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**Divorce, Lack Of Financial Support, Unemployment As
Predicting Factors To Home Instability Among Couples In
Ukwuani LGA Of Delta State: Implications For Health
Education.**

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Abstract

This study investigated divorce, lack of financial support and unemployment as factors predicting home instability and their implications for health education. The researcher raised three research questions and tested three hypotheses for the study. Descriptive research method of expo-facto was used. The instrument used for collection of data was self structured questionnaire. The population for the study was 4000 while the sampled size was 400 respondents representing 10 percent of the population. Proportionate random sampling technique was used to select the 400 respondents needed for the study. The instrument was validated by experts in the Physical Health Education Department, Delta State University, Abraka. The reliability of the instrument was ascertained using test-retest process. The instrument was reliable 0.76(R). The data collected were analyzed using chi-square for the stated hypotheses. Based on the findings, some recommendations were made such as avoiding any act that would prone couples to divorce such as disobedient, indiscipline, dishonesty, couples should be attending marriage counseling section, government should provide jobs for her citizens and income should be well managed to avoid unexpected short flow of cash in the home. Those factors that prone couples to home instability should be inculcated into primary and secondary school syllabuses.

Introduction

A peaceful home is a brain child of happy family. Children who were born and bred in a lovely, understanding and united home receive matrimonial blessing when compared with the children from broken homes. A stable home is one's confident and where life starts. According to John (2012), home is one's own dwelling place, the house or structure in which one lives; especially the house in which one lives with his family, the habitual abode of one's family or a place of birth. It is a

place of comfort, where uttermost security is achieved and decisions for running the affair of the home is taken; protection is guaranteed. Home is a place for rest, the base where plans and the administration of the family is initiated.

A good home gives rise to better family policies, actualization and evaluation. Harmonious relationship enjoyed in a family is as a result of standard of living attained in a home by the couple. The community is at peace because the homes are relatively

peaceful, the communities are calm and there is unity in the society; the citizens enjoy harmony when there is stability and oneness in the states.

A good number of researchers looked into the issues of home instability and attributed causes of home instability to strain in modern life activities. Amato and Keith (1991) stated that marriage instability affected the growth and development of many Nigerian homes and children. The result of their study shows that absence of love and trust, antisocial vices, economic, socio-cultural and sex related conditions are causes of home instability. It was also discovered that self-control, peer group influence and spending quality and time at home are most positive indicators to marriage stability in Nigeria homes. Home stability is governed by the unity and understanding of the couple in charge of the home. Loss of trust and unfaithful act may lead to divorce of marriage and affect the smooth running of the home. Awake (2002) stated that individuals living alone without partners are emotionally imbalanced because activities that are supposed to be minded by two persons are handled by single parent. Awake stresses that single parental households creates problems such as over loaded responsibilities, loneliness, withdrawn and aggression. Divorce caused by unconsummated marriage leads to hypertension (Okudaye, 2013). Poor educational background, youths and adult lack adequate job skills, they are more likely to be poor and employed in low paying jobs. Divorce leads to separation of couples when the children are still at age of dependence and results to children's handicap affecting their destiny (Folkman, Kahn and Syme, 1994). Eboh, Nwajei and Money (1999) discovered that child labour and child abuse are

common causes of juvenile delinquency, prostitution, human trafficking are traced to divorce and unconsummated marriages. Amato and Keith (1991) discovered that infertility and battering are grounds for divorce.

Divorce had contributed immensely to poor development of children; including antisocial behaviours such as stealing, deviant act, fighting, aggression, rape and telling lies to hide their wrong doings. Adultery has not been ruled out as a cause of divorce in many families. Cavanagh and Huston (2008) contended that some of the causes of divorce ranged from childlessness, cruelty, infidelity to impotency. Chuku-Orji (2012) posits that economic status is one of the causes of home instability because it leads to divorce. Further, he stresses that the rich business men take over people's wives with the influence of giving them money and enticed them with precious gifts. Rapid growth in social welfare, industrialization and urbanization contribute to home instability. Poor accommodation and overcrowding are propellant to instability in the homes. Intrusion of extended family, mother in-laws, father in-laws, sisters and brothers, intruding into one's affairs complicate home stability. Living in a family house where all members of the family are together, infertility and childlessness have also resulted to home instability. Other causes are highly social person, who moves up down, leaving domestic activity unattended to, ethnic crisis and inter tribal war. Okudaye (2013) notes that dressing code and lifestyle lead to home instability. Cherlin (1992) opines that a couple who does not want to surrender to an argument, but prefers quarrelling is prone to home instability. Further, he stressed that physical disabilities could also lead to divorce

when one partner cannot perform normal duties as usual.

Lack of financial support to a family is associated with home instability. A home can hardly withstand the activities of the day without financial back up. Finance allays the insecurity of a home. Lack of financial stability exists when the family finds it difficult to pay house rent, pay light bill, equip the house to the taste of the family members, failure to live up to expectation, a lazy wife who cannot take care of the children. In the event of over crowding of the apartment of low income earners; there is every possibility of exposing individuals to communicable diseases. According to Orman (2007), poor housing quality can lead to interruption of self comfort and possibly affect individual's health. Interruptions may be caused by health problems that arise from inadequate plumbing, lack of heat, electricity, gas and water. Home instability makes employment difficult, since many job applications require applicants' addresses and lack of telephone makes communication difficult (Cherlin, 1992).

Financial instability affects the stability of any home; money needed for daily affairs of the home, buying toiletries, daily school runs, regular feeding of the home, home furniture arrangement, electronics, meeting children's need by providing toys for them and average financial demands not met will also cause problem in the home. Some individuals will have this money but they will not spend it to the benefit of the home which also affects the unity and progress of the home (Cavanaghan & Huston, 2008). Meakson & Jones (1996) identified lack of income as one the strongest factors that might lead to home instability. Finance gives greater stability to standard of life and income

resources permit healthy lifestyles, better nutrition and easy accessibility to medical care, individual can invite the type of services he needed to suit his health (Gerald, 2012). Loss of job and unemployment are social sicknesses (Wu, 1996). Ideally, no individual stays without job because the means of meeting the home demands will be jeopardized. Okadaye (2013) stated that loss of job may cause a life-long stress and disorientation of individuals if employment is not regained. It is also known that the foundation of individuals progress is built on their economic power. Financial independence has a positive effect on life expectancy. Unemployment is a bad omen (Mackean et al., 1996). When the bread winner in a home loses his job, the home is disorganized. A lawless home goes against instituted authority, children tend to disobey the parent and prefer wayward life such as stealing, prostitution, thuggery, fighting and aggression. Okadaye (2013) states that job contributes to the mental and emotional well being of individual and stresses that job satisfies the human desire to be a productive member of the society and have a purpose in life. Useful employment gives individual the zeal, boosting personality to associate with other people, being in charge of the full administration of his home. In absence of job, individual loses credibility as a man, jobless person in the society is alone and has low voice, he is threatened with health problems such as psychological and emotional trauma. Home instability is an ugly experience and does not promote development. It scuttles the nation development because homes are the components of the nation and affect the future leadership because a good number of children that dropout from the school

sulted from broken home. Home instability lead to antisocial behaviour such as fighting, smoking, drinking, lawlessness, poor school performance, prostitution, cultism and promiscuity. Upon this background, the need arose to investigate the predictors associated with home instability such as divorce, lack of finance and unemployment.

Statement of Problem

Okudaye (2013) reported that family instability has negative effect on children raised in different parental homes. The anger from the couples is transferred to the children, the children keep late to bed, move at random, no control, they shuttle in between father's and mother's houses especially when both parents are separated. Instability in the homes posed stress and frustration to the children. They are involved in heavy drug use, carrying weapons, prone to health hazard, involve in low paying jobs so as to manage themselves. Adams (2008) opines that partial presence in the home by parent has adverse affects on cognitive performance when compared to full paternal home. There is strong effect on the educational training and welfare of the children. A home that is divided against itself cannot hold itself in common, the siblings lack co-operation, especially with polygamous homes, couple find it difficult to stay together to discuss the welfare of their home and the children find solace in the house helper or neighbours.

Purpose of the Study

The purpose of this study was to investigate divorce, lack of financial support and unemployment as predictors to home instability among couples in Ukwuani Local Government Area of Delta State.

Research questions

This study raised the following questions to guide the study.

1. How can divorce cause problems of home instability among couples in Ukwuani Local Government Area of Delta State?
2. How can lack of financial support cause problem of home instability among couples in Ukwuani Local Government Area of Delta State?
3. How can unemployment cause problems of home instability among couples in Ukwuani Local Government Area of Delta State?

Hypotheses

The following hypotheses were tested at 0.05 level of significance.

Ho₁ Divorce will not significantly cause problems of home instability among couples in Ukwuani Local Government Area of Delta State.

Ho₂ Lack of financial support will not significantly cause problems of home instability among couples in Ukwuani Local Government Area of Delta State.

Ho₃ Unemployment will not significantly contribute to problems of home instability among couples in Ukwuani Local Government Area of Delta State.

Significance of the Study

The result of the study would be importance to health educators, guidance and counseling psychologists, marriage registrars, the society and the government forming educational policies to the extent that it would help them perform jobs more creditably

Method

The research method used in this study was the descriptive survey design. This design was considered appropriate because it helped to collect data, analyse data and interpret data as they existed,

Babbie (1975) stated that descriptive survey studies conditions as they exist in their natural setting.

Population for the study

The population for this study was 4000 people made up of married couples. The sample size for this study was 400 respondents representing the 10% percent of the total population. Proportionate random sampling technique was used to select the 400 respondents used for the study.

The instrument for the collection of data was a self structured questionnaire, prepared using the four points score rating scale of strongly agree - 4; agree - 3, disagree - 2 and strongly disagree. The instrument was validated by three experts in Physical and Health Education Department of Delta State University, Abraka. The

reliability was ascertained using test-retest method. The result generated was analyzed using Pearson Product Moment Correlation Coefficient and the instrument yielded 0.76 coefficient of reliability. The instrument was administered using research assistant and were retrieved on the spot.

Data analysis

The data generated were analyzed using chi square (χ^2) for the stated hypotheses and tested at 0.5 alpha levels.

Result

Hypothesis 1: Divorce would not significantly cause home instability among couples in Ukwuani LGA of Delta State.

Table 1: chi square (χ^2) analysis on divorce causing home instability in Ukwuani Local Government Area of Delta State.

	No of Responses	Per (%)	(χ^2) cal	χ^2 table	df	LS	Remark
SA	120	30	275.266	6.33	3	0.5	sig
A	180	45					
D	80	20					
SD	20	5					
Total	400	100					

χ^2 cal = 275.266, χ^2 table = 6.33, df = 3, at 0.5 from table 1, shows that the calculated chi-square of 275.266 was greater than the χ^2 table value of 6.33, with df = 3 at 0.5 level of significance. Therefore, the stated hypothesis that divorce will not be significant in causing home instability among couples in Ukwuani LGA of Delta State is rejected.

This implies that divorce causes home instability among couples in Ukwuani LGA of Delta State.

Hypothesis 2: Lack of financial support will not significantly cause home instability among couples in Ukwuani LGA of Delta State.

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Table 2: Result of chi-square (χ^2) analysis on lack of financial support resulting to home instability In Ukwuani LGA of Delta State.

	No of Responses	Per (%)	(χ^2) cal	χ^2 table	df	LS	Remark
SA	100	25	292.113	6.33	3	0.5	sig
A	140	35					
D	70	17.5					
SD	90	25.5					
Total	400	100					

χ^2 cal =285.325, χ^2 table =6.33, df =3, at 0.05 table 2 above indicates that the calculate chi-square of 285.325 is greater than the χ^2 table value of 6.33 with df =3 at 0.05 level of significance. Therefore, the hypothesis that states that lack of financial support will not significantly cause home instability among couples in

Ukwuani LGA of Delta State is rejected. This implies that lack of financial support has caused home instability in Ukwuani LGA of Delta State.

Hypothesis 3: Unemployment would not significantly cause home instability among couple in Ukwuani LGA of Delta State.

Table 3: Result of chi-square (χ^2) analysis on unemployment leading to home instability in Ukwuani LGA of Delta State.

	No of Responses	Per (%)	(χ^2) cal	χ^2 table	df	LS	Remark
SA	120	30	292.113	6.33	3	0.5	sig
A	150						
D	80						
SD	50						
Total							

χ^2 cal =292.113, χ^2 table =6.33, DF =3, at 0.05 from table, it could be seen that the calculated chi-square of 292.113 is greater than the χ^2 table value of 6.33, with Df =3 at 0.05 level of significance. Therefore, the hypothesis that states that unemployment will not significantly cause home instability among couples in Ukwuani LGA of Delta State is rejected. This implies that unemployment had caused home instability in the area of study.

Findings of the study

1. Divorce caused home instability among married couples in Ukwuani LGA of Delta State.

2. Lack of financial support caused home instability among married couples in Ukwuani LGA of Delta State.

3. Unemployment/loss of job caused home instability among married couples in Ukwuani LGA of Delta State.

Discussion of findings

The findings regarding hypothesis one showed that divorce was one of the major causes of home instability. A home that is happily married with children sets aside marriage expenses and payment of bride price. The marriage would only be dissolved when one party was no longer ready to continue the association. The

children would suffer from the effects of broken homes, they would feel inferior and discouraged, lose interest in their personal affairs. It was discovered that a good number of children from broken home lost focus in life because of one parent family home. When the activities that are meant for two persons and one person is now in charged and cannot bear the whole responsibilities. Children become stranger to the woman or man in the house and highly maltreated in most cases, parent/child relationship is jeopardized. This is in line with Chuku Orji (2013) that children from unstable family suffer most in society because they lack parental love, guidance, personal attention and therefore develop problems that hinder their growth and development.

Children from broken homes also developed bitterness and hatred which might lead to prostitution, armed robbery of even street fighting (Chuku Orji, 2013) In the same vein, Jekins (2002) considered broken homes as a families with risk factor to instability that affect individual, peer group, social and community. Divorce was observed as being a factor to home instability because the children's failure resulted to further separation between the children and the single parent in charge of their activities. This agreed with Dew (2008) who stated that those students who grew up in a single parent household or whose parents has separated has worse outcomes at main point in their educational trajectories. Some homes where the children were into early business, such as hawking in the street, keeping late to bed, found smoking, drinking alcohol and early (unwed) marriage, teenage pregnancies were discovered to have come from broken homes. Orman (2007) found that

divorce, marital discord and separation lead to poor academic performance.

The findings with respect to hypothesis two showed that lack of financial support resulted to home instability. This agreed with Gerald (1996) that finance gave greater stability to standard of life, income resources permit healthier lifestyle, better nutrition and easy accessibility to medical care, divided can invite the type of services he needed to suit health. Caskey (1997) stated that as debt increases marital satisfaction decreases and results in less time spent together as couples and more arguments over money. Dew (2008) also stated that more than 70 percent of divorcing couples report that money and credit abuse by sponsor was contributing factors to their parting. Finance is the live wire of home stability, responsibilities in the home is achieved when there is money to buy particular needs at particular time so as to achieve the happiness in a home.

The findings from hypothesis three showed that unemployment and job loss were among the causes of home instability. This concord with Warren and Tyagi (2003) that unemployment caused life long stress and disorientation to individual if employment was not regained. In dead, the foundation of every home is built on economic power and this is determined by the level of standard of individual source of income: It was observed that those who were highly placed in rank had better condition of work and economically more empowered. They lived comfortably, healthier, well nourished, drove better cars, live in better houses and enjoyed life, because they had all that it took to live well and solve health problems. They were also seen to be more balanced emotionally and free

from psychological trauma. Wemberger (1996) findings has in consonance with the findings of hypothesis three that some unemployed workers faced loss of purpose and identity as well as changed in their self esteem, social status and opportunities for personal development. There is also a correlation between unemployed and home instability. In a home where a man supposed be a bread winner has no job, the wife manages the home expenses such a home is not conducive for the man, he plays second fiddle, the children tend to respect their mother more than their father. The home is not comfortable for the man and they find it difficult to come together and relate freely. Continual insult is not ruled out in many cases.

Conclusion

Based on the research findings in this study, it was clear that divorce, lack of financial support and unemployment were major factors to instability in the homes of married couples in Ukwuani LGA of Delta State. A stable home is a home free from distractions and major challenges and it is very difficult for a family to survive without financial support as well as not having a job or employment by the married couples in general and Ukwuani LGA in particular.

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Recommendations

The following were recommended:

1. The factors that promote stability in a home should be encouraged such as self discipline, respect, disobedient, be faithful to one another, avoid polygamy, honesty and constant in marriage, personal hygiene, manner of conversation and choice of language should be doctored, avoid drug use, alcoholism, battering and owing debt.
2. Couples should attend marriage class or counselling section before and after marriage.
3. Genotype test should be conducted to rule out genetic incompatibility such as sickle cell anaemia which may likely terminate relationship when later discovered.
4. Marriage couples should not have different bed rooms, this will help to bring the couple together because different bedrooms prolong couples crisis which may likely lead to divorce.
5. Individual should know how to manage his or her income to enable the money spread a period before new salary or income.
6. Government should be able to provide job for her citizens to promote family living.
7. Individuals should have skill acquisition abilities so as to improvise when paid jobs are not available.

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