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FINANCIAL STRESS, COMMUNICATION QUALITY, AND WORK-FAMILY BALANCE: A STRUCTURAL EXAMINATION OF DETERMINANTS OF MARITAL STABILITY

BY

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Abstract

This study examined the influence of financial stress, communication quality, and work-family life balance on marital stability among couples. The target population comprised couples residing in Ilorin West Local Government Area of Kwara State. *The study adopted a quantitative correlational survey design. Four standardised instruments were adapted to collect data from 500 married individuals using a multi-stage sampling procedure. The instruments demonstrated acceptable internal consistency with Cronbach's alpha coefficients of* ***.80*** *for financial stress,* ***.69*** *for communication quality,* ***.73*** *for family life balance, and* ***.82*** *for marital stability. Three research questions were raised and the data were analysed using Pearson product moment correlation and multiple regression. A strong negative correlation between financial stress and marital stability was found (r =-0.240, p<0.05). There was no statistically significant correlation (r=0.065, p>0.05) between communication quality and marital stability. Work-family life balance had a positive relationship with marital stability (r = .264, p<.05). The three variables jointly accounted for 8.1% of the variance in marital stability (R^2 = .081, F = 14.463, p<.05). In the relative contribution analysis, work–family life balance emerged as the strongest predictor of marital stability, followed by financial stress, while communication quality remained non-significant. The study recommends context-aware marital therapy, regulations to assist professionals in juggling work and family commitments, and programs to educate the public about personal finance.*

Keywords: Communication quality, Financial stress, Marital stability and Work-family balance

Introduction

Contemporary research on families consistently highlights the importance of marital stability for individual and family functioning. Marital health significantly impacts individuals' mental, social, and financial well-being, as well as that of families and communities (Furstenberg, 2019). Marriages face greater challenges that test their resilience due to evolving family dynamics and rising socioeconomic pressures (Karimi et al., 2019). Marital commitments integrate individuals on emotional, financial, and social levels, establishing a foundation for stable family life and community cohesion. Couples in contemporary societies face escalating social and economic pressures, evolving job requirements, and transforming relational expectations, which complicate the maintenance of marital stability.

Marital health is shaped by multiple socio-structural and relational factors, including financial conditions, communication patterns, and work–family pressures. Studies within the Nigerian context have similarly shown that relational wellbeing is strongly linked to psychological adjustment, parenting experiences, domestic tension, and neighbourhood conditions (Akanbi & Adaramoye, 2018; Akanbi et al., 2021; Iyanda et al., 2024). The prevalence of dissatisfied marriages is on a consistent increase culminating in divorce high rate, particularly given the significance of stable relationships for mental health, child development, and community cohesion (Dikko et al., 2023). Existing research has identified financial stress, communication patterns, and work–family balance as major factors influencing marital outcomes (Kulak et al., 2025, Andersen et al., 2021). However, the complexity of how these variables interact and shape marital stability remains insufficiently understood, particularly in contexts

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undergoing rapid economic and social transitions. Understanding how these elements interact is essential for informing interventions, marital counselling practices, and policies aimed at strengthening family functioning.

Financial stress represents one of the most pervasive challenges confronting contemporary couples (Ross et al., 2019). Rising living costs, job insecurity, wage stagnation, and heightened material expectations place significant strain on household finances (Peetz et al., 2023). Empirical evidence consistently links economic hardship with marital dissatisfaction, increased conflict, and reduced emotional closeness (Peetz & Robson, 2025). Couples under financial strain often report heightened irritability, reduced problem-solving capacity, and lower relationship satisfaction (Guan et al., 2022). Financial stress may operate both directly by creating emotional tension or conflict over financial decisions and indirectly, by exacerbating other relational vulnerabilities such as poor communication patterns (Hermandez-Perez & Cruz Rambaud, 2025). In many instances, financial hardship also disrupts the sense of partnership and shared goals, leading couples to experience feelings of disillusionment and decreased commitment (Jorda & Mecho, 2023). Hence, financial stress has become a critical lens through which marital stability must be analysed (Ryu & Fan, 2023).

The quality of communication between partners stands as one of the strongest predictors of marital outcomes (Tibbetts et al., 2025). Communication encompassing conflict resolution, emotional expression, listening skills, and dialogue form the foundation of relationship functioning (De Netto et al., 2021). Poor communication styles, such as criticism, defensiveness, stonewalling, and lack of emotional responsiveness, are strongly associated with marital breakdown (Nozaki & Gross, 2025). Conversely, partners who engage in open, respectful, and empathetic communication are more capable of navigating stressors, resolving conflicts and sustaining emotional intimacy (Olson & Donahey, 2017). Communication acts as a mediating mechanism in the relationship between external stressors such as financial pressure or workload demands and marital stability (Ryjova et al., 2024). When couples communicate effectively, they are better positioned to reduce the negative impact of stress (Iddrisu, 2025). Thus, communication is not merely a relational behaviour but a structural component of marital resilience (Hill, 2025).

Work–family balance further complicate stress and impact on marital stability, particularly in an era characterised by demanding work schedules, dual-career households, and blurred boundaries between professional and domestic roles (Fang et al., 2025). Work–family conflict arises when the demands of work interfere with family responsibilities and vice versa (Sarwar et al., 2025). Such conflicts often manifest in emotional exhaustion, reduced time spent with partners, decreased intimacy, and lower satisfaction with family life. Individuals facing high levels of work–family imbalance frequently experience burnout, strain, and diminished psychological well-being, all of which have repercussions for marital interactions (Xin et al., 2024). Moreover, when partners perceive an unequal distribution of household and care-giving responsibilities, tensions may escalate, leading to chronic conflict (Cerrato & Cifre, 2018). Achieving a functional balance between work and family roles is therefore indispensable for maintaining marital stability (Gragnano et al., 2020).

Although financial stress, communication quality, and work–family balance have been studied individually in relation to marital outcomes, fewer studies have explored these variables simultaneously within an integrated structural framework (Chung et al., 2023). Studies often rely on fragmented approaches that examine singular predictors of marital stability, thereby overlooking the interdependence of financial, relational, and socio-structural dynamics. Yet, in reality, these factors do not operate in isolation. Financial difficulties may impair communication; poor communication may worsen the perception of work–family imbalance; and work–family conflict may amplify financial tensions (Kayaalp et al., 2021). A structural examination allows for the identification of direct, indirect, and mediating effects among these variables, offering a more holistic understanding of what drives marital stability in contemporary society. Furthermore, socio-economic transitions such as increased female labour participation, shifts in gender roles, and changing family expectations have heightened the relevance of understanding how couples navigate the intersection of finances, communication, and work demands (Agree, 2017). In many cultural contexts, traditional expectations around gendered divisions of labour are being renegotiated, creating both opportunities for equality and sources of tension (Stewart et al., 2021). Economic pressures combined with evolving roles underscore the necessity of examining marital stability using a multi-dimensional model (Asadi et al., 2024).

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Given these complexities, this study undertakes a structural examination of financial stress, couple communication, and work–family balance as determinants of marital stability. By integrating these variables within a unified analytical framework, the study aims to provide a clearer understanding of the pathways by which external pressures and relational processes shape marital outcomes. Insights generated from this research will contribute to theory, enhance counselling practices, and guide policy interventions aimed at supporting healthy and stable marital relationships.

Objectives of the Study

1. To examine the nature of the relationship between financial stress, communication quality, work–family life balance, and marital stability among couples.
2. To determine the joint contribution of financial stress, communication quality, and work–family life balance to marital stability among couples.
3. To examine the relative contribution of financial stress, communication quality, and work–family life balance in predicting marital stability among couples.

Research Questions

1. What type of relationship exist between financial stress, communication quality, work-family balance and marital instability among couple?
2. What is the joint contribution of financial stress, communication quality and work family life balance on marital stability?
3. What is the relative contribution of financial stress, communication quality and work family life balance on marital stability among couples?

Methodology

The study adopted a descriptive survey research design. This design was well-suited for collecting quantitative data from a large sample and identifying relationships between variables. The population for this study consists of married couples residing in Ilorin West Local Government, Kwara State. The total population in the region is approximately 493,300 (source: Kwara State Government). A multi-stage sampling technique was employed, utilizing cluster and simple random sampling methods. The total sample size of 500 couples was distributed across the six wards in Ilorin West Local Government Area: Balogun Alanamu, Baboko, Ajikobi, Adewole, Ojuekun/Zarumi, and Ubandawaki. Using an equal allocation approach, 84 couples were selected from Balogun Alanamu and Ubandawaki respectively, while 83 couples each were selected from Baboko, Ajikobi, Adewole, and Ojuekun/Zarumi, giving a total of 500 couples across the six clusters. Financial stress was assessed using the Financial Stress Scale developed by Heo et al. (2020). Responses are typically provided on a Likert scale ranging from strongly disagree (1) to strongly agree (5). The original developers reported strong internal consistency, with a Cronbach's alpha of approximately .91. Validity evidence includes results from exploratory and confirmatory factor analyses demonstrating good model fit. The Scale was administered during the pilot phase to assess its applicability to Nigerian married couples. The scale demonstrated strong internal consistency, with a Cronbach's alpha of .80. Minor wording adjustments were made to enhance comprehension.

Communication quality is measured in this study by Communication Patterns Questionnaire (CPQ) developed by Christensen (1987). The instrument consists of 35 items but the short form of 11 items was used. Sample items include statements such as: "When we're discussing a problem", I withdraw or become silent|", "After our discussion of a problem, I do something to make things better". Responses are rated using a nine-point scale ranging from very rarely or never (1) to very often (9). Scores are computed by averaging relevant items, with higher scores indicating more frequent use of the specified communication behaviour. Reliability evidence from the author indicates acceptable internal consistency of Cronbach's α ranged between 0.79 and 0.90, indicating good homogeneity. The CPQ was pilot-tested to ensure clarity of communication behaviour items within the local context. Items requiring rewording were adjusted for cultural relevance. The revalidated instrument produced a Cronbach's alpha of .69, indicating acceptable reliability for research purposes within this population. Family life balance was measured using a standardised scale named Work–Family Conflict Scale developed by Carlson, Kacmar, and Williams (2000). This instrument contains 18 items assessing the interplay between work responsibilities and family demands. Example items include: "My work keeps me from my family more than I

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would like". Responses are provided on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). Strong reliability estimates ranging from .80 to .90 across subscales. The Work–Family Conflict Scale underwent revalidation to ensure relevance to local occupational and family dynamics. The revalidated version showed a Cronbach's alpha of .73, reflecting good reliability among the target group.

Marital stability employed marital the Couples Satisfaction Index (CSI) developed by Funk and Rogge (2007). It is a 32-item scale designed to measure one's satisfaction in a relationship. The authors have also specified that the scale safely be shrunk to either a 16-item format or even a 4-item format depending on a researcher's needs. For this study 16 items were used. Some of the items include "I sometimes wonder if there is someone else out there for me, I can't imagine ending my relationship with my partner. It's a 6-point response format including from "All the time, most of the time, more often than not, Occasionally, Rarely, Never|". Psychometric indicators reported by the developers include an overall Cronbach's alpha of approximately .90, with subscales exceeding .70. The 16-item CSI was piloted to establish suitability within the cultural context of Ilorin West couples. The scale displayed a Cronbach's alpha of .82, indicating strong internal consistency. All items were retained after pilot testing. Data analysis was carried out using descriptive and inferential statistics. Descriptive statistics, including frequency table and percentage to summarize respondents' demographic information. Pearson Product Moment Correlation was employed to address the first research question, which sought to determine the nature of the relationship among the variables and multiple regression analysis was used to answer research question 2 and 3. All statistical tests were conducted at the 0.05 level of significance, and the findings were interpreted in line with the study's objectives.

Results

Research Question 1: What type of relationship exist between financial stress, communication quality, work-family balance and marital instability among couple?

Table 1: Descriptive statistics and the correlation matrix of the relationship between financial stress, communication quality, work-family life balance and marital stability

Variables	N	Mean	SD	1	2	3	4
Financial stress	500	20.57	5.635	1.00			
Communication quality	500	22.64	3.168	-.164*	1.00		
Work-family life balance	500	42.89	7.733	.601*	.191*	1.00	
Marital stability	500	7.48	2.809	-.240*	.065	.264	1.00

Source: Field Survey, 2024

The result in Table 1 displayed that financial stress predicts marital stability ($r = -.240$, $p<0.05$), communication quality does not significantly predict marital stability ($r = .065$, $p>0.05$), and work-family life balance is significantly correlated with the marital stability ($r = .264$, $p<0.05$). The result further reveals a negative relationship between financial stress and marital stability as while work-family life balance is positively correlated with marital stability.

Research Question 2: What is the joint contribution of financial stress, communication quality and work family life balance on marital stability?

Table 2: Regression summary showing the joint contribution of the independent variables on marital stability

R = 0.284a,	Adj R^2= 0.076		R2 = 0.081	Std Error = 6.570	
Model	Sum of square	df	Mean of square	F	Sig.
Regression	317.751	3	104.917	14.463	.000
Residual	3610.438	493	7.323		
Total	3928.189	496			

Source: Field Survey, 2024

Table 2 reveals that there is a joint contribution of financial stress, communication quality and work family life balance. Regression analysis produced R=0.284, R^2=0.081, Adj R^2=0.076. The three factors, when combined accounts for 8.1% variance in marital stability among couples. However, the remaining percentage (91.9%) accounts for the change in marital stability among couples that are beyond the study. Though a week positive

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relationship but it is still significant as the F-value of 14.463 with $p<0.05$ indicate the joint contribution of the predictors is statistically significant. Therefore, financial stress, communication quality and work family life jointly contribute to marital stability among couples

Research Question 3: What is the relative contribution of financial stress, communication quality and work family life balance on marital stability among couples?

Table 3: Regression summary showing the relative contribution between the independent variables on the Dependent variable

Coefficients	Unstandardized coefficients		Standardized coefficients		
Model	B	Std. Error	Beta	t	Sig.
(Constant)	8.930	1.579		5.655	.000
Financial stress	.063	.027	-.127	-2.346	.019
Communication quality	.008	.039	.009	.202	.840
Work family life balance	-.068	.020	.187	3.446	.001

Source: Field Survey, 2024

Table 3 reveals that one out of the three factors, work family-life balance is a significant predictor of marital stability, followed by financial stress while communication quality is not a significant predictor. The two potent predictor is work family life balance (β= -0.187, t= 3.446, $p<0.05$) financial stress (β=-0.127, t=-2.346, $p<0.05$) and communication quality (β=0.009, t=0.202, $p>0.05$). This implies that work family life balance will increase the tendency of couples having a marital stability by 18.7% while financial stress will reduce the tendency of having marital stability by12.7% respectively.

Discussion of the Findings

The findings of this study provide important insights into how financial stress, communication quality, and work–family life balance influence marital stability among couples. With respect to the first research question, the correlation analysis revealed that financial stress had a significant negative relationship with marital stability, suggesting that as couples experience increasing financial pressure, their level of marital stability tends to decline. This finding aligns with the Family Stress Theory, which posits that economic challenges generate emotional strain that can heighten conflict and reduce relational cohesion (Finch et al., 2025). It also supports empirical studies showing that financial strain undermines couples' ability to collaborate effectively, often leading to dissatisfaction, arguments over money, and weakened emotional bonds (Olayiwola-Adedoja et al., 2024; Perez & Karney, 2025). Adaramoye et al. (2025) has shown that harsh economic conditions, parenting stress, and neighbourhood difficulties produce emotional strain that intensifies marital conflict. The persistent nature of economic pressure may diminish couples' coping resources, thereby making them more vulnerable to instability in their marital relationship. In contrast, communication quality did not show a significant relationship with marital stability, a result that diverges from much of the literature that typically positions communication as a core determinant of marital satisfaction and longevity. One possible explanation for this finding is that communication may function more as an indirect or moderating process rather than a direct predictor within this population. This interpretation is consistent with the theoretical expectation that communication mediates the effects of structural stressors, such as finances and work demand, rather than independently predicting marital outcomes (Uluturk et al., 2024; Peetz, & Robson, 2025). It may also be that couples in the sample communicate relatively well yet still struggle with deeper structural pressures that overshadow communication's direct influence. Additionally, cultural norms regarding conflict avoidance or restrained emotional expression may mean that communication challenges are underreported or perceived differently, thereby reducing their measurable impact on marital stability in this context.

Conversely, work–family life balance demonstrated a significant positive relationship with marital stability, indicating that couples who successfully balance their occupational demands with family responsibilities tend to enjoy more stable marriages. The strong predictive power of work–family life balance in this study mirrors earlier evidence that burnout, role strain, limited time availability, and psychological distress significantly affect relational and emotional functioning (Oyeyemi et al., 2025; Ogunwole et al., 2024)This supports Work–Family Interface

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Theory, which argues that spillover from work stress into the home environment can create tension, fatigue, and emotional withdrawal, all of which weaken marital bonds (Huq & Arenius, 2024; Dash, 2025). The result suggests that achieving a sense of equilibrium between work roles and family life enhances emotional availability, shared responsibilities, and quality time, all of which strengthen marital satisfaction and stability. As modern couples increasingly navigate dual-career demands, the ability to maintain work–family balance becomes essential for sustaining relational well-being.

Regarding the second research question, the regression analysis revealed that financial stress, communication quality, and work–family life balance jointly accounted for 8.1% of the variance in marital stability. Although this percentage suggests a modest combined effect, the statistical significance of the model highlights that these variables collectively matter in explaining variations in marital stability. This finding reinforces the conceptual framework that marital stability is shaped by the interplay of individual, relational, and structural factors (Kelemen et al., 2024; Lahiri & Padmakumari, 2025). The relatively low variance explained suggests that marital stability is a multifaceted construct influenced by numerous factors beyond the scope of the three examined here, such as personality traits, emotional readiness, conflict management strategies, extended family influence, cultural expectations, and the quality of the marital foundation.

For the third research question, the regression coefficients revealed that only two variables, work–family life balance and financial stress emerged as significant individual predictors of marital stability, while communication quality did not. Work–family life balance was the strongest predictor, indicating that improved balance substantially enhances marital stability. This highlights the increasing importance of time availability, shared responsibilities, and reduced role strain in sustaining healthy marital relationships. Financial stress also significantly predicted marital stability, reaffirming its detrimental impact on marital functioning. The negative beta coefficient underscores those financial hardships erode marital cohesion by contributing to frustration, emotional distance, and conflict. However, communication quality did not significantly predict marital stability, supporting the correlation results and suggesting that communication alone may be insufficient to sustain stability when couples are burdened by strong contextual stressors. This is consistent with earlier findings suggesting that communication challenges often operate indirectly through stress contexts, especially when couples face high work–family conflict or socioeconomic hardship (Olayiwola-Adedoja et al., 2024; Akanbi et al., 2021). Communication problems may thus be overshadowed by deeper structural burdens rather than functioning as a direct predictor of instability. Collectively, these findings reveal that structural pressures, particularly financial stress and challenges in balancing work and family role, exert stronger influences on marital stability than interpersonal communication alone. While communication remains important, it appears that in contexts characterized by significant economic demands and high work expectations, relational processes may not be powerful enough to counter the effect of structural stressors. The results deepen understanding of marital dynamics by demonstrating that stability is shaped more by couples' lived circumstances and stress environments than by communication patterns in isolation.

Conclusion

This study examined the relationship between financial stress, communication quality, work–family life balance, and marital stability among couples. The findings demonstrated that financial stress and work–family life balance significantly influence marital stability, whereas communication quality did not exert a significant direct effect. Financial stress showed a negative relationship with marital stability, suggesting that economic pressures weaken marital cohesion and increase the risk of instability. Conversely, work–family life balance was positively associated with marital stability and emerged as the strongest predictor, underscoring the importance of role equilibrium, time availability, and shared responsibilities in sustaining healthy marital relationships. Although communication quality is traditionally considered central to marital functioning, the current findings imply that its direct effect may be overshadowed by more structural stressors such as finances and work demands. Overall, the study concludes that marital stability is influenced more by contextual and structural pressures than by communication processes alone, highlighting the need for holistic approaches in strengthening marital relationships.

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Recommendations

Based on the findings, it was recommended that:

1. Couples should be encouraged to develop budgeting skills, debt-management strategies, and joint financial planning practices.
2. Counsellors and marriage educators can integrate financial literacy into premarital and marital counselling programs to help partners reduce money-related stressors.
3. Employers should consider implementing flexible work schedules, remote work opportunities, and family-friendly policies that help employees manage competing demands. Such initiatives can reduce work-family conflict and contribute to healthier marital relationships.
4. Community-based organizations and religious institutions can provide workshops and support groups focused on stress management, work–life harmony, and relationship maintenance. These platforms can help couples recognize early signs of instability and adopt proactive coping strategies.

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