

Socio-Demographic Factors as Correlates of Marital Satisfaction among Married Individuals in Ibadan, Nigeria

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Abstract

This study examined the influence of socio-demographic factors (age at marriage, educational attainment, length of marriage, religiosity, and socio-economic status) on marital satisfaction among 250 married individuals in Ibadan. Correlation analysis revealed that socio-economic status was positively and significantly associated with marital satisfaction ($r = 0.284$, $p < 0.01$), highlighting the pivotal role of financial stability in reducing stress, improving emotional support, and enhancing conflict resolution within marriage. Religiosity showed a small but significant negative relationship ($r = -0.127$, $p < 0.05$), suggesting that strict adherence to religious norms may sometimes create tension when personal or spousal expectations differ. Educational attainment, length of marriage, and age at marriage were not significantly correlated with marital satisfaction, indicating that these factors alone have limited influence. Multiple regression analysis demonstrated that the five socio-demographic variables collectively explained 30.6% of the variance in marital satisfaction ($R = 0.570$, $F(5, 244) = 16.674$, $p < 0.05$). Meanwhile, the standardised regression coefficients indicated that socio-economic status and age at marriage contributed positively to marital satisfaction, while religiosity and educational attainment had negative effects,

and length of marriage was not statistically significant. These findings emphasise that marital satisfaction is multidimensional, shaped by the interaction of financial, relational, and cultural factors rather than any single variable. The outcome suggests that interventions aimed at improving marital well-being in Ibadan should prioritise standardised financial stability, support negotiation of religious and educational expectations, and foster adaptive coping strategies and maturity among couples. These insights offer practical guidance for counselling psychologists, policymakers, and family welfare programmes seeking to enhance relational quality in culturally diverse contexts.

Keywords: Marital satisfaction, socio-demographic factors, socio-economic status, religiosity, Ibadan

Introduction

Marital satisfaction remains one of the most researched family and marital issues, not because it is what determines if an individual is pleased with his/her married life. This paper challenges this fact since there are many parts that continue to show no significance in the empirical scholarship. As argued by Bradbury, Fincham, and Beach in 2000, "Marriage does not inherently produce satisfaction; satisfaction emerges from ongoing

relational experiences.” Many people go into marriage full of hope, influenced by the cultural narratives, religious ideals, and romantic expectations. Nevertheless, these ideals oftentimes conflict in everyday life situations; hence, the wide range of satisfaction outcomes. Lavner and Bradbury (2017) state that marital satisfaction implies “continual evaluations of the relationship rather than stable emotional states”. This opinion highlights that pleasure at all times is not a mechanistic consequence of marital union but a subjective evaluation formed over time.

Satisfying this gap, then, requires moving beyond purely discursive celebrations to ask how experiences shape interpretations of fulfilment for individuals in intimate relationships. Socio-demographic data, on the other hand, only inform about people’s age, sex and maybe ethnicity. Such information may, for instance, be useful in determining whether certain gender groups have improved or not over a given period of time. The satisfaction with the availability of medical services solely depends on how an individual feels about that service. Additionally, a combination of both subjective self-reported health status and relatively objective socioeconomic status was used as independent variables to predict self-reported overall health status. He established that the type of treatment given depends on the nationality, insurance status and even race of the patient. You can easily use this information to find out if the quality of service received by customers has improved over time or if it is deteriorating as per customers’ feedback. Perhaps the most important aspect of marital satisfaction is that it changes continually along the lifespan of marriage. And as conclusions are drawn, the experiences which cause these conclusions also change in time. Marital satisfaction is a topic closely followed by many researchers; they find that this satisfaction follows an interesting pattern over time:

early optimism, then a slight decrease, followed by stability or recovery (Lavner & Bradbury, 2017). The point Amato makes in his work is, “Marital satisfaction is better understood as a process than an outcome.” The changes are not just due to the fact that people change their interpretations and expectations over the course of time, depending on the situation, but also in regard to this, you can see the experiences of life that grow as time goes by. Additionally, it should be pointed out that although satisfaction always oscillates in a relationship, this does not imply the relationship is headed towards failure; it could be a warning sign for an adapting period and/or renegotiating expectations. The prudence of adopting this approach is justified on the grounds that rather than looking at marital satisfaction from a qualitative viewpoint – it allows studying satisfaction’s development process and patterns with respect to how satisfaction forms, degrades or stabilises across different marital relationships’ stages.

The concept of marital satisfaction helps to understand the interrelation between the expectation and realisation among the married couples. It is described that satisfaction is high and it becomes an affair of individuals when they perceive that marriage meets their expected emotional and relational goals; nevertheless, it drops as people’s overall experiences constantly contradict expectations. As Amato (2014) puts it, “Chronic unmet expectations, as opposed to sporadic disagreements, are most harmful to marital satisfaction.” These unachieved anticipations often develop over time until one day it significantly changes a particular person’s perception of his/her marriage. Importantly, the expectations themselves are not fixed; they change with people’s growth and alteration in personal priorities in a lifespan; nevertheless, they are basic. So besides what happens or transpires within the walls of matrimony being important, how individuals scrutinisingly decide if those

events meet the ever-changing standards of fulfilment or not plays a role in determining marital satisfaction. The above evaluative process reinforces the cognitive core aspect of marital satisfaction, which is that perception and interpretation take more priority than objective conditions do not. As such, then, it emerges that after all, satisfaction should be looked at as continuous cognitive appraisal rather than just immediate past subjective feeling alone.

Considering the overall satisfaction that is achieved in a marriage, it is more of a subjective viewpoint and an analysis rather than being a definite result of being married. This is what defines how satisfied the partners are with their relationship, and it's completely caused by their thought processes, expectations management skills and ability to find meaning in experiences. Bradbury et al. (2000) go further to say, "marital satisfaction reflects partners' interpretations of their shared experiences," thus indicating it is anchored on its interpretative foundation. From this viewpoint, it becomes clear why satisfaction levels may have wide fluctuations even for those couples who operate under similar conditions. Recognising that marital satisfaction is a dynamic process helps keep one's focus away from overly simplified explanations and towards more complex analyses. As such, widespread studies can only be truly accomplished if they shift the research question from what constitutes the concept to how different contextual aspects shape individuals' assessment of marital quality within which these assessments occur. This shifts the attention to key micro-level influences that structurally form and guide the occurrence of marital quality appraisal systems – particularly important socio-demographic features.

Results from previous studies show that there are a number of dimensions in which religiosity has been found to influence marriage satisfaction in contemporary society. It was mainly found that this

influence was through shaping the couple expectations, coping mechanisms and commitment style (Funcantio et al. 2013). Some studies have shown that those who profess to be religious and participate actively in the religion's activities are more likely to have better satisfaction with their marriages compared to those who are not religious (Am, 2019). Religion provides moral and ethical guidance in relationship behaviours which enhance forgiveness and promote patience during conflicts as ways of making the marriage bond strong enough for divorce prevention. Additionally, marriage is often sacralised both culturally and religiously, suggesting people's commitment towards it and thus preventing its dissolution, especially in societies where faith traditions dominate people's daily lives. Apart from that, participation in religious affairs means one is a member of a community which can render help or give assistance at times when there is stress between spouses. This paper argues that religion plays a crucial role on subjective levels since it alters individual perceptions, including attitudes and beliefs, as well as relational behaviours on objective levels in areas like family life functioning and overall quality of marital union, thereby influencing its importance as a determinant of the marital satisfaction system formerly referred to as expected above.

Despite the widespread opinion that religiosity promotes higher levels of marital satisfaction, literature published recently suggests that the influence of religion on marriage is complicated and cannot be generalised. Just being a member of a religious group does not ensure an expected level of satisfaction in marriage; it is more about the quality, depth and regularity of religious practices done by partners (Fincham, Ajayi & Beach, 2020). Marks and Dollahite (2002) have identified religiosity as an umbrella term covering three key aspects: active participation in faith communities, engagement in personal and shared

religious practices and internalisation of spiritual beliefs. Yet each of them has a peculiar effect on marital satisfaction, and their impact is often moderated by cultural norms, socio-economic status and age at marriage. In some societies, however, highly restrictive religious expectations can be constraining for individuals or conflicting with gender roles, which may reduce satisfaction. This means that contemporary analysis draws attention to the fact that religiosity is a multi-faceted socio-demographic variable which should not be viewed separately from the broader social context in attempts to determine its contribution to marital satisfaction.

Religiosity can alleviate the negative impact of marriage conflicts and heighten gratification even if it is to a certain extent influenced by the socio-economic status of couples. One of the most common reasons for conflict in marriage is financial stress, which has an effect on how satisfaction is perceived even in very religious homes (Voydanoff & Donnelly, 1989). Economic disparities between spouses, especially if the wife is the main provider, may have implications for conventions regarding role creation and cause strain within a relationship so that marital harmony can be diminished. It was found that verbal arguments focused on money lead to significant strain and dissatisfaction with each other as well as increase the risk of divorce when compared to any other disagreements or agreements. That is why it is possible to say that economic factors play the key role in relations' stability (Weiss & Willis, 1997). Additionally, economic concerns result in psychological stress, anxiety and interpersonal conflicts that dilute positive relational impacts associated with sharing similar religious beliefs at least partially (Bachtmuth, 2008). From this evidence it can be said that partners' satisfaction cannot be defined only by moral or spiritual values; instead, such values are shaped within a socio-economic context – financial security, resource management and mutual

economic understanding. Hence, partners' satisfaction can be maintained by religion either positively or negatively.

The status quo regarding income affects satisfaction within marriages in that it influences the ease with which a family has access to resources, lifestyle compatibility and relationship quality. For example, couples with such gainful incomes will be able to handle the duties of a family as well as health care needs and child upbringing issues under less stressful conditions, hence promoting higher levels of satisfaction. On the other hand, economic pressure can lead to a sequence of conflicts, charges, and reduced affection among couples committed to shared religious values (Voydanoff & Donnelly 1989). Literature shows that greater potential of men's earnings is directly connected with their marriage stability; hence, economic capacity has a say on relational power dynamics and perceived fairness in marital roles (Weiss & Willis 1997). The trauma associated with financial crises such as job loss and/or economic downturn can intensify partnership strain and undermine coping strategies completely in the form of declining satisfaction or divorce (Bachtmuth 2008). This tells you the fact that socio-economic and religiosity variables impact marriage outcomes; therefore, there is a necessity for further research on how spiritual and material aspects interact to determine satisfaction in marriage union systems.

Functioning as a key socio-demographic trait, education is one of the primary factors that affect people's satisfaction in marriage by forming cognitive knowledge, communication styles and conflict resolution techniques. Religion, for instance, is mainly useful as a moral psychological support system, while education gives people instruments that can help in solving the problems likely to be encountered in marriages. Empirical findings show that there is a positive relationship between higher educational

levels and better abilities in solving problems constructively, better emotional regulation, and improved conflict resolution strategies, which all contribute to overall marital satisfaction (Gottman & Gottman, 2017). Education also comes along with economic stability, reducing economic challenges which are a major source of conflicts among couples and enabling families to meet their duties effectively (Falola&Fakunmoju, 2022). Education plays an important role when it comes to what individuals expect from marriage; for instance, mutual understanding will require a certain level of education, negotiation skills will call for some knowledge base, and shared decision-making means that there should be consultations. All these aspects play their part in the direction of the solution of disputes yet do not affect the satisfaction factor in couples' relationships. Last, though not least, spouses with comparable levels of education benefit marriage quality later on because partners who have equal levels of education are more likely to share lifestyle preferences/values and communication styles, thus diminishing potential areas for disagreements (Schwartz, 2013).

Aside from religiosity and socio-economic status conveyed through these functions, it is also evident that education plays a deeper role in the cognitive and relational aspects of marital satisfaction. Religiosity is also important due to the fact that it provides moral directions as well as may help to solve the particular issues, such as stress reduction, for example; here they have at their disposal education so that there are the skills to implement the measures. Scholars opine that when spouses have received an education, they realise financial difficulties and social dilemmas better; finally, they take those nagging irritants away for mutual understanding and relationship advancement (Johnson, 2006). In addition, with education come adaptive expectations so that personal objectives fall in line with

family obligations, hence making the relationships between married partners ever more harmonious (Lillard & Waite 1995). Equally, attainment of learning stands out because it interplays with economic status, yet since highly acquired educational qualifications often secure higher-paid job opportunities, enhancing such an issue as income security on marriage well-being (tenure) (Perry-Jenkins et al., 2000). This becomes very clear when considering marriage satisfaction; despite being part of broader demographic indicators just like any other factor, education plays a role not only independently but also synergistically by reinforcing relations and contexts within which conjugal contentment exists.

The duration of the marriage has an intricate, forward and backward non-linear relationship with the satisfaction in marriage, which indicates that this is a result of developmental, emotional and socio-economic factors over time. The empirical studies show that satisfaction often follows a course of initial adjustment issues, stabilisation in mid-marriage and eventually adaptation in later years (Kerby, 2001). The early years of marriage, more so the first two years, are mostly marred with high conflict and role renegotiations as individuals learn to combine their own habits and expectations under a common life (Olwole, 2006). Although conflict during this period may seem discouraging, it can also serve as a relationship growth mechanism through which better communication skills, mutual understanding and emotional resilience can be developed. As couples overcome these early challenges, their ability to utilise problem-solving strategies plays a significant role; among them are educational background, economic stability, and shared values such as religiosity. Therefore, age at marriage by itself does not determine the satisfaction level; it influences the quality of marital ties jointly with personal and contextual resources.

Marrying partners face periodic difficulties as they grow older, and this in turn affects their satisfaction, and it is clear to see that the moral quality of a marriage has changed with time. Oluwole (2006) delineates four stages: newlyweds, child-rearing, post-child-rearing, and old age – each having its own type of relational expectations. For example, the issues of money, children and time will likely increase pressure on stability, causing dissatisfaction during the childbearing period. On the other hand, if marital partners pass through these stages with ease, which is often achieved through religious participation, education and economic status, they are more likely to maintain or even enhance satisfaction in later life. The fact that couples who have been married for a long time are less likely to break up their marriages seems to support the notion that with experience comes adaptation leading to contentment (Kerby, 2001). Significantly. Consequently, time specifically should not be seen as a linear predictor but rather as a contextual variable among other socio-demographic variables that determine change of path in the satisfaction wave and quality of marriage satisfaction over time systemically, capturing the total position reached at the whole continuity ‘system’. While one of the strongest identified socio-demographic factors that have a significant impact on marital satisfaction is the age at marriage – through its influence on individual maturity levels, expectations and also relational stability – there isn’t enough. Research has shown that people who marry when they are still young are highly likely to experience marriage problems and general dissatisfaction as opposed to those who waited for maturity because they were not emotionally and intellectually ready (Teachman, 2002; Castro-Martin & Bumpass, 1998). Early marriages frequently involve unrealistic expectations due to lack of experience and hence may lead to aggravation of longer-term conflicts between couples whenever

they start facing typical marital stressors like financial difficulties, child rearing or other relational issues (Oppenheimer, 1998). Contrarily, getting married at a later stage of life in most cases goes hand in hand with attaining more self-regulation and the ability to resolve problems, as well as realistic outlooks, thus leading to higher satisfaction levels. Amidst these factors is the age of partners with other sociodemographic characteristics such as education level, socio-economic status and religiosity that determine how satisfactorily and even how challengingly these issues will be approached so that assessment or perception about quality of marriage life could differ from time to time. Therefore, age becomes a very important variable in determining the rise or fall in marital satisfaction across various ages in the course of the lifespan.

Primarily, age at marriage plays a role not only in individual readiness but also in the indirect implications for marital outcomes through the correlation of this factor with personal and social characteristics. In comparison to younger first-time spouses, who may lack these protective factors and as a result are at higher risk of conflict, stress, and potential break-up of marriage, better education levels can be found among older ones (Oppenheimer, 1998). The “maturity effect” highlights that the age of an individual is a proxy measure for his/her experiential acquaintance with life situations and psychological readiness, which impacts people’s expectations about marriage and ways they cope within this union. Thus, on one hand, if earlier marriage along with longer duration could worsen cumulative stressors, later marriage together with longer duration may represent more flexibility. It additionally indicates that there is no need to consider only the age factor in other socio-demographic variables when assessing marital satisfaction that results from the interplay between the maturation process itself, experience gained and

contextual elements at work as opposed to simply a numerical indicator.

Happiness in marriage, which is commonly termed 'marital satisfaction', is a great concern for people, families and the entire society. In the psychological literature about marriage, satisfaction is defined as a combination of emotional quality, relational harmony and effective conflict resolution, not just living together. In many African societies, particularly Nigeria, marriage partners can continue to stay together either because of cultural norms or religious obligation or due to the desire to provide proper upbringing for their children even when personal fulfilment does not exist (Burman & Margolin, 1992). Prolonged dissatisfaction within marriage has been linked with high rates of mental issues such as depression, anxiety and distress disorders, as well as higher risks for physically related health concerns like cardiovascular diseases and low immune system functions. It leads to more conflicts, domestic violence incidents and unbreakable relationships. At an early age boys and girls growing up in marriages where parents are not happy often suffer from behavioural problems, learning difficulties and psychological traumas which may affect them throughout their whole lives. No wonder it is very essential to pay close attention to factors leading to marital satisfaction since its negative outcomes affect not only a couple itself but also a family, including community welfare.

Although there is a rich body of literature on marital satisfaction, the issue is still under-researched, and there are gaps that need to be filled. More in-depth analysis is also required on the interrelationships among the socio-demographic variables influencing marital quality. Many of these studies have looked at one factor or some psychological concept without considering how religiosity, social class, age at marriage, education level and time spent in marriage together influence the satisfaction felt within any given cultural setting. In

Nigeria there are limited empirical studies on how such variables work together to either protect against or promote dissatisfaction in marriage. This is further exacerbated by the fact that most of the research referred to was conducted in western countries that may not be applicable as far as African nations with different cultural beliefs and practices are concerned. It is imperative to fill these gaps for the formulation of contextually relevant strategies and interventions for increasing marital satisfaction, reducing family breakdowns and managing social, psychological and economic consequences emanating from marital discord systems.

Aim of the Study

This study investigated the key socio-demographic factors that affect marital satisfaction – age at marriage, educational attainment, length of marriage, religiosity and socio-economic status – among married individuals in Ibadan. The research aims to offer quantifiable understanding of how these variables act independently and together to affect relationship quality amongst spouses for better policies and interventions that will enhance stable and happy married life.

Specific Objectives

- i. To examine the relationship between selected socio-demographic factors (age at marriage, educational attainment, length of marriage, religiosity, and socio-economic status) and marital satisfaction among married individuals in Ibadan.
- ii. To determine the combined influence of these socio-demographic factors on marital satisfaction within the study population.
- iii. To identify the relative impact of each socio-demographic factor on marital satisfaction, highlighting which factors most strongly predict marital quality.

Research Questions

1. What is the relationship between selected socio-demographic factors (age at marriage, educational attainment, length of marriage, religiosity, and socio-economic status) and marital satisfaction among married individuals in Ibadan?
2. What is the joint contribution of these socio-demographic factors to marital satisfaction within the study population?
3. What is the relative contribution of each socio-demographic factor to marital satisfaction among married individuals in Ibadan?

Methodology

The approach used in this study was a descriptive survey research design through the ex-post facto approach that is suitable for identifying past relationships of variables without any manipulation of those variables. The population of the study was made up of married couples living in the Ibadan metropolis, from which 250 participants – 104 married men and 146 married women – were randomly selected. This number was assumed to give a wide perspective on the socio-demographic factors affecting marital satisfaction among married people in the society. The reason for selecting this method is based on its ability to measure the factual as well as perceptual information concerning participants' marital experiences, whereas the ex post facto approach helps to determine how societal demographic characteristics play a significant role in the affective dimension of marriage.

Three main methods were used for data collection. A biographical questionnaire was used to gather information on personal issues such as age, educational level, length of the marriage and the socioeconomic status. The Marital Satisfaction Inventory (MSI) that was developed by Marilyn Atlas (2009), which adapted the Married Couple Inventory, has 20 item examples: "I feel loved and cared for in this relationship" and "I like the amount of time my spouse and I spend in

shared recreational activities". The Religiosity Scale is modified from the Brief Orthodox Jewish Religiosity Scale (Pirutinsky, 2009) and consists of items like "My religion influences everything I do" and "My relationship with God is extremely important to me." The Socio-Economic Scale was also modified from the Vital Information Inventory on Family Property and Personal Finance (Sanchez, 2000), containing fifteen items; examples include "I own more than one car" and "I live in a personal apartment with modern facilities." They analysed the instruments' reliability by using the split-half method, which they performed on 60 married couples during their pretesting to obtain $r = 0.87$ for the MSI, $r = 0.64$ for the Religiosity scale, and $r = 0.91$ for the Socio-Economic scale by bivariate correlation methods. Three experts in the Department of Educational Psychology found face validity was confirmed when they checked the relevance and appropriateness of the instrument items.

This was accomplished using a cross-sectional design, where participants span different areas of Ibadan with varying levels of education, jobs, religions and marriage experiences. HRME was collected during a one-day survey that allowed HRME to be received without any direct external interference. The Spearman rank correlation analyses were used to find the relationships existing between the independent variables of religiosity, socio-economic status, educational attainment, length of marriage and age at marriage and the dependent variable of marital satisfaction. And multiple regression analysis was also conducted in order to find out the combined effect of socio-demographic factors on marital satisfaction and whether each factor makes a unique contribution to the prediction of marital satisfaction among married individuals in Ibadan.

Results of Findings

Table 1: Personal Information of Respondents (N = 250)

Demographic Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	104	41.6
	Female	146	58.4
Age (years)	21–30	50	20.0
	31–40	105	42.0
	41–50	70	28.0
	51+	25	10.0
Religion	Christianity	140	56.0
	Islam	85	34.0
	Traditional/Other	25	10.0
Marital Type	Monogamous	175	70.0
	Polygamous	75	30.0
		250	100%

This investigation was done using 250 married persons living in the Ibadan metropolis, among whom were 104 males (41.6%) and 146 females (58.4%); this shows that women are more inclined to participate in such studies. The distribution based on age indicates that the majority of the respondents (42 per percent) were aged between 31 and 40 years, then those aged between 41 and 50 years (28 per cent), then those aged between 21 and 30 years (20 per cent), and less than ten per cent for those above fifty years old. This implies a predominantly middle-aged population that is active in the area of marital relationships and has a higher possibility of having adequate experience on how to manage marital dynamics.

The Africanos hotel was militarily capable of satisfying the needs of all types of travellers, and with that particular regard, research revealed that 56% were Christians, 34% Muslims and 10% practised traditional or other religions. As far as marriage is concerned, it may be based on faith or other factors. The result also showed that monogamy was the most prevalent type of marriage among the respondents; it accounted for about 70%,

while polygamy reported a distant 30%. However, this defines the difference in who constitutes a marital partner and provides one possible way to explain the differences in marital satisfaction by cultural, social, and relational factors. From these attributes the implications of socio-demographic variables on marital satisfaction can be drawn.

Testing of Research Questions

Question 1: What is the relationship between selected socio-demographic factors (age at marriage, educational attainment, length of marriage, religiosity, and socio-economic status) and marital satisfaction among married individuals in Ibadan?

This study examined the relationship between selected socio-demographic factors (socio-economic status, religiosity, educational attainment, length of marriage, and age at marriage) and marital satisfaction among married individuals in Ibadan. Table 2 presents the descriptive statistics and correlation coefficients between each independent variable and marital satisfaction.

Table 2: Correlation of Socio-Demographic Factors with Marital Satisfaction (N = 250)

Variables	N	Mean	SD	Correlation with Marital Satisfaction
Marital Satisfaction	250	63.4600	11.2839	1.000
Socio-economic Status	250	50.5520	5.5889	0.284**

Religiosity	250	68.5440	6.6248	-0.127*
Educational Attainment	250	3.6240	1.1697	-0.001
Length of Marriage	250	3.1800	1.4739	0.021
Age at Marriage	250	2.7600	0.5725	-0.001

Note: Correlation is significant at $p < 0.01$.

The outcomes show that the socio-economic status is positively and significantly correlated to the overall satisfaction of marriage ($r = 0.284$, $p < 0.01$). This finding further emphasises the importance of having a stable source of income when it comes to maintaining a good relationship with your partner. Partners with higher economic resources are in position for decreased financial stress; thus, better conflict management and emotional support as well as overall satisfaction will be facilitated. In sharp contrast, religiosity showed a small but significant negative correlation ($r = -0.127$, $p < 0.05$) in marital satisfaction, indicating that whilst religious beliefs often encourage commitment, strict adherence to religious expectations may sometimes create tension between individual needs and prescribed roles, leading to slightly lower perceived marital happiness.

Other socio-demographic factors such as educational attainment ($r = -0.001$, $p > 0.05$), length of marriage ($r = 0.021$, $p > 0.05$) and age at marriage ($r = -0.001$, $p > 0.05$) were not significantly correlated with marital satisfaction. The results suggest that at least in this sample the duration, age and education level are not by themselves strong predictors of marital satisfaction. Education, in the sense that it can improve communication and problem-solving skills, is just a part of its impact; however, these effects seem to be following after the

financial stability position granted by a husband/wife. Moreover, the nature of the process of growing up or the maturity that comes with marriage does not mean that there will no longer be discontented partners; for example, these ones above can attest to the fact that it is possible for people to still experience wrangles even when they are old enough.

Summarising, these findings suggest that when considering the socio-demographic factors, level of economic stability can be pointed out as the key factor that predicts the level of marital satisfaction, while religiosity, education, duration of marriage and age at marriage demonstrate minor or ambiguous effects. This gives impetus to the need for financial security to be given due consideration in interventions aimed at enhancing marital well-being in Ibadan and brings to light how socio-demographic factors interact in determining marital quality.

Question 2: What is the joint contribution of these socio-demographic factors to marital satisfaction within the study population?

The study further examined the joint contribution of selected socio-demographic factors – religiosity, socio-economic status, educational attainment, length of marriage, and age at marriage – to marital satisfaction among married individuals in Ibadan. The results of the multiple regression analysis are presented in Table 3.

Table 3: Composite Contribution of Independent Variables to Marital Satisfaction (N = 250)

Multiple R = 0.570 R –Square = 0.325 Adj. R–Square = 0.306 Standardized error of estimate = 9.4011					
Model	Sum of Squares	Df	Mean Squares	F	Sig.

Regression	10315.858	5	1473.694	16.674	0.000
Residual	21388.242	244	88.381		
Total	31704.100	249			

The results of the multiple regression analysis indicate that the selected socio-demographic factors religiosity, socio-economic status, educational attainment, length of marriage, and age at marriage serve as key predictors of marital satisfaction among married individuals in Ibadan. The multiple correlation coefficient ($R = 0.570$) points to a moderate positive relationship, and the adjusted R^2 value of 0.306 tells us that approximately 30.6% of variance in marital satisfaction is predictable with these five variables only. This observation implies that even though socio-demographic factors are key determinants of marital satisfaction, there are other relational, cultural and environmental factors which were not captured by this study that contribute a greater portion of variance.

Results of ANOVA ($F(5, 244) = 16.674, p < 0.05$) provide evidence that the regression model is statistically significant, which underlines that these socio-demographic variables in a linear combination are capable of predicting

marital satisfaction reliably. The overall results further point out the fact that there is more emphasis on dealing with more than one socio-demographic factor at a time than dealing with them in isolation one after the other. As an example, economic stability, religious commitment, and marital duration do not function independently but interdependently influence perceived marital quality; thus, a multi-pronged approach needs to be taken into consideration while improving marital satisfaction within the study population system.

Question 3: What is the relative contribution of each socio-demographic factor to marital satisfaction among married individuals in Ibadan?

The study further assessed the **relative contributions of each socio-demographic factor** – religiosity, socio-economic status, educational attainment, length of marriage, and age at marriage – to marital satisfaction using standardised regression coefficients (beta weights). The results are presented in Table 4

Table 4: Relative Contributions of Independent Variables to Marital Satisfaction

	Unstandardized coefficients	Standardized coefficients			
Model	B	Standard Error	Beta β	t	Sig.
Constant	33.825	9.232		3.664	0.000
Religiosity	-0.526	0.100	-0.309	-5.237	0.000
Socio-economic Status	0.321	0.117	0.154	2.662	0.008
Educational Attainment	-4.180	1.998	-0.433	-2.092	0.038
Length of Marriage	1.792	1.339	0.234	1.338	0.182
Age at Time of Marriage	4.320	1.787	0.219	2.418	0.016

On the comparative contributions of socio-demographic factors, it was found that in Ibadan there are distinctive effects on marital satisfaction among married people. A significant negative relationship with marital satisfaction was found to have

religiosity ($\beta = -0.309, t = -5.237, p < 0.05$) and educational attainment ($\beta = -0.433, t = -2.092, p < 0.05$). These findings imply that a high level of religiosity and education may be linked to higher expectations, more rigid observance of personal or cultural norms and potential

role conflicts within the marital relationship that will subtly reduce satisfaction. On the opposite side, socio-economic status ($\beta = 0.154$, $t = 2.662$, $p < 0.05$) and age at marriage ($\beta = 0.219$, $t = 2.418$, $p < 0.05$) made considerable positive contributions, so financial stability and greater maturity at marriage should mean perceived marital quality enhancement, less conflict and adaptive coping strategies within the marital dyad should be promoted.

The fact that it is not statistically significant ($\beta = 0.234$, $t = 1.338$, $p > 0.05$) does not oppose the observation that length of marriage demonstrated a positive connection, hinting that duration alone doesn't ensure marital satisfaction, however. Overall, the results indicate the socio-demographic factors taken jointly deserve more attention, which in its turn will acknowledge their both supporting and challenging sides as well as help develop specific interventions directed at promotion of marital well-being and maintenance of relationship quality.

Discussion of Findings

Socio-demographical results of the study indicate that the socio-economic status is the most positive predictor of marital satisfaction among married people in Ibadan, and religiosity has a negative relationship, although it is small but significant. This may cause one to say that if issues regarding financial stability are not resolved on the domestic front, then one cannot expect to have harmony in marriage; indeed, it has been reported that even financially better-off people encounter lesser financial stressors and conflicts and receive more emotional support, leading to overall relationship quality (RashidiFakari et al., 2019). Religiosity correlated negatively, signifying that sometimes what religious norms dictate may interfere with personal or spousal expectations, and that in turn may create problems, reducing perceived marital satisfaction. This draws attention to

how inevitable barriers of a confessional and cultural nature are present within married life (Frontiers in Psychology, 2018). However, variables concerning the level of education attained, duration of marriage, and age at first marriage were not statistically significantly associated with marital satisfaction, suggesting their independent influence on contentment levels. Thus, while education can help a person to develop good communication skills as well as improve problem-solving ability, time spent together building marriage may lead to relational stability, yet these factors are not primary causes. Consequently, this study exposed that there was a multidimensional nature regarding intertwining socioeconomic status and relational and cultural factors which shape perceived contentment (Arrindell et al., 2001), stressing again the importance of targeting interventions at enhancing mainly financial aspects of life systems for both partners.

The findings also suggest that socio-demographic factors, including socio-economic status, religiosity, educational attainment, age at marriage/length of marriage and a few other factors, jointly determine marriage satisfaction. Multiple regression analysis shows that when considered as a whole, all the above variables explain significant variance in marital quality; therefore, it is very pertinent to consider the socio-demographic characteristics in combination rather than in isolation. Many empirical studies have shown that financial stability is consistently one of the key determinants of marital satisfaction; hence, couples with more resources tend to enjoy better harmony in their relationships and reduced conflict (Conger et al., 2010). Religiosity, though generally linked to shared values and commitment, yet may have complex effects – strict adherence to religious norms can lead to tension if individual or spousal expectations are in conflict (Mahoney et al., 2021). Though educational attainment, age at marriage

and length of marriage did not autonomously forecast satisfaction, research indicates these variables may interact with other socio-demographic factors to indirectly support conflict resolution, communication and relational resilience (Amato & Previti, 2020). On the whole, these results give rise to the idea that any intervention programme aimed at enhancing conjugal well-being should take into consideration simultaneously the financial and cultural as well as relational dimensions, in view of the Ibadan context of the union's multiplex nature.

A further exploration of socio-demographic predictors helps to deepen the depiction of those factors and shows both support for and constraints on marital satisfaction. Religiosity (-0.309) and educational level (-0.433) are the factors which showed negative correlation with marital satisfaction, thus meaning that a higher degree of religious involvement or advanced education may raise expectations, promote conformity to social norms, or cause role conflicts within the family union. This result is in agreement with other research that found out that strict observation of religious rules or high educational goals can lead to the emergence of tension and a reduction in spousal roles' adaptability, as well as a subtle decrease in perceived satisfaction (Mahoney et al., 2021; Falola&Fakunmoju, 2022). On the flip side, socio-economic status (0.154) and age at marriage (0.219) positively influenced marital satisfaction, so it can be interpreted that financial security as well as maturity are protective factors that help in developing effective ways of dealing with one another, reducing conflict, and enhancing relational harmony (Conger et al., 2010; Teachman, 2002). Age amount, though correlated positively with satisfaction at .23 (beta), was not statistically significant by itself, indicating time alone does not bring happiness. These results call for a consolidated approach towards evaluating socio-demographic issues, including their supportive as well

as constraining aspects, for developing culturally appropriate solutions for maintaining good-quality marriages among diverse couples in Ibadan (Amato, 2010).

Conclusion

To sum up, this study finds out that socio-demographic factors are the chief determinants of marital satisfaction between married individuals in Ibadan and further establishes SES as the most positively influential factor. Among other interesting aspects, the results showed that age at marriage had a positive influence on relationship resilience, suggesting that maturity is an important factor for conflict management and avoidance. In contrast, religiosity and educational attainment, although they are seen as desirable traits, were subtly negatively correlated with marital satisfaction, which could mean that strict norms or high expectations come into play. Length of marriage showed a negligible positive relation to marriage satisfaction; therefore, duration by itself is not enough to ensure stability. When considered separately, these factors accounted for 30.6% variation in marital satisfaction, showing how important it is to explore dimensions that support or constrain marriages and, at the same time, accept the fact that some more relational, cultural, and environmental variables explain the rest of the variance system.

Implications for Counselling Psychologists

The author underlines that the aim of this paper is to give hints for real-life situations for counselling psychologists who work with partners in marriage. The practitioners who come up with strategies should be further orientated on how they can do things with money and should be directed on joint financial management because financial security was ranked at the top as a contributory factor to marital satisfaction. Among these is having in place more challenging requirements/education plus religiosity

since these may heighten role conflicts or expectations or become a reinforcement of social norms. Counsellors must help couples redefine spousal expectations, negotiate around religious and cultural obligations, and resolve potential discrepancies between diverging educational backgrounds as well as any other issue that arises among partners. Moreover, pre-marriage and post-marriage counselling services need to take into consideration such strategies which assist in cultivating maturity, developing effective coping mechanisms, and enhancing communication skills, particularly for young couples or those from varied socio-economic backgrounds. These are – cultural background, age, and educational attainment – issues that can be addressed by therapists and guidance counsellors for positive change to take place in people's lives regarding marriage-related issues.

Recommendations

1. Financial management and economic empowerment programmes are important avenues through which partners and spouses can improve their marital satisfaction.
2. The interventions of counselling in such cases should include the management of expectations related to religiosity and education that help the couples cope with possible role conflicts.
3. Pre-marital and marital education programmes should be enhanced by such measures as the integration of growth and life skills training to help young couples build their coping strategies.
4. Further research should focus on gender and relationship, as well as other cultural and environmental factors, since a great deal of marital satisfaction is still obscure even if all socio-demographic variables are taken into account.
5. It is recommended that policymakers and family welfare agencies come up with culturally appropriate programmes which take into consideration the financial and

relational aspects of the marital union to increase marital stability in Ibadan and similar contexts.

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