

INFLUENCE OF SOCIO-ECONOMIC STATUS ON MARITAL STABILITY AMONG COUPLES IN SECONDARY SCHOOLS IN JOS NORTH LOCAL GOVERNMENT AREA, PLATEAU STATE

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Abstract

This study examined the influence of socio-economic status on marital stability among couples in secondary schools in Jos North Local Government Area of Plateau State, Nigeria. The study had three objectives, three research question and hypothesis. A descriptive survey research design of the ex-post facto type was adopted for the study. The population comprised of 260 Teachers in secondary schools in Jos North Local Government Area, from which a sample of 260 teachers was selected using the Krejcie and Morgan sample size determination table and simple random sampling technique. Data were collected using a structured questionnaire titled Socio-economic Status on Marital Stability among Couples Questionnaire (SSMSCSSQ). The instrument was validated by experts, and data collected were analyzed using descriptive statistics (mean and standard deviation) to answer research questions, while independent samples t-test was used to test the hypotheses at 0.05 level of significance. Findings revealed that couples in Jos North generally exhibit a relatively high level of socio-economic status, with adequate personal and spousal incomes contributing positively to household stability. The study also established that emotional attitudes such as patience, understanding, emotional support, and effective communication play a crucial role in sustaining marital stability, whereas negative emotional reactions weaken marital relationships. The study concludes that socio-economic status significantly influences marital stability through financial capacity, emotional attitudes, and family involvement. It recommended that financial empowerment programmes, effective financial management, emotional intelligence training, and balanced extended family involvement as strategies for promoting stable and enduring marriages among couples in Jos North Local Government Area, Plateau State.

Keywords: Influence, Socio-Economic Status, Marital Stability, Couples

Introduction

Instability in marriage is a cankerworm that has eaten deep into the fabric of most marriages in the world. This cankerworm penetrated through income status, employment security, and educational background, access to resources shapes how couples relate, make decisions, and respond to stress. In many homes, marital conflict does not begin with lack of love, but with pressures arising from unmet needs, emotional strain, in-laws' involvement, and external interference. Musa (2019) observed that when economic needs are unmet over extended periods, couples may experience heightened tension that erodes emotional connection. In this regard, Akor (2022) explained that financial instability is strongly associated with declining marital satisfaction and increased risk of separation. Marriage is expected to be an affair of intimacy and compromise, joint income generation and free hearty communication, where spouses complement each other. It is also expected to be a union of "for better, for worse", but the recent happenings in the institution of marriage trend have departed from original and traditional assertions to becoming a mere association where

rancour, conflict, savage mutual attacks, disparity, domestic violence and acrimony are endemic. Ali (2022) concluded that unrealistic spousal role expectations, particularly around emotional intimacy, conflict resolution, joint responsibilities and supportive communication, significantly precipitate marital conflict and escalate into hostility and violence in intimate partnerships. As economic challenges intensify and family systems become more complex, understanding how socio-economic status influences marital stability has become both timely and necessary. Marriage is the backbone of every society, through marriage society can be developed.

In every society, marriage is an indispensable institution which has been described by many scholars as one of the important and fundamental human relationship. Establishment of marital institution ushers in a family that is socially, legally and culturally and sometimes religiously ordained based on regulated laws, rules, customs, beliefs, and attitudes that stipulate the rights and duties of the partners and accords status to their children. Marriage is a social institution, and thus both rates of marital stability and its determinants may vary across time and place (Killewald, 2016). A healthy marriage provides couples with psychological, emotional, social, economic and spiritual support that promote quality of life an individual lives. Even though there are socio-cultural variations in marital institution in terms regulation of laws, rules, obligations, customs, beliefs, and attitudes that are observed in instituting and maintaining marriage in every society, there however, some universal expectations and purposes for establishing marriage such as sexual gratification and regulation, division of labour between the sexes, economic production and consumption, and satisfaction of personal needs for affection, status, and companionship. The institution of marriage is religiously, culturally, and socially recognized as a union normally between a man and a woman known as husband and wife. Even though marriage is no longer a requirement for social acceptance and advancement, in every society, marriage is one of the most important and sought after social contract by individuals mostly between the ages of 18-45 years. The union institutes expectations, rights and obligations between couple, their children and even between them and outsider (Ali 2022). It is meant to be intimate and complementary. Marriage could be contracted by traditional law and customs, or according to statutory law, with or without religious recognition. In many societies, it is regarded as a mandatory social responsibility which is meant for life.

Stability of marriage is dependent on the couple's relationship quality. Dysfunctional marital relationships or unsuccessful marriages according to them not only threaten couples' mental health but also endanger the survival of the family unit (Kourosh 2020). Uwe (2000) viewed marital stability as the blending of all the efforts of marriage, culminating into the bond of love and oneness. This process of unity the author stated, involves the blending of spouse's mental, spiritual, emotional, and physical differences into a harmonious relationship within the marital bond. Marital unity has to do with the process whereby couples engage in emotional, spiritual, financial, social, mental, sexual, physical, and educational adjustment to themselves and their children (Okorodudu, 2010). Marital stability is the likelihood that the marriage will stay intact, without dissolution or divorce. Included in this definition are the cognitions or thoughts about the marriage, affective states or feelings pertaining to the marriage, and behaviors taken to maintain stability or move toward separation. Marital stability hint on the financial stability and the level of financial discipline.

Financial issues significantly impact marital stability, acting as a leading cause of conflict, distress, and divorce, primarily by increasing stress, eroding communication, and creating power imbalances, though financial stability itself, along with good management and open discussion, strengthens marriages. Debt, financial infidelity, and chronic economic pressure are especially damaging, affecting partners' emotional well-being and leading to resentment, hostility, and instability, while wealth and stability generally reduce divorce risk. In most families' union where spouse come from two different financial background often resulted into conflict, basically due to family standard (Orhe, 2023). Financial stress and disagreements have been identified as a leading source of marital conflict. They further claimed that finances play a prevalent and influential role in relationships due to their strong link with issues of power, control, and decision making. In the last 30 years, the number of dual income households has continually increased, these economic changes have challenged traditional gender roles in marriage, and the consequences of the effect have been felt on marital happiness. Significant financial benefits are associated with marital satisfaction, including higher lifetime net worth accumulation compared to non-married individuals. Finance along cannot guarantee marriage stability, where emotional stability is not made

Emotional attitudes within marriage are closely intertwined with socio-economic status, as financial conditions directly influence emotional well-being and interpersonal behavior. Couples who enjoy relative economic comfort tend to exhibit positive emotional attitudes such as patience, empathy, mutual understanding, and effective communication. Reduced financial anxiety allows spouses to express affection freely, resolve conflicts constructively, and support one another emotionally. Such positive emotional climates foster trust, intimacy, and long-term marital stability (Bradbury & Karney, 2023). In contrast, socio-economic deprivation often breeds negative emotional attitudes that undermine marital relationships. Financial stress can trigger irritability, anger, suspicion, and emotional exhaustion, making spouses less tolerant and more reactive to minor disagreements. Persistent economic pressure may also reduce emotional availability, intimacy, and sexual satisfaction, leading to emotional disconnection between partners. Research indicates that couples experiencing chronic financial strain are more likely to engage in hostile communication patterns and less likely to employ problem-solving strategies (Conger, 2020). Over time, these negative emotional responses erode marital satisfaction and increase the likelihood of separation or divorce, particularly where external support systems are weak. One of the significance factors affecting. Family involves in marriage also destabilized marital stability.

Objectives of the Study

The aim of the study was to assess the influence of socio-economic status on marital stability among couples in secondary schools in Jos North Local Government Area, Plateau State. The specific objectives are:

1. To determine the level of socio-economic status among couples in secondary schools in Jos North Local Government Area, Plateau State
2. To determine the influence of financial status on marriage stability among couples in secondary schools in Jos North Local Government Area, Plateau State.
3. To assess the extent to which emotional attitude influences marital stability

Research Questions

1. What is the level of socio-economic status among couples in secondary schools in Jos North Local Government Area, Plateau State?
2. What is the influence of financial status on marriage stability among couples in secondary schools in Jos North Local Government Area, Plateau State?
3. What is the emotional attitude influence marital stability among couples in secondary schools in Jos North Local Government Area, Plateau State?

Hypotheses

1. There is no significance relationship between the level of socio-economic status among couples in secondary schools in Jos North Local Government Area, Plateau State
2. There is no significance relationship between financial status and marriage stability among couples in secondary schools in Jos North Local Government Area, Plateau State.
3. There is no significance relationship between emotional attitude influence marital stability

Methodology

This study adopted the use of descriptive survey design of the ex-post facto type. This is because the researcher cannot manipulate the variables for the simple reason that they have already occurred. This research design was employed because, the study is not just a fact-finding survey (descriptive) or correlational (concerned with determining relationship between two or more variables), but a predictive and explanatory study. This implies that this study will show the extent to which the independent variables, individually and jointly predicted changes in the dependent variable.

Therefore, the population for this study was all public secondary school in Jos North, which amounts to 22 secondary schools. There are 842 SS II students in Jos North (Quality Assurance Office Jos North 2025). The sample of this study comprised of 10 public secondary schools, and 150 (31.2%) students in secondary schools in Jos North. The sample was drawn from Krejcie and Morgan table for determining the sample size because the table provides the generalized scientific guideline for sample size decisions. The sample for this study comprised of 10 secondary schools in Jos North which were randomly selected from the various district. The instrument for data collection was an adopted questionnaire titled "Socio-economic Status on Marital Stability among Couples in Secondary Schools Questionnaire" (SSMSCSSQ). The questionnaire was developed by the researcher, and standardized by other experts in the field of Test Measurement and Evaluation Unit of the University of Jos. In this research, the data obtained was presented in tabular form and analyzed using descriptive statistics. Mean scores to answer research questions. To test the hypotheses, t-test for independent sample was used for testing all the hypotheses. All the hypotheses were tested at a 0.05 level of significance where the null hypothesis will be rejected when the probability value is less than 0.05 and was retained when p-value is greater than 0.05. The analysis was carried out through SPSS version 23.

Results and Discussion

Research Question One

What is the level of socio-economic status among couples in secondary schools in Jos North Local Government Area, Plateau State

Table 1:

Mean score of the level of socio-economic status among couples in secondary schools in Jos North Local Government Area, Plateau State

S/n	Statement	$\bar{X}$	SD	Remark
1	My personal monthly income is adequate to meet my individual responsibilities within the family	3.12	.85	Agreed
2	My spouse's personal income contributes significantly to the overall financial stability of our household	3.14	.76	Agreed
3	Differences in the individual income levels between my spouse and me do not create tension in our marriage	2.92	1.02	Agreed
4	My individual income allows me to support family needs without excessive dependence on my spouse or extended family members	2.92	1.02	Agreed
5	Satisfaction with my individual income positively affects my attitude toward my spouse and our marriage	3.02	.90	Agreed
Average Mean and standard deviation		3.03	0.92	Agreed

NB: Decision: $\bar{X} < 2.5$ = Disagreed/low, $\bar{X} \geq 2.5$ = Agreed/high, as measured on 4-point Likert scale.

Table 1 indicates the mean score of level of socio-economic status among couples in secondary schools in Jos North Local Government Area, Plateau State. Analysis revealed that all the items have an average mean score of 3.03 than the cut-off mark of 2.5. The average mean and standard deviation scores of 3.03 and 0.92 shows high level of impact of marital conflict on emotional stability of students. It implies that personal monthly income is adequate to meet individual responsibilities within the family, spouse's personal income contributes significantly to the overall financial stability of household, individual income levels between spouse and do not create tension in our marriage, individual income allows us to support family needs without excessive dependence on spouse or extended family members and Satisfaction with my individual income positively affects my attitude toward my spouse and our marriage.

Research Question Two

What is the influence of financial status on marriage stability among couples in secondary schools?

Table 2:

Mean score of the influence of financial status on marriage stability among couples in secondary schools

S/n	Statement	$\bar{X}$	SD	Remark
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1	Adequate financial resources in our household reduce conflicts between my spouse and me	3.18	.84	Agreed
2	Financial difficulties often lead to misunderstandings and tension in our marriage.	2.90	1.12	Agreed
3	Stability in our income contributes to mutual understanding and cooperation in our marriage	3.19	.85	Agreed
4	Inadequate finances negatively affect the emotional closeness between my spouse and me	2.79	1.05	Agreed
5	When our financial situation is stable, our marriage is more peaceful and enduring	3.14	1.00	Agreed
Average Mean and standard deviation		3.04	0.95	Agreed

NB: Decision: $\bar{X} < 2.5$ = Disagreed/low, $\bar{X} \geq 2.5$ = Agreed/high, as measured on 4-point Likert scale.

Table 2 reports the influence of financial status on marriage stability among couples in secondary schools. Result indicates that all the statements have mean scores above the bench mark of 2.5 ($M = 2.79 - 3.19$, $SD = 0.84 - 1.05$). The 3.04 and 0.95 average mean and standard deviation scores signifies high level of marital separation on students' self-esteem in senior secondary schools. This implies that, there is adequate financial resources in our household reduce conflicts between spouse financial difficulties often lead to misunderstandings and tension in marriage, Stability in income contributes to mutual understanding and cooperation in marriages, Inadequate finances negatively affect the emotional closeness between spouse. When financial situation is stable, marriages are more peaceful and enduring

Research Question Three: To what extent does emotional attitude influence marital stability?

Table 3:

Mean score of the extent to which emotional attitude influence marital stability

S/n	Statement	$\bar{X}$	SD	Remark
1	Positive emotional attitudes such as patience and understanding strengthen stability in our marriage	3.47	.80	Agreed
2	Negative emotional reactions like anger or resentment often create conflict in our marriage.	3.44	.89	Agreed
3	Emotional support between my spouse and me enhances trust and harmony in our marriage.	3.12	.86	Agreed
4	Poor emotional communication between my spouse and me weakens the stability of our marriage	3.25	.86	Agreed
5	My emotional attitude toward my spouse plays a significant role in maintaining marital stability	3.34	.76	Agreed
Average Mean and standard deviation		3.24	0.85	Agreed

NB: Decision: $\bar{X} < 2.5$ = Disagreed/low, $\bar{X} \geq 2.5$ = Agreed/high, as measured on 4-point Likert scale.

Data in Table 3 focused on the extent emotional attitude influence marital stability. Finding reveals that all the statements have mean scores above the 2.5 criterion mean ($M = 3.01 - 3.47$) with standard deviation range of $0.76 - 0.93$). An average mean score of 3.24 and standard deviation score of 0.85 suggest that emotional attitude influence marital stability. This implies that Positive emotional attitudes such as patience and understanding strengthen stability marriage, Poor emotional communication between spouse weakens the stability marriage, Emotional support between spouse enhances trust and harmony in marriage and emotional attitude toward spouse plays a significant role in maintaining marital stability.

Hypothesis One

There is no significance relationship between financial status and marriage stability among couples in secondary schools in Jos North Local Government Area, Plateau State.

Table 5
Summary and t-Test Results on financial status and marriage stability among couples

Variable	Group	N	Mean	Std. Deviation	Std. Error Mean	t-value	df	p-value	Decision
financial status and marriage stability	Male	163	4.57	3.10	1.17				
financial status and marriage stability	Female	79	4.14	2.87	1.08	0.27	6	> 0.05	Fail to reject H_0

The result in table 5 indicates that the financial status and marriage stability mean score of male from female is $M=4.57$, $SD\ 3.10$ and $M=4.14$, $SD\ 2.87$ $t(6)=0.27$, $p=0.5$ Based on this, there is a significance relationship between financial status and marriage stability among couples in secondary schools in Jos North Local Government Area, Plateau State.

Hypothesis Two

There is no significance relationship between emotional attitude influence marital stability.

Table 6
Summary and t-Test Results on emotional attitude influence marital stability

Variable	Group	N	Mean	Std. Deviation	Std. Error Mean	t-value	df	p-value	Decision
emotional attitude	Male	172	11.33	2.34	0.96				
emotional attitude	Female	88	9.83	1.17	0.48	1.57	10	> 0.05	Fail to reject H_0

Table 6 revealed that the mean score for male was $m=11.33$, $SD\ 2.34$, $t=1.57$, $p=0.5$ compared to $M=9.83$, $SD=0.48$, $t=1.57$, $p=0.5$ for female. As the t -value is less than the critical threshold and the p -value exceed 0.05, the difference in the mean score statistically significant.

Hypothesis Three

There is no significance relationship between level of family involvement and marital stability among couples in secondary schools in Jos North Local Government Area, Plateau State.

Table 7

Summary and t-Test Results on Students from divorce homes will reveal low self-esteem compared to those from intact homes

Variable	Group	N	Mean	Std. Deviation	Std. Error Mean	t-value	df	p-value	Decision
family involvement	Male	3	3.12	0.17	0.10				
family involvement	Female	2	2.23	0.55	0.27	3.06	3	> 0.05	Fail to reject H_0
		8					7		

The summary table shows the mean scores, standard deviations, and t-test results comparing male responses and female responses. Male had a higher mean score ($M = 3.12$, $SD = 0.10$, $t=3.7$, $p=0.05$) compared to female ($M = 2.23$, $SD = 0.55$, $t=3.06$, $p=0.05$). This implies that there exists difference between the two groups is statistically significant. The p -value is greater than 0.05, confirming there was a significant difference.

Discussion

Findings from research question one revealed that couples in secondary schools in Jos North Local Government Area generally exhibit a high level of socio-economic status, as indicated by the grand mean score of 3.03, which is above the criterion mean of 2.50. Respondents agreed that their personal income is largely adequate to meet family responsibilities and that their spouses' income contributes significantly to household financial stability. Additionally, differences in income levels between spouses were not perceived as major sources of marital tension, suggesting a level of financial understanding and cooperation among couples. This finding aligns with the assertion of Conger, (2020) that stable income and perceived financial adequacy enhance marital satisfaction by reducing stressors associated with unmet family needs. Similarly, Amato (2024) observed that when couples perceive their income as sufficient, they tend to demonstrate positive marital attitudes, mutual respect, and reduced conflict. The implication is that socio-economic stability among couples in secondary schools in Jos North may serve as a protective factor against marital strain, thereby fostering a relatively stable marital environment.

Results from research question two shows that financial status exerts a strong influence on marriage stability, indicating high agreement among respondents. Adequate financial resources were perceived to reduce marital conflicts, while financial difficulties

were associated with misunderstandings, tension, and reduced emotional closeness between spouses. Stability in income was also reported to promote cooperation, peace, and endurance in marriage. These findings are consistent with Dew and Dakin (2021), who reported that financial strain is one of the strongest predictors of marital conflict and instability. Likewise, Papp, Cummings, and Goeke-Morey (2022) found that persistent financial difficulties negatively affect emotional bonds and communication patterns between spouses. Therefore, the present study reinforces the view that financial stability is a critical determinant of marital harmony and long-term marital stability among couples.

Result from research question three indicated that emotional attitude has a high influence on marital stability. Positive emotional attitudes such as patience, understanding, and emotional support were strongly associated with trust, harmony, and stability in marriage. Conversely, negative emotional reactions and poor emotional communication were perceived to weaken marital stability. This finding supports Gottman and Levenson (2020), who emphasized that emotional regulation, positive affect, and constructive communication are central to sustaining stable marriages. Similarly, Bradbury and Karney (2024) noted that emotional responsiveness and supportive attitudes between spouses significantly predict marital satisfaction and longevity. The implication is that beyond financial considerations, emotional maturity and positive emotional engagement play a decisive role in maintaining stable marriages among couples in secondary schools.

Conclusion

In conclusion, this study established that socio-economic status is a critical determinant of marital stability among couples in secondary schools in Jos North Local Government Area, Plateau State. The findings revealed that couples generally possess a relatively high socio-economic status, with adequate personal and spousal incomes that contribute to household stability and reduce financial tension. Financial stability was found to significantly reduce marital conflicts and enhance mutual understanding and emotional closeness, while financial difficulties heightened misunderstandings and strain. The study also confirmed that emotional attitudes particularly patience, understanding, emotional support, and effective communication play a decisive role in sustaining marital harmony, whereas negative emotional reactions weaken marital stability. Furthermore, family involvement was shown to have both stabilizing and destabilizing effects, as supportive extended family relationships strengthen marriages, but excessive interference and financial dependence undermine marital peace. Overall, the study concludes that marital stability among couples in secondary schools is shaped by the interplay of economic security, positive emotional attitudes, and balanced family involvement, regardless of gender differences, and that addressing these factors holistically is essential for promoting stable and enduring marital relationships.

Recommendations

Based on the findings and conclusions of the study, the following recommendations are made:

1. Financial empowerment programmes should be encouraged by government agencies, school authorities, and non-governmental organizations to support couples, especially

those working in secondary schools. Improved income stability will help reduce financial stress and enhance marital harmony.

2. Couples should be encouraged to engage in sound financial planning and management, including budgeting, savings, and responsible spending, to minimize financial-related conflicts within marriage.
3. Marriage counselling and emotional intelligence training should be organized regularly by schools, religious institutions, and community organizations to help couples develop positive emotional attitudes, effective communication skills, and conflict-resolution strategies.

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