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Environmental Factors as Predictors of Marital Adjustment among Married Persons in Delta State of Nigeria: Implication for Counselling Practices

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ABSTRACT The study examines the nature anad degree of correlation and degree of correlation between emotional expression, communication flow, financial management, work involvement and marital adjustment among married persons in Delta State, Nigeria. To give the study a direction, one stepwise hypothesis was raised and tested on 0.05 level of significance. The study is a survey and multi-stage sampling technique was used to select a sample of 2561 respondents from nine local government areas out of the three senatorial districts of Delta State. The instrument used in this study is titled "Marital Adjustment and Personality Types Inventory" (MAPTI). It has reliability co-efficient of 0.90. The face and content of this instrument was duly established. The results show that the variables of emotional expression, communication flow, financial management and work involvement were both correlates and predictors of marital adjustment among married persons in Delta State. To confirm the independence of the predictive capacity of each variable, residual statistics: that is Cook-D test was used. It confirmed the reliability and strength of these variables in predicting the dependent variable (marital adjustment). The implications of the findings for counseling practice were also identified.

INTRODUCTION

Previous researchers have identified factor that significantly contributed to marital maladjustment. For example, inappropriate financial management (Okoh 2007), over involvement in working activities (Guzman 2000), emotional – related problem and lack of respect of spouses, view (Osakwe 2003). Other studies have identified marital adjustment as a significant contributor to peaceful society (Okobiah 2005; Ebenuwa-Okoh 2007; Okorodudu and Okorodudu 2004). Generally those who remain in marriage always cite commitment, understanding, acceptance of constructive criticism, satisfaction of the emotional status as major factor affecting their decision to remain. Few studies have been reported on the relationship between communication flow, emotional expression, gender work involvement duration of marriage, financial management, personality types, among married persons in Delta state on stepwise basis. This is the gap this study intends to fill.

Emotional expression in marriage is characterized by joy and care. It's manifestation is seen in maintaining warmth, calmness and maturity in their interpersonal relationship. Thus, the measures of both acceptance and mutual understanding as used in research as indications of emotional manifestation (Ebenuwa – Okoih 2007; Ebenuwa – Okoh and Okorodudu 2003; Nwobi 1996 and Eze 1998). In the study emotional expression will be examined in a correlation or model to see the extent it is related to adjustment in marriage.

Communication flow, which is regarded as the lifeblood of any relationship (Drescher 2000) is seen as important which enables each spouse to express their desires, needs and to treat the other persons in an acceptable way. In general, it has been found that distressed couples exhibit significantly more negative nonverbal behaviour than non-distressed couples (Gottaman and Albert 1982; McDonald and McDonald 1995). Agbe (1998) pointed out that though poor and weak communication is an index of marital maladjustment, lack of information exchange may itself impede resolution of difference and interpersonal tension. Researchers have consistently, shown that inappropriate communication has consistently been linked to marital maladjustment. The degree of its relationship with marital adjustment in this paper is studied.

The quality of work involvement among married persons is an important aspect of marital adjustment. This enables spouses to show interest and learn how to relate with others, which in turn enhance their adjustment finan-cially, socially and psychologically (Ebenuwa – Okoh 2007). Previous research have indicated that a

reciprocal relationship exists between over – involvement in a place of work and maladjustment in a marriage (Burke and Weir 1976; Leim and Leim 1988; Ebenuwa – Okoh 2007).

Another factor of adjustment within the family is in the area of financial management. This is because, through this, the family bills are paid. Moreover, the status of the family partly hangs on it. Misunderstandings arise due to differences in settings of goals, priorities and preferences on the part each spouse. Studies have shown that it constitutes 80% of the cause of divorce in America (North America Missionary Board 2001). This situation, therefore, points to the need for investigation of these problems among married persons in Nigeria considering our cultural belief and level of our technological development.

Therefore, the problem of this study is to determine the relative contribution of each significant predictor variable in step-wise basis on the criterion variable of marital adjustment. The predictor variables include (emotional expression, communication flow, financial management work involvement, gender duration of marriage and personality types).

Purpose of the Present Study

The main purpose in conducting the present investigation was to determine the nature and degree of correlation between emotional expression, communication flow, financial management, work involvement and marital adjustment among married persons in Delta State of Nigeria.

- To determine the predictive relation between each of the independent variables (EME, COM, FIM, WOI) and dependent variable of marital adjustment on step- wise basis.
- To determine the independence of each variable as a predictor
- To statistically determine a model for the significant independent variables.
- To determine the strength of the model for effective counseling.

Hypothesis

There is a significant predictive relationship between predictor variables (Financial management, emotional expression, communication flow, gender, personality types, work involvement, duration of marriage) in explaining changes in marital adjustment on step-wise basis.

METHOD

The study is survey, it adopted expo-facto and it is co-relational in nature.

Population

The population of this study consisted of all married persons in Delta State. There is no reliable record of the actual number of married periods in the state. This is because most individuals marry through traditional method and do not register their marriage thereafter.

Sample and Sampling Procedure

Multi-stage purposive sampling technique was used to select a sample of two thousand five hundred and sixty-one (2561) married persons from nine local government areas from 3 senatorial districts in Delta State.

The sampling procedure involved dividing the state into three senatorial districts. Each senatorial district consists of a least 8 local government area. Three local government areas were randomly selected from each of the senatorial district. From each local government area 310 subjects were selected. The selected took cite consideration gender, duration of marriage, educational qualification, nature of work and type of profession.

The sample comprised of 1,318 (51.5%) males and 1,245 (48.5%) females. In the sample, married individuals, whose marital duration was less than 10 years were 52.9% while those whose marriage was above 10 years were 47%. The non-graduates were 48.5% while the graduates were 51.5% of the sample. The individuals that got married before age 30 were 1,700 or 66.4% of the sample. Those who got married after 30 years formed 33.6% of sample.

Measures

The instrument used to elicit information for the study was titled Marital Adjustment and Personality Types Inventory (MAPTI). The instrument was divided into two parts. Part one seeked relevant demographic information on

Table 1: Step-wise multiple regression analysis of marital adjustment variables

	R^2	R^2 (adj)	*F*	*F* (change)	*B*	*SEB*	*b*	*t*	Tolerance	*VIF*	Significant
Step 1	.271	.271	951.50*	951.50							
Model summary											
EME					.835	.027	.521	30.846*	1.000	1.000	“
Step II	.341	.341	662.650*	289.050							“
EME					.699	.027	.436	25.880*	.907	1.102	“
FIM					.443	.027	.278	16.514*	.907	1.102	“
Step III	.353	.353	464.54*	198.110							“
EME					.629	.028	.398	22.608*	.816	1.226	“
FIM					.383	.028	.241	13.684*	.817	1.224	“
COF					.259	.039	.123	6.734*	.757	1.320	“
Step IV	.356	.356	352.63*	111.91							
EME					.646	.029	.403	22.848*	.811	1.234	“
FIM					.370	.028	.233	13.113*	.801	1.248	“
COF					.251	.039	.119	6.515*	.754	1.326	“
WOI					8.426 E-02	.025	.054	3.362*	.968	1.033	“

* P < 0.05 Significant

gender, educational qualifications, duration of marriage, type of profession, age at marriage etc.

The second part of the questionnaire consists of 60 items. The instrument was designed such that the participants could respond to the items on a 4 point Likert format of Always, Sometimes, Seldom and Never, and Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD).

It measures 6 sub-parts of marital adjustment: financial management 8 items, communication flow 8 items, emotional expression 8 items, work involvement 8 item, general marital behaviour (16 items) and personality types 12 items. Total 60 items.

The instrument has face and content validity. The reliability of the instrument was established using Cronbach alpha. The following coefficient alpha (a) were obtained FIM: r = 90 ($p < 0.05$), COF: r = .74 ($p < 0.05$), EME: r 0.89, ($p < 0.05$), WOI: r = 0.80 ($P < 0.05$) GMB: r = 0.88 ($P < 0.05$) and PET: r = 0.91 ($P < 0.05$). This reveals that the internal consistency of the instrument is reliable. The whole instrument has r = 0.90.

In order to test the above hypothesis, the predictive variables are regress against the criterion variable on step – wise basis. The yardstick for this regression depends on the relative contribution of each predictor variable in explaining changes in marital adjustment.

Here emotional expression enter first into the model, followed by financial management, the communication flow and finally work involvement. The variables of gender, duration of marriage and personality types could not enter the model because their correlations with criterion variable were not significant.

RESULTS

From Table 1 emotional expression (EME) was the first variable to enter the multiple regression equation because it is most correlated with the criterion variable of marital adjustment. Its value (multiple R) is .588. Referring to the output for step number 1, r^2, the coefficient of determination is .271 that about 27% of the variation in marital adjustment is accounted for by emotional expression. The remaining 72.99 may be due to other factors. The F-ratio was 951.498 and significant at 0.05 level of confident. The result revealed that there is a significant positive relationship between emotional expression and marital adjustment. The beta weight for emotional expression in this model is .521 while the t-value was 30.846 significant at 0.05. For the purpose of prediction, the standard error of estimates is 5.769. Among the excluded variables, the one that has the highest partial correlation will be the next variable to enter the equation. Here it is finance management in step II.

Financial management enters into the model. The F-value obtained was 662.5 and this was significant at $P<0.05$. The collective impact of emotional expression (EME) and financial management (FIM) accounted for 34% (R^2 (adj).34085) variation in marital adjustment

among married persons as against the 27% accounted for by only emotional expression in a bivariate relationship.

The beta weight for emotional expression was .436. It was more potent than that of financial management whose value was .278. In order to show the significance of the predictive power of each predict variable, their regression co-efficient were computed using t-ratio at 0.05 level. The t-values are as follows: Emotional expression (EME) 25.880, Financial Management (FIM) 16.514. This shows that the above – mentioned variables have significant influence on marital adjustment. It should be noted that the two variables together are better predictors of marital adjustment. Considering r^2 = .27084 as against their r^2 – values in bivariate relationship .27 for EME. Financial management accounted for 7% in the regression function for this model. The section of the table, that reads excluded variable shows Beta in, partial Min. Toler and t-values. Again the variable not in the equation with the largest partial correlation co-efficient is selected to enter the equation in step 3. Here the variable is labeled communication flow (COF) when the third variable is added to the regression model. The new F value becomes 464.541 which was significant at $P<0.05$. The r^2 (adj) for the three variables was .352. This means that they accounted for about 35% variation in marital adjustment. It equally showed that the r^2 value was 1.1% more than when only two variables were in the model. Emotional expression (EME) is the model. Emotional expression (EME) is the highest contributor to the variation with the beta weight of .399, followed by financial management whose beta weight is .241 and finally, .123 for communication flow. The t-ratio was computed and tested 0.05 level to determine the predictive power of each variable. All the computed t-values were significant at 0.05 level.

The values are as follows: Emotional expression (EME) 22.608, Financial Management (FIM) 13.684 while 6.734 for Communication Flow.

In Step 3: The section, on excluded variable shows that work involvement is the variable with the largest correlation co-efficient. It was selected t-enter the equation in step 4. Step 4: the F-value for the model, which made up of four predictor variable was 352.627. The four variables accounted for about 36% of variation in marital adjustment. The means at each case the hypothesis was ejected because F ratio was significant.

The addition of the fourth variable accounted for about 0.03% of variation in marital adjustment. The contribution of the fourth variable can be considered to be low but it is significant. The complex nature of human behaviour can be attributed to the result obtained. Out of the variable, emotional expression was the highest contributor. It beta weight was .402, followed by financial management with .236 and communication flow with .119 and finally work involvement with .054. However, predictive power of each of these variables determined by computing t-ratio and tested 0.05 level. All the variables were significant. This suggests that each of the above variables significantly influences marital adjustment. The regression model was now termed CEFWOI (that is, communication flow (COF), emotional expression (EME) financial management (FIM0 and work involvement (WOI). More variables could not enter into the model because they were not significant at 0.05 level. The analysis therefore stops at step 4.

In order to determine the independence in the predictive power of each predictive variable and the degree of correlation among the variables, the issue of multicollinearity of the four variables was addressed. This provided the answer whether the variables were truly independent and significant predictors of marital adjustment. For example, when two or more predictor variables are highly correlated (multicollinearity), the relative predictive power of each predictor variable becomes difficult to ascertain. This therefore demanded a multicollinearity diagnosis which reported the tolerance and Variable Inflation Factor (VIF) as presented in the above table. The tolerance column in the above table showed the values of $1-r^2$ for the regression of each predictor variable on all the others, while ignoring the criterion variable (marital adjustment). The interpretation of the tolerance co-efficient was that the higher the inter-correlation of the predictor variables, the more the tolerance value is close to zero, there is high multicolinearity of that variable with other predictor variables and the beta co-efficient will be instable (Hair et al. 1995). Conversely, the higher the variable Inflation Factor (VIF) scare, the higher the inter-correlation of the predictor variables. The above named researchers accept

Table 2: Residual statistics: Cook – D test of the CEFWOI model

	Min	*Max*	*Mean*	*Std D*	*N*
PRED	29.20	58.54	50.09	4.03	2560
ZPRED	-5.186	2.098	.000	1.000	2560
SEPRED	.1080	.7015	.2273	7.642 E-02	2560
ADJPRED	28.8025	58.517	50.09	4.03	2560
RESID	-25.127	25.585	.0000	5.43	2560
ZRESID	-4.630	7.715	.0000	.999	2560
SRESID	-4.636	4.720	.0000	1.00	2560
DRESID	-25.1877	4.726	0001	5.437	2560
SDRESD	-4.654	4.746	000	1.00	2560
MAHAL	015	41.758	3.998	3.94	2560
COOK D	.000	.037	.001	.002	2560
LEVEL	.000	.0016	.002	.002	2560

a common cut-off threshold of 10-tolerance value, which corresponds to VIF values above 10. The suggested cut-off value of .10 corresponds to a multiple correlation of .95.

An examination of the VIF (that is, Variance Inflation Factor) values of the CEFWOI model showed that all-variable had VIF values of less than 10. (VIZ VIF = 1.234 for EME, VIF = 1.248, for FIM, VIF = 1.326 for COF and VIF = 1.033 for WOI). The observation of multicolinearity problem strengthened the reliability of the model as a predictor of marital adjustment among married persons (Hair et al. 1995). In this study, the predictor variables, communication flow (COF). emotional expression (EME), financial management (FIM), communication flow (COF) and work involvement (WOI) passed the multicollinearity test with tolerance and variation inflation factor values over and below the cut-off respectively as shown in the table above. One can, therefore, confidently accept the beta weights, and the regression analysis tables as relative predictive powers of emotional expression (EME), financial management (FIM) communication flow (COF) and work involvement (WOI) on marital adjustment.

To determine the strength of CEFWOI model, it was subjected to the Cook distance diagnostic residual test. Table 2 shows the results of Cook-D test of the CEFWOI model.

Cook diagnostic distance tested the distance between the regression function and the residual function. If the distance was below .2, it was considered acceptable. In this study, the mean distance was .003 which was quite low and indicative of a strong model. The leverage statistics is used to identify cases, which influence the regression model more than others. The leverage statistics varies from 0 to 1. The rule of thumb accepts .2 the leverage value in this study had a mean score of .0016, which further strengthened the reliability of this model.

Table 2 revealed cook-D values to be (min 0.0000 Max = 0.037. SD = 0.002) and the leverage values were less than 1.00 which indicated that CEFWOI model was a strong predictor of adjustment among married persons (Hair et al. 1995 and Kvaili et al. 1996).

The table further showed that married person's predicted marital adjustment was = 50.0867, with confidence intervals between 29.1902 and 58.087. Similarly, the mean values of other variables were (EME 27.35, FIM = 24.45, COF 25.11; and WOI = 21.08 when substituted in CEFWOI model. Thus, mean marital adjustment x = 8.

X = 50.087 = 15.276 + 27.35 (.646) + 24.45 (.370) + 24.45 (.251) + 21.08 (0.0843).

DISCUSSION

This study reveals that there is a positive relationship between emotional expressions with marital adjustments. The research revealed that the nature of emotional expression made by their spouses affects this adjustment level. The implication is that emotional expression is an index of marital adjustment irrespective of profession, race, social and economic status. This indeed is a major challenge to marriage counselors. They are to design therapeutic programmes and emotional problems.

The findings of the study also reveal that married persons' financial management significantly correlated and related to marital adjustment. This connotes that improvement in couple's financial management potentials enhances their adjustment, particularly, where there is affectionate expression of love. This will

make married persons to work together in eventually every sphere of the family life. This requires the efforts of both married persons to live within the limits of their budget, which in turn enhances marital adjustment. If otherwise, the management, the health and the general well being of the family will be threatened. This observation corroborates with Ebenuwa – Okoh's (1999), findings that there is a positive relationship between finance and marital satisfactions.

Communication flow provided an additional explanation of changes in marital adjustment. It is also a crucial index and element of a healthy relationship. This finding agrees without that of Ezeugo (2004) and Ebeuwa-Okoh (2007), who found that there is a positive association between marital communication and adjustment. According to these researchers, communication involves the art of passing information, feelings or whatever (verbal and non-verbal) to somebody, without which the family's progress, unity, happiness and stability would be at a standstill. The value of communication in a marital relationship cannot be down played. It is considered as the blood of any marital relationship without which adequate interaction cannot be achieved.

The addition of the fourth variable significantly correlated with marital adjustment, when it was regressed with other predictor variables. This means that work involvement positively affects marital relationship. The Nigerian society is undergoing a lot of economic changes. It has become increasingly difficult for the man alone to cater for the needs of the family when both partners are working, marital adjustment is enhanced financially, and this brings about social and psychological adjustment. This finding is consistent with Ode (2000), Osakwe and Ebenuwa-Okoh (2003).

CONCLUSION

Marriage is a union of two persons. Such persons pose various level and forms of individual differences. These observable differences cause problems in the home. This study has identified some variables that would help in marital adjustment. Such variable include emotional expression, financial management, communication expression, financial management, communication flow and work involvement. The model selected for effective counselling is made the significant variable (CEFWOI0). The model was also subjected to residual statistics. It was found to be strong and reliable by implication marriage counselor could utilize the finding to effective counselling.

Implication for Education and Counselling Practice

The findings and conclusion reached in this study have far – reaching implications for our educational system and counselling profession. These are outlined below:

Since the scourge of marital maladjustment has permeated all facets of the society, preventive counselling approach to curbing marital maladjustment should be applied right from the primary school to the university level. This should be done through including sex education, marital interaction, and marital enhancing programmes such as family quiz in the curriculum. The scope of sex education should cut across ages in the society. Consequently classes of infidelity marital disorder, such as divorce, separation, family instability, broken homes would be campaigned against. In this regard education is used as our instrument for maintaining marital stability.

One of the indices of marital success is communication flow. If married persons discuss issues freely, they are more likely to share the understanding of matters that arise from the marital relationship. When issues are profusely discussed, the married persons receive enlightenment and they are likely to come to proper terms and not to conflict. This is one of the major activities that all husbands and wives need be involved in. The issues may be both positive and negative but a good discussion will result in mutual understanding and cordial relationship on the part of the married persons.

Emotional expression refers to an effective expression of love, which symbolizes care, security, approval and admiration. Married persons can not succeed in their relationship if they are socially detached from each other and this can affect their expression of love and feelings for each other. Even when one of the partners has a strong disagreement, there is need for discussion and communication so that both partners can understand the issue. Counselors need, therefore, to examine the type of emotional expression existing in the marriage and help solve their problems.

One of the thorny matters in marriages is the problem of financial management. The husband or wife can be a source of financial mismanagement. Whenever it happens, it throws the marriage off-balance. This is because the family will be in constant financial strain. Married persons, therefore, need to be assisted in learning proper techniques of financial management. In this direction, counselors need to relate with other professionals, who are well grounded in financial management matters so as to utilize their ideas for clients. Counselors should organize seminars and workshops for their clients. During such activities, topics like "wisdom in handling family finances" and "family financial investments" should be extensively discussed.

While engagement in work by either husband or wife is good for the health and success of the family, work involvement can also mar the family if precautions are not taken. It is possible for a spouse to love his or her work more than the family. Quarrels characterize families in which the husband or wife stays too long at work. Long stays at the office or elsewhere make the children suffer both physically and morally. Wives or husbands become dissatisfied and feel inadequate. This requires that marriage counselors should examine the issue of work involvement carefully. Wisdom is required in connection with work involvement, since work is the main source of financial supply to the family. If counselors study work involvement patterns of married persons, they may be in a position to discuss with married partners, the more appropriate ways of going about their work involvement so that it does not become a source of conflict in the family.

When counselors consider the issues of communication flow, emotional expression, financial management and husbands' or wife's work involvement, they can master appropriate counselling strategies and skills that can result in a better adjustment.

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