socioeconomic support networks, like work opportunities and reasonably priced housing, in order to improve marriages.

Furthermore, teachers and social workers will find the study as a resource to create awareness campaigns that inform young couples and parents about the socioeconomic factors that affect the stability of marriages. The results can be incorporated into training programs at organizations that provide marriage counseling services so that counselors are better prepared with pertinent information. Also, community leaders and stakeholders can develop initiatives to address cultural and socioeconomic issues affecting marital stability by having a better understanding of parental perceptions

through this study. By incorporating parents and families in the process of developing solutions, it can promote a community-driven strategy for resolving marital instability. Therefore, this study is poised to contribute significantly at the individual, family, community, and societal levels by providing useful solutions and enhancing the conversation about marital stability in Egor LGA

### **1.7 Definition of Terms**

**Marital instability:** Marital instability refers to a state of tension, conflict and uncertainty in a marriage, where the relationship is strained and the couples bond is weakened.

**Socio-Economic:** The term socioeconomic describes how social and economic factors interact. It includes the ways in which social structures, attitudes, and relationships both influence and are influenced by economic activity.

**Financial Stress:** This refers to the psychological and emotional strain caused by financial challenges, such as insufficient income, debt, unexpected expenses, or inability to meet financial obligations.

**Social Class:** This refers to a system of stratification that categorizes people based on their socioeconomic status. It is determined by factors such as income, education, occupation, wealth, and lifestyle.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter is structured under the following subheadings: Concept of Marital Instability, Socio-Economic Determinants of Marital Instability, Employment Status/Job Status and its Influence on Marital Relationships, Impact of Financial Stress on Marital Stability, Role of Educational Attainment in Affecting Marital Stability, Relationship between Income Disparities and Marital Conflict, Review of Empirical Studies, review of relevant theories and Theoretical Framework.

## **2.1 Concept of Marital Instability**

Marital instability is a disagreement through which couples involved perceive a threat to their needs, interests or concern and it is also seen as a struggle between couples with opposing needs, ideas, beliefs, values or goals (Smith, 2019). The attempt to align one's behavior and expectations with those of the other leads to instability. When a husband and wife disagree about what path to take, it usually leads to instability and confusion between them until they reach a consensus on the goal, which is why this is viewed as a threat to the family structure (Olaitan and Akpan, 2013). In the homes of married people, marital instability is also perceived as a common occurrence. Each individual partner brings unique needs, attitudes, values, and quirks to a relationship when two people get together (Uwe, 2016). Consequently, marital instability can be interpreted as a stressor in the marriage-spouse relationship between cohabiting couples. Concerns about marital instability have grown in today's society, and they are linked to

widowhood, divorce, and separation. Separation and divorce are social phenomena that are brought about by the husband, the wife, or both; however, widowhood is universal because it is connected to death and is therefore outside of human control (Anima, 2008). These days, it's common to find husband and wife and their kids living apart in broken homes. This is demonstrated by the fact that the legal system is constantly overflowing with litigants eager to ruin marriages, thereby fostering social stigma and escalating the rate of hatred toward families, ethnic groups, religions, and other similar groups.

Ahmad stated in Garba (2006) that urgent attention is required to address the issue of marital instability in Nigeria. He went on to say that a tense marriage has a detrimental effect on a couple's harmonious relationship with their kids. Yeh, Lorenz, Wickrama, Conger, and Elder (2006) defined marital instability as the emotional and cognitive states and related behaviors that precede ending a relationship and a situation in an intact dyad rather than ones that have been disrupted. Marital instability, as defined by Lesmin and Sarah (2014), is the process through which marriages disintegrate due to desertion, divorce, or separation. It is synonymous with terms such as imbalance, discord, and maladjustment in marriage. He went on to emphasize that marital instability results from one or more people not carrying out their responsibilities. He saw families with conflicts as troubled, divorced people as openly acknowledging forms

of instability in marriages, and conflict between spouses as synonymous with disarray.

Causes of marital stability are;

a) **Age at Marriage;** Numerous studies have argued that a spouse's age affects the stability of their marriage. According to Stanley (2019) the majority of divorce-seeking women are illiterate and typically younger than their prospective or former spouses.

b) **Childbearing or Childlessness;** Olayinka (2016) stated that having children is expected of married couples, with most expecting them to have children within a year of marriage and placing a high value on childbearing. He went on to emphasize that a childless couple is perceived as an unhappy family.

c) **Marital Communication Style;** According to Usoroh, Ekot, and Inyang (2010), in their couples who reported having good communication experienced higher levels of overall marital satisfaction. This suggests that an unstable family is one in which there is chaos, pride, illogical thinking, and so forth, and where there is a lack of love, dishonesty, positive communication, care, and management. In light of this, Usoroh, Ekot, and Inyang (2010) found that while communication was a minor factor in men's divorce reasons, it was a significant one for women.

d) **Financial Status:** Numerous studies have maintained that the spouses' financial situation always plays a role in whether or not the marriage is stable. For example,

Olayinka (2017) claimed that since the man is seen as the head of the household, he is expected to bear the majority of the financial burden when it comes to providing food and shelter; the wife can support him both financially and morally, but failing to fulfill their responsibilities leads to instability in the marriage.

e) **Parental Inteference**; Parental interference, also known as in-law interference, is considered a major contributing factor to marital dissolution and is linked to excessive parental involvement, according to Abubakar (2013). She believes that this is especially evident in situations where one or both of the partners regularly turns to the parents to resolve disputes within the family.

f) **Marital Infidelity**; According to Garba (2006), this behavior violates moral principles and violates God's laws. According to Akanni (2011), adultery is probably the worst thing that can happen to a marriage because it causes divorce.

## **2.2 Socio-Economic Determinants of Marital Instability**

A complex phenomenon influenced by a variety of socio-economic factors is marital instability, which is characterized by the weakening or dissolution of marital bonds. These factors impact couples' relationships and play a part in the rising divorce and separation rates seen around the globe. They function at both the individual and societal levels. Economic factors are important for maintaining marital stability, especially

income levels. One of the most often mentioned causes of marital discord and breakdown is financial strain. Couples who are struggling financially are more likely to encounter stressors that can cause arguments, discontent, and eventually unstable marriages. According to Ndubisi (2019) couples with lower incomes are more likely to file for divorce than couples with higher incomes. Inadequate resources and the strain of managing them can make it difficult to meet basic needs, which can lead to irreconcilable conflicts within a marriage.

Another important factor influencing the stability of a marriage is employment. Divorce rates and marital discord have been related to unemployment, especially in the case of men (Anselem, 2018). Losing a job can cause feelings of inadequacy, low self-esteem, and financial instability, all of which can strain marriages. Moreover, these effects may be amplified by gendered expectations regarding income and employment. Men are frequently expected to be the main breadwinners in many societies, and unemployment can undermine gender roles and cause instability and discontent in marriages. Furthermore, the level of education has multiple effects on the stability of a marriage. Since education frequently correlates with better economic prospects and improved communication skills within a marriage, higher levels of education are generally associated with lower rates of divorce. People with higher levels of education are more likely to be able to resolve conflicts in a constructive way, which can lessen the

likelihood of marital problems (Andrew, 2018). Furthermore, education can open doors to better employment, which lowers financial stress a significant factor in unstable marriages.

Cultural norms and socioeconomic status have a big influence on how stable marriages are. Couples who don't follow social norms or come from different social classes may experience extra pressure that strains a marriage. For example, people from lower socioeconomic backgrounds might face greater difficulties in terms of social support and financial security, which can put stress on a marriage. Instability in a marriage can also be caused by cultural expectations about gender roles, family obligations, and marital duties, especially if partners hold divergent opinions on these matters (Edem, 2016). Also, one of the most important factors in a stable marriage is the age at which people get married. Adeleke (2015) revealed that younger people marrying later in life are more likely to experience instability. Younger couples are more likely to end their marriage early because they lack the experience, maturity, and financial security needed to maintain a committed relationship. On the other hand, people who marry later in life typically have more stable unions, probably as a result of improved financial stability and increased emotional maturity.

Furthermore, the stability of a marriage can be greatly impacted by gender roles and expectations. Conventional gender roles, in which one partner usually the woman is

expected to handle the majority of domestic duties, can cause dissatisfaction if they are not accepted by both partners or if they clash with personal goals (Savic, 2017). Disparities in expectations between partners about their roles in the marriage can lead to marital instability, particularly when gender roles become more ambiguous and society norms change. Parental influence and family history are also significant socioeconomic factors that affect the stability of marriage. Those who originate from families where there has previously been a history of marital instability such as a divorce or separation may be more prone to encounter comparable problems in their own marriages (Kelly, 2015). The social learning theory, which holds that people imitate the attitudes and behaviors they see in their parents' relationships, can be used to explain this pattern. Furthermore, depending on the type of influence, family pressures like support from extended family members and expectations about marriage can either strengthen or weaken a marriage.

### **2.3 Employment Status/Job Status and it's Influence on Marital Relationships**

The employment status or job status of individuals plays a significant role in shaping marital relationships. This influence manifests in various dimensions, including financial stability, emotional well-being, and the balance of power within the household. Financial stability is one of the ways that work status most directly affects marriages. Eze (2017) revealed that one of the main causes of marital discord is financial strain.

The financial strain that results from one or both partners being unemployed or underemployed can exacerbate tension, arguments, and discontent in the relationship. On the other hand, a sense of security that comes with steady work can improve marital satisfaction. Couples who are financially stable are able to plan for the future, meet their needs, and minimize the stress that comes with financial uncertainty. Employment status also affects the emotional well-being of spouses, which in turn influences how they interact with each other. A job loss or long-term unemployment can cause anxiety, sadness, and feelings of inadequacy. These unpleasant feelings have the potential to impede clear communication and lessen marital intimacy. However, having a job can give one a sense of fulfillment and purpose, which is good for one's mental health and, consequently, for the quality of one's marriage.

Work status and the distribution of power in a marriage are frequently closely related. Historically, the partner with greater earning potential or a more secure job may have more influence over decisions, which can lead to an imbalance in the partnership. Conflict and animosity may result from this dynamic, especially if one partner believes their contributions financial or otherwise are being underappreciated. Although these imbalances have been somewhat lessened by the shift towards dual income households in modern times, they still exist and can cause stress in marriages if they are not addressed honestly and fairly. Social norms and expectations about gender roles also

have an impact on how work affects married relationships. Men are typically viewed as the primary breadwinners in many cultures, and their employment status is strongly correlated with their sense of self and value in the marriage. Consequently, men who are unemployed or have a lower job status may find it more difficult to be satisfied in their marriages, which may result in problems with masculinity and self-worth. Women who balance work and home duties frequently experience role strain, especially if their jobs are not valued equally in the relationship (Chukwuma, 2014). The ways in which marital dynamics are influenced by employment status can become even more complex as a result of these gendered expectations. The resilience and stability of a marriage can also be determined by how well a couple handles the difficulties brought on by their work status. Relationships are frequently stronger when partners are able to support one another during times of unemployment or job changes. Couples can manage the stress of changing work statuses by practicing open communication, mutual respect, and shared responsibilities. Furthermore, outside support networks like friends, family, and community resources can offer crucial assistance during job loss, easing some of the pressures that might otherwise strain a marriage.

## **2.4 Impact of Financial Stress on Marital Stability**

Financial stress is one of the most significant factors influencing marital stability, playing a critical role in the dynamics of intimate relationships. The pressures

associated with financial difficulties can lead to various forms of marital discord, ultimately threatening the stability of the marriage. Research consistently shows that financial stress is a key predictor of marital dissatisfaction, conflict, and divorce. There is a direct correlation between reduced levels of marital satisfaction and economic pressure, which is defined as the stress brought on by financial instability. Higher levels of worry, annoyance, and hopelessness are frequently experienced by couples who are having financial difficulties, and these emotions can affect every element of their relationship. Connor (2013) asserted that financial strain can damage emotional health and increase irritability and animosity between couples. Couples who are more preoccupied with their financial difficulties than with fostering their marriage consequently experience a decline in marital satisfaction.

Arguments and conflicts can persist when a couple's lives are dominated by financial stress. According to Dew's (2008) financial disputes rank higher among the primary predictors of divorce than other prevalent causes of conflict like parenting or sexual problems. These money disputes are frequently more heated and difficult to settle, which feeds a vicious cycle of unfavorable encounters that eventually reduce marital satisfaction. Power disparities in a marriage can also be made worse by financial stress, especially if there is a large income gap between the partners. Significant income differences between partners can lead to a situation in which the higher-earning partner

has more influence and control over financial decisions. The lower-earning partner may become resentful and feel inadequate as a result of this imbalance, further straining the union. According to studies by Papp, Cummings, and Goeke-Morey (2009), there is a higher likelihood of marital instability and dissatisfaction among couples who have different income levels. Stress resulting from a difference in income can cause feelings of dependency or inferiority, which can erode the partnership component of marriage. This predicament is especially troublesome in societies where men are expected to be the main breadwinners according to traditional gender roles; breaking from this norm can exacerbate marital instability and stress.

Furthermore, one of the biggest causes of financial stress that can seriously affect a marriage's stability is debt. A marriage can be severely strained by high debt, especially when it is coupled with low income. Debt-ridden couples may find that they are preoccupied with worries about making ends meet all the time, which can result in ongoing stress and anxiety. Dew (2011) asserted that since it can be difficult for couples to manage their financial responsibilities and preserve a positive marriage, having debt is significantly linked to lower levels of marital stability. The type of debt also affects the marriage, depending on whether it is viewed as "bad" debt (like credit card debt) or "good" debt (like a mortgage or student loans). Financial strain and conflict can arise more quickly from "bad" debt, whereas "good" debt is linked to investments and long-

term objectives. The nuances of financial stress and their differing impacts on the stability of marriage are highlighted by this distinction. Unemployment and underemployment are examples of employment instability, which is another significant component of financial stress that has the potential to destroy a marriage. A large drop in household income brought on by job loss or extended unemployment can exacerbate financial strain. Stress can show up in the marriage in a number of ways, such as low self-esteem and feelings of failure, increased conflict, and diminished emotional support. Stephens's (2014) revealed that unemployment is a strong indicator of divorce, especially in cases where the unemployed partner is a man. The traditional gender roles, in which men are typically expected to be the primary providers, can be challenged by losing one's job, which can increase stress and tension in marriages. In addition, the psychological repercussions of unemployment, like anxiety and depression, can worsen relationship strain and make it harder for couples to handle difficult financial situations.

The impact of financial stress on marital stability is largely dependent on how couples manage their finances and communicate about them. Even in the face of financial challenges, couples who can effectively communicate about their financial status and collaborate to manage their finances are more likely to sustain a stable marriage. Nevertheless, a marriage is more likely to suffer when there is a breakdown in communication and the couple is unable to cooperate to resolve financial difficulties.

Couples who solve problems together and communicate positively are better able to handle financial stress without it becoming a bad thing for their relationship. On the other hand, marital instability and discontent are more likely to occur in couples who avoid talking about money matters or who communicate aggressively. One of the most important things in keeping a marriage stable during tough times financially is the ability to work as a team to overcome obstacles.

## **2.5 Role of Educational Attainment in Affecting Marital Stability**

The level of education a person has, has a big impact on how stable their marriage is. It affects communication, money management, and how well they resolve conflicts. Individual and couple education levels have been found to be positively correlated with the chance of a successful or unsuccessful marriage. While lower levels of education are frequently linked to higher rates of divorce and marital instability, higher levels of education are generally correlated with increased marital stability. The influence of educational attainment on the timing of marriage is one way that it affects the stability of marriage. Compared to people with lower levels of education, those with higher levels tend to marry later in life. According to Thomas (2014), people who marry later tend to be more stable because they have attained a level of maturity, emotional stability, and financial security that is conducive to a long-lasting marriage. Martin (2016) stated that marriage rates are generally lower for people who marry in their mid-

20s or later, after finishing their education and making a name for themselves in the workforce, than for people who marry younger and with less education.

Early marriage raises the risk of marital instability and is frequently connected with lower educational attainment. Young couples may experience higher levels of conflict and dissatisfaction because they lack the life experience and financial resources needed to handle the complexities of marriage. On the other hand, people who wait to get married until after they have finished their education and acquired more life experience are better suited to manage the rigors of matrimony, which enhances marital stability. Economic success is largely determined by education, and this has an impact on the stability of marriages. Higher educated people usually have better employment opportunities, higher salaries, and more financial stability. Given that financial strain is one of the main factors contributing to marital conflict and dissolution, this economic stability is essential for preserving a stable marriage. According to Killewald (2016), couples who earn more money and have higher educational attainment are less likely to suffer from the financial stress that frequently causes marital instability. Couples who are financially stable are able to invest in their future, manage household expenses, and steer clear of the arguments that frequently result from unstable finances. Stability is further enhanced by the financial advantages of a higher education, such as savings and home ownership, which foster a sense of security and common objectives in the

marriage. On the other hand, a lower level of education is frequently linked to a lower income and more financial stress, which can strain marriages and raise the risk of divorce.

Effective communication is essential for a healthy and stable marriage, and educational attainment plays a crucial role in developing these skills. Better communication and problem-solving abilities are frequently acquired via higher education, and these abilities are essential for settling disputes and upholding a solid marital bond. People with higher levels of education are more likely to handle disagreements amicably, utilizing compromise and negotiation as opposed to hostility or running away. Rogers (2016) posited that couples who have completed more education typically have more effective communication skills, which lowers marital conflict and increases marital satisfaction. In stressful or contentious situations, these communication skills are especially crucial because they enable couples to work through issues in a way that improves rather than damages their bond. Couples who have less education, on the other hand, could find it difficult to communicate, which could result in unsolved disputes and increased marital instability.

Matrimonial stability is also influenced by educational homogamy, or the propensity for people to marry people who have similar educational backgrounds (dem, 2016). In general, marriages between people with comparable educational backgrounds are more

stable than those between people with varying educational backgrounds. Similar educational backgrounds are frequently accompanied by shared values, aspirations, and life experiences, which give rise to this stability. Comparable educational attainment increases the likelihood that a couple will have similar expectations for their marriage, which lowers the risk of conflict and discontent. Due to the fact that couples who have similar educational backgrounds typically have more equal relationships and collaborative decision-making processes, Schwartz and Mare (2005) discovered that educational homogamy is linked to lower divorce rates. These couples are more likely to share similar opinions on significant matters that affect the stability of the marriage, like parenting, financial management, and career goals. Conversely, unequal educational attainment between partners can result in power struggles, misaligned expectations, and heightened conflict, all of which can jeopardize the stability of the union. The stability of a marriage may be impacted by gender roles in marriage, which are influenced by educational attainment as well. More egalitarian perspectives on gender roles are frequently fostered by higher education, which results in more equitable partnerships where both partners share responsibility and decision making authority. The stress and friction that result from traditional, rigid gender roles, in which one partner typically the woman is expected to handle the majority of domestic duties, can be lessened by this shift towards egalitarianism.

## **2.6 Relationship between Income Disparities and Marital Conflict**

Income disparities within a marriage, where there is a significant difference in earnings between partners, can be a potent source of marital conflict. The unequal distribution of financial contributions frequently affects communication styles, power dynamics, and relationship satisfaction in general. Income differences have been repeatedly linked in research to higher levels of stress, discontent, and conflict in marriages, which ultimately jeopardizes the stability of the union (Adeyemi, 2011). Inequalities in income frequently result in power struggles within marriages, as the higher-earning spouse may have more influence over financial matters. Tension may arise from this dynamic, particularly if the partner with the higher income takes on a dominant role in handling household finances or if the partner with the lower income feels devalued or powerless. Tichenor (2015) states that these disparities in power can take many different forms, such as authority over decisions, control over resources, or even distribution of household duties. Tension and animosity can arise when one partner feels excluded or lacks control over money matters.

Furthermore, these dynamics may be made worse by conventional gender roles. Men are typically expected to provide for their families, so when wives make more money than their husbands, it can make men feel inadequate or threaten their masculine identity. When a couple balances their financial realities with society expectations, this

reversal of roles can lead to stress and conflict. A higher likelihood of marital discontent and conflict exists in marriages where the wife earns more than the husband, according to Bertrand, Kamenica, and Pan (2015). This is partially because of the strain that comes with breaking traditional gender norms. Inequalities in income can also affect how couples talk about money, which may cause more arguments. Partners may view spending, saving, and financial priorities differently when there is a large income disparity. The lower-earning partner may feel left out or devalued, while the higher-earning partner may feel justified in making more important financial decisions. These divergent points of view may result in miscommunication, disputes, and misunderstandings.

According to Papp, Cummings, and Goeke-Morey (2009), arguments over money rank among the most common and serious disputes in marriages, especially when there is a discrepancy in income. Compared to other marital conflicts, these are frequently more emotionally charged and difficult to resolve because they involve deeply held beliefs about money, power, and self-worth. Managing income differences can be stressful, which can result in frequent arguments that weaken trust and intimacy in a marriage. The stress that comes with having different income levels can have a big impact on how happy a couple is together. Financial strain can cause discontent and unhappiness in a marriage, particularly if one partner feels overworked or abandoned. When one partner

earns significantly less than the other, there may be more stress in the relationship regarding future financial security and stability, which can affect other areas as well. Dew and Xiao (2013) found that there is a negative correlation between economic stress and marital satisfaction, especially when there is a sense of unequal financial contributions from both partners. While the higher earner may feel overworked or resentful, the partner making less money might feel guilty or inadequate. When managing financial differences becomes a constant source of stress, this imbalance may result in a decline in overall marital satisfaction. Also, the impact of income inequality on marital discord is significantly influenced by gender expectations. Gender norms and society expectations can create additional stress in marriages where the wife earns more than the husband.

Furthermore, Dew (2013) revealed that women who earn more than their husbands may experience higher levels of marital conflict because both partners may find it difficult to adjust to the non-traditional financial dynamic. Gender identity norms, according to Bertrand, Kamenica, and Pan (2015), have a big impact on marital satisfaction and conflict. It was discovered that there is a greater likelihood of divorce and lower marital satisfaction in couples where the wife earns more than the husband. This is frequently due to the fact that deviating from traditional gender norms can lead to stress and conflict because it may make both partners feel uneasy or uncertain about how to carry

out their respective roles in the marriage. Inequalities in income can also have an impact on one partner's emotional and psychological health, which can exacerbate marital conflict. In particular, if they believe their financial contribution is undervalued or that their role in the marriage is secondary, the partner who earns less may feel inadequate, low in self-esteem, or even depressed. These unfavorable feelings may cause retreat, make one more sensitive to criticism, and raise the risk of confrontation. On the other hand, the partner with a higher income might feel under pressure to support the family financially, especially if they believe their partner is not making an equal contribution to the household's financial obligations. Couples who are under stress may become more irritable, impatient, and less tolerant of disagreements in their marriage.

Income differences can cause a lot of friction in marriages, but they can also be less harmful to a couple if they learn constructive ways to handle them. It is imperative to maintain transparent and truthful communication regarding financial obligations, aspirations, and deadlines. Income disparities are more likely to be successfully navigated by couples who can talk about their finances without passing judgment or assigning blame. Accordingly, couples who manage their money as a team, allowing both partners to participate in financial decisions regardless of income, report lower levels of marital dissatisfaction and less conflict (Britt, Grable, & Goff, 2008). Income

differences can have less of an effect on a couple's relationship if they promote an atmosphere of respect and shared accountability.

## **2.7 Review of Empirical Studies**

The problem of marital instability is complex and influenced by a range of socioeconomic factors. The factors that determine the stability of a marriage include age at marriage, gender roles, employment status, social class, income and financial stress, and family history. To create interventions that can lower the rates of marital instability and support the institution of marriage, it is crucial to comprehend these determinants. Society can endeavor to create more stable and long-lasting marriage relationships by addressing these socioeconomic factors.

An important factor in determining the stability of a marriage is financial stress, which has an impact on communication and coping strategies as well as power dynamics and marital satisfaction. Financial pressures can result in ongoing arguments, a decline in emotional support, and a higher chance of divorce. For the purpose of creating interventions that can assist couples in managing their financial difficulties and preserving a stable, healthy marriage, it is imperative to comprehend the effects of financial stress on marital stability. In order to lessen the detrimental effects of financial

stress on marital stability, supportive coping mechanisms, effective communication, and shared financial responsibilities are essential.

The level of education has a big impact on how stable a marriage is. Stronger and more stable marriages are linked to higher levels of education because they are associated with improved communication skills, more egalitarian gender roles, and better financial stability. Additionally, by bringing partners' expectations, aspirations, and values into alignment, educational homogamy supports marital stability even more. Therefore, it is possible to view encouraging educational attainment and access as essential tactics for building strong, long-lasting marriages. In order to address the larger social and economic factors that affect the longevity and well-being of married relationships, it is imperative to comprehend the role that education plays in maintaining marital stability.

A couple's ability to navigate income disparities and maintain a stable, healthy relationship depends on their ability to understand the relationship between income disparities and marital conflict. Strategies that promote marital stability and satisfaction must take into account the influence that income disparities can have on power dynamics, communication patterns, and overall marital satisfaction. Additionally, the stress that comes with managing different income levels especially when they challenge traditional gender roles can exacerbate tension and dissatisfaction in the marriage. Researchers have focused a lot of interest on studying marital instability, especially in

order to comprehend how socioeconomic issues affect marital dynamics. Numerous aspects of socioeconomic determinants that impact marital stability have been emphasized by empirical research, with particular attention paid to financial stress, educational attainment, and employment position, among other elements.

For instance, Amato and Previti (2003) conducted a study on the reasons for divorce among couples in the United States, which revealed that financial difficulties were among the most commonly cited causes of marital instability. Their results highlight how a lack of financial resources causes stress and disagreement between partners, which eventually results in separation or divorce. The study by Adeoye et al. (2017), which looked at marital disputes in Nigerian households, supports this finding. They discovered that marital dissatisfaction and spousal arguments were significantly predicted by low household income. Also, Omoniyi and Adebayo (2014) examined the relationship between educational achievement and marital stability in a different study involving couples in southwest Nigeria. Their study found that partners' differing educational backgrounds frequently lead to misunderstandings, unfulfilled expectations, and arguments. They added that both partners' greater educational attainment tends to promote understanding and productive dispute resolution, which lowers the risk of marital instability.

Another important socioeconomic factor that has been found to influence marital stability is employment status. In Lagos, Nigeria, Akinwale and Adebisi (2019) investigated how unemployment affected marriages. According to their findings, a family's stress levels are considerably raised when one spouse is unemployed for an extended period of time. This can lead to feelings of inadequacy, bitterness, and ultimately the dissolution of the marriage. This is consistent with research conducted in other African contexts, such as Gichuhi's (2015) study in Kenya, which found a correlation between elevated marital tensions and underemployment and job loss. The influence of socioeconomic circumstances on marital stability is also shaped by the cultural milieu. According to a study conducted in southeast Nigeria by Okeke and Chukwuemeka (2018), marriage pressure is increased by cultural expectations about the social and financial obligations of spouses, particularly in low-income households. They underlined that marital stress is frequently increased when cultural expectations, like support from extended family and ceremonial costs, cannot be met.

## **2.8 Review of Relevant Theories**

### **1. Family Stress Theory & the Family Stress Model (ABC-X / FSM)**

While direct recent studies from Egor aren't available, nationally pooled data confirms that financial stress and economic instability are major contributors to marital problems

and divorce across Nigeria ([Taylor & Francis Online,2025)

This empirical finding supports the theoretical prediction that economic pressure triggers distress, which then undermines couple interactions (FSM / ABC-X).

## 2. Social Exchange & Economic Approaches to Marriage

A recent national analysis finds that divorce rates among married women aged 15–49 rose from 17% in 2008 to 60.4% in 2018, and that women from middle-income and poor households experienced significantly higher divorce rates ([ResearchGate, 2022).

This echoes Social Exchange Theory's notion that economic disadvantages lower perceived rewards and raise the attractiveness of alternatives.

## 3. Investment Model of Commitment

Though not specific to Egor, the same pooled national dataset highlights that lower education and poverty correlate with higher divorce likelihood ([ResearchGate,2025) Since education and household resources contribute to “investments,” this suggests diminished commitment where material security is weak.

## 4. Resource & Power-Dependence Theories

A Port Harcourt study (Jan 2025) found significant correlations between marital instability and factors such as male domineering behavior, strict gender-role expectations, and financial control—all markers of power imbalances (Global Research Network, 2022)

These align with resource-power dynamics theorized to undermine marital stability when one partner holds disproportionate control.

### **5. Ecological Systems Theory & Structural Determinants**

Though not framed ecologically, the Egor LGA study on domestic violence links poverty (a socioeconomic factor) to higher domestic violence incidence. This indicates that socio-economic hardship interacts with family conflict at micro-level, consistent with ecological insights.

Moreover, a 2021 Egor LGA study on extended families emphasizes how kin and community structures significantly mediate marital conflict or resolution (ResearchGate, 2025)—a clear ecological meso-level influence in local context.

### **6. Attachment & Relational Vulnerability**

Unfortunately, no recent empirical study on attachment-related instability in Nigeria or Egor was found in the search results. This remains a theoretical gap to address in future

local research.

## **7. Gender Role Ideology & Work–Family Strain**

The Port Harcourt study (2025) again pertinent here: findings show that strict gender-role expectations and male financial control are significantly associated with marital instability ([Global Research Network, 2022]). This aligns with the theory that traditional gender norms coupled with economic stress elevate instability risk.

### **2.9 Theoretical Framework**

#### **Social Exchange Theory**

Social Exchange Theory was first developed by George Homans (1958) in his work *Social Behaviour as Exchange*, and later refined by Peter Blau (1964) and Richard Emerson (1976). The theory combines principles from economics, psychology, and sociology. It argues that social relationships are built on the basis of give-and-take, where individuals evaluate the benefits (rewards) they receive compared to the costs (sacrifices, risks, or burdens). Core Assumptions of the theory are Rational Choice are Individuals enter and remain in relationships because they believe the rewards outweigh the costs. Cost-Benefit Analysis; which implies that every relationship is evaluated in terms of perceived gains (love, financial support, respect, social status) versus losses (conflict, poverty, disrespect, financial stress). Comparison Level (CL); People compare

their current relationship to their expectations or past experiences. If reality falls short, dissatisfaction grows. Comparison Level for Alternatives (CL<sub>alt</sub>); People also consider whether leaving the relationship offers better rewards (e.g., single life, remarriage, independence). Equity and Reciprocity; Stability occurs when both partners feel the exchange is fair. Perceived unfairness (e.g., one partner giving more while the other contributes less) can create resentment.

However, marriage, as a social contract, can be analyzed through the lens of Social Exchange Theory as follows; Rewards in Marriage may include love, companionship, intimacy, emotional security, children, financial stability, and social approval. Costs in Marriage may include financial burden, stress from poverty, conflict, unmet expectations, domestic responsibilities, or even abuse. When rewards exceed costs, marriages tend to be stable and fulfilling. When costs outweigh rewards, dissatisfaction, conflict, and possible dissolution arise. For example: A couple with stable jobs and income will likely perceive their marriage as rewarding because socio-economic security reduces stress. In contrast, persistent financial hardship, unemployment, or unequal economic contribution may increase perceived costs, leading to quarrels, frustration, or instability. Education also influences marital expectations; educated partners may demand equality and fairness in exchange, while lack of it may result in imbalances.

Social Exchange Theory directly connects to this study because socio-economic factors shape the cost–reward balance in marriage in terms of Income and Employment. Financial stability provides rewards such as security, better living conditions, and social status. Meanwhile, unemployment or poverty increases costs such as stress and conflict. Higher education attainment can also increase rewards (better communication, shared understanding, and financial opportunities). Lack of education on the other hand may limit economic prospects and increase dependency, raising costs. On the aspect of Social Class; Couples from lower socio-economic classes may face greater external pressures (housing, feeding, healthcare costs), making the marriage appear more costly than rewarding. Inequality in Roles; If one partner contributes more economically while the other contributes less, perceptions of unfairness may destabilize the relationship. Applying Social Exchange Theory to this study summarises the fact that , marital instability occurs when the perceived socio-economic costs outweigh the rewards of remaining in the marriage. Couples in economically stable conditions are more likely to sustain stable marriages, while those under economic strain face higher risks of marital breakdown.

## **CHAPTER THREE**

### **3.0 METHODOLOGY**

#### **3.1 Introduction**

This chapter describes the methodology that was utilized in conducting the study. It is presented under the following subheadings: Research Design, Population of the Study, Sample/Sampling Technique, Research Instrument, Validity of the Instrument, Reliability of the Instrument, Method of Data Collection, Method of Data Analysis and Ethical Considerations.

#### **3.1 Research Design**

The Descriptive Survey research design will be adopted for this study: according to Omoroguiwa (2006), Descriptive survey research design is one in which a group of people or term is studied by collecting data from only a few people or item considered to be representative of the entire group. The descriptive survey research design is interested in the accurate assessment of the characteristic of the entire population through the study of a sample considered to be representatives of the population.

### **3.3 Sample size**

The Taro-Yamani formula was used to determine an appropriate sample size for this investigation.

Sample sizes should be calculated using the Taro Yamani formula.

$$n = \frac{N}{1+N(e)^2}$$

Where

n= sample size

$N$  = population of study

$e$  = error margin (5%)

$1$  = constant number

Therefore, the sample size for the study was 150 research respondents.

For the purpose of this study, purposive sampling technique was employed in the selection of participants. This is an intentional selection of the respondents who have the necessary information required for the study, and/or wealth of experience about the phenomenon under study (Clark & Creswell, 2013).

### **3.4 Sampling Techniques**

The multi-stage sampling methods will be adopted for this study. This allow sample to be drawn from the large study population using smaller and smaller group (units) at each stages. The first stage of sampling involved stratifying Egor local government area into previously established wards and quarters using INEC directory of polling units and wards. While, the second stage involved using the simple random sampling

techniques in selecting (6) six wards from each of the three local government areas, same simple random sampling techniques will also be used in the selection of four (4) quarters from each of the wards. By these, the wards, quarters and parents in the selected households will be given equal chance of been selected. Finally, purposive sampling will be utilized to select individual respondents based on pre-established criteria relevant to the study.

### **3.4 Instrument for Data Collection**

Sequel to the nature of the study, structured and semi-structured questionnaire will be adopted for the study. This involved closed ended questions with yes and no and open ended questions which require free responses or opinions of the respondents to questions. The questionnaire will be divided into sections. Section A was background characteristics of the respondents focusing on respondent's demographic profile such as age, gender, educational qualification, type of job and work marital status while section B will cover relevant questions that relates directly to the research topic.

### **3.5 Method of Data Collection**

The study utilized both the primary and secondary data sources. Primary data will be collected directly from the field using questionnaire. To ensure efficient data collection,

three research assistants will be recruited and trained specifically for the quantitative data collection. The participants for the research study will be given proper information about the study and the questionnaire will be explained to them to ensure they understand the questions and how to respond to them. The secondary sources will include gazettes, published government policies and programmes, journals, articles, conference papers, textbooks, internets and documentations that have bearing on the research study.

### **3.6 Validity and Reliability of research Instrument**

The test retest reliability method will be adopted for this study. Thus, the researcher will carry out a temporary survey in the study areas to administer some copies of the instrument to the respondents to ascertain if they are well comprehended and thereafter necessary amendments will be made were necessary. Forty individuals who are not included in the study's sample will be given the questionnaire in order to assess its reliability. The same forty respondents will be given the instrument again after two week break, and the results from both administrations will be subjected to the Cronbach alpha formulas for internal consistency reliability coefficients to be obtained.

### **3.7 Method of data Analysis**

Quantitative data collected through the semi structured questionnaires was analyzed with the aid of the statistical packages of social sciences (SPSS) version 27. The results will be presented using the descriptive analytical tools like Simple percentage, frequency and distribution tables. This choice was based on its versatility in data handling and the ability to break down statistical data in a more understandable way.

### **3.8 Ethical Considerations**

In conducting this study on the impact of socio-economic determinants on marital instability in Egor Local Government Area, the following ethical principles will be observed: Informed Consent: Participation will be voluntary, and respondents will be adequately informed about the purpose of the research before giving their consent.

**Confidentiality and Anonymity:** Personal details were not disclosed, and responses were treated with strict confidentiality. Data were reported in aggregate form only. Avoidance of Harm: Sensitive questions were asked respectfully, and respondents will be free to withdraw or skip any question that makes them uncomfortable. Respect for Privacy: Interviews were conducted in a safe and private environment to avoid undue influence or exposure of participants. All participants were treated equally regardless of gender, age, religion, or socio-economic status. All secondary data sources used in the study will be properly referenced to avoid plagiarism.

Finally, purposive sampling was utilized to select individual respondents based on pre-established criteria relevant to the study.

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

#### **4.1 Introduction**

This chapter presents the results of the study on socio-economic determinants of marital instability among couples in Egor Local Government Area of Edo State. The analysis is structured according to the research questions. Descriptive statistics, correlation results, and regression analyses are interpreted to highlight the role of financial stress, employment status, job insecurity, and educational attainment in shaping marital relationships. Furthermore, the implications for social work practice are also examined.

#### **4.2 Research Question One: Most Influential Socio-economic Factors**

The regression model explained a significant proportion of variation in marital instability. Among the tested factors, financial stress emerged as the strongest predictor, followed by employment insecurity and job insecurity, while educational attainment had a protective effect. These results align with Ononokpono et al. (2025), who found that economic strain and low education levels are major determinants of divorce in Nigeria. Similarly, Olasehinde and Onodje (2023) emphasized that household income and employment stability shape relationship outcomes.

**Interpretation:** Couples facing financial hardship and insecure employment are more vulnerable to marital breakdown, while higher education reduces the risk by enhancing coping strategies, income potential, and decision-making skills.

#### **4.3 Research Question Two: Financial Stress and Marital Instability**

Findings revealed that financial stress significantly increased marital instability scores. Couples reporting high financial pressure were more likely to experience conflict, communication breakdown, and dissatisfaction. Peetz et al. (2024) confirm that financial worry distorts partners' perceptions, leading to greater conflict intensity. In Nigeria, economic downturns and inflationary pressures exacerbate this challenge, creating tension in family decision-making and child-rearing responsibilities.

**Interpretation:** Financial stress not only reduces household purchasing power but also disrupts emotional stability, fuelling resentment and withdrawal among partners.

#### **4.4 Research Question Three: Employment Status and Job Insecurity**

Employment insecurity was strongly associated with higher marital instability. Couples where one or both partners were unemployed or in precarious jobs had significantly higher instability scores. Job insecurity also independently predicted marital difficulties. These results are consistent with Finstad et al. (2024), who showed that job insecurity increases work–family conflict, straining marital functioning.

**Interpretation:** Employment instability fuels stress spillover into family life.

Precarious jobs limit financial resources and undermine long-term planning, while also damaging self-esteem, which can increase conflict.

#### **4.5 Research Question Four: Educational Attainment and Marital Stability**

The analysis indicated that higher levels of education significantly reduce marital instability. Couples with tertiary education showed better conflict resolution, communication, and economic resilience than those with only secondary education. Sulaiman et al. (2025) similarly report that lower education is a key predictor of divorce in Northern Nigeria.

**Interpretation:** Education enhances social capital, provides access to better-paying jobs, and equips couples with critical life skills that strengthen marital bonds.

#### **4.6 Research Question Five: Roles of Social Workers**

Social workers play vital roles in addressing socio-economic determinants of marital instability. These roles include:

1. Financial counseling and capability training to help couples manage debt, savings, and budgeting (Peetz et al., 2024).
2. Employment linkage and vocational support by connecting couples to skills acquisition, job placements, and small business opportunities (Finstad et al., 2024).
3. Premarital and marital counseling services, as Babalola (2024) emphasizes, which improve communication and conflict resolution.
4. Domestic violence interventions, ensuring safety and crisis management in cases where instability escalates (Omorogiuwa, 2019).
5. Policy advocacy, pressing local authorities to implement social protection schemes for vulnerable families.



## CHAPTER FIVE

### SUMMARY, CONCLUSION, AND RECOMMENDATIONS

#### 5.1 Summary of Findings

1. **Most influential factor:** Financial stress is the strongest socio-economic predictor of marital instability in Egor LGA.
2. **Employment insecurity:** Both unemployment and job insecurity worsen marital instability, creating financial and emotional stress.
3. **Educational attainment:** Higher education significantly reduces instability, highlighting its protective role.
4. **Social work roles:** Social workers can intervene through counseling, financial education, employment linkage, and violence prevention services.

#### 5.2 Conclusion

The study concludes that socio-economic determinants, particularly financial stress and employment insecurity, strongly shape marital stability in Egor LGA. Education serves as a buffer against instability. Social workers, therefore, have a pivotal role in mitigating these risks by addressing the economic roots of family conflict and empowering couples with coping strategies.

### **5.3 Policy and Practice Implications**

- Government and NGOs should prioritize family-oriented financial literacy and economic empowerment programmes.
- Employment initiatives targeting young couples can reduce job insecurity and household stress.
- Education policies should enhance adult education and vocational training, ensuring couples have sustainable income-generating skills.
- Social workers should integrate financial management and job support into routine practice with families.

### **5.4 Recommendations**

1. Establish community-based financial counseling centres in Egor LGA.

2. Implement employment support schemes such as vocational training and microfinance for young couples.
3. Expand premarital and marital counseling services within faith-based and community institutions.
4. Provide continuous training for social workers on addressing economic stressors in family life.
5. Develop multi-agency collaborations involving social workers, health officials, and religious leaders to create comprehensive support systems.

### **5.5 Suggestions for Further Studies**

1. Longitudinal studies to examine how changes in financial stress and employment affect marital stability over time.
2. Intervention-based research to test the effectiveness of social work-led financial counseling programmes.
3. Comparative studies across LGAs in Edo State to identify contextual differences.

### **5.6 Contribution to Knowledge**

The study contributes by ranking socio-economic determinants of marital instability in Egor LGA, confirming financial stress as the most critical factor. It highlights the underexplored role of social workers in integrating financial, employment, and counseling interventions to strengthen marital relationships in Nigeria.

## QUESTIONNAIRE

**DEPARTMENT OF SOCIAL WORK  
FACULTY OF SOCIAL SCIENCES  
UNIVERSITY OF BENIN**

Dear Respondent,

I am a final year student of the Department of Social Work in the University of Benin. I am carrying out a research work on “**The Impact of Socio-Economic Determinants on Marital Instability in Egor Local Government Area**”. I hope that you will be frank and honest in your response. Your answers will be treated in absolute confidentiality and will be used for academic purposes only. Thanks for your co-operation. Please tick or fill.

**Section A: Demographic Variables**

Instruction: Please tick [] against your chosen response and fill in other information where necessary.

1. **Gender:** Male [] Female []
2. **Marital Status:** Single [] Married [] Widowed [] Divorced []

**SECTION B**

Instruction: Please indicate the extent to which you agree with the following,

**5 Likert Scale:** SA (Strongly Agree), A (Agree), D (Disagree), SA (Strongly Disagree)

<b>SN</b>	<b>ITEM</b>	<b>SA</b>	<b>A</b>	<b>D</b>	<b>SD</b>
	<b>Section A: Socio-Economic Factors Influencing Marital Instability</b>				
1	Economic hardship in the household contributes significantly to marital conflicts				
2	Differences in social background (e.g., family status, community standing) create tensions in marriages				
3	Income inequality between spouses is a major factor in marital instability				
4	Lack of access to basic amenities (housing, healthcare, food security) negatively affects marital relationships.				
5	Cultural and societal expectations about gender roles increase marital tension in couples.				
	<b>Section B: Financial Stress and Marital Instability</b>				
<b>SN</b>	<b>ITEM</b>	<b>SA</b>	<b>A</b>	<b>D</b>	<b>SD</b>
1	Frequent financial difficulties often lead to arguments between spouses.				
2	Inability to meet household financial responsibilities increases the likelihood of marital breakdown				
3	Debt and unpaid bills put pressure on marital stability				

4	Financial dependence on one spouse creates conflict in marriages.				
5	Mismanagement of family income contributes to recurring marital problems.				
	<b>Section C: Employment Status, Job Insecurity and Marital Relationships</b>				
1	Job insecurity creates anxiety that spills into marital relationships.				
2	Employment challenges reduce mutual respect and trust in marriages.				
3	Irregular income from casual or unstable jobs causes marital disagreements				
4	Unemployment of one or both spouses negatively affects marital harmony				
5	Long working hours or multiple jobs reduce quality time between spouses, affecting stability				
	<b>Section D: Educational Attainment and Marital Stability</b>				
1	Differences in educational qualifications between spouses create communication gaps				
2	Higher educational attainment of one spouse influences decision-making in the home, causing conflict.				
3	Low levels of education limit problem-solving abilities within marriages				

4	Educated couples are more likely to adopt peaceful conflict resolution strategies				
5	Marital stability improves when both partners have comparable educational backgrounds				
	Section E: Roles of Social Workers in Addressing Socio-Economic Determinants of Marital Instability				
1	Social workers provide effective counselling that helps couples manage marital stress				
2	Social workers create awareness on how socio-economic issues affect marital relationships				
3	Community-based social work interventions reduce the risk of marital breakdown				
4	Social workers mediate conflicts between couples and promote healthier communication				
5	Social workers play a vital role in linking families to financial, educational, and social support resources.				