

# Marital Quality in Malaysia: Examining the Contributions of Adjustment, Financial Stress, and Family Life Cycle Stages

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## ABSTRACT

Marital quality is a crucial component of individual well-being and overall family stability. This study examines how marital adjustment, family life-cycle stages, and financial stress influence marital quality using a quantitative research design. Data were analyzed using both descriptive and inferential statistics to explore the relationships among key variables. The findings indicate that levels of marital adjustment and marital quality are generally high, while financial stress falls within the moderate range. Results from the Kruskal–Wallis test show no significant differences in marital adjustment across demographic groups. However, ANOVA analyses reveal significant differences in financial stress based on marital duration and family life-cycle stages, with couples who are raising children reporting higher levels of stress. Correlation analysis further demonstrates that financial stress tends to increase as marital duration lengthens, and that family life-cycle stages are negatively associated with marital quality. Multiple regression analyses confirm that financial stress and life-cycle stages serve as significant predictors of marital quality, whereas marital adjustment does not. Overall, this study underscores the importance of effective financial management and strong social support systems in helping couples navigate marital challenges. The results provide valuable insights for developing programs and interventions aimed at promoting healthier and more resilient marital relationships.

**Keywords:** Marital Quality; Financial Stress; Family Life Cycle; Marital Adjustment; Family Well-being

## INTRODUCTION

Marriage represents a profound bond that unites two individuals through love, commitment, and companionship. Yet, the marital journey is rarely linear; it is shaped by transitions and challenges that evolve over time. Couples experience significant changes—such as child-rearing, career demands, and shifting household responsibilities—that reconfigure priorities and require continual adaptation. Navigating these transitions demands open communication, mutual understanding, and emotional support. Divorce, once heavily stigmatized, is increasingly perceived as a normative outcome when marital unions falter. In Malaysia, the trend is concerning: based on the Department of Statistics Malaysia (DOSM, 2021), the divorce rate reached 23.58%, with 43,934 divorces recorded out of 186,297 marriages. These figures underscore the importance of examining how marital adjustment, family life cycle stages, and financial stress influence marital quality.

Evidence from previous scholarship highlights the central role of marital quality in shaping broader well-being. A meta-analysis by Robles (2014) demonstrated that marital quality is strongly associated with individual psychological health, emphasizing its implications beyond the dyadic relationship. Couples often contend with financial strain, interpersonal conflicts, and pressures from extended family systems. Their capacity to adapt depends on emotional regulation, communication skills, and effective problem-solving. Cultural values, religious beliefs, and social support networks further shape how couples respond to stress and navigate change.

Previous research has also drawn attention to the risk factors that undermine marital stability. Grujić (2019) found that domestic violence and chronic conflicts impair family cohesion and limit adaptability. Understanding

transitions through the family life cycle offers useful insight into relational dynamics and helps inform targeted interventions. Although many studies have investigated predictors of marital quality, ongoing challenges indicate the need for continued empirical exploration. Such research holds practical value, equipping individuals and practitioners with knowledge to identify, prevent, or address common marital problems. Despite extensive scholarship, notable gaps persist in understanding how family life cycle stages, financial pressures, and adjustment processes intersect to shape marital satisfaction. For instance, Proulx et al. (2007), through their review of 66 cross-sectional and 27 longitudinal studies, confirmed that higher marital quality contributes to better personal well-being. Similarly, rising divorce rates necessitate a deeper and more nuanced understanding of factors that sustain or erode marital quality. Le Bourdais and Marcil-Gratton (1998) further demonstrated that instability during childhood has lasting effects on adult relational patterns, including financial struggles. Against this backdrop, the present study aims to examine the level of marital quality across different family life cycle stages among Malaysian couples. It also seeks to assess the degree of marital adjustment across these stages and determine the extent of financial stress experienced by married individuals. In addition, the study investigates whether differences in adjustment, family life cycle stages, and financial stress correspond with variations in marital quality according to gender and marital duration. Furthermore, it examines the relationships between adjustment, life cycle stages, and financial stress with marital quality, and evaluates the extent to which these variables serve as predictors of marital quality.

Given rising divorce rates and evolving marital expectations, this study offers timely insights for strengthening marital well-being. A deeper understanding of life cycle transitions and adjustment processes can enhance household harmony and improve the quality of life for couples. Communication remains a critical determinant of marital quality. Zakaria et al. (2019) reported that open communication significantly strengthens marital stability. Recent findings echo this perspective. Kelley et al. (2024) showed that emotional expression and constructive dialogue help reduce financial stress and improve marital satisfaction. Likewise, Abolghasemi et al. (2024) found that personality traits such as conscientiousness and agreeableness, combined with effective communication and conflict-resolution skills, enhance marital satisfaction, especially when reinforced by sound financial management. Financial stress continues to be a prominent factor influencing marital dissatisfaction. Sawai et al. (2018) documented a negative relationship between financial strain and marital satisfaction. A 2025 meta-analysis further asserted that shared financial decision-making and alignment on money matters protect couples from the adverse effects of financial anxiety. Gender variations in financial communication also emerge. Saxey et al. (2023) found that, for men, marital satisfaction predicts financial communication patterns, whereas for women, financial behavior influences how communication unfolds. Beyond finances, personality traits and emotional regulation shape marital outcomes. Liu et al. (2023) reported that neuroticism is associated with higher divorce risk due to emotional exhaustion and negative partner interactions, particularly under financial pressure. These findings align with the Vulnerability-Stress-Adaptation (VSA) model, which posits that marital quality results from the interaction of personal vulnerabilities, external stressors, and adaptive behaviors.

Broader structural and social factors also influence marital stability. Rosenfeld (2023) highlighted how economic inequality has reshaped predictors of marital dissolution. The Institute for Family Studies (2023) identified key determinants of long-term marital stability, including spousal commitment, shared values, perceptions of partner support (especially for women), and satisfaction with the distribution of responsibilities. Moreover, the timing of cohabitation emerged as an important predictor of relational outcomes: couples who cohabited before engagement had a 34% divorce rate, compared to 23% among those who waited until engagement or marriage, suggesting that early cohabitation may increase relational risks.

In summary, this study addresses a critical gap in understanding the interplay between marital adjustment, life cycle stages, and financial stress in shaping marital quality. By doing so, it contributes valuable insights to the academic literature and informs practical interventions aimed at fostering stronger, more resilient marriages in Malaysia.

## METHODOLOGY

### Research Design

This study employed a quantitative survey design to examine the contributions of adjustment, family life cycle

stages, and financial stress to marital quality. The survey method was selected for its efficiency in collecting data within a short time frame and its ability to reach a wide population through online platforms (Evans & Mathur, 2005).

### Population and Sample

A total of 130 married individuals participated in the study. Participants were recruited using non-probability sampling techniques, including purposive sampling, convenience sampling, and snowball sampling. The sample consisted of married individuals aged 18 to 60 years, representing a diverse range of sectors, organizations, and demographic backgrounds across Malaysia.

### Data Collection Method

Data were collected through a self-administered questionnaire created using Google Forms and disseminated online via various social media platforms. The questionnaire was provided in both Malay and English to ensure clarity, inclusivity, and accessibility for respondents with different linguistic preferences.

### Research Instruments

The questionnaire was divided into four sections:

Section A gathered demographic information.

Section B assessed marital adjustment using the Adjustment Scale.

Section C measured financial stress and well-being using the Financial Distress/Financial Well-Being Scale (IFDFW).

Section D evaluated marital quality using the Marital Quality Scale.

A bidirectional translation procedure was employed, translating the instrument from Malay to English and English to Malay. Formal permission to use the original instruments was obtained prior to translation. The translated version was reviewed by the research supervisor to ensure accuracy, cultural relevance, and consistency with the original scales.

### Data Analysis

Data were analyzed using the Statistical Package for the Social Sciences (SPSS) version 26. Both descriptive and inferential statistical analyses were conducted to address the study's research objectives and hypotheses.

## RESULT

Table 1 shows that the respondents consisted of 130 participants in the study, including males and females from Malay, Chinese, Indian, and other ethnic groups who are married.

Table 1: Frequency and Percentage of Respondents' Demographic Information

Demographic	Frequency (n)	Percentage (%)
<b>Gender</b>		
<b>Male</b>	20	15.4
<b>Female</b>	110	84.6
<b>Ethnicity</b>		

<b>Malay</b>	117	90.0
Chinese	8	6.2
Indian	1	0.8
Others	4	3.1
<b>Family Life Cycle</b>		
Newly married (no children yet)	33	25.4
New parents (have a baby)	34	26.2
Preschool family (have a preschool-aged child)	13	10.0
School-age family (eldest child aged 6–12 years)	12	9.2
Family with teenagers (eldest child aged 12–16 years)	8	6.2
Family with young adults (eldest child aged 16–20 years)	5	3.8
Launching family (children beginning to leave home for college or university)	17	13.1
Post-parenting family (after children have left home)	6	4.6
Aging family	2	1.5
<b>Duration of Marriage</b>		
1–10 years	85	65.4
11–20 years	21	16.2
21–30 years	19	14.6
More than 31 years	5	3.8

Table 2 demonstrates that the level of adjustment among married individuals in Malaysia is high, with a mean score of 49.26 and a standard deviation of 7.20. This suggests that, on average, respondents report a strong capacity to adapt to marital roles and responsibilities. The level of financial stress is found to be moderate, indicated by a mean score of 45.95 and a relatively larger standard deviation of 17.63, reflecting greater variability in financial experiences among respondents. Meanwhile, marital quality is also high, as shown by a mean score of 103.22 and a standard deviation of 13.22. This implies that most married individuals in the sample perceive their relationships as generally stable, satisfying, and supportive.

Table 2: Levels of Adjustment, Financial Stress, and Marital Quality

	<b>Minimum</b>	<b>Maximum</b>	<b>Min</b>	<b>Standard Deviation</b>
<b>Family Life Cycle</b>	1	9	3.41	2.38
<b>Adjustment Score</b>	25.00	63.00	49.26	7.20

<b>Financial Stress Score</b>	8.00	80.00	45.95	17.63
<b>Marital Quality Score</b>	44.00	115.00	103.22	13.22

The Kruskal–Wallis test was employed to examine differences in adjustment levels based on gender, ethnicity, family life cycle stages, and duration of marriage due to the non-normal distribution of the data. The analysis revealed no significant differences in adjustment across any of the variables studied, including gender ( $H(1) = 0.18$ ,  $p = 0.67$ ), duration of marriage ( $H(3) = 2.39$ ,  $p = 0.50$ ), ethnicity ( $H(3) = 3.70$ ,  $p = 0.30$ ), and family life cycle stages ( $H(8) = 9.39$ ,  $p = 0.32$ ). These results indicate that marital adjustment remains relatively consistent regardless of demographic background, marital duration, or life cycle stage.

**Table 3:** Group Differences in Adjustment Levels Based on Family Life Cycle, Duration of Marriage, Gender, and Ethnicity

	<b>Kruskal-Wallis H</b>	<b>df</b>	<b>Sig.</b>
<b>Gender</b>	.18	1	.67
<b>Duration of Marriage</b>	2.39	3	.50
<b>Ethnicity</b>	3.70	3	.30
<b>Family Life Cycle</b>	9.39	8	.32

ANOVA was used to analyze differences in financial stress based on family life cycle, duration of marriage, gender, and ethnicity for normally distributed data. Table 4 shows no significant difference between genders, with mean scores for males ( $M = 46.70$ ,  $SD = 19.48$ ) and females ( $M = 45.82$ ,  $SD = 17.63$ ). The ANOVA test confirmed that this difference was not significant,  $F(1,128) = 0.042$ ,  $p = 0.84$ .

**Table 4:** Group Differences in Financial Stress Levels Based on Gender

<b>Factor</b>	<b>Male</b>		<b>Female</b>		<b>F</b>	<b>Sig.</b>
	M	SP	M	SP		
<b>Financial Stress</b>	46.70	19.48	45.82	17.63	.042	.84

Table 5 shows the differences in financial stress based on ethnicity. The mean financial stress scores were 46.14 ( $SD = 17.52$ ) for Malays, 20.00 ( $SD = 0.00$ ) for Indians, 51.63 ( $SD = 18.27$ ) for Chinese, and 35.75 ( $SD = 16.03$ ) for other ethnic groups. However, the ANOVA test indicated that these differences were not statistically significant,  $F(3,126) = 1.167$ ,  $p = 0.23$ .

**Table 5:** Group Differences in Financial Stress Based on Ethnicity

<b>Factor</b>	<b>Malay</b>		<b>Indian</b>		<b>Chinese</b>		<b>Others</b>		<b>F</b>	<b>Sig.</b>
	M	SP	M	SP	M	SP	M	SP		
<b>Financial Stress</b>	46.14	17.52	20.00	-	51.63	18.27	35.75	16.03	1.47	.23

Table 6 shows the differences in financial stress based on the duration of marriage. The mean financial stress scores for couples married 1–10 years was 41.03 (SD = 16.25), 11–20 years was 50.38 (SD = 18.11), 21–30 years was 57.47 (SD = 13.98), and more than 31 years was 67.20 (SD = 12.07). The ANOVA test indicated that these differences were significant,  $F(3,126) = 9.27$ ,  $p = 0.00$ .

Table 6: Group Differences in Financial Stress Based on Duration of Marriage

Faktor	1-10 years		11-20 years		21-30 years		More than 31 years		F	Sig.
	M	SP	M	SP	M	SP	M	SP		
Finacial Stress	41.03	16.25	50.38	18.11	57.47	13.98	67.20	12.07	9.27	.00*

## DISCUSSION

The findings of this study indicate that the level of marital adjustment among married individuals in Malaysia is generally high, aligning with previous research such as Christopher et al. (2015). However, marital quality appears to be shaped by multiple contextual factors, particularly financial stress and stages in the family life cycle. Although adjustment levels are high, this factor alone does not necessarily translate into higher marital quality. The study further revealed that financial stress among respondents is at a moderate level, while overall marital quality remains high. Results from the Kruskal–Wallis test indicated no significant differences in adjustment based on gender, ethnicity, marital duration, or family life cycle stages. These findings suggest that demographic factors do not substantially influence marital adjustment.

In contrast, ANOVA results showed significant differences in financial stress across marital duration and family life cycle stages. This suggests that financial stress tends to increase as marriage lengthens and family responsibilities become more complex. This pattern is consistent with the findings of Sawai et al. (2018) and Kerkmann et al. (2000), who highlighted the critical role of financial management in sustaining marital satisfaction. Regarding marital quality, both marital duration and family life cycle stages were found to exert significant influence. Allendorf and Ghimire (2013) similarly reported that couples married for longer periods often experience higher levels of marital quality. Correlation analysis in this study further demonstrated that financial stress is negatively associated with marital quality, whereas transitions within the family life cycle show a modest but noticeable reduction in satisfaction.

Finally, regression analysis confirmed that financial stress and family life cycle stages serve as significant predictors of marital quality, whereas marital adjustment did not exhibit a significant direct effect within the model. These findings underscore the importance of addressing financial pressures and understanding family developmental transitions when examining marital well-being in Malaysia.

## CONCLUSIONS

This study offers important insights into how financial stress, marital duration, and family life cycle stages influence marital quality. The findings suggest that financial stress emerges as a significant challenge, particularly during the child-rearing phase, when increased responsibilities and expenses may place strain on the marital relationship. This pattern is consistent with the Family Life Cycle Theory, which posits that each developmental stage introduces unique demands that require couples to adapt both emotionally and practically.

From an applied perspective, the findings hold meaningful implications for marriage counselors and practitioners working in the field of family well-being. The results can inform the development of targeted intervention programs that address financial pressures and strengthen marital adjustment. For example, newly married couples may benefit from foundational financial management training, while couples with young children may require more structured planning support and enhanced emotional coping strategies. The study also offers

recommendations for policymakers. Family-supportive initiatives such as childcare subsidies, tax incentives, and the incorporation of financial literacy modules into pre-marital education could help reduce financial strain and reinforce marital stability. Such measures have the potential to support families across different stages of development by addressing systemic sources of stress. Despite its contributions, this study is not without limitations. The relatively small and homogenous sample restricts the generalizability of the findings. Future research should include larger and more diverse samples to capture broader variations in marital experiences. Additionally, cross-cultural comparative studies are recommended to determine whether the observed patterns apply across Malaysia's diverse ethnic and cultural groups or in international contexts.

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