

(RESEARCH ARTICLE)



## Effect of finances on marital satisfaction and psychological health among married couple in south-south region of Nigeria

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### Abstract

**Background:** Finance in marriage is connected to everything else: communication, health, sex, and spirituality to mention but a few. The amount of income a couple earns either individually or collectively is very important and may affect their level of satisfaction either negatively or positively. Finance in marriage cannot be overemphasized, A popular saying in my area “na love I go chop,” meaning love alone is not enough and one cannot love on an empty stomach. The role money plays in marriage is important as it can be challenging to maintain peace in a family with money being a deciding factor. The objective of this study was to find out the effect of finance on marital and psychological health.

**Materials and Methods:** The design was a hospital-based, cross-sectional study of 184 respondent. The questionnaires comprised: level of income, working in either a private or public sector, Index of Marital Satisfaction (IMS) questionnaire and General Health Questionnaire 28(GHQ 28).

**Results:** The association between psychological stability and monthly income was insignificant;  $p = 0.599$ . Over three-fifths of those earning less than 60,000 naira per month had marital satisfaction while just a third was not satisfied. Over half (53.8) of those earning over 165,000naria were unsatisfied with their marriage. The association between marital satisfaction and monthly income was not significant;  $p = 0.059$ .

**Keywords:** Finances; Marriage; Couple; Marital Satisfaction; Psychological health

### 1. Introduction

Marriage is a legally and socially sanctioned union, normally between a man and a woman in Africa[1]. This is regulated by law, rules, customs, beliefs, and attitudes that prescribe the rights and duties of the partners and accords status to their offspring (if any)[1].

Financial stress and disagreements have been identified as a leading source of marital conflict [2-4]. 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[4]. These economic changes have challenged traditional gender roles in marriage, and the consequences of the effect have been felt on marital happiness[5]. Significant financial benefits are associated with marital satisfaction, including higher lifetime net worth accumulation compared to non-married individuals [5].

As a wife’s income and her contribution to the family income increases, both relatively and actually, development of a sense of unfairness over the division of labour in the household and challenges to the head of household status can arise [6].

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Husbands are usually more dissatisfied with their marriages when their wives have higher status occupations and are even more stressed by their wives' superior salaries [7]. The male spouse may develop inferiority complex and misinterpretation of actions taken by the wife. In the same vein, it is important to note that an increase in overall income level may make the marriage more attractive for the spouses. This can lead to an increase in marital happiness and reduce the risk for marital dissolution [8-10].

## 2. Material and methods

This study was carried out at a tertiary hospital in South-South Nigeria. Ethical approval was obtained from the Health Research Ethics committee of the Hospital. It is a cross sectional, hospital-based design with 184 respondents. The target population included all married adult patients attending the Family Medicine Clinic of Delta State University Teaching Hospital. This study lasted for a period of four months (February 2020 to May 2020).

The questionnaire comprises: Monthly Income of Respondents and Their Spouses, Occupation of Respondents and their Spouses, index of Marital Satisfaction (IMS)[11] and General Health Questionnaire 28(GHQ 28) [12]

A pre-testing of the instruments was conducted two weeks prior to the actual study in Central Hospital, Sapele, Delta State to explore the weakness, misconception and ambiguity of the questionnaire.

Collected data was entered into a spreadsheet and analysed using Statistical Package for Social Sciences (SPSS) Version 22. Results were presented in proportions, mean  $\pm$  standard deviation and displayed in tables and charts. The levels of marital satisfaction among patients were determined by the proportion of patients who were satisfied or dissatisfied. The second standard instrument that was used in this study was the General Health Questionnaire (GHQ 28) and was applied to measure the psychological health of the patient in this study.

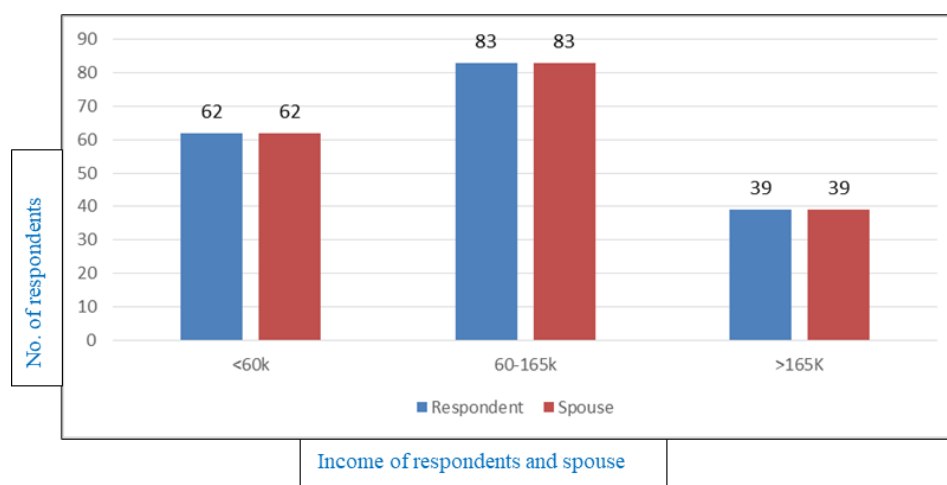
A *p*-value was considered significant if less than 0.05.

## 3. Results

A total of 190 questionnaires were administered to patients attending Family Medicine Out-patient Clinic in Delta State University Teaching Hospital. However, after sorting only 184 questionnaires were completely filled giving a response rate of 96.8%.

### 3.1. Monthly Income of Respondents and Their Spouses

Less than half (45.0%) of all the respondents and their spouses earned 60,000-165,000 naira per month. About a third (33.7%) earned less than 60,000naira per month while 21.3% earned over 165,000 per month. No difference in proportion in the categories of monthly income was observed between respondents and their spouses  $p=1.000$

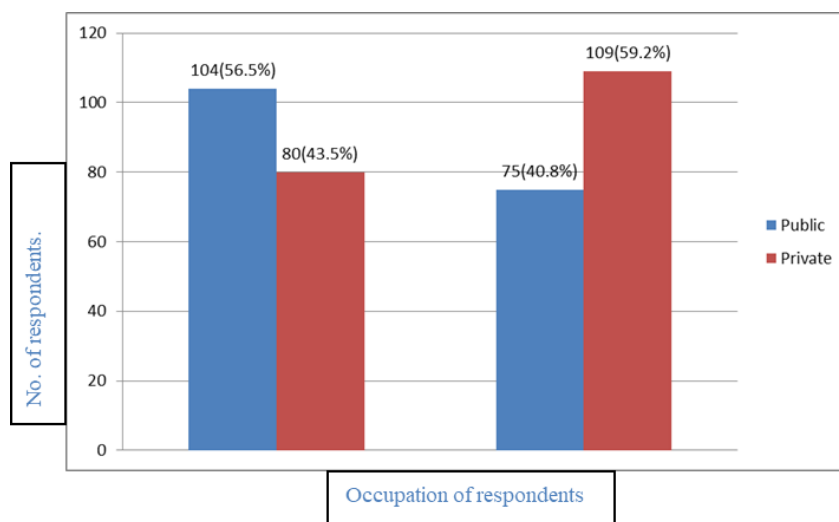


$$\chi^2 = 0.000; p = 1.000$$

**Figure 1** Monthly Income of Respondents and Their Spouse

### 3.2. Occupation of Respondents and Their Spouses

While over half (56.5%) of the respondents worked in the public sector, almost three-fifths (59.2%) of their spouses worked in the private sector or owned their personal businesses. The association between work sector and respondents and their spouses' occupation was significant;  $p=0.002$



$\chi^2 = 9.148; p = 0.002$

**Figure 2** Occupation of respondents and their spouses

Relationship between Psychological Stability and Respondents' Monthly Income and Relationship between Marital Satisfaction and Respondents' Monthly Income.

The majority of those who earned less than 60,000 and 60,000 to 165,000 naira per month were psychologically stable. However, the association between psychological stability and monthly income was insignificant;  $p = 0.599$ .

Over three-fifths of those earning less than 60,000 naira per month had marital satisfaction, while just a third were not satisfied. Over half (53.8) of those earning over 165,000 were unsatisfied with their marriage. The association between marital satisfaction and monthly income was not significant;  $p = 0.059$ .

**Table 1** Relationship between Psychological Stability and Respondents' Monthly Income and Relationship between Marital Satisfaction and Respondents' Monthly Income

Variable	Category	Psychological Stability Frequency (%)		
		Stable	Not Stable	Total-184
Monthly income	<60k	45 (72.6)	17 (27.4)	62 (100.0)
	60-165k	60 (72.3)	23 (27.7)	83 (100.0)
	>165	25 (64.1)	14 (35.9)	39 (100.0)
		$\chi^2 = 1.025$	$p = 0.599$	
Variable	Category	Marital satisfaction Frequency (%)		
		Satisfied	Not Satisfied	Total
Monthly income	<60k	41 (66.1)	21 (33.9)	62 (100.0)
	60-165k	56 (67.5)	27 (32.5)	83 (100.0)
	>165	18 (46.2)	21 (53.8)	39 (100.0)
		$\chi^2 = 5.669$	$p = 0.059$	

#### **4. Discussion**

Generally, the monthly earning between respondents and their spouses were similar. Over one-fifth earned over 165,000 per month while a significant proportion earned between 60,000 to 165,000 per month. This lowest amount earned by these participants was higher than the minimum wage of 18,000 naira in Nigeria [13]. Financial issues in homes can negatively affect marital satisfaction and financial difficulties often breed dissatisfaction [2]. It is worth mentioning that the patients in this study and their spouses had similar earnings, however, it is not an increase in total family income that creates a problem, as this may even reflect positively on the marital bond between a man and his wife [2]. The main issue hovers around how the finances are managed and not how much is earned [2]. Moreover, it can be daunting for couples who do not have adequate understanding in dealing with circumstances in which a woman earns as much as or even higher than her spouse, also in the face of unequal or differing employment status. All these factors invariably impinge on their level of marital satisfaction [2,4].

Working in a public sector was more common amongst respondents than their spouses. Over half worked in the public sector; comparatively, a higher proportion of their spouses worked in the private sector. This observation is a bit surprising as there were more females respondents. One would have expected a higher proportion of females to work in the non-formal sectors. Nevertheless, it is not unlikely that several of the males in this study were self-employed.

The majority of those who earned less than 60,000 and 60,000 to 165,000 naira per month were psychologically stable. However, the association between psychological stability and monthly income was insignificant;  $p = 0.599$ . A study conducted by Dew and Xiao found out that healthy financial management is positively associated with happiness in marriages [14]. Marriages confer advantages to both financial well-being and mental health: Individuals who were married reported lower psychological distress and financial worries than those separated, divorced, widowed, or never married. Several studies have demonstrated that marriage provides benefits to economic well-being and mental health, including psychological distress, depression, and psychiatric disorders [15]. It has also been suggested that financial worries and anxiety are negatively related to overall mental health and can trigger negative perceptions of individuals' own ability to manage money as well as decreased financial well-being [16].

Of note is the fact that over three-fifths of those earning less than 60,000 naira per month had marital satisfaction, while just two-fifths were not satisfied. Over half (53.8) of those earning over 165,000 were unsatisfied with their marriage. The association between marital satisfaction and monthly income was not significant;  $p = 0.059$ . Although money is important, but marital satisfaction will require more than that, also the manner in which couples manage their financial stressors may have a greater influence on their financial satisfaction than the actual stressors [17]. However it is widely known, that the Urhobo women are very hard working and may not depend on their husband for upkeep and majority of our respondent were Urhobo. A study also found out that Regardless of the income and financial wellness, marital satisfaction is higher when financial conversations proactively discussing financial issues compared to those who perceive their financial communication pattern to be consistently blaming, accusing or criticizing of each other [18].

However, some studies concluded that financially fit people are also more stable in their marriages and that husbands' and wives' financial stress were negatively associated with husbands' and wives' marital quality [18,19].

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#### **5. Conclusion**

Financial management is important irrespective of the amount earned. More researches will be needed to explore how financial management affects both psychological and marital satisfaction.

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#### **Compliance with ethical standards**

##### *Acknowledgement*

We want to acknowledge God for his unending love and mercies, also to Mr. and Mrs. Philip and Christiana Ojetu for their moral support.

##### *Disclosure of conflict of interest*

They were no conflict of interest in this study.

### *Statement of ethical approval*

Ethical approval was obtained from the Health Ethics and Research committee of DELSUTH Oghara.

The various procedures carried out were explained to the couple or patient before administering the questionnaire and obtaining physical measurements.

### *Statement of informed consent*

Informed consent was obtained from participants and was duly signed or thumb printed for persons who cannot read before they were co-opted for the study. Confidentiality of patients information and freedom or right to withdraw from the study at any time were maintained throughout the study.

All physical measurements were conducted in the privacy of the consulting room, in the presence of a chaperon.

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