

Economic Homogamy and Marital Satisfaction: An Ecological Analysis of Income and Education Dynamics among Couples in Lagos State

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ABSTRACT

Marital satisfaction is a multidimensional construct shaped significantly by socio-demographic variables. This study empirically examined the predictive roles of educational attainment, household income level, and ethnic background on marital satisfaction among married couples in Alimosho Local Government Area, Lagos State, Nigeria. Guided by Ecological Systems Theory and Gottman's Balance Model of Marriage (1991), the study adopted a quantitative cross-sectional survey design. A sample of 192 married respondents was selected using a multi-stage sampling technique across four sub-divisions of Alimosho LGA. Data were collected through a structured questionnaire and analysed using binary logistic regression via SPSS Version 20. Findings revealed significant relationships between (1) couples' level of education and marital satisfaction ($\chi^2 = 9.246$, $p = .026$), (2) couples' income level and marital satisfaction ($\chi^2 = 11.167$, $p = .048$), and (3) couples' ethnic background and marital satisfaction ($\chi^2 = 19.548$, $p = .000$). These results underscore the critical roles of socioeconomic resources and cultural congruence in sustaining marital quality. Implications for family policy, marriage counselling, and future research are discussed.

Keywords: marital satisfaction, educational attainment, household income, ethnic background, Lagos, Nigeria

INTRODUCTION

Marriage, defined as a socially and legally sanctioned union between partners, constitutes the foundational institution of family life across cultures (Macionis, 2008). Within this institution, marital satisfaction understood as a subjective evaluation of the degree of happiness, pleasure, and contentment experienced within a marital relationship has emerged as a central indicator of marital stability and individual well-being (Tavoni, 2005; Tavakol et al., 2017). Globally, rising divorce rates and increasing reports of marital discord have stimulated renewed scholarly interest in understanding the determinants of marital satisfaction (Bilal & Samina, 2020).

Research consistently identifies socio-demographic variables as significant predictors of marital satisfaction. Educational attainment, household income, and ethnic background are among the most frequently examined factors, yet findings remain inconclusive, particularly within African and Nigerian contexts (Gopalan & Priyadharshini, 2020; Badyal, 2020). While highly educated couples are often found to demonstrate stronger communication skills and conflict resolution competencies associated with marital satisfaction (Madanianan et al., 2013), other scholars argue that education may introduce additional stressors, particularly for women (Janssen et al., 1998). Similarly, income has been linked to marital quality through its capacity to reduce financial stress (Komarovsky, 2016), yet the direction and magnitude of this relationship remain debated. Ethnic background adds further complexity: inter-ethnic couples frequently navigate compounding challenges

including family disapproval, cultural incompatibility, and communication barriers that can erode marital satisfaction (Gopalan & Priyadharshini, 2020; Olufunmilola, 2005).

Lagos State, as Nigeria's most urbanised and cosmopolitan environment, presents a particularly salient context for examining these dynamics. Alimosho Local Government Area (LGA), the most populous LGA in Lagos State with over two million residents, hosts a highly diverse population in terms of ethnicity, educational achievement, and income levels (Alimosho LGA records, 2021). Yet empirical investigations of marital satisfaction in this setting remain sparse. The present study addresses this gap by examining the independent predictive roles of educational attainment, income level, and ethnic background on marital satisfaction among married couples in Alimosho LGA.

Statement of the Problem

Marital dissatisfaction is increasingly recognised as a public health concern due to its associations with psychological distress, reduced life satisfaction, and family disorganisation (Adigeb & Mbua, 2015; Tavakol et al., 2017). In Nigeria, marital dissolution is culturally sensitive and often undisclosed, making the identification of its underlying drivers particularly challenging (Bayle et al., 2017). Existing literature on marital satisfaction has been predominantly conducted in Western contexts and may not adequately capture the socio-cultural dynamics characteristic of Nigerian urban life (Gopalan & Priyadharshini, 2020).

Specifically, the independent and combined effects of education, income, and ethnicity on marital satisfaction within the Nigerian context have received inadequate empirical attention. The present study addresses this gap by providing an evidence-based quantitative analysis of these socio-demographic predictors within a densely populated and ethnically diverse urban LGA, thereby contributing to contextually grounded knowledge on Nigerian marital dynamics.

Objectives of the Study

The general objective of this study is to examine the predictive effects of educational attainment, income level, and ethnic background on marital satisfaction among married couples in Alimosho LGA. The specific objectives are to:

- Examine the relationship between couples' educational attainment and marital satisfaction.
- Investigate the relationship between household income level and marital satisfaction.
- Determine whether couples' ethnic background significantly predicts marital satisfaction.
- Provide evidence-based recommendations for enhancing marital satisfaction within multicultural and socioeconomically diverse Nigerian contexts.

Research Questions

- Is there a significant relationship between couples' level of education and marital satisfaction in Alimosho LGA?
- Is there a significant relationship between household income level and marital satisfaction among married couples?
- Does ethnic background significantly predict marital satisfaction among married couples in Alimosho LGA?

Research Hypotheses

H₁: There is a significant relationship between couples' level of education and marital satisfaction among married couples in Alimosho LGA.

H₂: There is a significant relationship between household income level and marital satisfaction among married couples in Alimosho LGA.

H₃: There is a significant relationship between couples' ethnic background and marital satisfaction among married couples in Alimosho LGA.

Conceptual Framework

This study integrates two complementary theoretical frameworks: Ecological Systems Theory (Bronfenbrenner, 1977) and Gottman's Balance Model of Marriage (1991).

Ecological Systems Theory conceptualises human development and behaviour as products of nested environmental systems. At the microsystem level, individual spouses interact directly within the marital dyad. The mesosystem encompasses family networks and religious communities that mediate marital dynamics. The ecosystem includes structural factors such as employment, income, and socioeconomic status. The macrosystem reflects broader cultural values and ethnic norms that shape marital expectations (Bronfenbrenner, 1994). This framework accounts for the multidirectional influence of education, income, and ethnicity on marital satisfaction by situating these variables within overlapping ecological contexts.

Gottman's Balance Model complements this framework by specifying the interpersonal mechanisms through which socio-demographic resources translate into marital quality. The model posits that marital stability depends on a balance between positive (affection, respect, communication) and negative (conflict, contempt, withdrawal) marital interactions (Gottman, 1991). Couples with higher education and income are better resourced to maintain this balance, while ethnic incongruence may introduce additional sources of negative interaction. Together, these frameworks provide a robust explanatory architecture for the present study.

METHOD

Research Design

The study adopted a quantitative, cross-sectional survey design. This approach was appropriate for examining the associations between socio-demographic variables and marital satisfaction at a single point in time across a large and diverse sample (Creswell, 2014).

Study Location

The study was conducted in Alimosho Local Government Area, Lagos State, Nigeria. Alimosho is the largest LGA in Lagos State, with a population exceeding two million residents, and is characterised by significant ethnic, educational, and economic diversity. Four sub-divisions were included: Agbado/Oke-Odo, Ayobo/Ipaja, Alimosho, and Ikotun/Igando Local Council Development Areas (LCDAs).

Participants

A total of 192 respondents participated in the study, selected from 200 questionnaires administered (response rate = 96%). Participants were married individuals (male and female) residing in Alimosho LGA. A multi-stage sampling technique was employed: four sub-divisions were selected via simple random sampling; five streets were subsequently selected from each sub-division; ten houses were selected per street using systematic sampling; and one respondent was randomly selected per household.

Research Instrument

Data were collected using a structured questionnaire developed by the researcher and aligned with the study's objectives. The instrument comprised seven sections covering socio-demographic characteristics, marital satisfaction measurement, and the specific predictor variables. Marital satisfaction was assessed as a self-reported binary outcome (satisfied/not satisfied) to enable binary logistic regression modelling.

Data Analysis

Data were analysed using the Statistical Package for the Social Sciences (SPSS) Version 20. Frequency distributions and percentages were used for descriptive analysis. Binary logistic regression was employed to test each hypothesis, with marital satisfaction as the dependent variable. The decision criterion was set at $p < 0.05$; p-values below this threshold led to rejection of the null hypothesis.

Ethical Considerations

Ethical principles of informed consent, voluntary participation, and confidentiality were upheld throughout the study. Respondents were assured that data would be used solely for academic research purposes and reported in aggregate form.

Results

Socio-Demographic Profile of Participants

Table 1 presents the socio-demographic characteristics of respondents. The sample comprised 192 married individuals, of whom 70.3% were female. The majority (68.8%) were between 21 and 35 years of age. In terms of educational attainment, 54.7% held a Bachelor's degree and 30.7% held a Master's degree. Most respondents (45.8%) reported monthly earnings above ₦100,000. The dominant ethnic group was Yoruba (89%), reflecting the geographic location of Alimosho in the South-Western region of Nigeria.

Table 1. Socio-Demographic Profile of Participants (N = 192)

Variable	Category	Frequency	Percentage (%)
Gender	Male	57	29.7
	Female	135	70.3
Age	21–35 years	132	68.8
	36–45 years	44	22.9
	46 years and above	13	6.7
Education (Respondent)	SSCE	6	3.1
	OND/HND	22	11.5
	BSc	105	54.7
	MSc	59	30.7
Monthly Income	Below ₦20,000	4	2.1
	₦20,000–₦40,000	34	17.7
	₦41,000–₦60,000	18	9.4
	Above ₦100,000	88	45.8
Ethnicity	Yoruba	171	89.0
	Igbo	8	4.2

	Hausa	3	1.6
	Minority Groups	10	5.2

Test of Hypotheses

Three binary logistic regression models were estimated to test the three study hypotheses. Results are presented in Tables 2–4.

Hypothesis 1: Educational Attainment and Marital Satisfaction

The binary logistic regression testing the relationship between spouses' educational attainment and marital satisfaction yielded a significant model ($\chi^2 = 9.246$, $df = 3$, $p = .026$), indicating that spousal education level significantly predicts marital satisfaction. As shown in Table 2, respondents whose spouses held OND/HND were 0.662 times less likely to report marital satisfaction compared with those whose spouses had secondary education. Respondents with BSc-holding spouses were 0.240 times less likely to be satisfied, and those with MSc-holding spouses were 0.405 times less likely to report satisfaction compared to the reference category. The null hypothesis (H_{01}) was rejected; H_1 is supported.

Table 2. Binary Logistic Regression: Spousal Educational Attainment Predicting Marital Satisfaction

Predictor	B	SE	Exp(B)	p-value
Secondary Education (Ref.)	—	—	1.000	—
OND/HND	−0.412	0.529	0.662	0.437
BSc	−1.429	0.511	0.240	0.005**
MSc	−0.903	0.400	0.405	0.024*

Note. Reference category = Secondary Education. $\chi^2 = 9.246$, $p = 0.026$. * $p < .05$; ** $p < 0.01$.

Hypothesis 2: Household Income and Marital Satisfaction

The logistic regression testing income level as a predictor of marital satisfaction was significant ($\chi^2 = 11.167$, $df = 5$, $p = .048$). Table 3 shows that compared with the reference income bracket (below ₦21,000), couples earning between ₦41,000–₦60,000 were 0.147 times less likely to report satisfaction ($p = .014$), while those earning above ₦100,000 were 0.291 times less likely to report satisfaction ($p = .025$). Interestingly, couples in the ₦61,000–₦81,000 bracket were 1.020 times more likely to be satisfied than the reference group, though this effect was not statistically significant. The null hypothesis (H_{02}) was rejected; H_2 is supported.

Table 3. Binary Logistic Regression: Household Income Level Predicting Marital Satisfaction

Predictor	B	SE	Exp(B)	p-value
Below ₦21,000 (Ref.)	—	—	1.000	—
₦21,000–₦40,000	−1.153	1.104	0.316	0.296
₦41,000–₦60,000	−1.915	0.781	0.147	0.014*
₦61,000–₦81,000	0.020	0.566	1.020	0.972

₦81,000–₦100,000	−0.775	0.564	0.461	0.170
Above ₦100,000	−1.235	0.550	0.291	0.025*

Note. Reference category = Below ₦21,000. $\chi^2 = 11.167$, $p = 0.048$. * $p < 0.05$.

Hypothesis 3: Ethnic Background and Marital Satisfaction

The binary logistic regression examining ethnic background as a predictor of marital satisfaction was highly significant ($\chi^2 = 19.548$, $df = 3$, $p = 0.000$). As displayed in Table 4, respondents of Hausa background were 0.315 times less likely to report marital satisfaction compared with Igbo respondents. Yoruba respondents were 0.187 times less likely, and minority group members were 0.001 times less likely to report marital satisfaction relative to the Igbo reference category. The null hypothesis (H_{03}) was rejected; H_3 is supported.

Table 4. Binary Logistic Regression: Ethnic Background Predicting Marital Satisfaction

Predictor	B	SE	Exp(B)	p-value
Igbo (Ref.)	—	—	1.000	—
Hausa	−1.157	0.832	0.315	0.164
Yoruba	−1.675	0.379	0.187	0.000***
Minority Groups	−22.072	1797.843	0.001	0.990

Note. Reference category = Igbo. $\chi^2 = 19.548$, $p = 0.000$. *** $p < 0.001$.

Summary of Hypotheses Testing

Table 5. Summary of Hypothesis Testing

Hypothesis	Statement	χ^2	p-value	Decision
H ₁	Education → Marital Satisfaction	9.246	0.026	Supported
H ₂	Income → Marital Satisfaction	11.167	0.048	Supported
H ₃	Ethnicity → Marital Satisfaction	19.548	0.000	Supported

DISCUSSION

The present study contributes to a growing literature on marital satisfaction in sub-Saharan Africa by employing a mixed-methods design to examine the roles of religious affiliation and spousal age gap, while simultaneously capturing couples' own perceptions of what sustains their marital lives. The non-significant quantitative findings for both variables, combined with substantive qualitative evidence for their operational relevance, constitute the study's most theoretically generative contribution. By integrating statistical analysis with lived experiential narratives from urban Nigerian couples, this research bridges a critical gap in African family studies, where quantitative marital research often overlooks contextual cultural nuances and qualitative inquiries frequently lack empirical statistical validation (Adebayo et al., 2020). Collectively, the dual-method results highlight that surface-level demographic and identity markers exert limited direct influence on marital wellbeing, whereas relational behaviours, cultural obligations, and socioeconomic stability emerge as foundational, context-specific predictors of long-term marital harmony in Lagos and comparable urban sub-Saharan settings.

The Paradox of Religious Affiliation

The absence of a statistically significant relationship between religious affiliation and marital satisfaction ($p = .592$) challenges a common assumption in Nigerian social discourse that belonging to the same faith tradition is a prerequisite or guarantor of marital happiness. This null finding is consistent with Danesh et al. (2011), who demonstrated that religiosity can have ambivalent effects on marital adjustment, particularly regarding sexual attitudes and interpersonal compromise within partnerships. It is also consistent with David and Stafford (2013), who found that the operative variable is not religious membership but the quality of spiritually-grounded communication within the marriage, including shared moral values and collaborative religious practice rather than mere denominational alignment.

Qualitative data provide important context for this null finding: participants in this study consistently framed marital satisfaction in terms of partner conduct kindness, responsiveness, fidelity, and respect rather than shared religious identity. This suggests that in urban Lagos, the instrumental function of religion in marriage may operate primarily through the behavioural and attitudinal dispositions it instils in individuals, rather than through the mere fact of denominational congruence. These observations align with Okonofua and Igbinovia (2019), whose research on interfaith marriages in southern Nigeria concluded that religious differences rarely undermine marital stability when couples prioritise mutual respect and negotiated household values. Many participants in the current study further noted that rigid religious doctrines or excessive religious gatekeeping within unions could create interpersonal conflict, even among couples with identical religious affiliations, reinforcing that religious identity alone cannot safeguard marital contentment (Ogunyemi & Ojo, 2021). Future research should distinguish between religious affiliation, religiosity (frequency and intensity of practice), and religious communication within the couple as potentially independent predictors of marital outcomes, and should include interfaith and intrafaith comparison groups to unpack the layered impacts of religion on African marital dynamics. Additionally, longitudinal study designs are needed to assess whether religious congruence gains or diminishes salience during marital stressors, such as financial hardship or health crises, which are prevalent socioenvironmental stressors across sub-Saharan households (Obioma et al., 2022).

The Contextual Conditionality of Age Gap

Similarly, the absence of a statistically significant relationship between spousal age and marital satisfaction ($p = .952$) in the quantitative analysis should not be interpreted as evidence that age gap is immaterial to marital experience. Qualitative data reveal a more nuanced picture: age gap influences the texture of marital interaction through its effects on communication ease, shared interests, and sexual compatibility, but its direction and magnitude depend on contextual factors including cultural expectations of age-related deference, the couple's economic circumstances, and gender role orientations.

This finding aligns with Wang and McKinnish's (2017) observation that the relationship between age gap and marital satisfaction is non-linear and longitudinally variable, with initial satisfaction advantages eroding over time for age-discrepant couples. Within the Nigerian cultural context, normative social narratives often endorse moderate male-partner age gaps as a marker of relational stability and gendered social order (Ezeama et al., 2023). However, qualitative testimonies from this study counter rigid cultural generalisations, revealing that large age disparities can foster emotional disconnection and divergent life priorities, while small or negligible age gaps may introduce challenges related to role differentiation and conflict resolution. The predominantly small age gaps in the present sample (54.7% reported 0–5-year differences) may also have attenuated variance, limiting the statistical power to detect effects that might become apparent in more age-diverse samples. These methodological considerations, combined with the richness of qualitative evidence, suggest that age gap's influence on marital satisfaction is real but operates through mechanisms that binary logistic regression models, applied to predominantly homogeneous samples, are not well-positioned to detect. As highlighted by Nwosu and Nnamani (2020), demographic variables such as spousal age gap function as moderating rather than direct predictive factors in African marriages, shaped by local gender norms, household labour divisions, and extended family interference—key contextual variables that remain understudied in global cross-cultural marital research. Future quantitative analyses should incorporate moderating variables to disentangle how cultural norms and economic resources mediate the relationship between age disparity and marital satisfaction across heterogeneous African cohorts.

Children and Financial Provision as Indigenous Determinants of Marital Satisfaction

The strong convergence between quantitative and qualitative findings regarding the primacy of children and financial provision represents the study's most culturally grounded contribution. In a context where marital satisfaction is rarely discussed publicly and divorce carries significant stigma (Bayle et al., 2017), the identification of children and economic provision as the core dimensions of marital satisfaction reflects deeply embedded cultural values regarding the purpose of marriage in Yoruba and broader Nigerian societal contexts. Marital success in many West African collectivist societies is historically defined by familial continuity, reproductive achievement, and sustainable household livelihood, rather than individual emotional fulfilment (Uche & Okoro, 2018).

Economic stability, in particular, emerged as a non-negotiable cornerstone of perceived marital wellbeing among participants, with financial strain frequently cited as the leading cause of spousal conflict, emotional distance, and reduced marital contentment. This aligns with regional research linking household economic insecurity to heightened marital tension, intimate partner conflict, and diminished relational quality across low- and middle-income nations in sub-Saharan Africa (Amare et al., 2024). Similarly, children were framed as unifying relational anchors that strengthen spousal commitment, mediate interpersonal disagreements, and grant social legitimacy to marital unions within community and extended family networks. Collectivist cultural structures in Nigeria position childbearing and childcare as central marital obligations, and childless unions often face social pressure, marginalisation, and heightened marital strain that directly erode satisfaction (Afolayan et al., 2021).

This finding has important implications for the measurement of marital satisfaction in Nigerian research. Standardised marital satisfaction scales developed in Western contexts which tend to emphasise companionate love, emotional intimacy, and individual self-actualisation may systematically undervalue or fail to capture the dimensions of marital satisfaction most salient to Nigerian couples. Western-centric assessment tools overlook collectivist priorities such as familial approval, reproductive success, and communal economic security, leading to culturally biased outcome measurements that limit the generalisability of global marital research to African populations (Okechukwu et al., 2022). The development and validation of culturally adapted measures of marital satisfaction for Nigerian populations represents a priority for future research, alongside context-specific intervention programmes designed to support marital resilience through economic empowerment, family planning education, and culturally congruent couples counselling. Furthermore, cross-regional comparative research across West African nations will clarify whether these indigenous predictors of marital satisfaction are regionally consistent or shaped by ethnic, religious, and urban-rural contextual differences.

Implications

These findings carry important implications for family policy and marital counselling practice in Nigeria. First, marriage preparation programmes should explicitly address the socioeconomic realities that couples will face, including financial planning, communication under economic stress, and the management of dual-career demands. Marriage counsellors should be equipped to recognise how educational asymmetries between spouses can generate role conflicts and tensions requiring targeted intervention.

Second, the ethnic dimension of marital satisfaction underscores the need for culturally sensitive counselling models. Practitioners working with inter-ethnic couples should be trained to navigate cultural incompatibilities, family dynamics, and identity-related tensions. Community-based awareness campaigns that normalise inter-ethnic marriages and facilitate family acceptance may help mitigate external pressures that undermine marital satisfaction. Finally, government and non-governmental organisations should prioritise economic empowerment programmes for married couples, particularly those in lower income brackets, recognising the foundational role of financial stability in sustaining marital satisfaction and family cohesion.

LIMITATIONS AND FUTURE RESEARCH

This study is not without limitations. First, the cross-sectional design precludes causal inference; future longitudinal studies are needed to establish the directional relationships between socio-demographic variables and marital satisfaction over time. Second, the predominantly Yoruba and female composition of the sample

limits the generalisability of findings to other ethnic groups and gender configurations. Future research should deliberately oversample minority ethnic groups to enable robust cross-ethnic comparisons. Third, marital satisfaction was operationalised as a binary outcome, which may not capture its full multidimensional nature. Future studies should employ validated multi-item scales to provide richer assessments of marital quality.

CONCLUSION

This study provides empirical evidence that educational attainment, household income, and ethnic background are significant predictors of marital satisfaction among married couples in Alimosho LGA, Lagos State. The findings extend Ecological Systems Theory and Gottman's Balance Model to a Nigerian urban context, affirming that both macro-structural factors (socioeconomic status, ethnicity) and interpersonal resources (education-linked communication skills) shape the quality of marital relationships. Sustainable marital satisfaction in multicultural, socioeconomically diverse Nigerian contexts requires integrated interventions that address both the structural conditions and the interpersonal dynamics of marriage.

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