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Research Paper

Marital age and money management pattern as predictors of marital stability among married couples in Anambra State

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Abstract. The study examined age at marriage and money management pattern as one of the predictors of marital stability among married persons in Anambra State. Two research questions guided the study. The participants were 1000 married persons in Anambra State. Marital stability questionnaire developed by the researchers was used for data collection .The data were analysed using simple regression analysis .The result of the study revealed that age at marriage and money management pattern are poor predictors of marital stability. The study recommended among others that counsellors, government and religious bodies should organize symposia, seminars and workshops for married persons to enhance marital stability.

Keywords: Marital age, money management, marital stability.

INTRODUCTION

Marriage is designed for the development of human race but unfortunately many families are enduring what they ought to enjoy (Ebiai and Bumba, 2004). According to Macious and Plumber (2005), marriage is a legally sanctioned relationship involving economic cooperation as well as normative sexual activity and child rearing that people expect to be enduring.

Marital stability is the relationship in which couples live together in marriage, enjoying the closest possible loving and fulfilling relationship without any intention of breakup (Adesanya, 2007). A peaceful relationship is achieved when married couples understand their individual roles and work together towards it. Marital stability implies firmness and strength to endure under hard as well as easy circumstances. Phumjan (2006) documented the importance of marital stability in overall spousal well-being and family functioning.

Achieving an appropriate level of stability has been of interest to family and marital adjustment scholar. A number of factors could impact on marital stability. One of those factors is age at marriage. Obi (2003) defined age at marriage as the age of the couple after contraction of marriage. Oppenheimer (1998) opined that marriages contracted during the teens are known to be highly unstable, a result that has been interpreted as a` maturity effect'. At very young age, people often have inadequate self–knowledge and are uncertain about their own future, prospects and potentials, they are also prone to misjudge the characteristics of their partners. However, there is virtually unanimous agreement that there is an inverse relationship between the age at first marriage and the probability of divorce (Lee, 1997). Another factor associated with marital stability is money management. Deacon and Firebarigh (2008) defined money management as the activity or the process of making important and useful decisions about income and expenditure including budgeting. Bubole and Sontag (1993) defined money management as the planning, implementation and evaluation by family members that is involved in the allocation of their current flow of family income and their stock of wealth towards the end of meeting the family's implicit or explicit goals. This implied that there cannot be effective money management without careful planning. Obi (2003) stated that the quality of life is not completely dependent on how big the resources are but how they showed adequate management strategies to enjoy that high quality of life.

The literature showed that there are various ways married persons manage their money which help to achieve marital stability. Hamplore and Leboudrois (2009) highlighted two categories namely one pot and two pots. Kenny (2006) posited that the following practices, pooled/joint and independent/separate while Pahl (2004) highlighted six categories namely separate money women's control, separate money men's control, separate money equal control, pooled money women's control, pooled money men's control and pooled money equal control. However, the present study focused on three management practices in order to determine the stability of married persons in Anambra State. These were pooled money managed by both partners, pooled money managed by one partner and independent management. Different works of scholars such as Donald (2007), Adesanya, (2007), Elder (2010) and Obi (2003) give adultery, financial constraints, family size, educational level of the partners, communication gap, problem of sexual compatibility and childlessness as factors that can cause marital instability. However, the researchers are interested in finding out more on how age at marriage and money management patterns can predict marital stability among married persons in Anambra State. Specifically, the study sought answers to the following questions:

1. How does age at marriage predict marital stability among married persons in Anambra State?
2. How does money management pattern predict marital stability among married persons in Anambra State?

Purpose of the study

The purpose of the study is to ascertain:

1. The extent to which age at marriage predicts marital stability among married couples in Anambra State.
2. If money management pattern predict marital stability among married couples in Anambra State.

LITERATURE REVIEW

Marriage is a powerful legal and social institution that protects and supports intimate family relationships by providing a unique set of rights, privileges and responsibilities. It represents a multi-level commitment, one that involves person-to-person, family-to-family, and couple-to-couple commitment. In all societies, it has been viewed as a relatively permanent bond; in other societies, it is virtually irrevocable. According to Kramarae and Splender (2000), marriage is a culturally approved relationship that legitimizes sexual and economic union usually between a male and a female. For Macious and Plumber (2005), marriage is a legally sanctioned relationship involving economic cooperation as well as normative sexual activity and child bearing that people expects to be enduring. Broude (1994) defined marriage as a potentially delicate relationship which usually involves the living together of, or a partnership between, two or more persons who are relatively peak strangers to each other. It entails a continuous and intimate association between persons differing in temperament and other individual characteristics.

The institution of marriage is found in all societies .In the United States, marriage means stabilized patterns of norms and roles associated with the mutual relationship between husband and wife .It joins together a man and a woman in a special kind of social and legal arrangement that serves several purposes for a society. While this definition fits what is meant by marriage in the United States and other Western nations, it is not broad enough to encompass its essential features across all cultures. However, marriage as an institution may differ in structure, function, dynamics and meaning from one culture to another, and therefore, not all-encompassing definition is possible (Kottak, 1991). In almost all societies, it entails a legal contract (written or verbal) and thus contract varies in the degree to which it can be broken.

Marital stability

Marital stability is the capacity to return to equilibrium or to the original position after having been displaced (Azor, 2002). This definition contains the important notion of resilience to maintain and strengthen married life; to attain or return capability for maximum self-support and personal independence, for example, parental mental health; stable relationships among couples and positive parenting are cited as symbols of marital stability. Marital stability is the relationship in which couples live together in marriage, enjoying the closest possible loving and fulfilling relationship without any intention of breakup (Adesanya, 2007). The concept of marital stability is used to describe the extent to which a person enjoys his/her marriage. A higher level of stability is seen as a measure of marital success. Achieving an appropriate level of stability has been of an interest and debate among scholars of marital stability. A number of factors such as age at marriage and money management pattern couple impact on marital stability. Age at marriage is defined as

Table 1. Age brackets of respondents.

Age brackets	Frequency	percent
16-20 years	27	2.7
21-25 years	148	14.8
26-30 years	262	26.1
31-35 years	157	15.7
36-40 years	155	15.5
41-45 years	131	13.1
46-50 years	100	10.0
50 and above	20	2.1
Total	1000	100

Source: Field study.

the age of the couple during contraction of marriage (Onyeka, 2007). The age at marriage rose from 20 to 23 for women and men respectively in 1950-1960; and 26 to 28 in 2010 (U.S Census Bureau, 2010). Age in marriage matters a lot and have negative effects on the marring couples and this is brought to lime light when Becker *et al.* (1997) brought to the fore and suggested the possibility of non-linarites with a poor match effect emerging at older age. They hypothesized that the ticking of the biological clock would likely lead women who reach their late twenties/thirties in the single state to revise their expectations downward and settle for a partner who is far from the optimal match, with adverse consequences for marital stability. Postponing entry into first marriage could have a destabilizing influence and thus the relationship between age at first marriage and probability of dissolution would be positively related.

Money management

Another major factor associated with marital stability is money management. Money management is defined as the activity or the process of making important and useful decisions about income and expenditure including banking management and budgeting (Deacon and Firebaugh, 2008). Money management is the process of managing money in a proper way. This may include investments, budgeting, taxing and banking. It is a process of overseeing the cash usage on an individual, couples, companies or even a group (Doyle, 2002). The process towards an effective money management is to make record of all the income and expenditure. This can be done by having a balance sheet that shows the inflow and outflow of cash. Bubolz and Sontag (1993) defined money management as the planning, implementing and evaluating by family members that is involved in the allocation of their stock of wealth towards the end of meeting the family's implicit or explicit goals.

One question that has been asked overtime by researchers is 'how do couples manage money?' The money management pattern a couple uses is important because married couples are more likely to fight about how money is spent or managed than how much money they make (Blumestein and Schwartz, 2003). Vogler (2005) identified five categories of money management pattern. These include female whole wage, male whole wage/housekeeping allowance, joint pooling system, partial pooling and independent management. In his own view, Kenney (2006) highlighted two categories of money management pattern among couples namely pooled/joint and independent/separate.

Empirical studies

A study on union dissolution among mainland Puerto Rican couples by Oropesa and Landale (2005) found that couples using a joint pooling system are far less likely to break up than those using any other system. They argued that this is because the joint pooling system represents an 'equality principle' within the relationship. In the same vein, Jeremy (2012) in his study on the relationship between money management pattern, negative communication, financial satisfaction and marital stability found that individuals who use joint pooling system in their relationship experience greater marital stability and financial satisfaction and that the relationship between money management pattern and other outcome variables are mediated by negative communication.

Further empirical studies have been carried out on the relationship between money management and marital stability by Obi (2003) and Allen (2001) and also between age at marriage and marital stability by Bumpass (2007) and Tavaiah (2003), but no studies have shown how these variables can predict marital stability. This study is therefore, carried out to fill the gap.

METHODOLOGY

Participants

The participants for this study were made up of 1000 married persons in Anambra State (Table 1). The analysis

Table 2. Summary of simple regression analysis with age at marriage as predictor of marital stability.

Predictor entered	**B**	**β**	**t**	***P***
Constant	86.33		95.99	.00
Age at marriage	-0.21	-0.03	-01.10	0.26
R	0.03			
R^2	0.00			
Adj. R^2	-0.00			
F	1.22			0.26

of age range of the respondents at marriage shows that 26.1% of the participants are within 26-30 years of age .This is followed by participants within 31-35 years (15.7%), 36-40 years (15.5%), 21-25 years (14.8%), 46-50 years(10.0%) 16-20 years (2.7%), 50 years and above (2.1%). This shows that most of the respondents at the time of marriage were between the ages of 26-30.The analysis of money management pattern of respondents' shows that 42.1% adopt pooled money management by both parties. This is followed by independent money management by each partner 40.2% and pooled money management by one partner 17.6%.

The analysis of the marital stability level of participants revealed that majority of the participants (97.1%) is of high marital stability while just 2.9% belong to the low marital stability level.

Instrument

The instrument used for data collection was 'Marital Stability Questionnaire' (MSQ). MSQ is a 29 item instrument developed by the researchers to measure marital stability of married person. The content validity of MSQ was established by two lecturers in Guidance and Counselling and two experts in item construction. All of them agree that the components are relevant, though minor revisions were made on some of the items. To establish the reliability, MSQ was pilot tested on 40 married persons in Enugu State. The responses of the respondents were scored and analysed using Cronbach Alpha method. A reliability co-efficient value of .80 was obtained .The result is very significant showing that the instrument was reliable and of a good fit for the study.

Participants rated the level of their agreement to a proposed statement on a 5-point scale which ranged from "5 to 1". The five options were 5-Always, 4-Often, 3-Sometimes, 2-Rarely and 1-Never.

Data collection procedure

The questionnaire on marital stability was administered to the participants by the researchers and three research assistants who were properly trained and briefed by the researchers. It is necessary to use research assistants to ensure that the actual respondents for whom the instrument was meant were those that completed them .The researcher and the assistants assured participants of confidentiality of their responses and oriented them of the importance of their frankness in their responses to the questionnaire. Copies of the questionnaire properly completed were collected back on the spot while follow up visits were paid to retrieve copies of the questionnaire which were not collected on the spot.

Data analysis

The Statistical Package of Social Sciences (SPSS) was used to analyse the data collected. The data were analysed by simple regression analysis using adjusted R square (R^2).

Research question one: How does age of marriage predict marital stability?

As shown by the summary of simple regression analysis in Table 2, the regression coefficient (R) = 0.03, the coefficient of determination (R^2) = 0.00 while F-ratio = 1.22. The unstandardized and the standardized regression beta weights (β) were -0.21 and -0.03, respectively. This shows that as the age at marriage increases, marital stability reduces, although at a very minimal degree. However, considering the size of R^2 which was less than 0.1, it was decided that age at marriage is a poor predictor of marital stability.

Research question two: How does money management pattern predict marital stability?

As shown by the summary of simple regression analysis in Table 3, the regression coefficient (R) = 0.16, the coefficient of determination (R^2) =0.03 while F-ratio = 27.63. The unstandardized and the standardized regression beta weights (β) were -1.86 and -0.16 respectively, indicating that, to a very small degree, as money management pattern moves from "pooled managed by both partners" to either of the two other types (pooled managed by one partner and independent management by each partner), marital stability reduces. However, since the R^2 was less than 0.1, it was decided

Table 3. Summary of simple regression analysis with money management pattern as predictor of marital stability.

Predictor entered	B	β	t	*P*
Constant	89.09		115.45	0.00
Money management pattern	-1.86	-0.16	-5.25	0.00
R	0.16			
R^2	0.03			
Adj.R^2	0.02			
F				0.00

that money management pattern is a poor predictor of marital stability

DISCUSSION

The findings of the study revealed that age in marriage is a poor predictor of marital stability among married persons in Anambra State. Studies indicated that age has an increasing positive effect on marital stability, that is, the higher the age at marriage, the better the outcomes in terms of marital stability (Bramlett and Mosher, 2001). The result of the study found that most married persons in Anambra State married at the age of 26-30 years and this contradicts the findings of Gottman (2000) who found a curvilinear trend with decreasing marital stability during the early stages followed by a levelling off and an increase during the later stages of marriage. Our findings also revealed that money management pattern is a poor predictor of marital stability among married persons in Anambra State. The finding contradicts with that of Jeremy (2012) who in his study tested a conceptual model exploring the relationship between money management pattern in marriage, negative communication in financial satisfaction, marital satisfaction and marital stability. The results of that study indicate that individuals who perceive shared money in their relationship experience greater marital stability and financial satisfaction, and that the relationship between money management pattern and these outcome variables are mediated by negative communication. Thus, having a shared money management pattern is associated with lower levels of negative communication which in turn is associated with higher levels of financial satisfaction and marital stability. The findings of this study also contradicts that of Fox and Suzanne (2000) on economic stress and marriage stability in which they found that when two people marry, they bring with them their individual attitudes, values and behaviours towards money. As a result, a common and frequent area of conflict among couples is money, and marital problems are more likely to be experienced by those who disagree about finances. They equally found that happily married couples have been found to agree more often and to be less hostile and more cooperative which means that when couples employ systematic money management strategies, conflict during tough financial times can be reduced or eliminated. For example, frequency on financial arguments is reduced when couples use financial management strategies such as record keeping and savings. They concluded by agreeing that money management pattern of couples is a significant predictor of marital stability.

CONCLUSION

The study examines age at marriage and money management pattern as predictor of marital stability among married persons in Anambra state. Our findings revealed that:

i. Psychosocial variable (age at marriage and money management pattern) are poor predictors of marital stability.
ii. The stability level in marriages decrease with late marriages as compared to those in early marriages. It can be inferred that the old age of the spouses provide less than ideal conditions for starting a marriage and increase their chances of hardship and difficulties during married life.
iii. Financial management is a poor predictor of martial stability.

RECOMMENDATIONS

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

a. Professionals like counsellors, psychologists, financial experts and social workers should be recruited to attend to various needs of couples and intending couples, such as the pattern to adopt in managing their money and other financial resources so as to enhance their marital stability.
b. Government and religious bodies should utilize marriage counselling programmes in bringing about marital stability by organising symposia, seminars and workshops for married persons in which they can receive

premarital and post-marital counselling that will develop and enable them have a stable marital life that will invariably impact on the society. Marital counselling is advocated for human and personnel resources management.

c. Teaching marital attitudes in institutions of higher learning in Nigeria is recommended as it would help to prepare young people for marriage by imbibing positive marital attitudes which will help in reducing marital instability and the rate of separation and divorce among couples.

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