

CORRELATES OF PERSONALITY TRAITS AND FINANCIAL STRESS IN MARITAL DISILLUSIONMENT AMONG MARRIED PERSONS IN ONITSHA METROPOLIS, ANAMBRA STATE

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Abstract

This study investigated the relationship between personality traits, financial stress, and marital disillusionment among married persons in Anambra State. A total of 138 participants (62 males and 76 females), aged between 18 and 80 years ($M = 28.3$, $SD = 4.84$), were selected using cluster, purposive, and incidental sampling methods. The study adopted a correlational research design and utilized three standardized instruments: The Big Five Inventory (BFI), the Financial Stress Scale, and the Marital Disillusionment Questionnaire (MDQ). Data were analyzed using the Pearson Product Moment Correlation Coefficient. Findings revealed a significant negative correlation between personality traits and marital disillusionment ($r = -0.421$, $p < 0.05$), indicating that individuals exhibiting higher levels of positive traits—such as agreeableness, conscientiousness, and openness—were less likely to experience dissatisfaction or emotional withdrawal in their marriages. Conversely, financial

stress demonstrated a significant positive relationship with marital disillusionment ($r = 0.376$, $p < 0.05$), suggesting that increased financial strain heightens marital tension, emotional disconnection, and dissatisfaction. These results highlight the joint influence of individual and contextual factors on marital stability. The study recommends that marriage counselling and relationship enrichment programs integrate both psychological interventions that foster personality growth and economic empowerment initiatives that alleviate financial strain among couples.

Keywords: Personality Traits, Financial Stress, Marital Disillusionment, Married Persons, Anambra State

Introduction

While marriage is often idealized as a source of love, companionship, and mutual growth, for many couples, it becomes a site of emotional strain and unmet expectations that gradually erode intimacy and satisfaction (Giddens, 2017). This deterioration, commonly termed marital disillusionment, is characterized by emotional detachment, decreased affection, and growing indifference toward one's partner. Whereas marriage offers a sense of stability and support, modern societal pressures, evolving gender roles, and shifting expectations have dramatically restructured the dynamics of such a union and how one navigates marital harmony. Contemporary research has identified the changing ideals in marriage, changes in responsibilities between genders, and economic uncertainty as contributing significantly to growing relational challenges that threaten the well-being of individuals and family structures.

Marital disillusionment holds multidimensional consequences, often extending beyond the couple to affect children and the larger family system. Sinha (2022) echoed the alarming connection between marital distress and domestic violence, citing 71% of cases that involved physical assaults, of which 10% were severe forms of violence leading to serious injury. Children growing up in disillusioned marriages tend to suffer from emotional instability and poor academic performance, further underlining the social cost of degraded unions. Amato and Keith(2021) also reported that children from disillusioned marriages are emotionally unstable and lag in their academic performance. Data from Nigeria equally indicate an alarming increase in marital instability. Reports from the Onitsha Ecclesiastical Marriage Tribunal reveal that the number of cases of marriage dissolution rose from 89 in 2015 to 172 in 2023 (EMTO, 2023). Such statistics further reflect the dire need to identify and address the factors that weaken marital bonding.

The main factors that predispose one to marital disillusionment include personality traits and financial stress, which are two intertwined elements significant in modifying relationship dynamics. Personality traits, as conceptualized within the Five-Factor Model (FFM), include extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience (Pappas, 2017). Each of these dimensions influences how a person communicates, copes with stress, and shows love in their intimate relationship. It is clear from research that individuals high in neuroticism are more sensitive to interpersonal conflicts, hence setting them at higher risks for emotional dissatisfaction and disillusionment (McCrae & Costa, 2016). More so, agreeable and conscientious partners show greater empathy, patience, and commitment, which are important qualities for relationship stability and protection against relational breakdown (Malouff et al., 2020; Sullivan et al., 2020).

Financial stress, another critical factor, exerts a powerful influence on marital satisfaction.

Economic challenges such as unemployment, insufficient income, and rising living costs often heighten emotional tension, resulting in increased conflict and emotional withdrawal (Adebayo, 2015). Bray (2017) described financial stress as the struggle to meet essential financial obligations due to inadequate resources—a condition that frequently results in frustration, depression, and reduced relationship satisfaction. Financial strain in such situations often exacerbates the effects of maladaptive personality traits. For example, partners high in neuroticism are more likely to witness intensified stress responses under economic hardship, amplifying conflict and emotional distance (Animasahun&Fawole, 2019. Nwobi,et.al, 2025). Financial instability also undermines loyalty and commitment within marriages, creating a self-reinforcing cycle of dissatisfaction that can easily evolve into full disillusionment.

Although there is evidence linking personality traits and financial stress to marital outcomes, little empirical research has documented how these personality traits and financial stress jointly affect marital disillusionment within the African context, like in Nigeria. Most prior studies explore individual-level perspectives while failing to focus on the dyadic interactions that define marital relationships. The absence of such a study calls for an investigation into how personality factors and financial stress may interactively influence emotional well-being and relational satisfaction among couples.

Therefore, this study seeks to investigate the influences of personality traits and financial stress on marital disillusionment among married persons in Anambra State, Nigeria. Intrinsic psychological dimensions and extrinsic economic pressures will be assessed in this research work with a view to further adding to the burgeoning literature on marital stability that could

provide meaningful guidance for counsellors, policymakers, and social workers in the quest for a more resilient and fulfilling relationship.

Marriage is often viewed as a fulfilling bond that fosters companionship, stability, and mutual support; however, for many couples, it becomes a source of emotional strain and disappointment. Over time, the idealized perception of marriage fades, giving way to frustration, unmet expectations, and emotional detachment—conditions collectively referred to as marital disillusionment. This psychological state weakens affection between partners, reduces communication, and erodes the foundation of marital satisfaction (Giddens, 2017).

In recent years, marital disillusionment has become an increasingly significant social concern, especially in developing societies like Nigeria where marital stability is traditionally valued. Reports from the Onitsha Ecclesiastical Marriage Tribunal show that the number of marriage dissolution cases rose from 89 in 2015 to 172 in 2023 (EMTO, 2023), signaling a troubling rise in relational breakdowns. Such disillusionment not only affects couples but also impacts the emotional and social development of children, often leading to psychological distress and poor academic performance (Amato & Keith, 2021, Onyemaechi, et.al,2022, 2025).

Several studies have linked marital instability to external factors such as financial hardship, unemployment, and societal pressures. Yet, intrinsic factors such as personality traits—which determine how individuals think, feel, and behave in relationships—and financial stress—which strains emotional and interpersonal bonds—remain underexplored, particularly within Nigerian cultural settings. The Five-Factor Model (Pappas, 2017) identifies traits like neuroticism, agreeableness, and conscientiousness as major determinants of how individuals

manage conflict and sustain emotional intimacy. For instance, partners high in neuroticism often experience heightened emotional volatility, increasing the likelihood of disillusionment (McCrae & Costa, 2016). Similarly, financial stress arising from low income or economic instability has been shown to aggravate tension, hostility, and emotional withdrawal between spouses (Adebayo, 2015; Bray, 2017).

Although these factors have been examined individually, the combined impact of personality traits and financial stress on marital disillusionment has not received sufficient empirical attention, particularly in Anambra State. Understanding how these internal and external pressures interact is crucial for developing effective counselling and intervention strategies aimed at promoting marital resilience and reducing emotional breakdown among couples.

To fill this gap, the present study investigates the correlation between personality traits, financial stress, and marital disillusionment among married persons in Anambra State, focusing on how these factors jointly influence marital stability and satisfaction.

Purpose of the Study

The general aim of the study is to investigate the correlation between personality traits, financial stress, and marital disillusionment among married persons in Anambra State.

The specific objectives of the study include:

1. To determine the correlation between personality traits and marital disillusionment among married persons in Anambra State.
2. To determine the correlation between financial stress and marital disillusionment among married persons in Anambra State.

Research Questions

The present study seeks to answer the following question s:

1. Will personality traits significantly correlate with marital disillusionment among married persons in Anambra State?
2. Will financial stress significantly correlate with marital disillusionment among married persons in Anambra State?

Theoretical Framework

Five-Factor Model of Personality (McCrae & Costa, 1999)

The Five-Factor Model of Personality, developed by McCrae and Costa (1999), offers an overarching framework for understanding individual differences in behavior, thought, and emotion. The model identified five broad personality dimensions (extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience) that collectively account for how individuals vary in their perceptions of, relationships with, and reactions to their environments. These traits influence not only personal adjustment but also interpersonal dynamics, making the FFM of particular theoretical value in studies on marital relationships.

In the realm of marital interactions, the FFM describes the ways in which specific traits predispose individuals to certain emotional responses and relational behaviors. Neuroticism exemplifies emotional instability, vulnerability to stress, and proneness to anxiety and mood swings, all of which contribute to conflict and dissatisfaction within a marriage. High neuroticism is characterized by perceiving minor disagreements as threats, acting

impulsively, and constant relational dissatisfaction (McCrae & Costa, 2016). In contrast, the agreeable individual exhibits empathy, trust, and cooperativeness, which enhance both communication and conflict resolution, building a harmonious marriage (Malouff et al., 2020). Similarly, conscientious individuals are often reliable, patient, and dedicated to relationship goals in the long run, providing a protective influence against marital disillusionment (Bachrach et al., 2017).

The FFM further suggests that personality traits interact with environmental and situational factors, such as financial stress, to influence behavior and emotional well-being. Following Bray (2017), financial stress is defined as the state of psychological strain resulting from insufficient financial resources to satisfy one's self or family needs. This condition heightens negative emotions, exacerbates interpersonal conflict, and intensifies feelings of frustration within marriage. Individuals with maladaptive personality profiles—for instance, those high in neuroticism or low in agreeableness—are particularly susceptible to the adverse influence of financial stress, inasmuch as they may not possess the emotional stability or cooperative attitude needed to navigate financial hardship constructively (Animasahun&Fawole, 2019).

In the framework of this study, the Five-Factor Model serves as a conceptual lens for analyzing how intrinsic personality attributes and extrinsic financial pressures combine to influence marital disillusionment—a state characterized by emotional detachment, dissatisfaction, and diminished relationship commitment (Giddens, 2017). By applying the FFM, this research will seek to explain how personality traits and financial stress interlink to affect marital outcomes in couples in Anambra State. The theory basically presents a psychological explanation for why some people handle challenges presented to their marital

state with ease, while others experience disillusion and relational decline under the same circumstances.

Hypotheses

Based on the broad objective of the study and the comprehensive review of the literature, the hypotheses generated and tested for the purpose of this study are stated as follows:

1. Personality traits will significantly correlate with marital disillusionment among married persons in Anambra State.
2. Financial stress will significantly correlate with marital disillusionment among married persons in Anambra State.

Method

Participants

A total number of 138 participants were sampled in the study. The researcher employed cluster, purposive and incidental sampling method in recruiting these participants; this was because of the demographic characteristics of the participants that were in groups. Cluster sampling is a probability sampling method where the population is divided into distinct groups, known as clusters, which are often based on geographical regions, institutions, or other natural groupings (Goodwin, 2013). Incidental sampling was also employed for participants that were randomly met by the researcher. There were 62 males (41.4%) and 76 females (58.6%). Participants ranged in age from 18 to 80 years ($M = 28.3$, $SD = 4.84$). One hundred and twenty eight (128) participants identified as Christians (84.5%), three (3) as

Muslims (2.2%) and seven (7) identified as either traditionalists/pagan/others (13.3%).

Majority of the participants ($n= 86$) had a secondary school WAEC degree (73.6%), twenty nine (29) had a university first degree (13.4%), seventeen (17) had a masters degree (M.sc) (10.3%) and six (6) had their Ph.D (2.7%).

Instruments

The instruments used for the study are the Big Five Inventory (BFI), Financial Stress Scale, and Marital disillusionment Questionnaire (MDQ).

Big Five Inventory (BFI)

This instrument was developed by John and Srivastava (1999) to measure the big five traits of personality. Umeh (2014), Nwonyi et al. (2018) and Akomolafe (2021), provided the psychometric properties for Nigerian samples. The norms reported for the Nigerian sample in all the dimensions are: Extraversion M ($n=60$) 28.45, F ($n=60$) 27.10; Agreeableness M (29.75), F (28.73); Conscientiousness M (29.10), F (29.60); Neuroticism M (23.43) F (24.48); Openness M (38.07), F (35.18). The instrument with 44 item has five rating point of strongly disagree =1, disagree a little =2, undecided=3, agree a little= 4 and agree strongly. Scoring:BFI scale scoring (“R” denotes reverse-scored items): Extraversion: 1, 6R, 11, 16, 21R, 26, 31R, 36 Agreeableness: 2R, 7, 12R, 17, 22, 27R, 32, 37R, 42 Conscientiousness: 3, 8R, 13, 18R, 23R, 28, 33, 38, 43R Neuroticism: 4, 9R, 14, 19, 24R, 29, 34R, 39 Openness: 5, 10, 15, 20, 25, 30, 35R, 40, 41R, 44. Some items are scored direct while some are scored in a reversed form. The instrument has a convergent validity of 0.70 and Cronbach Alpha of 0.87 respectively (Umeh, 2014).

Financial Stress Scale

The Financial Stress Scale was developed by Heo et al., (2020). The scale contained 24 items designed to measure psychophysiological response to the perception of imbalance, uncertainty, and risk in the realm of financial resource management and decision making. The scale responses measure on a 5-point Likert scale that ranged from 1=Strongly Disagree to 5=Strongly Agree. The Cronbach's Alpha values for affective reaction, relational behaviour, and physiological responses were 0.95, 0.91, and 0.94, respectively. Ani et al., (2024) validated the instrument in Nigeria with Cronbach's alpha of 0.92, which showed high internal consistency.

Marital disillusionment Questionnaire (MDQ)

The Marital disillusionment Questionnaire was developed by Neihuis and Bartell (2006). The scale contains 16-items which are scored on a 5-point Likert response pattern ranging from (1) extremely disagree (2) disagree (3) don't know (4) agree (5) extremely agree. Items contained in the scale include statements such as: I feel/felt tricked, cheated, or deceived by love; my spouse seems/seemed to be an entirely different person from the one i married. The developer reported Cronbach's alpha reliability of 0.92 and a Spearman-Brown Split-half reliability coefficient of 0.92 for the Marital Stress Inventory. Özad et al., (2020) validated the instrument in Nigeria with Cronbach's alpha of 0.92, which showed high internal consistency.

Procedure

The researcher, accompanied by five research assistants, travelled to Onitsha metropolis in Anambra State, the designated area for the study, to administer the questionnaires to participants. An introduction letter from the Department of Psychology, endorsed by the head of the department, accompanied the researchers. Informed consent was obtained from each participant. To address any unfamiliarity with the questionnaires, the researchers provided a detailed explanation of the purpose, structure, and response format, ensuring participants understood and were willing to engage in the study. The questionnaires were administered at participants' homes, churches, workplaces, and business locations in Onitsha metropolis, Anambra State. The administration of the questionnaires took approximately 30 to 45 minutes. 150 questionnaires were administered and upon completion, the 138 correctly completed and retrieved questionnaires were collected and used for data analysis. Participation was entirely voluntary, and no financial compensation was provided for involvement in the study.

Certain aspects of ethics were employed by the researcher before and during the administration of instruments to avoid extraneous variables such as labels and bias. These included:

Informed consent: The researcher sought the consent of the 138 respondents before embarking on the research. This encouraged free choice of involvement and assured participants that they were not under any obligation to join the research.

Openness: The researcher informed the respondents about the nature of the research and the essence of the study they were participating in. This was done to enable the respondents to be open and sincere in their responses.

Confidentiality: The researcher assured the respondents that the results of the test and questionnaire would remain confidential. This helped to give the respondents a relaxed state of mind and avoid any concerns about labeling that they might have.

Research Design and Statistics

This study adopted a correlation design and Pearson Product Moment Correlation for analyses of the data collected using SPSS version 26.0.

Results

Table 1: Descriptive Statistics of personality trait, financial stress and marital disillusionment.

Variables	Descriptive Statistics								
	N	Minimu	Maximu	Mean	Std.	Skewness	Kurtosis	Std.	Error
		m	m						
		Statistic	Statistic						
Age	138	18	44	31.84	7.619	.171	.206	1.147	.410
Openness	138	11	28	17.99	3.595	.106	.206	.000	.410
Conscientiousness	138	9	22	15.17	3.230	-.186	.206	-.577	.410
Extraversion	138	13	22	15.35	3.027	-.061	.206	-.414	.410
Agreeableness	138	10	23	15.39	3.209	.119	.206	-.415	.410
Neuroticism	138	9	20	12.25	2.887	-.156	.206	-.140	.410

Personality traits	138	62	91	76.15	7.020	-.217	.206	-.641	.410
Affective Response	138	23	39	30.27	4.581	.236	.206	-.624	.410
Relational behaviour	138	25	36	30.01	3.348	.320	.206	-1.003	.410
Physiological Response	138	21	39	30.07	5.935	-.052	.206	-1.337	.410
Financial Stress	138	81	103	90.35	6.165	.386	.206	-.257	.410
Marital Disillusionment	138	29	72	49.27	14.447	-.074	.206	-1.395	.410
Valid N (listwise)	138								

Table 1 showed that age was positively skewed(0.171), which indicated that most of the participants were bunched towards the lower end of the age range. Its SD of 1.292 showed slight variation among participants in terms of age. Openness was also positively skewed, 0.106, indicating that participants tended to score on the higher side of openness; its SD of 3.595 indicated moderate variation. Conscientiousness, on the other hand, was negatively skewed, -0.186, which indicated that participants tend to score on the higher side of conscientiousness. The SD of 3.230 reflected moderate variation among participants. Likewise, extraversion was slightly negatively skewed, -0.061, indicating balanced scores with a tendency to the upside; its SD of 3.027 indicated moderate variation. Agreeableness was positively skewed, 0.119, which indicated a slight inclination for higher scores; its SD of 3.209 indicated moderate variability. Neuroticism was negatively skewed, -0.156, indicating lower levels of neuroticism; its SD of 2.887 indicated slight variation. Personality traits, being a composite variable, were negatively skewed, -0.217, reflecting a general tendency to higher scores; its SD of 7.020 indicated wide variation among participants in personality

traits. Affective response was positively skewed, 0.236, indicating higher scores in emotional reactions among participants; its SD of 4.581 indicated moderate variation. Relational behavior was positively skewed, 0.320, which indicates that participants scored higher on this domain. The kurtosis, -1.003, indicated a flat distribution, while the SD of 3.348 indicated moderate variability. Physiological response was almost symmetrical, -0.052, indicating balanced scores, while the kurtosis, -1.337, showed a flat distribution. The SD of 5.935 indicated notable variation. Financial stress was positively skewed, 0.386, reflecting that participants tended to experience higher levels of financial stress. Its SD of 6.165 indicated moderate variability. Lastly, marital disillusionment was almost symmetrical, -0.074, indicating balanced responses. Its kurtosis, -1.395, showed a flat distribution; the SD of 14.447 indicated high variability among participants.

Table 2: Summary showing pairwise inter-variable correlations.

Correlations

	Age	O	C	E	A	N	PT	AR	RB	PR	FS	MD
Age	1											
Openness	- .019	1										
Conscientiousness	- .063	.001	1									
Extraversion	- .109	.019	-.007	1								
Agreeableness	.054	.020	.084	.005	1							

Neuroticism	-	.011	-.023	.024	.011	1						
	.120											
Personality Traits	-	.533	.417	.441	.507	.388	1					
	.100											
Affective Response	.060	.008	.007	.000	.066	-.080	.007	1				
Relational behaviour	-	-.051	.047	-.041	-.114	-.034	-.091	-.069	1			
Physiological Response	-	-.024	.073	.037	.100	-.100	.040	-.041	-.187	1		
Financial Stress	.133	.043	.114	.000	.091	.046	.125	.019	-.075	.205	1	
Marital Disillusionment	.123	-	-	-	-	.189*	-	.181*	.331**	.048	.442**	1
		.217*	.199*	.161*	.195*		.228**					

Source: Questionnaire Primary Data; O = Openness, C = Conscientiousness, E =

Extraversion, A = Agreeableness, N = Neuroticism, PT = Personality Trait, AR =

Affective Response, RB = Relational behaviour, PR = Physiological Response, FS =

Financial Stress, MD = Marital Disillusionment.

*P < 0.05

**P < 0.01

The result from Table 2 revealed that Openness is significantly negatively correlated with marital disillusionment ($r = -0.217$, $p < 0.05$). This indicated that individuals who score higher on openness are less likely to experience marital disillusionment. Conscientiousness showed a significant negative correlation with marital disillusionment ($r = -0.199$, $p < 0.05$),

suggesting that individuals with higher conscientiousness levels experience less marital disillusionment.

Extraversion was also negatively correlated with marital disillusionment ($r = -0.161$, $p < 0.05$), meaning that more extroverted individuals are less likely to face marital disillusionment. Agreeableness had a significant negative correlation with marital disillusionment ($r = -0.195$, $p < 0.05$), indicating that individuals with higher agreeableness levels are less prone to marital disillusionment. Neuroticism is positively correlated with marital disillusionment ($r = 0.189$, $p < 0.05$), showing that individuals with higher neuroticism are more likely to experience marital disillusionment. Overall personality traits had a significant negative correlation with marital disillusionment ($r = -0.228$, $p < 0.01$). This suggests that higher scores on positive personality traits collectively predict lower marital disillusionment. Affective response positively correlated with marital disillusionment ($r = 0.181$, $p < 0.05$), indicating that individuals with heightened emotional responses are more likely to experience marital disillusionment. Relational behaviour had a significant positive correlation with marital disillusionment ($r = 0.331$, $p < 0.01$), suggesting that certain interpersonal dynamics may contribute to marital disillusionment. Physiological response showed a no statistical significant correlation with marital disillusionment ($r = 0.048$, $p > 0.05$). Financial stress had a strong positive correlation with marital disillusionment ($r = 0.442$, $p < 0.01$), indicating that individuals experiencing financial stress are significantly more likely to face marital disillusionment.

Discussion

The first hypothesis stated that personality traits would significantly relate to marital disillusionment among married persons in Anambra State. The expected outcome under this hypothesis was therefore verified through the study which found that personality traits and marital disillusionment were negatively and significantly correlated. From this correlation, it could be said that as the scores on positive personality traits such as agreeableness, conscientiousness, and openness to experience increase, the likelihood of marital dissatisfaction or disillusionment decreases. In other words, these traits act like buffers that contribute to relationship satisfaction, emotional stability, and the ability to resolve conflict in a healthy manner.

These findings are in line with existing literature that has highlighted the protective influence of adaptive personality characteristics on marital quality. McCrae and Costa (2018) reported that agreeableness and conscientiousness were strong predictors of low levels of marital discord, indicating that those possessing these traits tend to be more empathetic, cooperative, and emotionally stable in their marital relations. Likewise, Karney and Bradbury (2016), revealed that neuroticism was positively associated with marital dissatisfaction, although traits such as extraversion and openness enhanced emotional connection and adaptability, thereby lowering marital disillusionment. The results of this study further reinforce these conclusions by showing that positive personality traits contribute to resilience and satisfaction in marriage within the cultural context of Anambra State.

Several mutually reinforcing reasons can explain the negative relationship observed in this study. First, persons who are more emotionally stable (low neuroticism) are less prone to excessive worry, anger, or impulsive reactions that can cause disturbance in marital relationships. Second, agreeableness facilitates empathy, patience, and cooperation, which

enable couples to manage disagreement constructively rather than destructively. Third, conscientious people, being responsible and goal-directed, will be more likely to fulfill marital obligations, handle domestic chores responsibly, and plan for long-term stability, thereby minimizing potential sources of conflict.

Cultural aspects can also influence this association. Marriage in Anambra State is not only a personal but also a social institution; therefore, patience, respect, and emotional maturity are culturally valued and may benefit marital endurance. Spouses acting in accordance with these cultural values will be less disillusioned since they place family harmony and mutual cooperation above personal fulfillment. Thus, personality traits aligned with those cultural expectations, namely conscientiousness and agreeableness, may play an important role in maintaining marital satisfaction.

These findings are in line with the work of Soto (2019), who identified agreeableness and conscientiousness as key predictors of marital satisfaction and stability, with particular emphasis on their importance in encouraging positive interaction and respect between partners. Similarly, Luo and Klohnen (2016) have demonstrated that extraversion and openness boost relationship satisfaction through facilitating communication, shared experiences, and adaptiveness to change.

From a theoretical perspective, this outcome might be understood in the context of the Personality Compatibility Theory, which states that the personality of an individual influences his or her interpersonal behaviors, emotional responses, and even communication patterns in romantic relationships. Compatible qualities like emotional stability and empathy make the climate more conducive to mutual understanding and confidence, wherein the chances of marital disillusionment are reduced. Thus, this study underscores that personality

development and compatibility hold prime importance in marriages for maintaining harmony between spouses.

However, it is worth noting that much of the literature regarding personality and marital outcomes comes from Western contexts. The present study provides valuable insight by showing that similar relationships are found within the sociocultural context of Nigeria, where extended family dynamics, traditional gender roles, and societal expectations all have a very strong bearing on marriage. That suggests, of course, that while personality is universally a determining factor of marital satisfaction, its expression and influence may vary across cultural settings.

The second hypothesis was that financial stress would significantly relate to marital disillusionment among married persons in Anambra State. The hypothesis was confirmed, as financial stress positively related to marital disillusionment. That is, the higher the financial stress experienced by couples, the higher the degree of marital dissatisfaction, emotional disconnection, and disillusionment. In other words, couples with financial difficulties are likely to have strained communication, increased conflict, and reduced intimacy.

This result is consistent with previous studies that stress the negative impact of financial strain on marital stability. Conger and Elder (2018) suggested that financial strain was one of the most potent predictors of marital conflict and emotional withdrawal. They explain that the financial pressure often seen within families acts to increase negative interactions between the partners. Dew and Xiao (2017) noted that financial stress attenuates marital satisfaction via its influence on tension, blame, and psychological distress. These findings agree with the current study's observations in Anambra State and demonstrate the importance of financial well-being in maintaining marital harmony.

Several mechanisms explain this association. First, financial instability is often accompanied by chronic stress and anxiety, leading to emotional exhaustion that overflows into marital interactions. Couples facing financial difficulties may argue more frequently over expenditure or unmet expectations, which reduces emotional closeness. Second, economic hardship disrupts the balance in the marriage, especially when one partner earns considerably more than the other. This can result in feelings of resentment, dependency, or inadequacy, which will ultimately undermine trust and satisfaction in the marriage. Third, financial adversity restricts the couples' engagement in bonding activities such as leisure outings or family events, further deepening the emotional distance.

In fact, the Cognitive Appraisal Theory postulated by Lazarus and Folkman(1984), would suggest that stress does not result merely from objective conditions but results from how individuals perceive and appraise the conditions. Couples who consider financial difficulties as insurmountable threats to well-being are more likely to feel increasingly distressed and, subsequently, experience marital disillusionment. In contrast, the utilization of adaptive coping strategies such as problem-solving together or open communication about finances may reduce the psychological impact of financial stress. Regrettably, a majority of couples in economically strained environments lack these coping resources, which amplifies the negative impact of financial hardship on well-being.

Cultural expectations further heighten this association. In the Nigerian setting, financial stability is often equated with marital success and social status; hence, in the case of couples where such an expectation is not met, there is added reason for feelings of societal pressure and shame, which compound emotional strain and foster feelings of inadequacy or failure.

Arguably, this cultural stigma around financial hardship increases tension in marriage, leading to disillusionment.

This finding is consistent with the larger literature on the interplay between economic stress and marital relations. For instance, Conger et al. (2018) have highlighted that financial difficulties indirectly lower marital quality by eroding psychological well-being and communication. Similarly, Dew and Xiao (2017) noted that married couples facing continued financial struggles are more likely to engage in blaming, avoiding discussions of finances, and displaying less warmth and affection than others—a pattern also reflected among participants in this study.

Together, these findings emphasize the multidimensional nature of marital disillusionment, with both person-based and context-based factors playing critical roles in determining marital satisfaction. While positive personality traits buffer against disillusionment through enhancing emotional stability and communication, financial stress heightens dissatisfaction by undermining intimacy and creating tension. Hence, interventions aimed at strengthening marriages would need to integrate both psychological approaches, including personality development and emotional intelligence training, with socioeconomic ones, such as financial literacy and stress management.

Conclusion

This study aimed to investigate the relationship between personality traits, financial stress, and marital disillusionment among married persons in Anambra State. Results showed that personality traits were significantly negatively related to marital disillusionment, meaning that the higher the levels of positive personality traits, such as agreeableness,

conscientiousness, and openness to experience, the less dissatisfaction or disillusion with one's marriage. On the other hand, financial stress was positively and significantly related to marital disillusionment, indicating that the higher the financial strain, the more emotional distance, conflict, and dissatisfaction couples reported in their relationships. These findings put into perspective how individual and contextual variables have a double-edged influence on marital stability. Personality traits are protective psychological resources that foster empathy, communication, and commitment, hence enhancing marital satisfaction. Conversely, financial stress is a destabilizing force that emotionally strains and undermines the quality of a relationship. Jointly, these findings suggest the complex way in which psychological characteristics and socioeconomic pressures combine to influence marital outcomes within the sociocultural frame of Anambra State.

Recommendations

Based on the findings of this study, the following recommendations are proffered:

1. Marriage counsellors and psychologists should incorporate personality assessments into premarital and marital counselling programs to help couples understand their individual traits and how these influence communication, conflict resolution, and overall relationship satisfaction.
2. Financial management education should be integrated into marital counselling and community outreach programs. Couples should be trained in budgeting, savings, and cooperative financial planning to reduce financial stress and its negative impact on marital stability.
3. Government and non-governmental organizations (NGOs) should design family support initiatives that provide economic empowerment opportunities such as soft

loans, vocational training, and entrepreneurship programs to help reduce financial strain among couples.

4. Faith-based and community leaders should promote awareness of the psychological and financial factors influencing marital disillusionment. Encouraging open dialogue about emotional and financial challenges within marriages can help reduce stigma and promote early intervention.

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