

Original Article

Determinants of Marital Instability in Ibadan, Nigeria

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Abstract: The economic and social desirability of marital stability is shown by its promotion of division of labor, risk pooling, and encouragement of healthy behavior, while unstable marriages are linked to negative outcomes such as psychological and financial distress, impaired child development, and long-term health challenges. It is worth noting that, while previously high divorce rates in developed countries appear to be slowing down, the opposite might occur in developing countries. However, few studies have empirically examined the causes of marital instability in developing countries. This study sought to empirically investigate marital instability in Nigeria by focusing on its key influencing factors. The study collected data from 186 individuals in the urban and rural areas of Ibadan, the third most populous city in Nigeria, and used multivariate logistic regression analysis to investigate three marital states: divorce, separation, and widowhood. The results show that marriage duration, number of children, and marriage entry age have a substantial influence on marital instability. The risk of divorce follows a U-shaped pattern, with the risk falling from age 26 to 30 and rising again until age 46. Thus, addressing the causes of early and late marriage entry could improve marital stability in Nigeria.

Keywords: Household economics; Marital instability; Marriage market

1. Introduction

Marriage offers numerous economic, psychological, and social benefits. Economic scholars posit that when couples marry, each partner's utility level improves beyond that of remaining single, constituting a strong motive for the transition to the married state [1,2]. Led by Becker [1,3], economists believe that a household is both a consumption and production unit, producing shared goods such as companionship, happiness, good meals, a living space, the home itself, and children. Households consume these self-produced goods along with other market-produced goods (e.g., clothes, foods, durables, etc.) subject to income and time constraints [1]. A central argument of the economic school is that these goods can be produced more efficiently in a union than individually because marriage offers greater room for specialization and division of labour [4]. Additionally, couples produce more and accommodate greater risks when they marry and combine individual resources than when they remain single [5]. Some scholars also argue that both explicit and implicit costs of a single state may supersede those of being married when considering the economics of scale resulting from combined marital resources [6].

From a psychological perspective, an individual's marital state is often associated with happiness, self-fulfilment, self-esteem, mental well-being, and life satisfaction [7-9]. Being single, married, or divorced has been repeatedly linked to dietary habits, physical fitness, overall health, and longevity [10,11]. Sociologists believe that marriage creates social ties that are beneficial in several ways. For instance, emotional commitment to one's spouse can substantially decrease risky behaviours among married persons [12], whereas divorce or separation can have lasting negative implications for children and young adults [13-15].

These marriage-related benefits have been the subject of considerable research and policy debate over the years, mainly due to the global rise in divorce rates observed beginning in the mid-20th century [16]. In the US alone, divorce rates among persons older than 35 years were estimated to have doubled between 1980 and 2010 [17]. During that time, the traditional view of "for better, for worse" began to weaken as divorce gained social acceptance around the developed world, partly based on the logic that "a bad marriage is worse than a good divorce" [18]. These cultural changes were reinforced by divorce law reforms and an increasing emphasis on women's rights, which became popular in Western Europe and North America [19,20]. The rise in divorce rates in developed countries has been sustained over a long period, but emerging patterns suggest that this trend might be nearing its end in those locations. Nonetheless, changing cultural patterns and evidence from a few studies suggest that African countries might have witnessed a substantial rise in divorce rates in the recent past [21,22]. For example, in Nigeria, one study found that the divorce rate increased from 2.4% in 1980 to 3.6% in 2010 [23], while others opined that the prevalence of marital dissolution in Nigeria was relatively high, with a significant proportion of marriages ending in divorce [24,25]. Other writers affirm that divorce is an emerging social problem in Nigeria owing to its increasing prevalence in recent years [26].

Theoretical explanations for the causes of marital dissolution are diverse, varying from economic to sociological literature. Earlier versions of the economic literature emphasized the role of age or marriage timing as a major determinant of union dissolution [16]. According to the literature, there is the concept of a "marriage market" defined by the principles of exchange, sorting, and matching [27]. Prospective mates seek spouses in this market based on the personal characteristics that they believe would complement those of their potential mates [16]. When younger, individuals have unrealistic spousal expectations that decrease marital utility, given their actual experience in marriage. As a result, people who marry somewhat early may break up faster because their disutility from marriage could become unbearable earlier in marital life.

In contrast, older persons worry that they are getting past their "prime" marriage time and so are willing to trade down on spousal expectations in the marriage market [16]. Depending on the size of the compromise between desired spousal traits and actual spousal traits, there is a tendency for marriage disutility to become too much, such that divorce is more beneficial in the utility sense [4]. According to this explanation, the overall causal effect of marriage entry age on union stability should manifest in a U-shaped curve, with the likelihood of instability being high and declining at younger ages but low and rising after a certain age. Some supporting studies have shown evidence of a U-shaped marriage age-divorce relationship [4,28,29], while others have found evidence of a positive association between marriage entry age and marital instability [30,31].

In addition to marriage timing, economic theory also postulates that prospective couples sort themselves characteristically in the marriage market, and that the outcome of this process has implications for marriage utility [4,16,27,32]. For sorting to generate optimal marriage utility, mates must successfully match complementary traits (e.g., education, intelligence, race, religion) and substitute traits (e.g., complexion, height, temperament). When the sorting process is not optimal, emerging marriages exhibit lower utility and a higher instability risk. The validity of this proposition on marital outcomes has been tested several times with much support from the evidence [33-37]. However, Thiombiano [38] reported a significantly reduced probability of marriage failure among Ouagadougou women who have partners of a different tribe.

In addition, inefficient household division of labor and improper role specialization are key areas highlighted in the economic literature as causes of marital instability. Ideally, men must specialize in the breadwinner role, while women must specialize in home or non-market production for optimal marital utility [39]. Moreover, since women are highly vulnerable to union dissolution shocks, those who have attained a high socioeconomic status independent of their spouses are more resilient and view divorce less dismally [40]. Based on these propositions, several studies have found that the risk of union instability decreases substantially when household production follows the traditional pattern, and vice versa [41-45].

The sociological explanation of how union entry age influences union stability also acknowledges that young age expectations from marriage may be unrealistic, such that the likelihood of a breakup is relatively high when one marries young people [46]. However, the nonlinear effect of marriage entry age on union instability is not supported. In his "maturity hypothesis," Oppenheimer [46] proposed that one becomes more realistic and mature as one gets older and that the longer time spent in the marriage market imbues one with better information about potential mates [4]. Assuming the foregoing is true, then the effect of marriage entry age should be linear, negative, and not nonlinear, as proposed by Becker et al. [16]. Studies that support this hypothesis tend to show a significant negative association between age at marriage and union instability [47]. However, others have found no evidence of a systematic relationship between the variables [48].

Despite rising divorce rates, concerns, and theoretical explanations, empirical studies on its causes in places such as Africa remain scarce.¹ Few studies that investigate the issue within the context of Nigeria have been descriptive and thus offer little inferential insight into why marriages could fail in the country [45,49,50]. In view of the paucity of research, our study conducted an inferential analysis of the causes of marital instability in Nigeria along theoretical lines. To achieve this, we emphasize three multinomial states of marital instability: divorced, separated, and widowed, following Clark and Otto [21], and then apply logistic regressions to the multinomial data. Clark and Otto [21] also examined these three states of marital instability, and their objective was to show trends in the data without looking at the underlying causes of the observed patterns. The advantage of our approach is that it compares how the proposed causal factors simultaneously influence these marital states. The remainder of this paper is organized as follows. The next section discusses the data and methodology and presents our empirical results along with discussions. The paper ends with policy recommendations in the conclusion section.

2. Materials and Methods

2.1 Study Area, Population and Sample

This study draws its population from the pool of Ibadan residents. Ibadan is the largest city in Nigeria in terms of land area and the third most populous city in Nigeria after Lagos and Kano. Spreading the sample geographically across the city allows for better coverage of the city's spatial human composition. Ibadan is in the southwestern part of Nigeria, 530 km southwest of Abuja and 128 km northeast of Lagos. According to the 2006 population census, the city has a population of 2,559,853 inhabitants who are mostly of Yoruba origin. Hence, a sample of 200 respondents was considered based on participants' availability from three urban (Ibadan North, Ibadan Northwest, and Ibadan Southeast) and semi-urban (Oluyole, Akinyele, and Ido) Local Government Areas (LGAs) in Ibadan.

The participants were individuals of marriage age (aged 18 and above) who fell into the three categories of interest (i.e., divorced, separated, or widowed) based on their availability to participate. Since such individuals are not easily identified, we applied to customary courts in each of the LGAs of interest to recruit divorced or separated participants. In the Nigerian system, customary marriages come under the authority of the customary courts, which makes them easier to dissolve compared to statutory marriages that require considerable evidence, finances, and time [51]. Widowed persons were recruited from notable churches and mosques in the LGAs with the permission of the religious cleric in charge.

Data collection was done with the aid of a questionnaire instrument. The questionnaires contained sections on personal demographics, spousal characteristics, previous marriage information, and household economic variables. The questionnaires were administered to divorced or separated individuals at four customary courts in Ibadan: Akinyele, Iyaganku Quarters, Leaf Road, and Mapo. These individuals were either in the process of or had recently finalized their divorce at the courts. Widowed individuals were recruited from churches and mosques with the permission of the presiding cleric. In cases where a participant was unwilling or unable to complete the questionnaire themselves, the questionnaire was completed by proxy with the participant answering the questions directly.

The sampling procedure applied in this study involved a combination of purposive and snowball sampling. Purposive sampling was used at customary courts where participants were recruited with the help of the presiding officer after discussing the purpose of the study with them. Snowball sampling was used to recruit widows at religious centres. Widows were identified with the assistance of the presiding cleric and were then asked to help identify other widows from their communities and religious groups. Overall, the data was collected over a period of 3 months from March to May 2016.

2.2. Variable Description

Based on the study's objective, the dependent variable is a multinomial variable measured in three single-spouse marital categories: divorce, separation, and widowhood. The independent variables were chosen based on theoretical grounds or from the empirical literature [4, 16, 38]. These variables include age at marriage, current age, educational qualification, gender, tribal and religious composition of marriage, number of children, and length of marriage.

¹ Some studies [55,56] explained rising marital instability in Africa in terms of civil conflicts, child death, migration, and HIV/AIDs spread but did not consider divorce or consensual separation as a cause of the failing marriages.

Educational qualification was measured as the highest level of education attained by the respondents at the time of the interview. We examine the impact of heterogamous traits on marriage success by using tribal and religious composition of the marriage, drawing from past studies [33-35].

Table 1. Summary Description of Variables

| Variable | Description | Obs. (%) | A-priori |
|---------------------------------------|---|------------------|----------|
| <i>Dependent</i> | | | |
| Marital Status | | | |
| Divorced | = 1 if divorced, 0 otherwise | 78 (41.9) | |
| Separated | = 1 if separated, 0 otherwise | 79 (42.5) | |
| Widowed | = 1 if widowed, 0 otherwise (reference outcome) | 29 (15.6) | |
| <i>Independent</i> | | | |
| <i>Gender</i> | | | |
| Male | =1 if male, 0 otherwise | 75 (40.3) | ± |
| Female | =1 if female, 0 otherwise (reference category) | 111 (59.7) | ± |
| <i>Highest qualification obtained</i> | | | |
| Non-Formal | =1 if non-formal, 0 otherwise | 9 (4.84) | + |
| Primary | =1 if primary, 0 otherwise | 22 (11.83) | ± |
| Secondary | =1 if secondary, 0 otherwise | 37 (19.89) | ± |
| Tertiary | =1 if tertiary, 0 otherwise (reference category) | 118 (63.44) | ± |
| <i>Tribe Heterogeneity</i> | | | |
| Heterogeneous | =1 if Couples are of different tribes, 0 otherwise | 142 (76.34) | + |
| Homogenous | =1 if Couples are of same tribes, 0 otherwise (reference category) | 44 (23.66) | - |
| <i>Religion Heterogeneity</i> | | | |
| Heterogeneous | =1 if Couples are of different religions, 0 otherwise | 108 (58.38) | + |
| Homogenous | =1 if Couples are of same religions 0, otherwise (reference category) | 77 (41.62) | - |
| | | Mean (SD) | |
| Age | Age expressed in years | 41.97 (9.51) | ± |
| Age at marriage | Age when respondent got married | 28.63 (4.99) | - |
| Age at marriage Square | The square of age at marriage | 844.5 (291.1) | + |
| Log Income | The natural log of monthly income | 11.05 (0.67) | ± |
| Kids | The number of kids had with former spouse | 2.28 (1.57) | - |
| Marital length | The number of years married to former spouse | 11.05 (8.41) | - |

After collating the questionnaires, one hundred and eighty-six (186) were found valid and analysed. The regression model was estimated using Stata 15 statistical software. Table 1 presents summary description of the variables included in the model. We observe from Table 1 that average age and average marriage entry age in the sample are 41.97 years (SD = 9.5) and 28.63 years (SD = 4.99) respectively. The average number of children is roughly 2 children per household and average marriage length, 11.05 years. A higher proportion of females were sampled (59.7%) relative to males (40.3%). Most of the participants (63.44%) had completed tertiary education while very few (4.84%) had not received formal education as at the time of data collection. The distribution of the respondents by ethnic makeup shows a majority (76.34%) are of different ethnic groups from their spouses. Most of the respondents (58.38%) are similarly of different religious affiliations from their spouses.

2.3 Model Specification

The econometric model draws on the works of Becker et al. [16] and Lehrer and Chen [4], and others and proposes that marital instability (MI) is a function of education level (EDU), ethnic heterogamy (ETH), religion heterogamy (RLH), gender (GEN), number of kids (KD), length of marriage (MAR_LTH), income (INC), and age of individual (AGE). That is,

$$MI = f(AGE, AGM, INC, KD, MAR_LTH, GEN, EDU, ETH, RLH) \tag{1}$$

Age at marriage variable (AGM) was introduced to capture the impact of the search cost and following the theory, this variable can either influence marital instability in a linear or quadratic manner depending on whether there is a maturity effect or not. The common approaches to the analysing the determinants of marital instability are to either estimate a Cox proportional hazard model [4], a Logistic model [16] or a difference-in-difference model [2]. This study follows the logistic model approach, but we use the multinomial version since our outcome variable exists in more than two nominal states. Consequently, we define the probability of marital instability as follows.

$$P_{ij} = Prob [Y_i = j] = \frac{e^{\beta_j X_i}}{1 + \sum_{j=1}^J e^{\beta_j X_i}} \quad for \ j = 1, 2, 3 \tag{2}$$

Where i represents each individual, j is the marital outcome of individual i , P_{ij} is the probability that individual i experiences marital outcome j and Y_i represents the marital outcome for individual i . β_j is a vector of unknown parameters and X_i represents a vector of independent variables. Given our variables, $\beta_j X_i$ assumes the following form.

$$\beta_j X_i = \beta_{0j} + \beta_{1j}(AGE) + \beta_{2j}(AGM) + \beta_{3j}(AGM)^2 + \beta_{4j}(Ln_INC) + \beta_{5j}(KD) + \beta_{6j}(MAR_LTH) + \beta_{7j}(GEN) + \beta_{8j}(EDU) + \beta_{9j}(ETH) + \beta_{10j}(RLH) \tag{3}$$

The essence of the quadratic term is to test the hypothesis of a U-shaped relationship between marriage entry age and marital instability. If β_1 is significantly negative and β_2 is significantly positive, then, there is evidence of the hypothesized U-shaped relationship between marital instability and age at marriage. If on the other hand, both are negative, or β_1 is negative and significant, the evidence supports the maturity hypothesis.

3. Results and Discussion

A multinomial logit regression was conducted, using widowed as the reference outcome. Table 2 presents the odds ratios, which indicate the relative risk of observing marital instability states compared to the widowed state. The study's findings generally support the U-shaped hypothesis. Both the age at marriage variable and its square are statistically significant for the divorced and separated categories. Notably, the relative risks of instability through divorce or separation, as opposed to widowhood, increase with age but decrease with the squared age variable.² Similarly, the respondents' gender and religious heterogamy variables are significant predictors for both instability states, as is the marital length variable.

Regarding age at marriage, our findings support the idea that individuals who marry at a young age have unrealistically high expectations about the benefits of marriage, while those who marry later have high expectations of an "ideal" partner that they adjust downward as their biological clock starts ticking. Examining the estimated model, an odds ratio less than 1 (0.015) implies that, for younger individuals, the relative probability of experiencing marital instability in the form of divorce is lower than that of being widowed with a one-year increase in age. However, we find that after a certain age, the individual becomes 1.084 times more likely to experience marital instability in the form of divorce rather than widowhood with each additional year of age. Similar results are observed for the separated state. The relative probability of being separated rather than widowed is very low (0.001) for younger individuals, but after a certain age, it becomes 1.091 times more probable to experience marital instability in the form of separation rather than widowhood. The estimated log of odds shows negative signs for the age at marriage variable for both marital states and positive signs for the squared age at marriage variable in both cases.

Table 2. Estimated odds ratios of the multinomial regression analysis.

| Variable | Divorced | Separated |
|-----------------|----------------------------------|----------------------------------|
| Current Age | 1.099 (0.84 – 1.44) | 1.077 (0.83 – 1.39) |
| Age at Marriage | 0.015 (0.00 – 0.85) [†] | 0.001 (0.00 – 0.52) [†] |

² Note that an odds ratio less than 1 means that the risk of divorce or separation is less than the risk of widowhood for the variable. On the other, an odds ratio greater 1 implies that the instability risk from divorce or separation are higher than that from being in the widowed state.

| | | |
|--|--|--------------------------------------|
| Age at Marriage Squared | 1.084 (1.00 – 1.16) [†] | 1.091 (1.01 – 1.17) [†] |
| Log Monthly Income | 2.220 (0.28 – 17.65) | 4.283 (0.56 – 32.47) |
| Number of Kids with Ex-spouse | 0.593 (0.27 – 1.28) | 0.519 (0.24 – 1.11) [§] |
| Duration of marriage | 0.712 (0.488 – 1.04) [§] | 0.661 (0.46 – 0.95) [†] |
| Gender | | |
| Male | 0.103 (0.01 – 1.07) [§] | 0.093 (0.09 – 0.93) [†] |
| Highest qualification obtained | | |
| Non-Formal Education | 4.213 (3.8e-08 – 4.5e+08) | 7.36 (6.8e-08 – 7.8e+08) |
| Primary Education | 1.875 (0.01 – 265.24) | 1.407 (0.01 – 202.76) |
| Secondary Education | 6.484 (0.18 – 231.72) | 2.265 (0.06 – 80.75) |
| Tribal Heterogamy | | |
| Yes | 462.41 (13.83 – 15423.53) [‡] | 189.68 (5.99 – 6004.62) [‡] |
| Religion heterogamy | | |
| Yes | 17.30 (0.73 – 408.71) [§] | 8.951 (0.39 – 206.95) |
| Observations: 185 | | |
| Pseudo R²: 0.4363 | | |
| LR Chi²(22): 164.46 [‡] | | |

Notes: §, †, and ‡ indicate significance at 10%, 5%, and 1% respectively. 95% confidence intervals of Odds Ratios in parentheses

Long-term investments in the marriage, such as having children, are believed to provide significant incentives to remain in a marriage [16]. Our results indicate that such investments have no significant effect on the probability of experiencing the divorced state. However, there is evidence that children act as a disincentive to separation. The estimated odds ratio (0.519) for the number of children with a former spouse shows that the relative probability of experiencing marital instability in the form of separation is lower than that of experiencing widowhood with each additional child in the marriage. The fact that the "kids' effect" is significant only for the separated state may be meaningful; the presence of children is a strong enough incentive to discourage divorce. However, the presence of children may not deter separation but significantly decreases its probability.

The duration of the marriage also appears to have a stabilizing effect on the marriage rather than a destabilizing one. Based on the estimated odds ratio for the divorced state (0.712), the probability of instability due to divorce is lower compared to the probability of instability due to the death of a partner. Similar conclusions can be drawn about the separated category. On average, for each additional year of staying married, the odds of being in the separated state rather than the widowed state are 0.661. The gender effect indicates that males are less likely to experience instability in the form of divorce or separation compared to females, with the difference being more significant in the separated category. On average, males have approximately 89.7% fewer chances of experiencing divorce relative to widowhood compared to females. Likewise, men have approximately 90.7% fewer chances, on average, of experiencing separation relative to widowhood compared to females.

The estimated odds ratio for individuals of different ethnic origins than their spouses is quite high (462.41 for the divorced state and 189.68 for the separated state). In the former case, the probability of experiencing divorce-related instability is 462.41 times larger than the probability of experiencing instability due to the death of a spouse for individuals whose ethnic origin differs from that of their spouse. Similarly, for the latter case, it can be inferred that the probability of experiencing separation-related instability is 189.68 times larger than the probability of experiencing instability due to the death of a spouse for individuals of different ethnic origins than their spouse. This implies that marriages in which spouses have different ethnic origins have a significantly higher likelihood of failing due to divorce or separation compared to marriages where spouses share the same ethnic origin. These findings align with the research of Thiombiano and Legrand [33], as well as Thiombiano [38], among others.

Additionally, in accordance with previous findings [4], we observe higher odds of experiencing marital instability in cases where spouses have different religious affiliations, specifically in the context of divorce. The probability of

experiencing divorce-related instability is 17.30 times higher for individuals with different religious affiliations from their spouse compared to the probability of experiencing widowhood-related instability. Hwang et al. [36] have also documented similar findings.

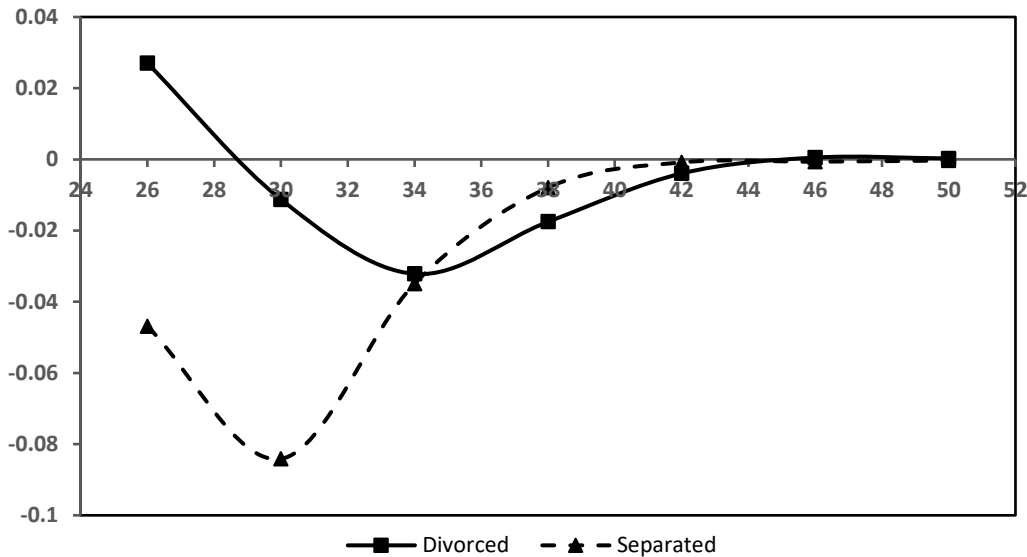


Figure 1. Age at marriage and change in probabilities of marital instability.

Figure 1 provides further insights into the U-shaped relationship between age at marriage and marital instability, as hypothesized by Becker and his colleagues. The figure illustrates that prior to the age of 26, the probability of divorce is high. However, from ages 26 to 35, the probability of divorce steadily decreases. From age 35 onwards, the probability of divorce starts to rise steadily until around age 45, after which it appears to stabilize. This pattern strongly supports the hypothesized U-shaped relationship between age at marriage and marital instability. The marginal effect of age at marriage on the likelihood of separation is more negative. Between ages 26 and 30, the probability of separation decreases with increasing age at marriage. From age 30 onwards, there is a positive relationship between age at marriage and the probability of separation. Therefore, the U-shape can be said to exist partly in the separated category between ages 26 and 30, but predominantly in the negative regions. As with divorce probabilities, the influence of age at marriage on separation seems to diminish in the forties.

5. Conclusions

The results show that individuals who marry at an early age, specifically before the age of 26, have a high likelihood of experiencing marital instability in the form of divorce or separation. The same conclusion applies to marriages contracted at a later age, starting from 35. However, between the ages of 26 and 35, marriages entered into tend to have a greater tendency to be stable. Additionally, the incidence of marital instability is spread across all levels of educational attainment, indicating no significant statistical relationship between the level of education and marital instability. Furthermore, marriage-specific investments that increase the benefits derived from marriage, such as having a higher number of children, significantly reduce the likelihood of separation. Thus, couples who make more marriage-specific investments are less likely to experience destabilization in their union.

Marriage offers numerous benefits from economic, psychological, and sociological perspectives. Based on these benefits associated with marriage, policy efforts can be made to discourage the incidence of marital instability. Our results indicate that early and delayed marriage entry have destabilizing effects on marital unions. Therefore, the factors contributing to these issues should be addressed to enhance the utility of marriage and strengthen unions. Cultural practices like early marriage should be evaluated considering the societal and intergenerational costs and benefits associated with such beliefs. Local-level sensitization on the relative advantages and disadvantages of these practices could yield substantial benefits.

Regarding delayed marriage entry, efforts to reduce marriage search costs may be helpful, although initiating such efforts from a social policy perspective can be challenging, considering that some of these costs are specific to individuals. Moreover, delayed marriage entry is often linked to a lack of marriage-attractive qualities, such as employment

and a stable income. There is evidence connecting a higher risk of union dissolution to the absence of desirable spousal qualities [52–54]. Therefore, addressing these issues could improve the stability of unions in Nigeria.

Supplementary Materials: Data and codes are available upon request.

Author Contributions: **Conceptualization**, Noah Olasehinde; **Methodology**, Noah Olasehinde and Patrick Onodje; **Software**, Noah Olasehinde.; **Validation**, Patrick Onodje.; **Formal analysis**, Noah Olasehinde and Patrick Onodje.; **Resources**, Noah Olasehinde; **Data curation**, Noah Olasehinde.; **Writing—original draft preparation**, Patrick Onodje; **Writing—review and editing**, Noah Olasehinde, Patrick Onodje.; **Visualization**, Patrick Onodje.; **Supervision**, Noah Olasehinde; **Project administration**, Noah Olasehinde. All authors have read and agreed to the published version of the manuscript.

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