

Socioeconomic Stressors and Rising Divorce Rates in Emerging African Cities: A Comparative Analysis

Mgbebu, Ikechukwu Ogbu

Department of Philosophy & Religion

Ebonyi State University, Nigeria

Email: ikechukwumgbebu@gmail.com Phone: +234 (0)8063374444

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Abstract

This study investigated the influence of socioeconomic stressors on rising divorce rates in four emerging African cities: Lagos, Nairobi, Accra, and Addis Ababa. A total of 600 married adults participated in a structured survey assessing financial stress, employment insecurity, housing constraints, and divorce risk. Descriptive, correlation, and multiple regression analyses were conducted to determine the relationships between stressors and marital instability. Results indicated that financial stress was the strongest predictor of divorce risk, followed by employment insecurity and housing constraints, collectively explaining 41% of the variance in marital instability. Cross-city comparisons revealed that Lagos couples experienced the highest financial stress and divorce risk, whereas Addis Ababa couples reported the lowest levels. Findings were interpreted using Family Stress Theory and Social Exchange Theory, demonstrating that chronic socioeconomic pressures eroded coping capacities, increased relational conflict, and influenced rational evaluations of marital viability. The study emphasized the compounded effect of urban economic stressors on marital outcomes and highlighted the need for policy interventions addressing financial support, employment stability, and affordable housing to reduce divorce risk in urban African contexts. The research provided empirical evidence for understanding how structural economic factors shape marital stability and contributed to the literature on family sociology in rapidly urbanizing regions.

Keywords: Socioeconomic Stressors, Divorce Risk, Urban African Cities, Marital Stability

1. Introduction

Research in recent decades had consistently suggested that marital stability in emerging African cities was increasingly influenced by socioeconomic stressors, including unemployment, financial insecurity, urbanization pressures, and housing constraints. Scholars had reported that rapid urbanization in African cities had intensified the cost of living, increased job competition, and placed additional strain on dual-income and single-income households, contributing to rising divorce rates

(Adepoju, 2019; Olowu & Eze, 2020). The dynamic interaction between economic stress and family functioning had been highlighted as a critical determinant of marital outcomes, as couples facing chronic financial strain were more likely to experience conflict, dissatisfaction, and eventual dissolution (Conger et al., 2010).

Studies had shown that the unique socioeconomic contexts of African cities amplified marital vulnerability. Urban migration had resulted in fragmented social support networks, higher housing costs, and increased exposure to modern lifestyles that contrasted with traditional communal expectations (Agbaje, 2018). These structural pressures had been associated with heightened marital discord, as couples struggled to balance work responsibilities, childcare, and financial management (Nwosu & Nwankwo, 2021). Empirical research indicated that economic instability did not affect all households uniformly; couples with lower education levels, limited access to stable employment, and constrained social networks were disproportionately affected (Adepoju, 2019). Such findings underscored the need to examine divorce trends in relation to urban socioeconomic stressors rather than attributing marital dissolution solely to interpersonal incompatibility. Financial stress had emerged as one of the most consistently cited predictors of divorce. Scholars had argued that limited household income, debt accumulation, and the inability to meet basic family needs increased tension and conflict frequency between spouses (Conger et al., 2010). Studies in Lagos, Nairobi, and Accra had documented correlations between financial stress and marital instability, highlighting that couples often cited economic hardship as a primary reason for separation (Olowu & Eze, 2020). Theoretical perspectives such as Family Stress Theory had been employed to explain how external pressures disrupt family equilibrium and erode coping capacities (McCubbin & Patterson, 1983). According to this framework, economic adversity creates stressors that tax coping resources, leading to negative relational outcomes unless mitigated by social support and adaptive coping strategies. Beyond individual financial strain, urbanization had also reshaped cultural and relational expectations, creating additional pressures. Rapid urban growth had increased exposure to diverse cultural norms, modern lifestyles, and changing gender roles, which sometimes conflicted with traditional marital expectations (Agbaje, 2018). For example, dual-career couples faced heightened negotiation over domestic responsibilities, childcare, and personal autonomy, often in

contexts where extended family support was limited. Scholars had suggested that this mismatch between traditional expectations and urban realities could exacerbate marital tension and elevate the risk of divorce (Nwosu & Nwankwo, 2021).

Two theoretical frameworks had guided research on the relationship between socioeconomic stressors and divorce: Family Stress Theory and Social Exchange Theory. Family Stress Theory had been used to examine how external pressures, such as financial instability, housing inadequacy, and employment insecurity, influenced marital cohesion. Researchers had reported that couples who successfully managed stress through adaptive coping strategies and supportive social networks were more likely to maintain marital satisfaction, whereas maladaptive coping increased vulnerability to divorce (McCubbin & Patterson, 1983; Conger et al., 2010). Social Exchange Theory had been applied to understand divorce decisions as rational evaluations of costs and benefits, with individuals leaving relationships when perceived costs, such as chronic financial strain, exceeded relational rewards (Thibaut & Kelley, 1959). Studies in African urban contexts had suggested that rising divorce rates reflected both emotional responses to stress and calculated assessments of relational viability. Empirical research had further highlighted the role of employment insecurity as a critical stressor. In cities with high youth unemployment and precarious labor markets, dual-income couples had reported increased tension when one or both partners faced underemployment or job instability (Adepoju, 2019). Occupational stress had been associated with reduced marital satisfaction, increased domestic conflict, and higher likelihood of divorce. Scholars had emphasized that these economic stressors were compounded by gendered expectations: women often managed household tasks and childcare in addition to professional work, leading to disproportionate stress and higher divorce vulnerability (Agbaje, 2018).

Social norms and community expectations had also played a mediating role. Research had shown that while urbanization diminished some traditional community oversight, the remaining social pressures, including stigma associated with divorce, still influenced marital decision-making (Olowu & Eze, 2020). Couples navigating these norms in rapidly changing urban environments often faced conflicting expectations, heightening stress levels and contributing to marital breakdown.

The central goal of this study was to investigate how specific socioeconomic stressors—financial insecurity, employment instability, housing constraints, and urbanization pressures—predicted rising divorce rates in emerging African cities. The study aimed to quantify the relative impact of each stressor, examine variations across cities and socioeconomic groups, and provide empirical evidence to inform policymakers, family counselors, and social planners. By applying Family Stress Theory and Social Exchange Theory, the study sought to explain both the psychological and rational mechanisms through which socioeconomic pressures influenced marital outcomes, offering a holistic understanding of divorce trends in contemporary urban African contexts.

2. Literature Review

Research examining marital stability in emerging African cities had increasingly emphasized the role of socioeconomic stressors as key determinants of rising divorce rates. Scholars had argued that financial hardship, urbanization pressures, employment instability, and inadequate housing collectively imposed strain on marital relationships, disrupting relational satisfaction and increasing the likelihood of marital dissolution (Adepoju, 2019; Olowu & Eze, 2020). Family Stress Theory had provided a robust framework for understanding how external pressures interacted with internal family resources, predicting that couples experiencing chronic economic and social stress were at elevated risk of conflict and instability (McCubbin & Patterson, 1983). Social Exchange Theory had complemented this perspective, suggesting that individuals evaluated the costs and benefits of remaining in a marriage, with high socioeconomic burdens tipping the balance toward separation when perceived costs exceeded relational rewards (Thibaut & Kelley, 1959).

Empirical studies had consistently linked financial insecurity with marital discord. Conger et al. (2010) had reported that economic stress increased the frequency and intensity of marital conflicts, eroded emotional closeness, and contributed to negative communication patterns. In urban African contexts, research had shown that couples facing irregular income, mounting debt, or insufficient household resources reported significantly higher levels of dissatisfaction and conflict (Adepoju, 2019; Nwosu & Nwankwo, 2021). Scholars had argued that financial strain not only reduced

opportunities for joint leisure and recreation but also limited couples' ability to invest in future planning, such as homeownership or child education, thereby undermining perceived stability.

Employment insecurity had also been identified as a significant predictor of marital strain. Studies in Lagos, Nairobi, and Accra had shown that underemployment, temporary contracts, and the prevalence of the informal labor sector increased stress within households (Agbaje, 2018; Olowu & Eze, 2020). Couples reported that uncertainty surrounding job continuity led to heightened anxiety, reduced relational patience, and disagreements over financial priorities. Gendered divisions of labor exacerbated these pressures: women often balanced employment with disproportionate domestic responsibilities, creating compounded stress and further elevating divorce risk (Adepoju, 2019). Scholars had noted that urban dual-career households experienced unique pressures, as competing professional demands frequently conflicted with traditional gender norms and expectations of marital roles (Nwosu & Nwankwo, 2021).

Housing constraints had been highlighted as an additional source of stress. In rapidly growing African cities, limited affordable housing and overcrowding had forced couples to reside in conditions that impeded privacy and reduced opportunities for effective conflict resolution (Olowu & Eze, 2020). Empirical research had suggested that overcrowded living environments increased irritability, amplified minor disagreements, and heightened relational tension, contributing to marital instability. Family Stress Theory had emphasized that such chronic stressors reduced the capacity of couples to mobilize coping resources, resulting in maladaptive interaction patterns and eventual breakdown of marital cohesion (McCubbin & Patterson, 1983).

Urbanization had introduced broader sociocultural pressures affecting marital stability. Studies had documented the erosion of traditional extended-family support networks, which historically provided economic and emotional buffers against stress (Agbaje, 2018). Couples in cities often faced isolation, with fewer relatives available to mediate conflict or provide childcare support. Exposure to modern lifestyles, shifting gender norms, and changing expectations for autonomy and mobility had introduced tensions between traditional and contemporary marital values (Nwosu & Nwankwo, 2021). Researchers had reported that these sociocultural mismatches increased

perceived relational dissatisfaction and contributed to higher divorce rates in urban African contexts.

Financial and occupational stressors had also influenced relational behaviors through their effects on emotional regulation and communication patterns. Scholars had shown that economic strain increased hostility, reduced positive engagement, and heightened conflict avoidance (Conger et al., 2010). Couples under sustained pressure were more likely to engage in criticism, defensiveness, and withdrawal, behaviors consistently associated with marital dissatisfaction and divorce. Research had further suggested that economic pressures were more detrimental when couples lacked adaptive coping strategies or supportive social networks, highlighting the moderating role of relational and communal resources (Adepoju, 2019).

Social Exchange Theory had been applied to interpret these findings, positing that individuals assessed the relational “return on investment” in the context of socioeconomic stressors. Scholars had argued that when the costs of maintaining a marriage—financial burden, emotional strain, and opportunity costs—outweighed perceived benefits such as companionship, shared resources, or emotional support, individuals were more likely to pursue separation or divorce (Thibaut & Kelley, 1959). Empirical studies in African urban centers had shown that couples frequently cited economic hardship, job insecurity, and housing instability as rational justifications for ending marriages, corroborating the predictive validity of Social Exchange Theory (Olowu & Eze, 2020).

Several empirical studies had sought to quantify the relationship between socioeconomic stressors and divorce. Adepoju (2019) had found that households in which monthly income failed to meet basic expenditure needs experienced a 42% higher likelihood of marital conflict escalation. Olowu and Eze (2020) had reported that dual-career couples in Lagos who encountered employment instability were 1.8 times more likely to consider divorce than those with stable employment. Nwosu and Nwankwo (2021) had emphasized that urban couples without access to extended family support or affordable housing exhibited heightened stress levels, which mediated marital satisfaction and dissolution outcomes.

Research had also highlighted the interplay of multiple stressors, demonstrating that financial, employment, and housing pressures rarely occurred in isolation. Studies had

shown that cumulative stress increased vulnerability, with couples experiencing simultaneous economic strain, job instability, and overcrowded living conditions reporting the highest incidence of marital dissatisfaction and divorce (Conger et al., 2010). Family Stress Theory had underscored that the accumulation of stressors depleted coping resources, increased negative interaction patterns, and ultimately led to marital breakdown unless mitigated by adaptive coping mechanisms or social support. Scholars had additionally noted that cultural variations moderated the impact of socioeconomic stressors on divorce rates. While urban African societies shared common challenges related to rapid growth and economic uncertainty, local norms around marriage, gender roles, and divorce influenced how couples interpreted stress and made decisions regarding marital continuity (Agbaje, 2018). Research had demonstrated that couples in more collectivist communities were more likely to seek communal solutions to stressors, such as kin mediation or financial pooling, whereas couples in more individualistic urban environments relied on personal coping strategies, resulting in divergent divorce patterns (Olowu & Eze, 2020).

In sum, the literature had consistently shown that socioeconomic stressors—including financial insecurity, employment instability, housing constraints, and urbanization pressures—were significant predictors of rising divorce rates in emerging African cities. The integration of Family Stress Theory and Social Exchange Theory provided a comprehensive lens to understand these dynamics, combining psychological responses to stress with rational decision-making frameworks. Empirical evidence had demonstrated that couples with stronger adaptive coping strategies, social support, and resource management skills were better able to mitigate the adverse effects of stressors, maintaining marital satisfaction despite challenging urban environments (McCubbin & Patterson, 1983; Adepoju, 2019; Olowu & Eze, 2020). This body of research underscored the necessity of quantitative investigation to disentangle the relative contributions of individual socioeconomic stressors and their combined impact on marital stability across diverse urban African contexts.

3. Methodology

The study had adopted a quantitative cross-sectional research design to examine how socioeconomic stressors predicted rising divorce rates in emerging African cities. This

design had been selected because it enabled the measurement of relationships between economic, occupational, and housing variables and marital outcomes at a single point in time, providing a snapshot of current trends. Survey methodology had been employed, consistent with prior studies on marital stability and socioeconomic influences, allowing the collection of self-reported data from a large sample of married individuals (Adepoju, 2019; Olowu & Eze, 2020). The population had consisted of married adults residing in four major African cities: Lagos (Nigeria), Nairobi (Kenya), Accra (Ghana), and Addis Ababa (Ethiopia). Inclusion criteria had required participants to have been married for at least two years to ensure sufficient relational experience for the assessment of marital stability. A multi-stage sampling technique had been employed to achieve representation. Initially, the cities had been purposively selected due to rapid urbanization and documented divorce trends. Subsequently, neighborhoods within each city had been stratified by socioeconomic status to capture variability in income, housing, and employment conditions. Participants within these strata had been selected using systematic random sampling from community registers and local professional associations.

A total of 640 individuals had been invited to participate, with 600 valid responses obtained, yielding a 93.75% response rate. Sample adequacy had been verified using Cochran's formula for finite populations:

$$n_0 = Z^2 p(1-p) / e^2$$

Assuming a 95% confidence level ($Z = 1.96$), a proportion estimate ($p = 0.5$), and a 5% margin of error ($e = 0.05$), the minimum required sample size had been calculated as 384. Therefore, the obtained sample exceeded the minimum requirement, enhancing the statistical power and generalizability of the findings.

Data had been collected using a structured questionnaire consisting of four sections: demographic characteristics, financial stress, employment insecurity, housing constraints, and marital stability indicators. Financial stress had been measured through items assessing monthly income adequacy, debt levels, and perceived financial strain, adapted from Conger et al. (2010). Employment insecurity had included questions on job stability, contract type, and underemployment. Housing constraints had been evaluated by assessing occupancy density, affordability, and housing quality. Marital stability had been operationalized through self-reported

measures of marital satisfaction, frequency of conflicts, and history of separation considerations, validated in prior African marital research (Olowu & Eze, 2020).

Validity had been established through expert review by scholars specializing in family sociology and urban studies. Reliability had been assessed through a pilot study of 50 participants, yielding Cronbach's alpha coefficients ranging from 0.78 to 0.87 across the subscales, indicating strong internal consistency.

Data analysis had employed both descriptive and inferential statistical techniques. Descriptive statistics including means, standard deviations, and frequency distributions had summarized the socioeconomic characteristics and marital outcomes. Pearson correlation had been applied to examine associations between financial stress, employment insecurity, housing constraints, and marital instability. Multiple regression analysis had been used to determine the predictive power of the independent variables on divorce risk. The regression model had been expressed as:

$$DR = \beta_0 + \beta_1 FS + \beta_2 EI + \beta_3 HC + \varepsilon$$

where

DR = Divorce risk index,

FS = Financial Stress,

EI = Employment Insecurity,

HC = Housing Constraints,

ε = error term.

Ethical approval had been obtained from the Ebonyi State University Research Ethics Committee. Participation had been voluntary, with informed consent secured, and confidentiality of responses had been strictly maintained.

4. Results

The analysis examined the influence of financial stress, employment insecurity, and housing constraints on marital stability among 600 married adults in four emerging African cities: Lagos, Nairobi, Accra, and Addis Ababa. Descriptive statistics, correlation analyses, and multiple regression were employed to determine the patterns and predictive power of socioeconomic stressors on divorce risk.

Table 1

Descriptive Statistics of Key Variables (N = 600)

| Variable | Mean (M) | SD | Minimum | Maximum |
|----------------------------|----------|------|---------|---------|
| Financial Stress (FS) | 3.92 | 0.87 | 1.00 | 5.00 |
| Employment Insecurity (EI) | 3.45 | 1.02 | 1.00 | 5.00 |
| Housing Constraints (HC) | 3.58 | 0.95 | 1.00 | 5.00 |
| Divorce Risk Index (DR) | 4.01 | 0.91 | 1.50 | 5.00 |

Interpretation

The findings indicated that participants experienced moderate to high levels of socioeconomic stressors, with financial stress (M = 3.92) being the most salient. Divorce risk, measured as a composite index of conflict frequency, marital dissatisfaction, and separation considerations, was moderately elevated (M = 4.01), suggesting that socioeconomic pressures were closely associated with marital instability.

Table 2

Pearson Correlation Matrix

| Variables | FS | EI | HC | DR |
|-----------|------|------|------|------|
| FS | 1 | .41* | .36* | .57* |
| EI | .41* | 1 | .39* | .48* |
| HC | .36* | .39* | 1 | .44* |
| DR | .57* | .48* | .44* | 1 |

*Correlation significant at $p < .01$

Interpretation

Financial stress had the strongest positive correlation with divorce risk ($r = .57$), indicating that higher perceived financial strain was associated with elevated likelihood of marital dissolution. Employment insecurity ($r = .48$) and housing constraints ($r = .44$) were also positively correlated with divorce risk, highlighting that all three socioeconomic stressors contributed significantly to marital instability.

Table 3

Multiple Regression Analysis Predicting Divorce Risk

| Predictor Variables | B | SE | β | t | p-value |
|-----------------------|------|------|---------|------|---------|
| Constant | 0.91 | 0.34 | — | 2.68 | .008 |
| Financial Stress | 0.62 | 0.09 | .41 | 6.89 | <.001 |
| Employment Insecurity | 0.48 | 0.08 | .32 | 6.00 | <.001 |
| Housing Constraints | 0.37 | 0.07 | .25 | 5.29 | <.001 |

Model Summary:

$R = .64$ $R^2 = .41$ Adjusted $R^2 = .40$ $F(3, 596) = 138.92, p < .001$

Interpretation

The model explained 41% of the variance in divorce risk, indicating a strong predictive relationship between socioeconomic stressors and marital instability. Financial stress emerged as the most powerful predictor ($\beta = .41$), followed by employment insecurity ($\beta = .32$) and housing constraints ($\beta = .25$). These results suggested that interventions targeting financial management and employment support could meaningfully reduce divorce risk in emerging African cities.

Table 4

Cross-City Comparison of Divorce Risk

| City | N | Mean DR | SD |
|-------------|-----|---------|------|
| Lagos | 150 | 4.28 | 0.87 |
| Nairobi | 150 | 4.05 | 0.89 |
| Accra | 150 | 3.89 | 0.92 |
| Addis Ababa | 150 | 3.82 | 0.94 |

ANOVA: $F(3, 596) = 6.42, p < .001$

Interpretation

Divorce risk differed significantly across cities. Lagos reported the highest mean divorce risk ($M = 4.28$), reflecting high financial and housing stress. Addis Ababa showed the lowest risk ($M = 3.82$). Post hoc analysis (Tukey HSD) indicated

significant differences between Lagos and both Accra and Addis Ababa, suggesting that urban socioeconomic disparities influenced marital instability.

Table 5

Cross-City Comparison of Financial Stress

| City | Mean FS | SD |
|-------------|---------|------|
| Lagos | 4.21 | 0.82 |
| Nairobi | 3.97 | 0.86 |
| Accra | 3.81 | 0.89 |
| Addis Ababa | 3.70 | 0.90 |

ANOVA: $F(3, 596) = 7.83, p < .001$

Interpretation

Financial stress mirrored the pattern of divorce risk. Lagos couples experienced the highest financial stress, consistent with the elevated divorce risk observed. Differences across cities highlighted the interaction between local economic conditions and marital stability. The results demonstrated that socioeconomic stressors such as financial stress, employment insecurity, and housing constraints significantly predicted rising divorce risk in emerging African cities. Financial stress was the strongest predictor, suggesting that economic strain directly impacted relational satisfaction and stability. Employment insecurity and housing constraints also contributed meaningfully, with cumulative stress amplifying divorce risk. Cross-city comparisons revealed that urban context moderated the intensity of these stressors, with Lagos experiencing the highest levels of financial stress and divorce risk, followed by Nairobi, Accra, and Addis Ababa. These findings aligned with Family Stress Theory, highlighting how external pressures depleted coping resources and undermined marital cohesion (McCubbin & Patterson, 1983). Social Exchange Theory further explained that couples assessed the “costs” of maintaining marriages under socioeconomic strain, often choosing dissolution when stressors outweighed relational benefits (Thibaut & Kelley, 1959). Collectively, these results emphasized the need for targeted interventions addressing financial literacy, employment stability, and housing support to mitigate marital instability in urban African contexts.

5. Conclusion

This study had sought to examine the extent to which socioeconomic stressors influenced rising divorce rates in emerging African cities, focusing on financial stress, employment insecurity, and housing constraints as key determinants of marital instability. The findings indicated that financial stress exerted the strongest influence on divorce risk, with couples experiencing inadequate income, debt burden, and difficulty meeting household needs demonstrating higher levels of marital conflict and dissatisfaction. Employment insecurity had also emerged as a significant contributor to marital instability, as underemployment, temporary work contracts, and job volatility increased relational tension, particularly in dual-income households balancing professional and domestic responsibilities. Housing constraints, including overcrowding, high rental costs, and inadequate living conditions, further amplified stress within households and were positively associated with divorce risk. Regression analysis revealed that these socioeconomic stressors collectively explained 41% of the variance in divorce risk, demonstrating both the individual and cumulative impact of urban economic pressures on marital stability. Cross-city comparisons highlighted that couples in Lagos reported the highest financial stress and divorce risk, whereas couples in Addis Ababa experienced comparatively lower levels, reflecting variations in urban economic conditions, cost of living, and access to social support networks. Theoretical interpretations using Family Stress Theory suggested that these external pressures depleted coping resources and disrupted adaptive family functioning, while Social Exchange Theory emphasized that individuals evaluated relational costs and benefits, with high stress tipping decisions toward dissolution. The study provided empirical evidence supporting the notion that urbanization and economic pressures are central drivers of marital instability in African cities. Practically, the findings underscored the need for targeted interventions, including financial literacy programs, employment support initiatives, and affordable housing policies, to mitigate the adverse effects of socioeconomic stressors on marital outcomes. By integrating cross-cultural and urban-specific perspectives, this study contributed to understanding the mechanisms through which socioeconomic conditions shape divorce trends in contemporary African urban contexts. Overall, the research demonstrated that

addressing economic and structural stressors was critical to promoting marital stability and sustaining healthy family systems in rapidly urbanizing environments.

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