

Title:

The Effect of Financial Stress and Communication Breakdown on Marital Satisfaction among Civil Servants in Ibadan Metropolis

CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

Marriage is one of the most important social institutions in every society. It provides emotional support, companionship, and a stable environment for raising children. However, maintaining a healthy and satisfying marriage is not always easy. Couples face different challenges that can affect the quality of their relationship. Two common issues that affect many marriages today are financial stress and communication breakdown. These problems can lead to unhappiness, emotional distance, and even divorce if not properly managed.

Financial stress occurs when individuals or families are unable to meet their financial needs or obligations. This can include difficulties in paying bills, providing basic necessities, or saving for the future. Financial stress is often caused by low income, rising living costs, job loss, debt, or poor money management. In Nigeria, many people, including civil servants, experience financial stress due to irregular salaries, inflation, and economic instability.

When financial problems arise, they can create tension and conflict in a marriage. Couples may argue over how money is spent or saved. They may also feel anxious, hopeless, or angry due to their financial situation. This emotional stress can make it difficult for partners to support each other or maintain a loving relationship. Financial issues can also reduce time spent together, as one or both partners may work long hours or take multiple jobs to make ends meet. Over time, the constant pressure of financial worries can lead to a decline in marital satisfaction.

Studies have shown that financial stress is a major cause of marital problems. It affects how couples communicate, trust, and make joint decisions. When there is no money to take care of the family, meet responsibilities, or plan for the future, it becomes harder for couples to feel happy and fulfilled in their marriage. Financial stress also affects

intimacy, emotional connection, and sometimes leads to blame or resentment between partners.

Communication is the foundation of any successful relationship. It involves the sharing of thoughts, feelings, needs, and expectations between partners. Effective communication helps couples understand each other, resolve conflicts, and build a strong emotional bond. On the other hand, poor communication or communication breakdown can lead to misunderstanding, frustration, and emotional distance.

In marriage, communication is not just about talking—it is about listening, understanding, and responding in a respectful way. When couples communicate well, they are more likely to solve problems together, support each other, and feel satisfied in their relationship. However, when communication breaks down, partners may feel ignored, misunderstood, or disrespected. This can lead to constant arguments, silent treatment, or avoidance, which affects the overall quality of the marriage.

Communication breakdown often occurs during times of stress, especially financial stress. Partners may avoid discussing money issues, or they may argue whenever the topic comes up. This lack of open and honest conversation can worsen the problem and increase emotional distance. Without good communication, it becomes difficult for couples to plan, make decisions, or work through challenges together. This is why communication is considered a key factor in marital satisfaction.

Many researchers agree that communication plays a major role in how happy or unhappy a couple feels in their marriage. When couples talk openly and listen to each other, they are better able to express love, handle disagreements, and stay connected. On the other hand, couples who do not communicate effectively are more likely to experience dissatisfaction and conflict.

Civil servants play a vital role in the functioning of government and public services. In Nigeria, civil servants are employed by the government to carry out various administrative and support duties. However, despite their important role, many civil servants face financial challenges due to fixed incomes, salary delays, and high cost of living. These financial pressures can have a negative impact on their personal and family life, especially in their marriages.

Ibadan Metropolis, the capital of Oyo State, is one of the largest cities in Nigeria. It is home to a large number of civil servants working in different government ministries, departments, and agencies. Studying the marital experiences of civil servants in Ibadan is important because it provides insight into how financial and communication issues affect a specific group of working-class Nigerians.

Civil servants are expected to be responsible, organized, and stable members of society. However, the reality is that many of them struggle to balance work responsibilities with family life, especially under financial strain. Their job security does not always guarantee financial comfort, and this can put pressure on their marriages. Understanding how financial stress and communication breakdown affect their marital satisfaction can help in designing support programs for their well-being.

Also, many civil servants in Ibadan live in urban areas where the cost of living is high. This adds extra financial pressure, especially for those with large families or dependents. The stress from their work environment, combined with home responsibilities, can affect how they relate to their spouses. If communication is poor, the situation becomes worse, leading to frustration and unhappiness in the home.

Studying this issue among civil servants in Ibadan provides useful information for counsellors, social workers, marriage educators, and policymakers. The findings can help in developing marital support services, counselling programs, and stress management workshops targeted at public sector workers. It can also inform government policies that improve the welfare and financial well-being of civil servants.

1.2 Statement of the Problem

Marriage is meant to be a source of love, support, and happiness. However, many couples today face serious challenges that affect the quality of their relationship. One of the major problems is financial difficulty. When couples do not have enough money to meet their needs—such as paying bills, buying food, paying school fees, or saving for the future—it creates a lot of stress and pressure in the home. Financial stress can lead to arguments, frustration, and even a breakdown in the relationship. This often results in low marital satisfaction and emotional distance between partners.

In addition to financial problems, communication breakdown is another key issue in many marriages. When couples cannot talk openly, listen to each other, or solve problems together, misunderstandings and conflicts become common. Poor communication can turn small issues into big problems and make it hard for couples to work as a team. When communication is weak, trust and emotional connection also begin to fade, making the marriage less satisfying.

Both financial stress and poor communication can create a toxic environment in the home. Couples may feel disconnected, unsupported, or even resentful. Over time, these problems can lead to separation or divorce if not properly managed. Many couples do not have the right coping strategies to deal with these challenges. They may avoid the issues, blame each other, or handle stress in unhealthy ways.

This is especially important among civil servants in Ibadan Metropolis, who often face delayed salaries, high living costs, and work-related stress. These financial and communication challenges can affect their marriages and overall well-being. Despite the importance of marital satisfaction for family and work stability, few studies have looked at how these specific issues affect civil servants in Ibadan.

Therefore, there is a need to study how financial difficulties and communication breakdown contribute to marital dissatisfaction, and to identify effective ways couples can cope with these challenges. Understanding these problems can help in developing better support systems for married civil servants and promote healthier, happier marriages.

1.3 Purpose of the Study.

The main purpose of this study is to understand how financial stress and communication breakdown affect marital satisfaction among civil servants in Ibadan Metropolis. Many married couples face serious challenges in their relationships, especially when they are going through financial difficulties or cannot communicate properly with each other. These problems can lead to unhappiness, constant arguments, emotional distance, and even divorce.

First, the study aims to examine the relationship between financial stress and marital satisfaction. When couples are struggling with money, they may find it hard to meet basic needs, plan for the future, or enjoy quality time together. This can cause tension in the home and reduce how satisfied they feel in their marriage. The study will explore how financial problems affect love, peace, and emotional connection between spouses.

Second, the study will investigate the effect of communication breakdown on relationship quality. Good communication helps couples understand each other, solve problems, and stay connected. When communication is poor or missing, small issues can turn into big conflicts, leading to frustration and dissatisfaction. This study will look into how a lack of proper communication can damage trust and closeness in marriages.

Lastly, the study will analyse the coping strategies used by married civil servants. It will explore how couples manage stress, handle conflicts, and try to maintain harmony in their relationship, even during hard times. Understanding these coping methods will help identify what works and what does not.

1.4 Research Questions

How does financial stress affect marital satisfaction among married civil servants?

What are the effects of communication breakdown on marital relationships?

Are there effective coping strategies used by married civil servants to deal with financial stress and communication problems?

1.5 Significance of the Study

This study is important because it helps us understand how financial stress and communication problems affect the happiness and stability of marriages, especially among civil servants in Ibadan Metropolis. Many married civil servants face financial challenges due to fixed incomes, delayed salaries, and rising living costs. At the same time, poor communication between partners can lead to misunderstandings, conflict, and emotional distance. These issues can reduce marital satisfaction and lead to serious problems like separation or divorce.

By examining these challenges, the study will provide useful information for married couples, counsellors, and other professionals who support families. It will help couples recognize how money problems and poor communication can affect their relationship, and how they can manage these issues better.

The study will also be helpful to marriage counsellors and social workers, who can use the findings to design better counselling programs and workshops for couples. It will guide them on how to help couples improve communication, manage stress, and build stronger marriages.

In addition, government agencies and employers can use the results to support civil servants better, such as through stress management training, financial planning programs, or family support services.

Lastly, this study will contribute to existing knowledge in the field of family and relationship studies and serve as a helpful resource for other researchers who want to study similar topics in the future.

1.7 Scope of the Study

The study focuses on how financial stress and communication breakdown affect marital satisfaction among civil servants in Ibadan metropolis. It examines only civil

servants working in this area, looking at their financial challenges, communication issues, and how these impact their marriage.

1.6 Operational Definition of Terms

Financial Stress: This refers to the anxiety and tension civil servants in Ibadan experience due to insufficient income, unpaid bills, or economic hardship. It includes worries about meeting family needs, which can strain their marriage by creating emotional and relational pressure.

Communication Breakdown: This is when civil servants and their spouses struggle to communicate effectively, leading to misunderstandings, frequent arguments, or avoiding talks. Poor communication, like criticism or silence, weakens their relationship and reduces marital harmony in Ibadan.

Marital Satisfaction: This describes how happy and fulfilled civil servants in Ibadan feel in their marriage. It reflects the quality of their emotional bond, trust, and relationship stability, influenced by factors like communication and financial stability.

Civil Servants: These are government employees in Ibadan, such as teachers, clerks, or office administrators, working in public institutions. The study focuses on their experiences with financial stress and communication issues affecting their marriages.

Ibadan Metropolis: This is a major urban area in Ibadan, Oyo State, Nigeria, where the study is conducted. It includes the city's main districts and focuses on civil servants living and working in this region.