Effects of Family Financial Management on Marital Stability of Persons in Lanet/Umoja Ward in Nakuru-North Sub-County, Nakuru County

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ABSTRACT:

This study investigated the effects of Family financial management on marital stability of married persons in Lanet/ Umoja Ward in Nakuru-North Sub-County, Nakuru County. The study used the theories of Functioning Family Systems mainly by Murray Bowen, which focuses on patterns that develop in families in order to defuse anxiety. A target population of 498 married persons was randomly selected featuring those who have been in marriage for ten years or less. A smaller sample of 50 married persons (representing 10%) was randomly extracted. Descriptive statistics were used to describe how the dependent variable related to the independent variables in terms of percentages. The study indicated that management of family finances significantly affected marital stability. This is because some married persons dedicate most of their time in pursuit of wealth and in the process, literally forget their families. They seek to invest for their family at the expense of investing in their families. The study recommends that spouses intending to get married should undertake premarital counseling regarding financial management to guarantee marital stability.

Key Terms: Marital Stability, Family Financial Management, family therapy

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Introduction

Marriage is the backbone of a healthy society. Society learns for proper functioning on the basic unit. According to Ng'ang'a & Wasanga (2010), marriage is the closest union that can ever occur, but very few people prepare for the demands of living together in such a way that harmony and cohesiveness is attained, dreams are fulfilled, and daily family needs are met. Marital instability is therefore experienced due to this marital unpreparedness. According to Kepler (2015), God sanctioned the institution of marriage for companionship, pleasure and procreation (Genesis 2:18-26). However, marital dissatisfaction seems to affect persons of all ages, races and cultural backgrounds and this often leads to divorce. According to Bruun (2010), premarital and marital counseling work to minimize marital discord and improve marital satisfaction. He defines premarital education as "knowledge and skills-based training that provides persons with information on ways to sustain and improve their relationship once they are married".

Premarital counseling is fundamentally different from skills-based premarital education, involving more intensive work between persons and therapists and focusing more specific personal problems (Duncan, Childs, & Larson, 2010). The research sought to evaluate the effects of communication in marriage, family financial management, effects of influence of external relationships in marriage and effects of individual development on marital stability. Negative effects of broken marriages such as depression, anxiety, substance abuse, intimacy problems, financial mismanagement and stress were far reaching and extended beyond the family to the society. Premarital counseling therefore helps spouses to make decisions with understanding before they get married (Smith, 2018). In the recent past, spouses are even killing each other and others have killed their children due to frustrations and misunderstandings in the family. The institution of marriage faces many challenges. The research indicates

that broken marriages and divorce diminishes the future competencies in all areas of life, including family relationships, education, emotional well-being and future earning power (Anderson, 2014). It was therefore important that issues that affect marriage were addressed before the couple got into marriage. One of the forums where these issues were to be addressed was in premarital counseling.

Leslie (2019) notes that in USA, divorce is perceived as a major societal problem. The nation is therefore making renewed efforts to strengthen the institution of marriage by encouraging premarital and marital counseling. While attempts have also been made to use legislation to this end, such efforts have only succeeded in Louisiana, where divorce has been tackled from both ends. This state has enacted the 'Covenant Marriage Act' which demands that couples intending to marry must first undergo premarital then marital counseling. Those intending to divorce can only do so if they meet certain requirements.

The family and marriage as an institution in Kenya is under threat. Violence is widespread especially in married persons below 30 years of age. Separation, alcoholism and divorce are also common in this age group. Marriage is a major avenue whereby every society is populated. When there is a problem in the raising and nurturing of the children, this then often leads to an increase in juvenile delinquency in the society. When the home front is faulty, parents are not able to cater for and correct their children who are the future of any Nation, hence the need to investigate the effectiveness of premarital counselling programs on marital stability. Basing its reasoning on the assumption that these problems are associated with lack of preparedness in areas such as communication, family financial management, interpersonal relationships and personal development; and the need for premarital counselling for most married persons; this study attempts

to suggest solutions to this issue which constitutes the major problem of this study.

Literature Review

Marital Stability

The concept of marital stability, therefore, is the capacity to counterbalance or return to the original position after having been displaced (Kepler, 2015). This means that there is resilience, which maintains and strengthens marriage, for full self-support and personal independence. Parental mental health, stable relationships among couple and positive parenting, warmth, emotional availability, family cohesion and harmonious day-to-day activities acts as signs of marital stability according to Farnam, Pakgohar, and Mir-Mohammadali (, (2011). Marital stability is an indication of the ability for the couple to remain together in marriage instead of divorcing or being separated during a period of a difficult time (Maranga, 2013).

Family Financial Management and Marital Stability

Nationally, 51 percent of Americans do not talk about money before marriage and another 4 percent lie about their finances. It is not surprising, then that 70 percent of newlyweds say that money issues are a serious source of disagreements as early as the first year of marriage, (Coplan, 2008). Some financial experts maintain, in fact, that people should find a “financial soul mate” and not a romantic one because marriage, at its core, is (or should be) a sound monetary union (Bernard, 2008).

In another survey, 84 percent of persons said that money creates tension in their marriage and 15 percent said that they fight about money several times in a month or more (Regnier & Gengler, 2006). Disagreements often arise because wives overstate debts and husbands overstate income. These dissimilar views of the family’s finances increase conflict (Zagorsky, 2005). Even when money is not the leading sources of marital conflict, the arguments about money are more pervasive, problematic, and

recurrent and often go unsolved despite attempts to do so. And, compared with other conflicts (such as those over habits, relatives, child rearing, leisure activities, and communication), fights over money last longer and are more likely to lead to depressive behavior, such as withdrawal and sadness, and physical aggression, such as shouting, shoving, and slapping (Papp, Cummings, & Goeke-Morey, 2009).

Money is very good and it can do much good but it cannot buy everything. Persons seek how to put a balance in the use of their money. Persons are encouraged to learn how to work together whether in times of cash inflow or when they are experiencing a dry financial spell. In premarital counseling, persons are helped and guided on how to deal with financial issues and concerns during courtship. Issues that are normally addressed in premarital counseling sessions that concerns finances are among others: financial management, for example budgeting, investing, savings, financial goals, debts, banking and lending, joint budgeting, joint bank accounts. These topics related in some way to finances among others can result to financial stress and tension and endless marital disputes. It is very important, therefore, to have a sense of control over money, rather than let money have control over you. Budgeting helps persons acquire assets thus improves their quality of life (Maranga, 2013).

Bowen Theory

Murray Bowen (1913-1990) was one of the original developers of mainstream family therapy. Much of his theory and practice grew out of his work at the National Institute of Mental Health (and later at Georgetown University) with schizophrenic individuals in families. He best believed that families if analyzed from a three-generation perspective could be well understood and this is because the said patterns of integrated relationships connect family members across generations. Two of his objectives in therapy were to help family members develop

a rational, nonreactive approach to living (called a differentiation of self) and to de-tangle family interactions that involved two people pulling a third person into the persons' problems and arguments (or triangulation). Bowen's emphasis on a multi-generational perspective led to the development of genograms, (McGoldrick, Gerson, & Petry, 2008), family life cycle development (McGoldrick, Carter, & Garcia-Preto, 2011), and a comprehensive focus on a multicultural perspective in family therapy (McGoldrick, Giordano, & Garcia-Preto, 2005). Family systems perspective holds that people are best understood through analyzing the interactions among and between family members. The development and behavior of one family member is inextricably interconnected with others in the family. Symptoms are often viewed as an expression of a set of habits and patterns within a family. It is revolutionary to conclude that the identified client's problem might be a symptom of how the system functions, not just a symptom of the individual's maladjustment, history, and psychosocial development.

This perspective holds water on the basis that a said client problematic behavior may: -

- i. Complete a purpose or intended function for the family.
- ii. Be unintentionally maintained by family processes,
- iii. Be part one of contributing factor towards the family's inability; to operate productively, especially during developmental transitions, or
- iv. Be an attestation of dysfunctional family marking passed down from one generation to another. All these assumptions pose a challenge to the cultural intrapsychic setup for bringing forth human problems and their root causes.

Family therapy perspectives call for a conceptual shift because the family is viewed as a functioning unit that is more than the sum of the roles of its various members. Any action by a family member will have a chain reaction effect that will have a negative impact on the same

individual. Goldenberg and Goldenberg (2013) are of the view that therapists have the mandate to view all of the client's behavior (including all manifestations and attestations expressed by them), within the confines of the family and society setup. They add that a systems' design does not only deal with the dynamics within the individual, but also opens up the traditional emphasis on individual internal dynamics.

Bowen (1978) was one of the developers of mainstream family therapy. His family systems theory, which is a theoretical and clinical model that evolved from psychoanalytic principles and practices, is sometimes referred to as multigenerational family therapy. Bowen and his associates implemented an innovative approach to schizophrenia at the National Institute of Mental Health where Bowen actually hospitalized entire families so that the family system could be the focus of therapy. Bowen's observations led to his interest in patterns across multiple generations. He established that problems manifested in one's current family will not have a significant impact until interpersonal patterns in one's family of origin are analyzed and directly challenged. Bowen's approach works on the basis that a pattern of interrelations links up the family chain across generations and said relationship pattern is predictable. Kerr and Bowen (1988), believed that by viewing the role of the family as an emotional unit then it would be easier to identify and understand the cause of an individual's problems.

Unresolved emotional reactivity within the family unit will have an adverse effect on the individual if not resolved. Emotional problems are inherent from one generation to another especially if the root cause is unresolved and dealt with. Change is a team effort and cannot be done by an individual alone on the couch of the counseling room. One of Bowen's key concepts is triangulation. Triangulation is a process in which triads result in a two-against-one experience. Bowen assumed that triangulation could easily

happen between family members and the therapist, which is why Bowen placed so much emphasis on his trainees becoming aware of their own family-of-origin issues (Kerr & Bowen, 1988).

Bowen's theory brought forth the idea of separation of self, which entails the separation of both the intellect and emotion as well as independence of the self from others. In the process of individuation, individuals acquire a sense of self-worth and identity. The opposite of a differentiated self is experiences as emotional reactivity. The response, whatever it might be (anger, hurt, panic), is automatic. Similar to cognitive behaviorists, Bowen felt that people could learn to use their intellect to respond rationally. Bowen asked his trainees to go to significant family events and to adopt an observer role, to practice noting what happens and to not react. This psychological separation from the traditional family enables his students to take personal responsibility for their individual feelings, thoughts, ideas, perceptions as well as their actions.

Bowen's focus was on patterns that develop in families in order to defuse anxiety. A key generator of anxiety in families is the perception of either too much closeness or too great a distance in a relationship. The degree of anxiety in any one family will be determined by the current levels of external stress and the sensitivities to particular themes that have been transmitted down the generations. If family members do not have the capacity; to think through their responses to relationship dilemmas, but rather react anxiously to perceive emotional demands, a state of chronic anxiety or reactivity may be set in place.

The main goal of Bowenian Therapy (1978) is to reduce chronic anxiety by facilitating awareness of how the emotional system functions, and increasing levels of differentiation, where the focus is on making changes for the self rather than on trying to change others. Bowen viewed himself as a scientist, with the lofty aim of

developing a theory that accounted for the entire range of human behavior and its origins. The interlocking concepts which make up the Bowen's theory are: -emotional fusion and separation of self, triangle representation of the family chain/tree, nuclear/extended family emotional system, process of family projection, emotional cut-off, siblings position, societal emotional process.

'Fusion' or 'Lack of Differentiation' (Kerr & Bowen, 1988; Herz Brown, 1991) is where individual choices are set aside in the service of achieving harmony within the system. Fusion can be expressed either 'as a sense of intense responsibility for another's reactions', or 'by emotional cut-off from the tension within a relationship Bowen's research led him to suggest that varying degrees of fusion are discernible in all families. 'Differentiation', by contrast, is described as the capacity of the individual to function autonomously by making self-directed choices, while being able to maintain the emotional connection to the interrelation system (Kerr & Bowen, 1988). The Murray Bowen's theory has been used extensively in a variety of family therapy techniques such as Strategic Family Therapy, Narrative Family Therapy or Functional Family Therapy. These different types of family therapy are used as an effective treatment option for many types of problems such as dealing with a death in the family, a mental illness, depression, addiction and substance abuse or even relationship conflicts and issues. Family therapy allows individuals to discuss their problems openly and helps establish a clear channel of communication between family members.

Therapy also provides individuals with essential tools and skills they can use in the future when confronted with other conflicts. However, although family therapy can be used as part of a treatment program, it should not be used as a substitute for rehabilitation or medication. Family therapy involves interventions that assist family members to identify and change maladaptive relationship patterns.

The family unit itself is the primary unit of treatment, not the individual. Family therapy works at resolving issues within the family to help individual members to cope better. Most approaches to family therapy aim at altering the system to produce change in the individual members. Goldenberg and Goldenberg (1995) explain that a change in one part causes a change in the other parts and thus the entire system – adequate understanding of a system requires the study of the whole.” Family therapy can help family members understand each other better, leading to closer family bonds. Bowen emphasized the need for a well-articulated theory as a guide in practicing family therapy. He identified eight interlocking concepts as central to his theory.

The Bowenian theory (1978) made an immense contribution to the study. It brought understanding with regard to the behavior of persons especially those who have been and still are in marriage and how they and other factors contribute to marital instability. Through this, it was easier to understand the role that premarital counseling would play to ensure marital stability and the areas to be covered when conducting the premarital counseling.

Methodology

The design that was used in this study was descriptive research. The study was carried out using random sampling of married persons who had been in their marriage for ten years or less. This study was conducted in Lanet/Umoja Ward in Nakuru-North Sub-County in Nakuru County on married persons who were aged ten years or less in marriage. The study was conducted between the months of January 2019 to the month of May, 2019. The target population in this study was 498 married persons who had been married for ten (10) years or less. This larger sample was randomly taken from those who had been in marriage for over 10 years, in the study area. A smaller sample of 50 married persons was extracted from the 498, (approximately 10%). The representation was follows: 17

persons who had been married for up to three (3) years, 16 persons who had been married for up to six (6) years and 17 persons who had been married for up to ten (10) years. All persons were randomly selected for the purpose of this study. This study adopted a survey questionnaire for quantitative data collection. Pre-testing was conducted to establish accuracy of questions and clarity. The instrument of this study was personally administered and permission was expressly sought from the respondents. Collected data was analysed using the Statistical Package for Social Sciences (SPSS) for fast and accurate analysis of all the data collected from the field. Quantitative data was represented using descriptive statistical tools such as frequencies and percentages. Distribution tables were used to represent the findings of the data analysis.

Findings and Data Analysis

Premarital Counselling On Financial Management

Items 9-16 in the instrument used for the purpose this study referred to premarital counselling on financial management by the spouses in their marriage.

Table 1. Premarital Counseling on Financial Management

		Frequency	Percent
	Yes	38	76.0
	No	12	24.0
	Total	50	100.0

Table 1 Financial matters are never overlooked in any marriage. 76% (38) of respondents agreed that premarital counseling on financial management was necessary for the success of any marriage. Focus was more on the aspect of spouses being honest about their financial status. 24% (12) of the respondents disagreed on the matter and cited that financial management was a matter of common sense and that it was a skill that any spouse was required to have. They cited that issues such as communication and responsibility on the part of each spouse were necessary for a successful marriage.

Family Financial Management on Marital Stability

Lack of financial resources is related to abusive behavior. The probability of domestic violence occurring is doubled in low-income families (Steinmetz, 1987).

Table 2: Money Handling and Payment of Bills

		Frequency	Percent
	Both of us	19	38.0
	Wife	11	22.0
	Husband	20	40.0
	Total	50	100.0

Table 2 shows the respondents reaction on who handles money and payment of bills. From the output, the female respondents reported that their husbands are the one responsible in money handling and payment of family bills, this recorded the highest frequency of 20 (40%). 22% (11) of male respondents reported that their wives are responsible for handling family money and payment of bills (19) 38% respondents reported that both husband and wife equally handle their family finances and payment of bills.

Conclusions And Recommendations

Mismanagement of finances is one of the leading causes of conflicts in marriages. Some persons dedicated most of their time in the pursuit of wealth and in the process, literally forgot their families. They sought to invest for their family at the expense of investing in their family. When economic improvement is the only attraction, omitting all other criteria for living together, money is not enough to solve the problems, which will arise in the relationship. A conflict in priorities with each spouse prioritizing something different, also leads to marital stress.

Recommendation

Premarital counseling should focus on making persons understand that finances are there to build the marriage union and support some core functions of the family. Additionally, the persons should be made to understand that financial matters should not separate them in any way, rather, it should unite them as the combined effort in pursuit of wealth would build stronger bonds between them and their children as well.

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