

FAMILY INCOME AND MARITAL STABILITY IN ANAMBRA STATE

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Abstract

This study critically investigates family income and marital stability in Anambra State with a specific study of Njikoka Local Government Area of Anambra State. This study adopted correlational research design. The population for the study targeted 1000 married men and women. A total of 140 respondents were simple randomly selected. The study made use of questionnaire for the collection of data. An average internal consistency correlation coefficient of $r = .87$ was obtained. The respondents' demographics were analysed using simple percentage while Pearson Product Moment Coefficient (r) was used to test null hypothesis one and One-way ANOVA was used to test null hypothesis two, all based on 0.05 alpha level of significance. The results revealed that marital stability is strongly associated to family income because financial income helps in solving family issues, which results in personal, marital, and family relationships stability. Solving family problems with one's family earnings can increase marital stability. Marital stability of married couples is attributed to the disparity in importance between the amount of income of males and females. The study recommended that counseling psychologists, marriage counselors, religious figures, married couples should advise married couples that they should see themselves as one, and as such, all income received in the relationship should be used for the maintenance of the family. Moreover, by providing family-to-family marriage education program through mass media (radio, television and newspaper), the government and its agencies such as the Ministry of Women's Affairs can live up to the demands of social responsibility.

Keywords: Family, Family Income, Marriage, Marital Stability.

Introduction

Marriage is an institution that is as old as the life of man, the oldest social institution that requires a social contract between two individuals to become husband and wife, according to Ojukwu, Woko, and Onuoha (2016). Accordingly, Ojukwu (2013) described marriage as the state of being united as a husband and wife with a person of the opposite sex for companionship, procreation and the maintenance of marital life. In this study, marriage is focused on a man and the concepts above require compatibility, dedication and understanding between married people (Ojukwu et al., 2016). This is because all the behaviour, norms, roles, expectations and values associated with a man and a woman's legal union are represented by the institution of marriage that requires compatibility, dedication and understanding between married people (Ojukwu, 2013). The concepts of marriage, however, vary according to various cultures and religions, but it is mainly an institution in which romantic and sexual contact is typically recognized in interpersonal relationships (Bell, 2001).

Ojukwu et al. (2016) explained that marriage has several satisfactory benefits that make a difference in one's life, and in addition to companionship, it offers financial stability as one of the satisfactory benefits of marriage. They further elaborated that it encourages one to have someone who can express one's thoughts and experiences. It also grants social and religious recognition to the partners. Moreover, marriage brings in better sex life, good marital health, and growing old partner as it gives children optimistic and healthier lifestyles, enthroned dedication to live, true love, and gives a happy life (Bradbury, Fincham & Beach, 2000). Empirical evidence has shown that married people have a healthier lifestyle (Waite & Gallagher, 2001); live longer (Seltzer, 2000); have a satisfactory sexual relationship (Kim & McKenry, 2002); have more income and economic assets; and that when raised in a two-parent family, children usually do better (Odeunmi, 2007).

All the satisfactory advantages of marriage, however, depend on the marriage's stability. For instance, when a marriage is not stable, there are instances of separation and divorce. Iwunze-Ibiam (2019) reported that separation in marriage rates in 2018 saw a 14% rise across Nigeria's entire population, according to a Nigerian online newspaper, Cable Newspaper, April 4. The Nigeria Catholic Reporter (2015) reported in another article on June 20, 2015, that due to the high rate of divorce, the marriage institution is increasingly collapsing. Abuja, a Federal High Court source told this magazine that there are several cases pending before the court for a divorce. Moreover, on February 25, 2020, Brand Spur Newspaper (2020) reported that an Abuja-based lawyer stated on her Twitter page that 4,000 divorce applications were filed in Abuja in just 51 days into 2020. The Brand Spur Newspaper further stated that the negative effect of broken homes is always at the receiving end of children. In order to fill the gap, children are left devastated and succumb to the use of drugs, sexual activities, violence, suicide and other undesirable behaviours. Some are victims of sexual violence, domestic abuse, abuse in the hands of step-parents, and some become dropouts from school. Many families strive to preserve marital stability by seeking to escape this situation.

A situation where two married individuals remain legally married in a joint household over time is known as marital stability (Mitchell & Plauche, 2016). Similarly, Amato et al. (2007) have described marital stability as an affective and cognitive state in which, without ending the relationship, related acts unite a man and a woman. Ojukwu (2014) added that marital stability is fundamental to the well-being of individuals and families. However, the benefits to society and to new generations when strong partnerships are established cannot be overemphasized because it makes a valuable contribution to the life of every married person when there is marital stability. Kocak (2009) showed that psychological wellbeing is correlated with marital stability, and Aktürk (2006) also revealed that a positive, satisfactory marital partnership leads to economic well-being, physical and emotional health; and that adults are an important source of instrumental and emotional support.

Again, Baumeister and Leary (1995) revealed that stable marriage in married individuals creates a sense of belonging and related positive emotions, and this sense of belonging in individuals is associated with better and well-being. In another example, Ojukwu (2013) claimed that stable marriages produce stable children and communities, which in turn gives rise to a stable community, and marriages, households, families, must be at peace for the world to be at peace. However, Bradbury, Fincham and Beach (2000), Seltzer (2000), and Odeunmi (2007) have shown other empirical evidence as a result of these reports that marital stability is necessary for a formidable marriage. Another empirical proof revealed that a factor that contributes to marital stability is family income. Brody et al. (1994) accordingly reported that higher marital happiness and lower marital conflict were correlated with per capita family income.

Family income involves all the income that comes to the family in terms of naira, coins or notes over a particular period of time, regular, weekly, or monthly, according to Adzido, et al. (2016). Salaries, wages, rent, interest, profits, sick benefits, pensions, gifts, dividends, securities, royalties, among others may be included in family income. Money taxes, whenever needed by the family, can be transformed into goods and services. Some portions of the profits from income may be transferred to investment for potential use.

Similarly, the total amount of income received by each member of a single household is defined as family income. Family income in a summary, are streams of income, which include wages, pensions, returns on savings, retirement accounts, and subsidies for welfare (Bankrate, 2020).

Issac and Babu (2020) explained that family income is classified into three, which include money income, real income and psychic income. Money Income, according to Issac and Babu (2020), during a given period of time it is the buying power in cash. Money income is one of the family's major material assets. In the other hand, the flow of goods, services and community amenities available for a given period of time is the real income. In addition, Issac and Babu (2020) claimed that the real value of the income earned is the goods and services and the protection and well-being that will be purchased by the income (money). In family life, the notion of real income is very significant. On the part of psychic income, it is the flow of happiness obtained by the family from the use of money income and real income. This income is intangible and qualitative or subjective. This income is often called entertainment income, experienced through the proper use of money income and real income over a given period of time.

Family income seems to support marital stability, considering the value of family income to the man and woman since stability seems to prevail when both men and women have sources of income and invest in the family. Accessible empirical evidence has shown that the man's work and adequate income is associated with improved quality of life, and those men who have not had a permanent job or have been unemployed in the last year are more vulnerable to separation from marriage and lower marital stability (Axelrad, Malul, & Luski, 2018). In addition, the role of a woman along with her profession and income of a man will help to increase the quality of life and some aspects of marital satisfaction that leads to a stable family. In Nigeria for example, especially in Njikoka Local Government Area of Anambra State, one cannot really say the same thing since there is scarce available evidence to substantiate this claim thereby leading to a gap in knowledge in this region. To fill this gap, this study sought to examine the family income and marital stability in Njikoka Local Government Area of Anambra State.

Statement of the Problem

Lately, marital stability in the Anambra State seems to worsen as divorce is on the rise in Nigeria as seen above. The possibility of achieving happy, fulfilling and stable marriages has reportedly declined, according to Ojukwu (2013). Glenn (1998) has hypothesized that a decrease in the ideal of marital quality and stability has made some individuals less willing and less able to use the energy, time and cost to invest commitments, sacrifices and dedication required to make marriages succeed. Marital strife, crisis and turmoil have a significant impact on both youth, husband and wife, and on society as a whole (Denga, 2004). However, these conditions could influence the children, who are the future generation of society, leaving society at the mercy of the hands of battered image and consciousness. Although, there seems to be no much evidence whether there is a significant difference between the male and female level of income that has affected marital stability. In Njikoka Local Government, this might not be different. because there is scarce literature on family income and marital stability in this area and this has created a gap in knowledge in overcoming the situation. It is against this backdrop that this study sought to examine the family income and marital stability in Njikoka Local Government Area of Anambra State.

Objectives of the Study

The main objective of the study is to critically investigate family income and marital stability in Njikoka Local Government Area of Anambra State. The study specifically sought to:

1. Find out the relationship between family income and marital stability in Njikoka Local Government Area of Anambra State.
2. Examine the difference between the male and female level of income on marital stability in Njikoka Local Government Area of Anambra State.

Hypotheses

This study tested the following null hypotheses at 0.05 significant level of significance.

1. There is no significant relationship between family income and marital stability in Njikoka Local Government Area of Anambra State
2. There is no significant difference between the male and female level of income on marital stability in Njikoka Local Government Area of Anambra State.

Literature Review

Family Income

In society, family is a fundamental social unit consisting of a man and a woman and their children, or a group of people who share a common ancestor or have all members living under one roof (Oniye, Yahaya, Esere, & Ogunsanmi, 2008). The family has also been identified as the primary institution that socializes and protects young people's behaviour (Okorodudu, 2010). Eze (2012) added that the family is a social structure of individuals who are biologically related who are inclined to improve the family members' psychological and sociological well-being. The family system has preserved the family, coupled with a stream of family income, through inter-and intra-relationships between family members.

Family income, according to Family Economics and Consumer Education (FECE, 2012) can be characterized as money/buying power earned by family members during a particular time plus goods and services obtained or produced by the family at that time, such as vegetables from kitchen gardens, services such as teaching children, household chores, among others. Moreover, according to the Organization for Economic Co-operation and Development (OECD, 2013), the conceptual description of family income for micro-statistics states that family income consists of all income, whether monetary or in kind (goods and services), earned annually or more regularly by the household or by individual members of the household. FECE (2012) citing Nickel and Dorsey added that family income is all about money stream, goods services and gratification that is under the control of the family to be used by them to fulfil the needs, wishes and obligations/family duties of discharge.

Family income is available for current consumption and does not decrease the household's net worth by decreasing its cash, disposing of its other financial or non-financial assets, or by increasing its liabilities. Family income covers (i) work income (both paid and self-employed); (ii) income from property; (iii) income from the production of self-employed household services; (iv) existing transfers obtained (other than social transfers in kind); and (v) social transfers in kind (OECD, 2013). However, these family income areas, as mentioned, have a positive or negative effect on marital stability, which calls for care in dealing with family troubles as it relates to the family income.

Marital Stability

In its classical conception, marital stability refers to the balancing of self-interests and values that contribute to the development and preservation of steadier and consistent behaviours within and between married people (Aroson, Wilson, & Alkert 1997). Married people, husband and wife are required to maintain reliable companionship through the creation and production of stable lifestyles that would avoid turbulence, mistrust and crises from their marital involvement (Kelly, 1973). In marriage, where two spouses live, travel and share consistent favourable desires, knowledge, values, emotions and beliefs, marital stability is a condition that occurs. In particular, if unity, cooperation and harmony over perceived desires, values, emotions and beliefs are not compatible, much of the marital attitude generated will be negative, resulting in marital conflict and marital breakdown. Marital stability occurs when married partners stay, work and collaborate consistently, whereas marital instability occurs when married partners are unable to stay, work and cooperate consistently (Haralambos, Heald 2011).

Marital stability is often referred to as a family with a strong marital relationship in which married couples love each other, think alike, share mutual interests, desire, happiness, and work together to solve problems (Eze, 2012). Married couples are very good friends, able to connect with each other. There would be marital

stability when a family is able to handle struggling with issues related to in-laws, family finance, providing family needs, performing their domestic tasks, interpersonal contact, sexual intimacy, mental adjustment, health problems, among others. A successful marriage is a happy one that people can find satisfaction in. That is a situation in which both partners are satisfied and no disturbance occurs. When marital stability exists, it makes a valuable contribution to the life of any married individual. Kocak (2009) has shown that psychological health is associated with marriage. Again, Bir (2006) reported that it is an important source of instrumental and emotional support for adults and that a positive, satisfactory marital relationship contributes to economic well-being, physical and emotional health.

Family Income and Marital Stability

Marriage is more than an emotional relationship; it is also a social safety net and an economic partnership. The quality and stability of married life are also shaped by income, employment, debt, assets, and the division of household labour. In other words, the integral dimensions of contemporary married life are earning, spending, saving, and sharing money (Wilcox & Marquardt, 2011). In personal, marital, and family relationships, financial issues are a common source of discord (Hibbert & Beutler, 2001). Satisfaction with one's family income can, however, improve marital stability (Mugenda, Hira, & Fanslow, 1990). Family challenges and dissatisfaction with one's family income, on the other hand, can lead to marital conflict and divorce (Poduska & Allred, 1990).

There are needs, desires, and expectations of couples struggling with lower incomes that are strongly shaped by family difficulties (Clark-Nicholas and Gray-Little 1991; McLaughlin and Lichter 1997). In particular family difficulties for low-income people appear to raise tensions and stressful events that can adversely affect their ability to react effectively to problems related to their family and social relationships, including home and work problem-solving. This reduced capacity makes people with low incomes particularly vulnerable to " family chaos " and disappointment and disturbance in relationships (Dyk 2004). Although when these situations are not well understood, it is evident that the nature of their relationship is affected. White and Rogers (2000) have added that income is linked to divorce and that perceived financial distress predicts marital instability. This indicates that much has yet to be discovered and clarified about the relationship between income and marital relationships.

Couples who feel more in charge of their family income in life often tend to have a stable marriage (Mien & Thao, Parrotta & Johnson, 2015). Hibbert and Beutler (2001) found that the standard of family life among families in which financial self-reliance was highly valued was considered to be higher. Families who were prudent in paying bills on time, living within the income of the family, and avoiding undue debt increased family respect, a sense of self-worth, and reduced family conflicts that were financially motivated. They also concluded that imprudent financial actions resulted in greater unkindness in the family, decreased contact in the family, and decreased quality of life. Wilcox and Dew's study shows that when their wives take the lead in breadwinning, husbands are substantially less happy in their relationships and more likely to consider divorce. On average, as long as their wives work around the same amount of time or less than they do, men have no problems with working wives (Wilcox & Dew, 2013).

Male and Female Income Level on Marital Stability

Scholars often use the relative earnings of wives or the wife earns more than her husband, as marital stability indicators (Bertrand, Kamenica, & Pan 2015; Teachman 2010), but others claim otherwise (Schoen et al. 2002). Moreover, in influencing the quality and stability of family life, expectations of how well one's spouse treats money often play a role. When people feel that their partner is not managing money well, lower levels of marital stability are recorded (Britt et.al, 2008). In fact, feeling that one's spouse spent money foolishly increased the risk of divorce for both males and females in one study (Amato & Rogers, 1997).

Method

This study adopted correlational research design. According to Correlational Research Overview, correlation research design is a useful design in measuring the extent of the relationship between two variables. In research work, it is typically used when it is appropriate to explore the relationships between variables (Correlational Research Overview, 2019)

Population of the Study, Sample Size and Sampling Technique

The population for the study targeted 1000 married men and women, but 140 successfully completed. The respondents were simple randomly selected, where 20 married persons from each of the towns made up of the married men and women thereby making a total of 140 respondents selected for the study. The towns were selected through stratified random sampling which gave all the communities chance of being selected. The towns in Njikoka L.G.A. are Abagana, Enugwu-Agidi, Enugwu-ukwu, Nawfia, Nimo, Abba Town, and Umuriam-Nawfia. The copies of the questionnaire were administered to the respondents in the seven towns of the local government area. At the end of the two weeks' exercise, only 121 correctly filled copies of the questionnaire, which is 86.4% of the sampled size were used for analysis of the study.

Instrumentation

The study made use of questionnaire for the collection of data. The questionnaire was made of two sections: Section A, which consisted of the demographics of the respondents and Section B, the questionnaire, which were formulated in accordance with the objectives of the study. The questionnaire was titled, "Family Income and Marital Stability Questionnaire (FIMSQ). It is a 20-item questionnaire structured on a Five-Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1).

Validation and Reliability of the Instrument

The face and content validity of the instrument was ascertained by subjecting the instrument to the scrutiny of three experts. The experts were two lecturers from the department of Sociology/Anthropology, Nnamdi Azikiwe University, Awka while the other expert was from Measurement and Evaluation. The experts judged the appropriateness, comprehensiveness and clarity of items in the questionnaire. Their criticisms and opinions contributed to the strengthening of the face and content validity of the instrument. To determine the reliability of the instrument, it was administered to 20 married people in Awka South L.G.A. of Anambra State and after retrieval, it was subjected to pilot study using Test-Retest to determine its reliability. The scores obtained were correlated using Pearson Product Moment Coefficient. An average internal consistency correlation coefficient of $r = .87$ was obtained thus the instrument was considered reliable for the study.

Data analysis

After administration of the questionnaire and collection of data, the data collected from the field of study were presented in frequency distribution tables. The respondents' demographics were analysed using simple percentage while Pearson Product Moment Coefficient (r) was used to test null hypothesis one and One-way ANOVA was used to test null hypothesis two, all based on 0.05 alpha level of significance.

Results

Table 1: Demographics of the respondents

Demographics of the respondents	Frequency	Percentage (%)
Gender		
Male	53	43.8
Female	68	56.2
Total	121	100
Age of the respondents		
20 – 29	22	18.2
30 – 39	29	23.9
40 – 49	30	24.8
50 & Above	40	33.1
Total	121	100
Marital Status of the Respondents		
Married	97	80.2
Others	24	19.8
Total	121	100
Educational Qualification of the Respondents		
WAEC/GCE/NECO	29	24
OND/NCE	34	28.1
B.Sc/BA/HND	45	37.2
M.Sc/MBA & Above	13	10.7
Total	121	100
Nature of work of the respondents		
Civil Servant	42	34.7
Private Business	39	32.2
Farmers	10	8.3
Others	30	24.8
Total	121	100
Marriage Anniversary of the Respondents		
Less than 5 years	18	14.9
5 – 10 years	31	25.6
10-15 years	29	23.9
15-20 years	22	18.2
20-25 years	21	17.4
Total	121	100

Source: Field Survey, 2020.

The findings in Table 1 indicate that the female population (43.8%) of respondents is greater than the male population (56.2%). More than 80% of the respondents were on the other hand, old enough to offer their reasons. 80.2% of the respondents were also married and most of them were educationally qualified. With regard to the nature of the respondents' jobs, all respondents have one or two things they do as work. Meanwhile, 67.7% of the respondents' marriage anniversaries were above less than 5 years, putting the respondents in a strong position to respond to the questionnaire they received.

There is no positive significant relationship between family income and marital stability in Njikoka Local Government Area of Anambra State

Correlations

		Family Income	Marital Stability
Family Income	Pearson Correlation	1	.896**
	Sig. (2-tailed)		.001
	N	121	121
Marital Stability	Pearson Correlation	.896**	1
	Sig. (2-tailed)	.001	
	N	121	121

** . Correlation is significant at the 0.01 level (2-tailed).

With $r = 0.896$ and the level of significance is 0.001 in the above results, the null hypothesis that there is no positive relationship of significance between family income and marital stability in Njikoka L.G.A. of Anambra State is rejected and its alternative is accepted. This implies that the relationship between family income and marital stability in Njikoka L.G.A. is of positive significance. In line with Hibbert and Beutler (2001), Poduska & Allred (1990) and (Voydanoff, 1990), financial problems in personal, marital, and family relationships are a prevalent source of discord. The results of Berry & Williams (1987) and Mugenda, Hira, and Fanslow (1990) showed that satisfaction with one's family income could improve the stability of marital life. In contrast, Poduska and Allred (1990)'s findings indicated that financial difficulties and dissatisfaction with one's family income can lead to marital conflict and divorce.

There is no significant difference between the male and female level of income on marital stability in Njikoka Local Government Area of Anambra State.

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.258	6	.543	2.333	.037
Within Groups	26.528	114	.233		
Total	29.785	120			

Given $df = 6$, $F = 2.333$, and $p(0.37) > 0.05$ in the result above, the null hypothesis that there is no significant difference between the male and female level of income on marital stability in Njikoka Local Government Area of Anambra State is rejected and its alternative is accepted. This implies that in Njikoka, L.G.A., there is a significant difference between the male and female level of income on marital stability. Britt et.al's (2008) findings affirmed that perceptions of how well a spouse handles money also play a role in shaping family life's quality and stability. When people feel that their spouse does not handle money well, lower levels of marital happiness are reported.

Conclusion and Recommendations

Marital stability is strongly associated to family income because financial income helps in solving family issues, which results in personal, marital, and family relationships stability in Njikoka L.G.A. Solving family problems with one's family earnings can increase marital stability. Also in some families, financial issues and discontent with one's family income can contribute to marital strife and divorce. In other words, the marital stability of married couples is attributed to the disparity in importance between the amount of income of males and females. This is because in influencing the quality and continuity of family life, the expectations of how well one's spouse treats money often play a role. When people feel that their partner does not manage money well, lower levels of marital satisfaction are registered. Nevertheless, the results of this research have drawn recommendations that counseling psychologists, marriage counselors, religious figures, married couples should advise married couples that they should see themselves as one, and as such, all income received in the relationship should be used for the maintenance of the family. Moreover, by providing family-to-family marriage education program through mass media (radio, television and newspaper), the

government and its agencies such as the Ministry of Women's Affairs can live up to the demands of social responsibility. The high incidence of marital instability in society would be highly reduced when these are introduced.

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