

## RELIGIOUS COMMITMENT AND FINANCIAL STRAIN AS PREDICTORS OF LIFE SATISFACTION AMONG MARRIED COUPLES

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### ABSTRACT

*This study investigated influence of religious commitment and financial strain as predictors of life satisfaction among married couples. A total of 104 married participants comprising of 44 males and 60 females were selected using purposive sampling for the study. The participants' age ranged between 20-60 years (mean age of 39 and standard deviation of 1.56). The participants were drawn from the population of Saint Louis Catholic Church, Jos Plateau State, Nigeria. Survey design was used and the statistics used was multiple regression. Instruments used was religious commitment scale which is a 10-item scale measuring of the salience of religion in a person's life, financial strain scale which is a 12-item scale to measure how families cope with lack and financial difficulties and inadequacies and life satisfaction scale to measure global cognitive judgments of one's life satisfaction. The results showed that religious commitment significantly predicted negatively life satisfaction, and religious commitment ( $M= 39.51$ ;  $SD= 5.86$ ;  $r = -.34$ ,  $p<.05$ ). It was also found that a significant negative prediction of financial strain on life satisfaction ( $M = 27.09$ ,  $SD=10.01$ ,  $r= -.52$ ,  $p<.05$ ). The result also showed a significant positive relationship between religious commitment and financial strain ( $r = .28$ ,  $p<.05$ ). Results were discussed and recommendations made.*

**Keywords:** Life satisfaction, Marriage, Marital satisfaction, Poverty, Religion,

### INTRODUCTION

Life satisfaction is an attainment of a desired end and fulfillment of essential conditions (Wolman, 1973). Satisfaction in life does not lie in the length of days, but in the use we make of them. A man may live long yet may get little from life. Thus satisfaction in life does not depend on number of years, but on will (Myrna & Dolores, 1993). It is a degree of contentment with one's own life style. Life satisfaction is an existence as derived from a comparison of one's actual achievements (George & Bearson, 1980). According to Hamilton (1995) in the dictionary of developmental psychology, life satisfaction is the degree of contentment with one's own life style. It is referred as an assessment of the overall conditions of existence as derived from a comparison of one's aspiration to one's actual achievement (Cribb, 2000).

In Indian philosophy, satisfaction includes the capacity of enjoyment i.e. more enjoyment leads to more happiness. A satisfied and meaning life involves both subjective thinking and objective component. So to be truly satisfied and stimulated by life, a person needs to be intrinsically satisfied. It is thus apparent that a person can be happy only when he has a realistic appraisal of his abilities and potentials to develop realistic aspirations and expectations. And an optimistic outlook and cheerful disposition towards life is healthy outlook without which it is difficult to have satisfaction in life. Life satisfaction is the need of the hour. It is of much importance in today's stressful life that without satisfaction man cannot lead a peaceful and prosperous life. So one must learn to break tensions, worries and anxieties of daily life, otherwise he/she will break down. Without life satisfaction, there is disharmony in the inner and outer self. It gives rise to feeling of emptiness, uneasiness and meaninglessness in life. When we refer to life satisfaction, we can assess the extent to which individual feel that they are leading a meaningful life. It can help us in assessing social problems thereby, helping us in the formation of policies to overcome such problems.

Crib (2000) found in his study that people become more satisfied with their lives, as they get older. This could be that as we age, we come to realize that most of the important things in life



are not for sale. Among these are work satisfactions, marital relationships, family, friendship, pleasure of solitary thought, reading etc. Family is the basis of every culture and it is the foundation of Indian society and the basis of family is marriage. Marriage is a social contact of two individuals. In a marriage two opposite sex people live together and share their experiences with each other, it's an legal relationship. Married couples enjoy healthy relationships, in Indian culture marriage considered as a lifelong relationship. But there is always a coin has two sides, means during the journey of married life every couple face many problems and these problems affect the healthy relationship of married individuals. Sometimes these problems break the relationship also. It is very crucial time to handle these obstacles and to maintain their relationship stable as well. There is a similar study done by Bradbury et. al., (2000) and according to their study, marriage affects the need of other members of family as well as the communication between couples. Many women manage their carrier and married life. Most important thing in married life is marital satisfaction and adjustment. It means that married person feels marital satisfaction and adjustment in their life. Study given by Johnson (2015) showed negative correlation of high expectation with marital satisfaction. It simply means that if expectations are high in married life then there is lack of satisfaction and vice versa. Ubesekera and Jiaojiang (2008) gives a literature review on Marriage and Family life satisfaction evidenced that our pattern of marriage influence our family life satisfaction and also influence the relationship. It means marriage and family act as a social institution while pattern of marriage and family life satisfaction act as a function.

The term religion is relatively vague and while there is no universal consensus on the definition, the general nature of the concept can be delineated. Religion is an organized system of beliefs, practices and rituals of a community. Religion is designed to increase a sense of closeness to the sacred or transcendent (whether that be God, a higher power or ultimate truth/reality) and to promote an understanding of one's relationship to and responsibility for others living together in a community. Religion then is community focused may be authoritarian in terms of behaviors and responsibilities and is often concerned with beliefs and doctrines that among other goals, seek to separate good from evil (Koenig, 2005). Religiousness and spirituality have been important to humans and are generally associated with better health outcomes (Koenig & Larson, 2001). Religiousness is a reflection of social entity entailing particular beliefs, customs and boundaries and so religious commitment is a term loosely used to reflect degree or level of religiosity. It attempts to capture how internally committed the person is to his religion. One of the best indicators of religious commitment is the estimation of intrinsic religious motivation persons described as having an intrinsic orientation to religion have been described as living their religious beliefs, the influence of which religion is evident in every aspect of their life (Josh & Kumara, 2011). Religious commitment is an "internal" quality that reflects on individual self-rating on 'religiousness' as well as the degree to which individuals seeks to fellow religious teachings in everyday life, find religion to be personally helpful, and gains personal strength by trusting in a higher power. Worthington, et al. (2003) defined religious commitment as the degree to which a person adheres to his or her religion values, beliefs and practices and uses them in his daily living. In other words, religious commitment indicates the amount of time spent in private religious involvement, religious beliefs, which are practices in interpersonal daily living. But there is also another factor which affect the level of life satisfaction in married men and women, the factor is source of income. We all know that income is simply and directly related with the economic part of married life. If couple had enough source of income, then they are satisfied with their married life because economic conditions are related with economic status, high level of confidence and mainly in a materialistic world to fulfill their dreams and their needs. Findings by Hasnain et al. (2011) suggested that good source of income is the major reason for life satisfaction in women. It means married working women are more satisfied than non-working married women. There is

also another study which supports the previous study which was given by Zainah et al. (2012), their study basically based upon mid adult married couple and findings suggested that income and length of the marriage as well directly affect the life satisfaction.

There is also important factor that affects the quality of married life is the age, when person get married. When people get married in early age in their life, then there is little chances to enjoy healthy married life personally, socially, mentally and physically as well because in early marriage people are not mature enough to take that kind of responsibility and even feel some difficulties to handle the responsibility toward a life partner, their family, their friends and also their culture. It's quite difficult for a female to adapt herself, adjust herself according to their culture, their likes and dislikes specifically in Indian culture. Early married couples are not mature enough to take strong decisions related to their married life, study given by Arshad et al. (2014) support the concept of early marriage and late marriage and show that age of a person at the time of marriage affects the marital adjustment and life satisfaction. Late marriages show high level of life satisfaction and marital adjustment than early marriage. Marriage has a positive connection with life satisfaction.

Naess et al. (2015) did study on marital transitions and life satisfaction; it's a longitudinal study which conducted on large sample from Nord Trøndelag Health Study, Norway. This paper is based upon marriage and cohabitations and revealed that marriage enhance individual's life satisfaction. Both males and females feels more satisfied whether marriage and cohabiting as compared to non-partner and based on this longer observation research we can say that marriage enhance the life satisfaction. Here one more study which is again related with cohabitation. Soons et al. (2009) also did European Social Survey on married individuals and cohabiting in 30 countries and reported that married individuals are higher in happiness and life satisfaction. Stutzer and Frey (2006) did a German Socio-Economic Panel Study, this longitudinal panel study indicates that married people or cohabiting are more satisfied with their life than not married.

But we can't conclude that life satisfaction in marriage is related with some specific factor, there are a lot of factors in married life which enhance the life satisfaction. It means, life satisfaction in married individuals are depends upon many factors. There are many umbrella terms for an individual to enjoy life satisfaction in their married life. A literature review given by Nema and Bansal (2015) shows the same thing that many factors like work condition, family environment, social environment, financial status, marital relationship and many more factors affect married person's life satisfaction and adjustment.

The concept of financial strain entails the scarcity of economic resources which surmounts individuals to stress and adjustments to live within their means. Individuals experiencing financial strain have difficulty to attain basic utility costs such as rent, bills, and sometimes even meal. This means that the individual experiences strain in most of his economic endeavors or even personal activities that require economic resources. The Nigerian of today is experiencing a huge economic crisis often referred to as economic recession and this situation has developed a financial strain in the lives of people. However, this situation may have brought about stress which has affected the overall well-being of Nigerians. Therefore, the research aims at identifying whether the financial difficulties or strain experienced by civil servants or workers relates with psychological distress. In the study, financial strain will be determined by asking respondents to assess household's ability to cover essential commodities such as utility costs, rents, bills (electricity, water etc.) and credit payments (including loans and purchase installments for purchase of goods); unexpected expenses covered from own resources; quality and quantity of meal per day and the number of meals per day; annual holiday away from home; health care expenses etc. Workers who give negative answers to these questions will be considered to be experiencing financial strain.

Rachel, Plouffe, Paul and Tremblay, (2006) in their study examined the moderating effect of religious beliefs on the relationship between negative life circumstances and life satisfaction.



Specifically, the current study investigates the moderating effect of religious belief on the relationship between income and life satisfaction at the individual and country level using multilevel modeling procedures. It was hypothesized that there would be a positive effect of income on life satisfaction at both the individual and country level, but as levels of religious belief increased (at the individual and country level), these relationships would be attenuated. A group of 85,072 individuals nested within 59 countries (43,541 females, 41,443 males, 88 unknown) between the ages of 16 and 99 (Mage= 41.63, SD= 16.56) completed the World Values Survey including questions reflecting income, religious belief, and life satisfaction. Results showed positive main effects of individual-level income and religious belief on life satisfaction. Contrary to prediction, there was a negative main effect of country-level religious belief on life satisfaction, and no main effect of country-level income on life satisfaction. Religious belief did not moderate the relationship between income and life satisfaction at the individual or country level.

Steel, Schmidt and Shultz (2008), in their study opined that understanding subjective well-being (SWB) has historically been a core human endeavor and presently spans fields from management to mental health. Previous meta-analyses have indicated that personality traits are one of the best predictors. Still, these past results indicate only a moderate relationship, weaker than suggested by several lines of reasoning. This may be because of *commensurability*, where researchers have grouped together substantively disparate measures in their analyses. In this article, the authors review and address this problem directly, focusing on individual measures of personality (e.g., the Neuroticism-Extroversion-Openness Personality Inventory and categories of SWB (e.g., life satisfaction). Results indicate that different personality and SWB scales can be substantively different and that the relationship between the two is typically much larger (e.g., 4 times) than previous meta-analyses have indicated. Total SWB variance accounted for by personality can reach as high as 39% or 63% disattenuated.

Radhika<sup>1</sup> and Manju (2017), in their study asserted that marriage is very important part of life in Indian society. It is important because everyone needs a life partner for the emotional support, growth of family, development of personal life etc. The purpose of present study is to find out the difference between married male and females on life satisfaction and self-efficacy. For this purpose data has been collected through the purposive sampling, total sample comprising of 90 married persons which are further divided into 45 males and 45 females belonging to middle socio economic status group within the age range of 40-50 years was taken. General Self Efficacy Scale and Life Satisfaction Scale were administered to assess the life satisfaction and self-efficacy of married males and females. t-test and Pearson correlation statistical analysis were used to analyze the results. Obtained Pearson r value indicates that there is positive significant relationship between life satisfaction and self-efficacy. Results also indicate that there is significant difference between life satisfaction and self-efficacy among married males and females.

Alaedein-Zawawi, (2015) examined the extent to which forgiveness acts as mediating mechanism of the associations between religious commitment and psychological well-being among Arab Muslim college students. A sample of Jordanian college students (n=209; F = 109) who self-identified as Muslims, responded to measures of Religious Commitment (RCI), Trait Forgiveness (TFS), State Forgiveness (TRIM), Satisfaction with Life (SWLS) and Depression (CESD). Analyses revealed that each of TFS and TRIM plays a full mediating role in the relationships between RCI and each SWLS, and CESD, however, the mediation effects power of degree of self-report of a general tendency to forgive (trait) seems to be somewhat stronger than forgiveness in a specific instance (state). Moreover, results proved that trait forgiveness also

mediated the positive effect of religious commitment on decreasing desire to revenge and avoid the offender. These results confirmed the past hypotheses and research that trait forgiveness acts as a strong mechanism of the salutary effect of religiosity on psychological well-being. Findings also provide evidence against the argument that studies relating religion and forgiveness relate only to dispositional forgiveness and do not translate to actual forgiving behavior.

ten Kate, de Koster and Waal (2017) in their study established that there is a positive relationship between religiosity and life satisfaction. This relationship is, however, likely to vary across cultural contexts and different religious affiliations. Furthermore, research is needed to uncover *why* religion is relevant for life satisfaction. Addressing these issues, they investigated what dimensions of being religious play a role in the life satisfaction of individuals with different religious affiliations, including the understudied Muslim category, in the highly secularized Dutch context. They also examined 'believing', which captures how religion provides meaning and a coherent worldview, and 'belonging', which comprises both cultural benefits of being embedded in a congregation with a shared framework of meaning and structural benefits due to more social ties. Analyses of the Netherlands Longitudinal Life course Study ( $n = 5312$ ) first indicate that Muslims display significantly lower life satisfaction than the non-religious, which appears to be due to their underprivileged social position rather than intra-religious factors of believing and belonging. Second, they find that Catholics experience significant life satisfaction benefits compared to those who are not religious, and that only belonging plays a role in this association.

### **Statement of the Problem**

There has been an increased expression of dissatisfaction with life recently in Nigeria due to harsh economic environment. Recently Nigeria was rated the country with the highest population of very poor people in the world. There is an unprecedented increase in the poverty level among the populace. Many people have lost their jobs and yet they keep hoping and believing that tomorrow will be better. There also seem to be an increase in people participation in religious activities. People pray more and believe more in the Divine Being who will make provisions for them even in adversity. These issues are very prominent and are around us. This aroused the curiosity of the researcher to find out the following:

Will religious commitment significantly predict life satisfaction among married couples?

Will financial strain significantly predict life satisfaction among married couples?

### **Purpose of study**

This study intends to investigate the following aims

To determine whether religious commitment will influence life satisfaction as a married couple

To determine whether financial strain will influence life satisfaction as a married couple

### **Hypotheses**

The hypotheses tested in this study are:

1. Religious commitment will significantly predict life satisfaction among married couples.
2. Financial strain will significantly predict life satisfaction among married couples.

## **METHOD**

### **Participants**

A total of 104 married participants comprising of 44 males and 60 females were selected using purposive sampling for the study. The participants' age ranged between 20-60 years (mean age

of 39 and standard deviation of 1.56). The participants were drawn from the population of Saint Louis Catholic Church, Jos Plateau State, Nigeria.

### **Instruments**

#### ***Religious Commitment Scale*** (Worthington et al., 2003).

Religious Commitment was measured using Religious Commitment Scale developed by Worthington, Wade, Hight, Berry, Schmitt, Ripley, McCullough, Berry and O'Connor (2003). The religious commitment inventory is a 10-item scale measuring of the salience of religion in a person's life. Responses of (1) strongly disagree, (2) disagree, (3) undecided, (4) agree, (5) strongly agree. Sample items include: "religion is especially important to me because it answers many questions about the meaning of life" and "my religious beliefs lie behind my whole approach to life". All the items are direct scored. Worthington et al (2003) reported a reliability coefficient of .89 while Cronbach Alpha coefficient of .71 was obtained in a pilot testing by the researchers using 60 married staff of Caritas University Enugu. A composite score of religious commitment scale was obtained by summing up the response of the respondents to all the items. Higher scores represent higher religious commitment and vice versa.

#### ***Financial Strain*** (Hilton & Devall, 1997)

Financial strain was measured using Family Economic Strain Scale (FESS) is a 12 item scale developed by Hilton and Devall (1997) to measure how families cope with lack and financial difficulties and inadequacies. A response of (1) never, (2) seldom, (3) sometimes, (4) usually and (5) almost always was used to indicate agreement or disagreement with each item. Sample items include "In general, it's hard for me and my family to live on our present income" "I feel frustrated because I can't afford the education and training I need to get ahead". All the items are direct scored. Hilton and Devall (1997) reported a reliability coefficient of .92 while Cronbach Alpha coefficient of .76 was obtained in a pilot testing by the researchers using 60 married staff of Caritas University Enugu. A composite score of family economic strain scale was obtained by summing up the response of the respondents to all the items. Higher scores represent higher financial strain and vice versa.

#### ***Life Satisfaction*** (Diener, Emmons, Larsen & Griffin, 1985)

Life satisfaction was measured using Satisfaction With Life Scale developed by Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985). It is a 5-item scale designed to measure global cognitive judgments of one's life satisfaction (not a measure of either positive or negative affect). Participants indicate how much they agree or disagree with each of the 5 items using a 7-point scale that ranges from 7 strongly agree to 1 strongly disagree. Diener et al. (1985) reported a reliability coefficient of .92 while Cronbach Alpha coefficient of .86 was obtained in a pilot testing by the researcher using 50 married staff of Caritas University Enugu.

### **Procedure**

A total of a hundred and twenty (120) of the research questionnaires were distributed at a family conference which holds annually in the parish. After getting approval from the Parish Priest, the researcher who is an active youth member in the parish, administered the questionnaires to the married members comprising members of Catholic Women Organization (CWO) and Catholic Men Organisation (CMO). The participants were told the meaning and use of the questionnaire and how they should give their response. In all, 110 copies of the questionnaire were returned back six (6) out of the questionnaires were discarded because they were filled incorrectly by the



participants. Finally, at the end of the administration and collection of the questionnaire, 104 copies were eventually used for the analysis.

### Design and Statistics

In this study, cross sectional design was adopted and the statistics used was multiple regression.

## RESULTS

**Table 1: Summary of descriptive characteristics of study participants**

Variables	Levels	N	F	%	Mean	SD	Variance
Gender	Male	104	44	42.3	1.57	0.49	0.24
	Female		60	57.7			
Marital status	Married	104	85	81.7	1.18	0.38	0.15
	Divorced/Widow		19	18.3			
Occupation	Self Employed	104	22	21.2	1.90	0.56	0.32
	Worker/Civil Servants		70	67.3			
	Unemployed		12	11.5			
Education	FSLC	104	7	6.7	2.97	0.92	0.86
	WASC/SSCE		22	21.2			
	NCE/OND		45	43.3			
	Bachelors		27	26.0			
	Masters Degree		3	2.9			
No. of Children	1-5 children	104	62	59.6	1.40	0.49	0.24
	6 –above children		42	40.4			
Years of Marriage	1-5 years	104	41	39.4	1.83	0.82	0.68
	6-10 years		43	41.3			
	11-20 years		16	15.4			
	21-above years		4	3.8			

The descriptive table (1) shows that gender obtained a mean of 1.57 and standard deviation of 0.49. Marital Status also has a mean score of 1.18 and standard deviation of 0.38. Occupation has a mean score of 1.90 and standard deviation of 0.56. Education also obtained a men score of 2.97 and standard deviation of 0.92. Number of children has a mean of 1.40 and standard deviation of 0.24. Years of marriage has a mean score of 1.83 and standard deviation of 0.82.

**Table 2: Mean, standard deviation and inter-correlation among Life satisfaction, religious commitment and financial strain**

S/N	Variables	N	Mean	SD	1	2	3
1.	Life Satisfaction	104	20.88	8.59	1		
2.	Religious Commitment	104	39.51	5.86	-.34**	1	
3.	Financial Strain	104	27.09	10.01	-.52**	.28**	1

The correlation table (2) reveals that there was a significant negative relationship between life satisfaction, and religious commitment ( $M= 39.51$ ;  $SD= 5.86$ ;  $r = -.34$ ,  $p<.05$ ). There is also a



significant negative relationship between life satisfaction and financial strain ( $M = 27.09$ ,  $SD=10.01$ ,  $r = -.52$ ,  $p<.05$ ). The result also showed a significant positive relationship between religious commitment and financial strain ( $r = .28$ ,  $p<.05$ )

**Table 3: Model summary for financial strain, and religious commitment on life satisfaction**

Model	R	R Square	Adjusted R Square	Std Error	R Square	F Change	Df1	Df2	Sig
1	.565	.319	.305	7.16	.319	23.63	2	101	.000

Predictors: Financial Strain, Religious Commitment

The results of the regression analysis as presented in table 3 shows that the variables (religious commitment and financial strain) accounted for 31.9% ( $R^2$  change) variance in life satisfaction which is significant ( $F$  change (2, 101)= 23.63,  $p< .001$ )

**Table 4: Regression coefficients of religious commitment and financial strain on life satisfaction**

Model	B	Std error	Beta	T	Sig
1 (Constant)	43.757	4.842		9.037	.000
Religious Commitment	-.302	.126	-.206	-2.406	.018
Financial Strain	-.403	.074	-.470	-5.476	.000

Dependent Variable: Life Satisfaction

In the regression coefficient table (4), result shows that religious commitment ( $\beta = -.21$ ,  $p<.05$ ) and financial strain ( $\beta = -.47$ ,  $p<.001$ ) significantly predicted life satisfaction among married people.

## DISCUSSION

From the results, hypothesis one that stated that religious commitment will significantly predict life satisfaction among married couples was confirmed. This implies that religious commitment is a negative predictor of life satisfaction. Existing literature suggesting that religiosity may have both negative and positive consequences for (mental) well-being could help explain this finding (Pargament et al. 1998; Mahmood, Amin, & Zahra, 2017). Pargament et al. (1998) for instance introduced the concepts of 'positive' and 'negative' religious coping. An example of negative coping would be punitive religious appraisal, which is based on the idea that one has committed a sin for which one is being punished by God. This would explain why believing in God does not necessarily have a positive influence on one's mental well-being. Since praying is also linked to different coping styles (Nooney & Woodrum, 2002), conceptions of negative religious coping could also help explain why praying is negatively related to well-being in this study. In addition, because praying is often used to deal with problems, it may lead individuals to focus more on these problems, which could harm their mental health (Masters & Spielmanns, 2007). To identify how religious beliefs and praying play a role, future research could provide a more in-depth examination of the potentially cross-pressuring positive and negative relationships between various types of religious belief and prayer and well-being. This could also help to further explain why differences exist in how effective different religions are in enhancing, maintaining, or recovering mental well-being. However, ten Kate, de Koster, and Waal (2017) in their study found that Catholics experience significant life satisfaction benefits compared to those who are not religious, and that only belonging plays a role in this association. Next to the beneficial effect of the structural aspect of belonging, which revolves around social ties, a cultural aspect of religious belonging appears to be salient, suggesting that an important life satisfaction advantage of

religious communities lies in their ability to foster a sense of solidarity and commitment through a shared framework of meaning.

The second hypothesis which stated that financial strain will significantly predict life satisfaction among married couples was confirmed. The result indicates that financial strain or lack of money is a negative predictor of life satisfaction. From the results it shows that as financial strain increases, life satisfaction decreases. This brings to fore the importance of financial stability and availability of financial resources to the overall wellbeing and happiness of individuals especially married ones. Studies have shown that poverty, financial problems and social deprivation are major socioeconomic risk factors for mental health problems and disorders (Frazier, et al., 2005; Agu & Nwankwo, 2017). Financial strain involves anxiety about subsistence, and confronting the daily exigencies of survival may erode feelings of control and self-worth. Indeed, the connection between the psychological anxiety associated with financial strain and feelings of psychological distress is well established, even in cross-cultural research (Krause, 1991). An emerging literature, however, suggests that a second mechanism may also be at work in which financial strain influences the quality of social life, sometimes precipitating more negative interactions (Kim, 1997; Krause, 1993). The results of the current study have provided support for the importance of individual-level income and religious belief for increases in life satisfaction. Additionally, the current study could be built upon by future research further delineating the effects of country-level income and religiosity on life satisfaction, and religiosity as a moderator of these relationships at both the individual and the country level. The concept of financial strain entails the scarcity of economic resources which surmounts individuals to stress and adjustments to live within their means. Individuals experiencing financial strain have difficulty to attain basic utility costs such as rent, bills, and sometimes even meal. This means that the individual experiences strain in most of his economic endeavours or even personal activities that require economic resources. The Nigerian of today is experiencing a huge economic crisis often referred to as economic recession and this situation has developed a financial strain in the lives of people. However, this situation may have brought about stress which has reduced the life expectancy and overall well-being of Nigerians.

### **Implications of the Finding**

The present study has several implications. The results have shown the religious commitment and financial strains are significant predictors of life satisfaction among married couples. This implies that there is need for people to have access to increased funds or financial stability. These findings add to the literature regarding how financial strain influences life satisfaction, but do so with impressive cross-cultural evidence (Krause, 1991; Krause, 1993; Nwankwo & Agu, 2017). Financial strain involves anxiety about subsistence, and confronting the daily exigencies of survival may erode feelings of control and self-worth. Indeed, the connection between the psychological anxiety associated with financial strain and feelings of psychological distress is well established, even in cross-cultural research (Krause et al., 1991).

### **Limitation of the Study**

Some limitations were identified during the study.

One limitation of the study is the population of the study. The sample size is relatively small considering the nature of this study.

### **Recommendations for Further Studies**

The limitations of the study are identified so that the findings can be interpreted correctly within the context of the study. To this effect, future researchers are encouraged to randomly sample their participant while using a parametric test while conducting similar study. One of the



assumptions of a parametric test (regression) is that participants are randomly sampled. Future researchers are encouraged to improve on the sample size as this will improve the external validity of the study.

### **Summary and Conclusion**

This research showed that there was a significant negative relationship between life satisfaction and religious commitment among married couples. There is also a significant negative relationship between life satisfaction and financial strain. There is also significant positive relationship between religious commitment and financial strain. Based on the findings of this study, the researcher hereby concludes that religious commitment and financial strain significantly predicted life satisfaction among married couples.

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