

Article

Financial Strain and Time Scarcity as Sources of Marital Conflict among Secondary School Teachers in Rivers State, Nigeria

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Abstract: This study examined financial strain and insufficient spousal time as perceived sources of marital conflict among public senior secondary school teachers in Rivers State, Nigeria. A focused secondary analysis was conducted using summary evidence from a doctoral survey. The source population comprised 7,619 teachers in 261 public senior secondary schools; 366 questionnaires were administered and 342 usable responses were analysed, representing a 93.44% response rate. Data were collected with the Teachers' Sources of Marital Conflict and Management Strategies Scale (TSMCMSS), a four-point instrument subjected to expert validation and pilot reliability testing. Six of ten time-related indicators and seven of ten financial indicators exceeded the source study's 2.50 criterion mean. Time-related problems were strongest for lack of fun with spouse ($M = 3.63$), reduced attention to the marriage ($M = 3.42$) and insufficient discussion time ($M = 3.22$). Financial pressures were strongest for inadequate food provision ($M = 3.42$), difficulty paying bills ($M = 3.28$) and inability to purchase a car ($M = 3.02$). A reconstructed independent-samples test based on the archived group summaries showed no meaningful school-location difference in time-scarcity ratings, $t(340) = 0.18$, $p = .858$, Hedges' $g = .02$. Recalculation of the archived finance ANOVA from its reported sums of squares and degrees of freedom also indicated no significant difference by educational qualification, $F(5, 336) = 1.57$, $p = .169$, $\eta^2 = .023$. The findings suggest that time scarcity and financial strain are broadly relevant marital pressures among teachers, but the available subgroup evidence does not support strong demographic differentiation. Counselling and teacher-support interventions should therefore address household financial coping and protection of relationship time while avoiding deterministic assumptions about school location or qualification.

Keywords: Financial strain, time scarcity, marital conflict, teachers, work-family conflict.

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1. Introduction

Marriage requires partners to allocate finite resources across multiple roles. Money, time, attention and emotional energy are central among those resources. Conflict can develop when household needs exceed available financial resources, when partners disagree about financial decisions, or when work and other obligations reduce the time available for relationship maintenance. These pressures are especially relevant to employed couples because the resources required by occupational roles and family roles are often drawn from the same limited pool. Reviews of longitudinal marital research also indicate that marital quality and stability depend jointly on enduring personal vulnerabilities, stressful external events and the adaptive processes couples use to respond to them [1].

Financial conflict has repeatedly been identified as a distinctive relationship stressor. Papp et al. [2], using daily reports of marital disagreements, found that money was not

necessarily the most frequent conflict topic but that money conflicts tended to be more pervasive, recurrent and difficult to resolve. Dew et al. [3] further showed that financial disagreements were strongly associated with divorce risk in longitudinal couple data. More recent evidence has refined the content of financial conflict. Peetz et al. [4] identified recurring themes involving contributions, expenses, jobs and income, financial values, decision processes and perceived irresponsibility, while a subsequent study by Peetz et al. [5] found that financial worry was associated with less favourable perceptions of partners' relationship behaviours. These studies suggest that financial strain influences relationships not only through material scarcity but also through fairness, interpretation, communication and responsibility.

Time pressure is an equally important work-family mechanism. Greenhaus and Beutell [6] conceptualized time-based conflict as a condition in which time devoted to one role makes participation in another role more difficult. Review evidence [7] and meta-analytic evidence [8] have linked work-family conflict with a broad range of work, family and health outcomes. Among teachers specifically, Cinamon and Rich [9] found substantial work-to-family conflict, demonstrating that educational work can create demands that compete with family roles. African research similarly indicates that family and work support are consequential for teachers experiencing work-family strain [10], and Nigerian evidence from Enugu State links socioeconomic and household characteristics with work-family conflict among female primary school teachers [11].

The present article draws on a doctoral survey of public senior secondary school teachers in Rivers State [12] but narrows the analysis to two resource-related domains: financial strain and insufficient time with spouse. This pairing provides a coherent resource-allocation perspective. Financial inadequacy restricts what partners can provide, save or plan; time scarcity restricts opportunities for discussion, companionship, shared activities and intimacy. Both can interact with communication processes, and positive couple communication has been shown to reduce some of the relationship costs associated with financial stress [13].

A focused article also requires statistical scrutiny. The archived thesis includes detailed item-level means and group summary components, but selected inferential entries are not mathematically compatible with the means, sums of squares or degrees of freedom reported in the same tables. This manuscript therefore retains the directly observed descriptive results and reconstructs only tests that can be reproduced transparently from the reported summary statistics. This approach avoids converting typographical or computational inconsistencies into substantive findings.

Financial Strain and Couple Conflict

Financial strain can enter marital interaction through several routes: inability to meet household expenses, debt, divergent spending priorities, uncertainty about income, perceived inequity in contributions and disagreements about financial decisions. Papp et al. showed that money-related disagreements were comparatively persistent and difficult to resolve, while Dew et al. found that financial disagreements were particularly consequential for marital stability. These findings caution against reducing financial conflict to absolute income alone. How couples interpret, communicate about and manage financial pressure is also important. Family stress research has shown that economic pressure increases individual emotional distress and marital conflict, although effective couple problem-solving can buffer these effects [14]. Financial strain has likewise been linked to marital instability through emotional distress and negative marital interaction [15].

Kelley et al. demonstrated this interaction by showing that couple communication moderated some associations between financial stress and marital quality. Peetz et al. likewise showed that financial conflicts concern fairness and responsibility as much as simple scarcity. In their subsequent study, Peetz et al. reported that greater financial worry

was associated with perceiving partners' behaviour less positively during relationship interaction. Together, this literature supports a relational understanding of finance: financial difficulty can generate stress directly, but its marital consequences also depend on meaning, decision processes and communication.

The Rivers State source instrument reflects both basic-needs and lifestyle-related financial pressures. Items include school fees, bills, housing, food, transport, rent, debt, clothing and other purchases. Such item diversity is useful descriptively because it identifies where respondents perceive strain, although it should not be assumed that all items form a unidimensional financial-stress scale without factor validation.

Time Scarcity, Work-Family Conflict and Marital Interaction

Time is a non-renewable relationship resource. Greenhaus and Beutell defined time-based work-family conflict as incompatibility that occurs because time committed to one role makes it difficult to meet the requirements of another. In teacher households, this mechanism may involve lesson preparation, marking, meetings, commuting, administrative work and emotional recovery from classroom demands. Cinamon and Rich found that teachers reported greater work-to-family than family-to-work conflict, indicating that occupational demands frequently spill into family life.

Reviews and meta-analyses show that work-family conflict is associated with both work and non-work outcomes. A meta-analysis of antecedents further showed that work-domain variables, such as time spent at work and job involvement, are more closely related to work interference with family than family-domain variables are [16]. Randall and Bodenmann [17] similarly synthesized evidence showing that external stress can undermine close relationship quality through reduced positive interaction, increased negative interaction and other stress processes. More recent African evidence shows the importance of support systems for female teachers managing work-family conflict and emotional exhaustion. Nnubia et al., in Enugu State, also documented work-family conflict within a large sample of female primary school teachers, reinforcing the relevance of this interface in the Nigerian education sector.

In marital relationships, insufficient time can reduce shared leisure, discussion, attention, emotional understanding and sexual intimacy. However, the meaning of time scarcity depends on how time is allocated and perceived. A long workday does not automatically generate conflict if partners have effective routines, support and communication; conversely, objectively available time may not improve relationship quality if partners are psychologically unavailable. This distinction is important when interpreting self-report survey items about time with spouse.

Theoretical Foundation

The analysis is anchored in work-family conflict theory and the broader stress perspective on close relationships. Greenhaus and Beutell distinguish time-based, strain-based and behaviour-based forms of work-family interference. Financial strain fits primarily within strain-based pressure, while insufficient spousal time maps directly onto time-based conflict. The two can reinforce each other: efforts to increase income may require greater work investment, while time pressure can make collaborative financial planning more difficult. The family stress model offers a complementary economic pathway, proposing that hardship translates into economic pressure, which elevates emotional distress and interparental conflict and thereby affects family functioning [18].

The stress literature adds a relational mechanism. Randall and Bodenmann argue that external stress can affect couple functioning through poorer interaction and reduced relationship resources. The study by Kelley et al. provides empirical support for a related proposition: communication can moderate the association between financial stress and marital quality. This combined framework is therefore appropriate for interpreting why

economic and temporal resource pressures may be experienced as sources of conflict among teachers without claiming that a cross-sectional survey establishes causation.

Conceptual Framework

The focused framework organizes the constructs into a 3-3-3 structure for analytical clarity. Financial and Time-Related Pressures is represented by three dimensions, Perceived Marital Conflict by three interpretive manifestations, and Teacher/Marital Context by three contextual dimensions. The manifestations of marital conflict are conceptual descriptors rather than separately validated subscales in the archival instrument; the empirical results therefore remain tied to the original item-level source measures.

Independent variable	Dependent variable	Moderating context
Financial inadequacy	Frequency of disagreement	School location
Financial management pressure	Conflict intensity	Educational qualification
Insufficient spousal time	Relationship strain	Length of marriage

Financial and Time-Related Pressures → Perceived Marital Conflict
Teacher/Marital Context moderates/contextualizes the relationship

Purpose, Research Questions and Hypotheses

The purpose of the study was to examine financial strain and insufficient spousal time as perceived sources of marital conflict among public senior secondary school teachers in Rivers State, Nigeria. Specifically, the study sought to:

determine the extent to which insufficient time with spouse was perceived as a source of marital conflict;

determine the extent to which financial strain was perceived as a source of marital conflict; and

examine the subgroup differences available in the archived results for time scarcity by school location and financial strain by educational qualification.

Research Question 1: To what extent was insufficient time with spouse perceived as a source of marital conflict among public senior secondary school teachers in Rivers State?

Research Question 2: To what extent was financial strain perceived as a source of marital conflict among public senior secondary school teachers in Rivers State?

H01: Time-scarcity source ratings do not differ significantly between urban and rural school-location groups.

H02: Financial-strain source ratings do not differ significantly across educational-qualification groups.

2. Materials and Methods

Research design. This article reports a focused secondary analysis of an existing cross-sectional survey. The parent doctoral study used a survey design to measure teachers' perceptions of multiple sources of marital conflict. The present article retains the observed time-related and financial items and the subgroup summary statistics contained in the archived results.

Population, sample and sampling. The population comprised 7,619 teachers in 261 public senior secondary schools across the 23 local government areas of Rivers State. An intended sample of 366 was calculated at a 95% confidence level and 5% margin of error. Multistage sampling selected local government areas and schools across the three senatorial districts, followed by stratified random selection of teachers. Of 366 administered questionnaires, 342 were retrieved and analysed, giving a usable response rate of 93.44%.

Instrument, validity and reliability. The Teachers' Sources of Marital Conflict and Management Strategies Scale (TSMCMSS) was a self-constructed four-point questionnaire. The parent study reports face and content validation by experts and a pilot reliability assessment with 30 teachers outside the main sample in Bayelsa State. Section-level Cronbach's alpha coefficients ranged from .71 to .89. The time-with-spouse and finance sections contained ten items each.

Data analysis. Means and standard deviations describe the item-level results using the source study's criterion mean of 2.50. For time scarcity, the archived table reported urban and rural sample sizes, means and standard deviations; the independent-samples *t* statistic was therefore recomputed directly from those group summaries. For finance, the ANOVA *F* statistic and *p* value were recomputed from the reported between- and within-group sums of squares and degrees of freedom. Hedges' *g* and eta squared were added as effect-size estimates. The reconstructions are summary-statistic analyses and do not substitute for final verification using the original respondent-level dataset.

3. Results

Table 1. Insufficient Time with Spouse as a Perceived Source of Marital Conflict

Item	Mean	SD	Decision
Do not have time for fun in marriage	3.63	0.750	Agree
Do not have much time to discuss with spouse	3.22	0.621	Agree
Do not have time to shop with spouse	3.40	0.636	Agree
Time does not allow enough attention to marriage	3.42	0.640	Agree
Time does not allow spouse to understand nature of work	2.04	0.324	Disagree
Spouse does not attend to complaints	3.36	0.620	Agree
Lack of closeness due to time	3.02	0.580	Agree
Spouse does not feel contribution due to time	1.84	0.224	Disagree
Spouse does not understand emotions due to time	2.01	0.310	Disagree
Sexual dissatisfaction attributed to time	1.82	0.301	Disagree

Note. *N* = 342 for every item; criterion mean = 2.50.

Six of the ten time-related indicators exceeded the criterion mean. The strongest perceived problems were lack of time for fun with spouse (*M* = 3.63), insufficient attention to the marriage (*M* = 3.42), lack of time to shop together (*M* = 3.40), insufficient response to complaints (*M* = 3.36), limited discussion time (*M* = 3.22) and reduced closeness (*M* = 3.02). Four indicators fell below the criterion, showing that respondents did not attribute every form of marital difficulty to time scarcity.

Table 2. Financial Strain as a Perceived Source of Marital Conflict

Item	Mean	SD	Decision
Difficulty paying children's school fees	2.66	0.608	Agree
Difficulty paying bills	3.28	0.620	Agree
Unable to build a house	2.53	0.576	Agree
Unable to provide food adequately	3.42	0.740	Agree
Unable to buy a car	3.02	0.610	Agree
Difficulty paying rent when due	2.64	0.601	Agree
Unable to pay debt	1.44	0.247	Disagree
Difficulty buying clothes for spouse	2.84	0.611	Agree
Unable to provide daily transportation for spouse	1.36	0.340	Disagree
Unable to buy cosmetics for spouse	1.68	0.371	Disagree

Note. N = 342 for every item; criterion mean = 2.50.

Seven of the ten financial indicators exceeded the criterion. Inadequate food provision (M = 3.42) and difficulty paying bills (M = 3.28) recorded the strongest endorsements, followed by inability to purchase a car (M = 3.02) and difficulty buying clothes for a spouse (M = 2.84). Debt payment, daily transportation provision and cosmetics were below the criterion, indicating that financial conflict was concentrated in particular household pressures rather than uniformly across all expenditure categories.

Table 3. Reconstructed School-Location Difference in Time-Scarcity Ratings

School location	n	Mean	SD	t	df	p	Hedges' g
Urban	212	60.89	8.21	0.180	340	.858	.020
Rural	130	60.72	8.94				

Note. The t statistic, p value and Hedges' g were recalculated from the archived n, mean and SD values. The reported group mean difference was 0.17 points.

The reconstructed comparison indicates no statistically significant school-location difference in time-scarcity source ratings, $t(340) = 0.18$, $p = .858$. The standardized difference was negligible (Hedges' $g = .02$). The null hypothesis was therefore retained for this comparison.

Table 4. Reconstructed ANOVA for Financial-Strain Ratings by Educational Qualification

Source	SS	df	MS	F	p	η^2
Between groups	64.461	5	12.892	1.567	.169	.023
Within groups	2764.649	336	8.228			

Source	SS	df	MS	F	p	η^2
Total	2829.110	341				

Note. F and p were recalculated from the archived sums of squares and degrees of freedom because the printed inferential entries were internally incompatible with those components.

The reconstructed ANOVA was not statistically significant, $F(5, 336) = 1.57$, $p = .169$, $\eta^2 = .023$. Educational qualification therefore accounted for only a small proportion of variance in the archived finance-source ratings, and the null hypothesis was retained.

Discussion

The time-scarcity results indicate that respondents distinguished between forms of shared time. They strongly endorsed lack of fun, limited attention, reduced opportunities for shared shopping, insufficient discussion and reduced closeness, but they did not endorse every item linking time to emotional or sexual difficulties. This pattern supports a resource-allocation interpretation rather than a blanket claim that insufficient time explains all marital problems. Greenhaus and Beutell's time-based conflict model is particularly relevant because occupational time demands can reduce participation in family and relationship activities. Cinamon and Rich also found that work-to-family conflict is salient among teachers, making the professional context important to interpretation.

The lack of an urban-rural difference in reconstructed time-scarcity ratings is also informative. The observed means were almost identical and the effect size was negligible. This suggests that, within this sample, insufficient spousal time was not meaningfully differentiated by school location. Time pressure may therefore operate as a broadly distributed teacher-family issue rather than one confined to either urban or rural school settings. This interpretation is compatible with meta-analytic evidence showing that work-family conflict has wide-ranging non-work consequences across occupational settings.

The financial results similarly show concentration around core household obligations. Food, bills, clothing, rent, school fees and selected asset-related needs exceeded the decision criterion, whereas some more specific expenditure items did not. This aligns with Papp et al., who found that money conflicts can be particularly persistent, and with the earlier study by Peetz et al., whose thematic analysis showed that financial conflict concerns income, expenses, fairness and responsibility. The findings also fit the later study by Peetz et al., which linked financial worry with less favourable perceptions of partner behaviour. Financial pressure can therefore affect relationship interaction even when the conflict topic appears to concern a specific bill or purchase.

The reconstructed qualification ANOVA was nonsignificant with a small effect size. Accordingly, the available evidence does not support strong educational-qualification differentiation in the perception of financial strain as a marital-conflict source. This is substantively plausible: teachers at different qualification levels may face similar household obligations even where salary structures differ. Nigerian evidence from Nnubia et al. indicates that work-family conflict is embedded in a wider socioeconomic and household context rather than reducible to a single demographic characteristic.

Counselling practice should integrate financial and temporal pressures with communication. Kelley et al. found that positive couple communication moderated some negative associations between financial stress and marital quality. Thus, financial counselling for couples should not focus solely on budgeting; it should also address how spouses discuss scarcity, agree on priorities, interpret contributions and negotiate trade-offs. Similarly, time-management advice should not merely ask couples to spend more time together. Interventions can help partners protect recurring relationship time, reduce work intrusion, create rituals of connection and distinguish logistical coordination from emotionally attentive interaction.

Implications for Counselling, Teacher Welfare and Family Support

Counsellors working with teachers should assess both objective financial pressures and the relational meanings attached to money, including fairness, responsibility and decision-making.

Couple interventions should help partners protect predictable time for discussion, shared leisure and relational attention, especially where school work routinely extends into the home.

Teacher-welfare programmes can include confidential financial-wellness and work-family support rather than assuming marital strain is exclusively a private household issue.

Because the reconstructed subgroup effects were weak or nonsignificant, support programmes should be broadly accessible across school locations and qualification groups while allowing individual assessment of need.

Limitations and Future Research

The source survey measured respondents' perceptions of particular factors as sources of marital conflict rather than using a separately validated outcome scale for marital-conflict frequency, intensity or relationship strain. The item sets also require psychometric re-evaluation before they are treated as latent constructs. Because this article reconstructs inferential tests from summary statistics, raw-data reanalysis remains necessary for definitive publication. Future studies should employ validated financial-stress, work-family conflict and marital-conflict measures; test measurement structure; report income, household composition and actual work hours; and examine whether communication, social support or dyadic coping moderate the effects of financial and time pressure on relationship outcomes.

4. Conclusion

Financial strain and insufficient spousal time were both evident as perceived marital-conflict pressures among public senior secondary school teachers in Rivers State, although neither domain was endorsed uniformly across every item. Time difficulties centred on companionship, attention, discussion and closeness; financial difficulties centred on food, bills, rent, school fees and related household needs. Reconstructed subgroup tests showed negligible school-location differences in time-scarcity ratings and no significant educational-qualification differences in financial-strain ratings. The practical implication is that teacher-focused marital counselling should address resource pressure as a broadly relevant issue and should combine financial coping, work-family boundary management and constructive couple communication.

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