The Moderating Impact of Educational Status on Family Income and Marital Adjustment of Married Persons in Delta State

[1]Edagobo, Justin Oghenovo, Prof. (Mrs.) F.N. Ugoji[2], Rev. Fr. (Prof.) J. Obiunu[3]

[1,2&3]Department of Guidance and Counselling Delta State University, Abraka, Nigeria
edajust@gmail.com, ugoji@delsu.edu.ng, obiunu@delsu.edu.ng

ABSTRACT

The purpose of this study was to examined the moderating impact of educational status on family income and marital adjustment of married persons in Delta State. This study used the correlational design to investigate the moderating impact of educational status on family income and marital adjustment of married persons in Delta State. The population of this study consisted of 3,716 married persons in Delta State with special attention to married persons who have spent at least ten (10) years together in the Catholic faith in Delta states. The sample size of the study consists of six hundred and nine (609) participants from seven churches in Warri diocese. Multi-level random sampling was used to select the sample. The research instrument used for this study is a 4-item questionnaire called the Family Income and Marital Adjustment Scale (FIMAS). To determine the face validity of the instrument, the original design of the research instrument underwent review by the researcher's two supervisors and two (2) other testing experts from the Department of Counseling and Counseling at Delta State University. The reliability of the instrument was established using Cronbach Alpha Statistics for estimating the internal consistency. it yielded reliability index (r) of 0.95 for family income and 0.84 for marital adjustment. In analyzing data collected for this study, partial Coefficient was used to answer the research questions, while Regression in macro process was used to test hypotheses at 0.05 level of significance. The findings of this study indicates that there exists a significant moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State. Based on the finding of the study it was recommended that Couples with significant educational disparities seek couples counseling or marriage education programs to bridge the gap and enhance their communication skills. These interventions can help couples navigate financial challenges and develop strategies to improve their relationship.

Keywords: Educational Status, Family Income, Marital Adjustment, Married Persons

INTRODUCTION

Marital adjustment is a term used to describe the level of satisfaction and happiness couples experience in their marriage. It encompasses measures such as communication, trust, intimacy and understanding between spouses. Marital adjustment also includes how well two people can accept each other's differences, compromise in disagreements, express feelings openly without causing tension or anger, and generally enjoy being together. Marriage counseling can help couples improve their marital adjustment if they are struggling with any aspects of it. Marital adjustment is the process of creating a healthy dynamic between two married individuals in order to create and maintain a long-term, fulfilling relationship (İlmen & Sürücü, 2022). It involves establishing clear communication, sharing goals for the marriage, problem solving skills, respect towards one another and compromise as needed. Marital adjustment also encompasses considering potential changes such as parenting or career shifts that may affect your partner's well-being which requires open dialogue about future plans and expectations within the marriage.

Family income is the total amount of money earned by a family, including income from wages, investments and other sources. It is usually calculated yearly or monthly, and it can help to determine a family's economic position within society. Family incomes affect many aspects of people's lives such as access to health care, education level achieved and lifestyle choices. Family income is the total amount of money earned by a family unit in a given period. It includes wages, salaries, tips, alimony payments and other supplementary sources of income received during the year like interest or dividends. Family income can be broken down into either pre-tax or post-tax categories depending on which financial perspective an individual seeks to measure from (Susilawati & Mulyana, 2023). Generally speaking, family income indicates how much disposable (after tax) income a household has available for spending on day-to-day living expenses and savings. Edagobo(2023) found that family income and marital adjustment are linked for married persons. This is because economic resources can influence the processes of decision making, communication, problem solving, goal setting and conflict resolution in relationships. Low family incomes can be a source of stress along with feelings of powerlessness which may lead to conflicts among partners (Sinha, 2020). Financial difficulties often have an impact on couples' ability to manage their affairs like childcare arrangement, daily management tasks as well as leisure activities due to lack of coping resources or budget constraint. Furthermore, financial strain tends to increase marital dissatisfaction; studies show that individuals in low-income families report less relationship satisfaction than those from high-income households (Erus & Deniz, 2020). On the

other hand, positive effects associated with good economic standing tend include better quality couple interaction which allows deeper understanding between spouses through meaningful conversation thereby strengthening mutual trust and commitment over time.

The relationship between family income and marital adjustment is complex and has been the subject of numerous studies. Generally, it seems that most married couples who are able to maintain a healthy level of financial security are better adjusted than those in more unstable situations(Seung Eun Cha, 2013). Additionally, research suggests that greater levels of income tend to be associated with higher degrees of marital satisfaction for both partners. Moreover, it appears that certain changes in incomes can affect marriage dynamics; spouses may experience either tension or relief depending on differences between actual and expected economic outcomes. When one spouse earns significantly more than another (or less), feelings of resentment or inadequacy might arise from both parties if these discrepancies were unanticipated or unwelcomed by either party before committing to marriage/cohabitation. Lastly, it should be noted that decreasing levels of sharing money within relationships have also correlated with overall weakening associations among marriage quality measures like commitment and intimacy, which lead low-income families down an even further spiral towards potential divorce rates over time if no effective interventions take place soon enough.

Educational status refers to an individual's level of education and qualifications. This includes the number of years that they have spent in school or college, as well as any certificates or degrees they may hold. Educational status can be used to analyze a person's socio-economic standing, employment prospects, access to healthcare and other such factors. It is also often used by employers when considering applicants for certain positions (Wu et al., 2020). Educational status is an individual's level of educational attainment, which is usually defined by the highest degree they have achieved. It can refer to either formal qualification (e.g., a diploma or bachelor's degree) or informal credentials and experiences (such as on-the-job training) (Cheung et al., 2021). Educational status can also be used to describe one's academic standing in comparison with others and within a particular context; individuals may have Education Status Acknowledgement certificates such as GED or honorary degrees in certain countries. Furthermore, some people use their educational status when putting together resumes that showcase their competencies and experience for potential employers.

The standing of schooling in life cannot be undervalued. Along these lines, it is better adjusted to the real factors of life, for instance in conjugal connections (Ebenuwa-Okoh and Osho 2016). Ofeogbu and Popoola detailed in Ebenuwa-Okoh (2011) that instructive accomplishments are signs of marital adjustment. This is on the grounds that it further develops people in all 12 parts of their lives, including wedded life. From the abovementioned, it tends to be presumed that the degree of schooling of hitched individuals is probably going to guarantee better and more steady conjugal connections and everyday life, since wedded individuals are more ready to manage conjugal issues. Education can be important and can assist with settling on the ideal choices for conjugal strength. The instructive viewpoint here means what is happening where a functioning lady has gotten an advanced education capability, ideally a college degree, from a public or confidential instructive establishment. Jamabo and Ordu (2018) revealed that instructive degrees further develop working ladies' relational abilities, empowering them to resolve their concerns and further develop their reasoning abilities and capacity to track down consistent answers for clashes. Moreover, schooling can assist wedded individuals with beginning families and track down ways of making a family size they can handle. Nwatu (2020) expressed that wedded working ladies with higher instructive capabilities will encounter less conjugal pressure since, supposing that they are composed, the pressure will be minimal. The tracking down diverges from a few examinations on instructive fulfillment and conjugal synchronization (Anim, 2017), which observed that ladies with lower instructive achievement are balanced contrasted with ladies with higher instructive fulfillment. Along these lines, Nwatu (2020) announced that those with poor marital adjustment were members with lower instructive fulfillment. nwatu likewise uncovered that ladies with an elevated degree of instruction have better connections with their spouses. This depends on the information that individuals gain through schooling on the best way to take care of family issues and how to manage their life partners. While conjugal emergencies are more uncommon among profoundly taught ladies, low instructed ladies give more indications of conjugal emergency because of an absence of powerful synchronization.

Statement of the Problem

Marriage, as a social institution, is influenced by various factors that contribute to the overall well-being of individuals and families. In Delta State, Nigeria, the dynamics of family life are shaped by cultural, economic, and educational factors. One critical aspect of marital dynamics is the interplay between family income and marital adjustment. Marital adjustment, encompassing dimensions such as communication, satisfaction, and conflict resolution, is pivotal for the stability and happiness of married individuals. While previous research (Edagobo, 2023) has explored the relationship between family income and marital adjustment, the moderating role of educational status remains underexplored, particularly in the context of Delta State. Educational attainment is a multifaceted variable that potentially influences how individuals navigate and respond to economic challenges within the marital context. There is a gap in understanding how educational status moderates the impact of family income on marital adjustment among married persons in Delta State. Hence, the problem of this study is: " What is the moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State?

Research Question

What is the moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State?

Hypothesis

There is no significant moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State.

Research Method

Design of the Study

This study used the correlational survey correlational survey was used in this study to investigate the moderating impact of educational status on family income and marital adjustment of married persons in Delta State.

Population of the Study

The population of this study consisted of 3,716 married persons in Delta State with special attention to married persons who have spent at least ten (10) years together in the Catholic faith in Delta states. This population was used dues to the difficulty of determining the exact number of people married in the state due to the lack of effective data generation and storage by the various government agencies entrusted with this responsibility and most marriages are not registered by the state., communities and religious organizations. Thus official statistics of the churches in the Warri dioceses of the state that has been married for at least ten (10) years are means three thousand seven hundred sixteen (3,716) from Warri (Warri and Bomadi, 2021). However, the institution of marriage is a universal institution, run by men of the same orientation around the world. Therefore, the result of this study can be easily generalized since the differences are vanishingly small. The participants in this study include all married people from all socioeconomic classes, from Catholic-Christian religious backgrounds, from different cultures in the states of Delta, and from different family types. These individuals were identified in Catholic-Christian religious centers (churches). The reason for using the Catholic-Christian denomination is that it is the oldest Christian denomination, giving rise to other Protestant and Pentecostal denominations.

Sample and Sampling Technique

The sample size of the study consists of six hundred and nine (609) participants from seven churches in Warri diocese. Multi-level random sampling was used to select the sample. In the first stage, 7 out of the 12 churches in Warri Diocese were selected using systematic random sampling technique. In the second stage, 87 were drawn using simple random sampling technique from each church in the Warri Diocese making a total of 609 participants selected for the study.

Research Instrument

The research instrument used for this study is a 4-item questionnaire called the Family Income and Marital Adjustment Scale (FIMAS). This questionnaire is divided into two (2) parts. Part A asks respondents to provide their demographic information, while Part B contains two subscales, namely: Family Income Scale (FIS) and Marital Adjustment Scale(MAS). Each subscale *consists of 10 items making it a total of 20 items in the entire questionnaire.* In the scales the respondents were asked to indicate their response in four-point scale of "Strongly agree" (4 points), "Agree" (3 points), "Disagree" (2 points) and items in the income scale were developed by the researcher and the ones in the Marital Adjustment Scale were adapted from Lock and Wallace (1959). While adapting the items the original instrument was changed from a 10-point scale to a 4-point for timely completion by the respondents.

Validity of the Instrument

To determine the face validity of the instrument, the original design of the research instrument underwent review by the researcher's two supervisors and two (2) other testing experts from the Department of Counseling and Counseling at Delta State University Abraka for criticism and corrections before the final version was created. They examined the instrument and made any necessary corrections to reflect married people's views on family income as indicators of marital adjustment. To assess the content and construct validity of the instrument, factor analysis and principal components analysis using the extraction method were used. Total variance was determined by expressing the estimate of each subscale's content validity as shown in Table 1

Table 1: Content Validity of Family Income and Marital Adjustment Scale (FIMAS)

Subscales	No of Items	Explained Variance %	Unexplained Variance %	Total
Family Income Scale	10	84.76	15.24	100
Marital Adjustment Scale	10	73.73	26.27	100

As shown in the table 3.1 above, each subscale demonstrates good content validity of all the items. The total percentages of all items in the subscales has 84.76% for income and 73.73% for marital adjustment. This shows good content validity properties of the instrument which reveals that the instrument has good content validity. Whereas the construct validity of the instrument was estimated by using the rotated loading matrixes. The eigen values above one (1) was used to select factors that genuinely measure similar constructs. The items in the instrument that measure family income had 0.52 and 0.98 and marital adjustment had 0.68 and 0.94. These values indicate good construct validity of the instrument.

Reliability of the Instrument

The reliability of the instrument was established using Cronbach Alpha Statistics for estimating the internal consistency. The instrument was administered to fifty (50) respondents in Rivers State who were not part of the study Area. From the analysis of data collected, it yielded reliability index (r) of 0.95 for family income and 0.84 for marital adjustment.

Method of Data Collection

The research instrument was administered by the researcher and two trained research assistants to the participants who were made up of married persons from the Catholic religious' affiliation, cultural affiliation and family background in the sampled area. Before administration, adequate explanation was given to the participants and were equally encouraged to respond sincerely and objectively to the questionnaire as their responses were kept in utmost confidentiality. This is necessary to ensure that the participants do not distort the information they give as this may affect the generalization of results of the study. All the copies of the questionnaires were retrieved same day after completion.

Method of Data

Analysis in analyzing data collected for this study, partial Coefficient was used to answer the research questions, while Regression in macro process was used to test hypotheses at 0.05 level of significance.

Result and Discussion

Research Question

What is the moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State?

Table 2: *Partial Correlation(r) of moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State.*

Control Variables			family income	Marital adjustment	Educational status
-none-[a]	family income	Correlation	1.000	.864	.159
		Significance (2-tailed)	.	.000	.000
		Df	0	607	607
		Correlation	.864	1.000	.291
		Significance (2-tailed)	.000	.	.000
	Marital adjustment	Df	607	0	607
	Educational status	Correlation	.159	.291	1.000
		Significance (2-tailed)	.000	.000	.
		Df	607	607	0
educational status	family income	Correlation	1.000	.866	
		Significance (2-tailed)	.	.000	
		Df	0	606	
		Correlation	.866	1.000	
		Significance (2-tailed)	.000	.	
	Marital adjustment	Df	606	0	

a. Cells contain zero-order (Pearson) correlations.

Table 2 showed a partial correlation which determined the moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State. The partial correlation coefficient between family income and marital adjustment whilst controlling for educational status was .866   Zero-order correlations equally showed that there was a moderate, positive correlation between a family income and marital adjustment r $_{(606)}$ = .864. This indicated that there is a moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State.

Hypothesis

There is no significant moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State.

Table 3: Regression Analysis of the Moderating Impact of Educational Status On the Relationship Between Family Income and Marital Adjustment Among Married Persons in Delta State

Model	coeff	se	t	p	LLCI	ULCI
Constant	.59	.12	4.96	.00	.36	.82

Family income	.72	.04	18.03	.00	.64	.80
Educational Status	.17	.04	4.33	.00	.09	.25
Int_1: Educational Status x Family income	.03	.01	2.36	.02	.06	.01

F= 688.31   P≤0.05

The Table 3   indicates that the regression coefficient for the interaction term Family Income * Educational Status is .03. and the F-value is 688.31. Testing the null hypothesis, the p-value=.02 of the interaction term is less than the alpha level 0.05, hence the null hypothesis was v rejected. This means that there exists a significant moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State. The equation for the moderation is Marital Adjustment = β_0 + β_1(Family Income) + β_2(Educational Status) + β_3(Family Income * Educational Status)

Discussion of Result

The findings of this study indicates that there exists a significant moderating impact of educational status on the relationship between family income and marital adjustment among married persons in Delta State. This suggests that education plays a significant role in shaping the dynamics of marital satisfaction and financial stability within a family. One possible explanation for this moderating effect is that education can provide individuals with the necessary tools and knowledge to improve their financial well-being. Individuals with higher levels of education often tend to have better job prospects, higher incomes, and a greater ability to manage their finances effectively. As a result, they may be better equipped to handle financial challenges and maintain a stable marital relationship. This finding align with Hsu and Barrett, (2020) who found that education has a positive association with various aspects of marital well-being, including communication, problem-solving, and conflict resolution. The findings of this study is in line with Ojukwu et al (2016) who showed that individuals with higher levels of education not only enjoy a higher income but also report higher levels of marital adjustment. This finding is also consistent with Zhang and Liang, (2023) who found that individuals' educational attainment influences not only their economic well-being but also the quality of their marriages. This finding whoever inconsistent with Slathia, (2012) who showed that he educational attainment of women does not affect their marital adjustment.

Conclusion

In conclusion, this study has provided valuable insights into the moderating impact of educational status on the income and marital adjustment of married individuals in Delta State. The findings highlight the importance of education in shaping the marital and financial well-being of individuals.

Recommendations

The following recommendations were made Based on this finding of this study:

1. Couples with significant educational disparities seek couples counseling or marriage education programs to bridge the gap and enhance their communication skills. These interventions can help couples navigate financial challenges and develop strategies to improve their relationship.

2. Marriage Counselors should recognize that couples with varying educational statuses may face different challenges in adjusting to differing family income levels.

3. Employers should Implement workplace programmes that support employees' education, as higher educational attainment may positively influence marital adjustment.

4. Offer financial wellness programs to help employees manage their finances and reduce potential stressors related to income.

REFERENCES

Ebenuwa-Okoh, E.E. (2010). Moderators of marital adjustment among married Persons in Delta State, The Nigerian Journal of Research and Production, 16(2), 59-69

Ebenuwa-Okoh, E.E., & Osho, E. (2016). Relationship between spousal support and marital satisfaction among married bank female workers in consolidated banks in Warri Metropolis. *Journal of Emerging Trends in Educational Research and Policy Studies*, 7(2), 145-151.

Edagobo, J. O. (2023). Emotional intelligence, income and marital adjustment of persons in bayelsa and delta states. *International Journal of Research in Education and Sustainable Development,* 3(4), 48-56.

Erus, S. M., & Deniz, M. E. (2020). The mediating role of emotional intelligence and marital adjustment in the relationship between mindfulness in marriage and subjective well-being. Pegem Eğitim Ve Öğretim Dergisi, https://doi.org/10.14527/pegegog.2020.011

İlmen, Z., & Sürücü, A. (2022). The Predictive Relationship Between Marital Adjustment, Psychological Birth Order, and Psychological Resilience of Married Individuals. *The Family Journal,* 106648072211242. https://doi.org/10.1177/10664807221124256

Jamabo, T.& Ordu, S. N. 012). Marital adjustment of working class and non-working class women in Port Harcourt metropolis, Nigeria. *International Journal of Psychology and Counselling, 4(1*0), 123-126

Mensah, P. A. A., Denteh, M. O., Issaka, I., & Adjaah, E. (2022, June 1). Examining Factors Responsible for Students Poor Performance in Mathematics, from the Perspective of Teachers and Students at Asesewa Senior High School in the Upper Manyakrobo District. Asian Research Journal of Mathematics, 1–14. https://doi.org/10.9734/arjom/2022/v18i730386

Sinha, K. B. (2020). Social Freedom, Emotional Maturity and Marital Adjustment of Working and Non-working Women. *Journal of Advanced Research in English and Education, 0*4(04), 15–19. https://doi.org/10.24321/2456.4370.201911

Sinha, K. B. (2020). Social Freedom, Emotional Maturity and Marital Adjustment of Working and Non-working Women. Journal of Advanced Research in English and Education, 04(04), 15–19. https://doi.org/10.24321/2456.4370.201911

Wu, S., Wu, Q., Wei, X., Bledsoe, S. E., & Ansong, D. (2020). Exploring Factors for Achieving Successful Educational Attainment among Chinese Doctoral Students in the United States. *Journal of International Students, 10*(2), 244–264. https://doi.org/10.32674/jis.v10i2.844