

Impact of Economic Instability on the Family Relationship of Christian Homes in the North-Central Geo-Political Zone, Nigeria

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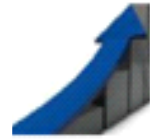
Abstract

This study explored the impact of economic instability on family relationships within Christian homes in Nigeria's North-Central Geo-Political Zone. The primary aim was to assess how economic fluctuations influence family dynamics in Christian households across the region. The total population of Christians is twelve million, twenty thousand, four hundred and five (12,020,405) in the North-Central Geo-Political Zone, Nigeria. Nine hundred and seventy-five (975) respondents were randomly sampled to represent the total population. Descriptive survey design was used for the study and questionnaire instrument was employed to collect data. The finding indicated that, economic instability disrupts family cohesion by hindering communication, fostering blame, reducing quality time, and impeding personal and economic well-being. The study recommends that, Christian homes should prioritize open communication, financial planning, and spiritual resilience. The government at all levels should implement policies that promote economic stability and safeguard family well-being.

Key Words: Christian, Economic, Family Instability, Relationship, Homes

Introduction

Economic instability is a phenomenon characterized by fluctuations in economic conditions, including inflation, unemployment, currency depreciation, and other financial uncertainties that disrupt households' economic planning and stability (Adegbite, 2021). In the North-Central geopolitical zone of Nigeria, economic instability has been recurrent due to various socio-political and financial factors, including changes in government policies, economic downturns, and global financial crises. The zone, comprising states such as Benue, Kogi, Kwara, Nasarawa, Niger, and Plateau, along with the Federal Capital Territory, Abuja, is diverse in economic activities, ranging from agriculture to commerce and public service employment. However, recurring economic fluctuations have created an unpredictable financial environment for families, affecting their daily sustenance, decision-making, and overall household dynamics.



The Christian home, as a fundamental unit of society, is structured on biblical principles that emphasize love, unity, and mutual support among family members (Ogunleye & Adeyemi, 2020). The family relationship within Christian homes is shaped by spiritual values, which foster strong interpersonal bonds, emotional stability, and moral guidance. In these homes, relationships between spouses, parents, and children are expected to reflect Christian virtues such as patience, kindness, and mutual respect. However, the ability of families to uphold these values is often influenced by external socio-economic conditions. Stability in economic conditions enhances cooperation and effective communication within families, while economic uncertainties introduce challenges that test the resilience of family bonds.

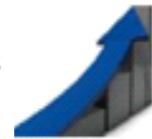
Family relationships are multidimensional, encompassing marital interactions, parent-child relationships, and extended family connections (Eze & Chukwu, 2019). Marital relationships in Christian homes are guided by scriptural injunctions that emphasize companionship, shared responsibilities, and financial stewardship. A harmonious marital relationship requires not only emotional and spiritual commitment but also the ability to fulfill financial obligations. Similarly, parent-child relationships are crucial in Christian families, where parents are expected to provide for their children's physical, educational, and spiritual needs. The quality of these relationships is shaped by the capacity of parents to meet their responsibilities, which in turn is linked to their economic circumstances.

Economic Instability and Family Relationships

Economic instability is a significant factor that influences the structure and dynamics of family relationships. It is characterized by financial uncertainties such as inflation, unemployment, currency depreciation, and fluctuating income levels, which create an unpredictable economic environment for households. These uncertainties disrupt financial planning, making it difficult for families to maintain a stable standard of living. When economic instability persists, families are forced to adjust their spending patterns, sometimes compromising essential needs such as food, education, and healthcare. These adjustments have far-reaching consequences on interpersonal relationships, emotional well-being, and overall household cohesion (Adeyemi, 2020).

Family relationships are built on communication, mutual support, and emotional stability, all of which are affected by financial uncertainties. Economic security allows family members to focus on nurturing positive interactions, while financial distress may introduce stressors that lead to conflicts and emotional strain. When household income is unstable, disagreements over financial priorities can emerge, affecting marital relationships and interactions among family members. The inability to meet financial obligations can lead to frustration and resentment, sometimes weakening the bonds that hold families together. Additionally, stress caused by economic instability may limit effective communication, reducing emotional intimacy among spouses and other family members (Okonkwo & Yusuf, 2019).

Marital relationships are particularly vulnerable during periods of economic instability. Financial constraints lead to disagreements between spouses, as they struggle to manage household expenses and make decisions regarding resource allocation. Differences in financial priorities and expectations may create tensions, leading to misunderstandings and conflicts. In many cases, financial stress affects emotional and psychological well-being, reducing the quality of marital interactions. Besides this, the inability to provide for the family lead to feelings of inadequacy and



frustration, further straining the marital bond. When economic difficulties persist, some couples may experience long-term relational challenges that affect the stability of the home (Eze, 2018).

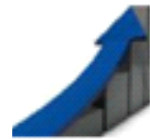
Parent-child relationships are also influenced by economic instability, as financial security plays a crucial role in meeting children's needs and ensuring their well-being. When parents struggle financially, they may be unable to afford essential educational resources, healthcare, or even proper nutrition for their children. This inability to provide can lead to stress and guilt among parents, while children may experience frustration or insecurity. In addition, economic instability may force parents to spend more time working multiple jobs or seeking financial solutions, reducing the amount of quality time spent with their children. Such circumstances can weaken the parent-child bond, leading to emotional distance and reduced parental involvement in children's lives (Nwosu & Ibrahim, 2021).

Extended family relationships may also be affected by economic instability, particularly in cultures where financial support is expected among relatives. Families experiencing financial hardship may seek assistance from extended family members, placing additional strain on those who are already managing their own economic challenges. This dependence can sometimes lead to conflicts or resentment, especially if financial support is perceived as a burden. Economic difficulties can also limit social interactions within extended family networks, as families may reduce participation in family gatherings and events due to financial constraints. Over time, these challenges may weaken family ties and reduce the sense of collective support that extended families traditionally provide (Balogun, 2017).

Economic instability also influences household decision-making and financial management practices. Families facing economic challenges often prioritize essential expenses over discretionary spending, leading to lifestyle adjustments that affect family interactions and recreational activities. The inability to afford leisure activities, vacations, or family outings may reduce opportunities for bonding and shared experiences, impacting overall family cohesion. Also, financial stress leads to increased anxiety and emotional strain within the household, affecting the mental well-being of family members. In extreme cases, persistent financial struggles may contribute to changes in living arrangements, relocation, or job transitions, all of which require adjustments that can further impact family dynamics (Uche, 2022).

Economic stability plays a critical role in ensuring the well-being of Christian families, particularly in their ability to maintain a balanced lifestyle that includes adequate housing, nutrition, education, and healthcare (Ibrahim, 2022). The North-Central geopolitical zone, like many other regions in Nigeria, has experienced fluctuating economic conditions that influence the financial capabilities of families. These fluctuations determine the extent to which parents provide for their children and meet household needs. In Christian homes, where financial stewardship is a key principle, the ability to manage resources effectively is essential for sustaining a healthy family relationship.

Similarly, socio-economic factors such as employment opportunities, income levels, and inflation rates significantly shape household interactions (Okonkwo & Danjuma, 2021). Many families in the North-Central region rely on income from farming, civil service, and small-scale businesses, sectors that are often affected by economic downturns. When economic uncertainties persist, families may experience shifts in their relational dynamics, requiring adjustments in household decision-making and financial management. Christian homes, which prioritize faith-



based approaches to handling economic challenges, often resort to communal support systems within church communities to navigate financial difficulties.

Religious institutions play a vital role in reinforcing family values and offering support mechanisms for Christian homes facing economic uncertainties (Umeh, 2023). Churches in the North-Central zone provide not only spiritual guidance but also practical interventions such as counseling, welfare programs, and financial assistance to members experiencing financial distress. The teachings on faith, stewardship, and contentment equip Christian families with coping strategies that help maintain family unity despite economic uncertainties. Nevertheless, the effectiveness of these interventions varies depending on the severity of economic instability and the adaptability of individual families to financial fluctuations.

Statement of the Problem

Economic instability has become a persistent challenge affecting households across Nigeria, particularly in the North-Central Geo-Political Zone, where Christian homes are not exempt from its adverse effects. Rising inflation, unemployment, currency depreciation, and fluctuating income levels have created financial uncertainty, making it increasingly difficult for families to maintain stability. These economic challenges often disrupt family structures, straining relationships between spouses, parents, and children. Many Christian families, who traditionally rely on strong moral and spiritual foundations, are now grappling with financial hardships that weaken household cohesion and introduce stressors that hinder effective communication and emotional well-being. Despite the centrality of family in Christian teachings, economic instability continues to pose significant challenges to the fulfillment of family roles and responsibilities.

Despite the growing concerns over the impact of economic instability on family relationships, there is limited empirical research focusing on Christian homes in the North-Central Geo-Political Zone of Nigeria. Studies have examined the broader socio-economic consequences of financial crises, there remains a gap in understanding how economic instability specifically affects family interactions, decision-making, and the fulfillment of Christian family values.

Purpose of the Study

This study is aimed at determining economic instability and the impact of family relationship of Christian homes in the North-Central Geo-Political Zone, Nigeria, specifically the study sought to:

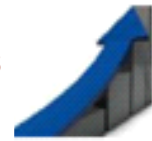
Determine the impact of economic instability on family relationship of Christian homes in the North-Central Geo-Political Zone, Nigeria

Research Question 1: how does economic instability affect family relationships in Christian homes within the North-Central Geo-Political Zone of Nigeria?

Research Hypothesis

The null hypothesis raised was tested at 0.05 level of significance

H₀₁: There is no significant difference between economic instability and its impact on the family relationship of Christian homes in the North-Central Geo-Political Zone, Nigeria”.



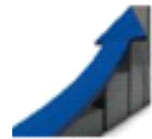
Methodology

The study employed descriptive survey research design and the target population are Christians from the North-Central Geo-Political Zone, Nigeria. Simple random sample population of 975 respondents out of 12,020,405 was used for the study. A structured questionnaire was the instrument employed for data collection. The data analysis was based on the responses from 975 respondents out of the sampled 1,008 Christians, representing (96.7%) of the administered questionnaire that were successfully returned. The respondents were randomly sampled from 21 local government areas in the North-Central Geo-Political Zone, Nigeria. The vetted questionnaire was administered by the researcher with the help of five research assistants. The data was analyzed using Version 20 of Statistical Package for Social Sciences (SPSS). The mean scores for the items were based on four-point rating scale such as Strong Agreed (4), Agreed (3), Disagreed (2) and Strongly Disagreed (1). And the midpoint average for decision for items or variables was fixed at 2.50. This implies that, a mean score of 2.50 and above indicates agreement (positive response) with the suggested notion of items while mean score of below 2.50 implies disagreement (negative response). The hypothesis was tested with t-test statistics at 0.05 levels of significance.

Research Question 1: how does economic instability affect family relationships in Christian homes within the North-Central Geo-Political Zone of Nigeria?

Table 1: Summary of Mean and Standard Deviations on Economic Instability and its Impact on the Family Relationships of Christian homes in the North-Central Geo-Political Zone, Nigeria

S/N	Item Statements	Mean	SD
1	Economic instability makes difficult for family members to communicate openly or share positive experiences	2.91	0.97
2	It promotes blames among family members when basic needs are difficult to get.	2.75	1.14
3	Economic instability affects family's sense of unity financial support	3.27	0.91
4	It leads to decrease in time spent together by the family members	3.07	0.98
5	Economic instability leads to feelings of isolation among family members due to lack of attention	3.47	0.78
6	Economic instability often leads to conflict between husbands and wives	3.03	0.88
7	It makes it difficult for family members to smooth sexual activities	3.16	0.98



8	Economic instability leads to feeling of hopelessness due to lack of money to assist a relation	3.01	0.90
9	It makes couples or parents to become less responsive or attentive to the needs of their loved ones	3.35	0.88
10	Economic instability makes it difficult for family members to set up business for each other during difficult times	3.50	0.76
Aggregate Mean		3.15	0.92

Decision mean = 2.50

Table 1 reveals that the mean responses for each item surpass the criterion mean of 2.5. The highest mean response recorded is 3.50, while the lowest is 2.75. This indicates that respondents acknowledged the statements as valid. The overall mean across all items stands at 3.15, exceeding the 2.5 benchmark. This indicates that respondents agreed that economic instability has affected family relationships in Christian homes within the North-Central Geo-Political Zone of Nigeria.

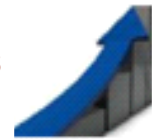
Null Hypothesis

There is no significant difference between economic instability and its impact on the family relationship of Christian homes in the North-Central Geo-Political Zone, Nigeria

Table 2: Summary of One Sample T-Test on Economic Instability and its Impact on the Family Relationships of Christian homes in the North-Central Geo-Political Zone, Nigeria

Variable	N	Mean	Std.	Mean diff
Hypo ¹	975	3.0718	.92589	3.0136

Table 2 presents the result of the One-Sample T-Test analyzing the impact of economic instability on family relationships in Christian homes within the North-Central Geo-Political Zone of Nigeria. The table indicates that the sample size (N) consists of 975 respondents. The mean response is 3.0718, with a standard deviation (Std.) of 0.92589, indicating some variability in the responses. The mean difference of 3.0136 signifies a substantial deviation from the test value, showing that economic instability has a notable impact on family relationships in Christian households within the region.



Finding

Economic instability disrupts family cohesion by hindering communication, fostering blame, reducing quality time, and impeding personal and economic well-being.

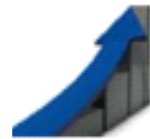
Discussions of Findings

Impact of economic instability on the family relationship of Christian homes in the North-Central Geo-Political Zone, Nigeria

The main objective of this study was to evaluate the impact of economic instability on the family relationships of Christian homes in the North-Central Geo-Political Zone, Nigeria. From the analysis of the data obtained, the findings of the study indicate that economic instability disrupts family cohesion by creating an environment of financial uncertainty that hinders effective communication among family members. When families face economic hardships, stress and anxiety often take precedence, leading to strained interactions and reduced emotional expression. Parents struggling to meet financial obligations may become preoccupied with economic survival, leaving little room for open dialogue and conflict resolution. This aligns with Ibrahim (2022), who asserts that financial insecurity fosters tension within households, limiting constructive discussions and increasing misunderstandings. Similarly, economic instability often fosters a culture of blame, as family members may attribute financial struggles to poor decision-making or lack of effort by one another. This blame erodes trust, intensify conflicts, and create divisions within the family, further weakening familial bonds and emotional support systems.

Furthermore, economic instability reduces the quality time families spend together, as financial challenges may force parents to work multiple jobs or extend working hours to compensate for income shortages. The absence of quality interactions diminishes emotional intimacy, affecting both marital relationships and parent-child bonds. Children may experience emotional neglect, leading to feelings of insecurity and isolation. Also, prolonged financial struggles impede personal and economic well-being, as family members become increasingly focused on survival rather than personal growth or long-term planning. According to Ibrahim (2022), the inability to meet financial needs contributes to frustration, emotional exhaustion, and diminished resilience within the family unit. As a result, economic instability not only affects immediate household dynamics but also has long-term implications for the psychological and emotional health of all family members.

Economic instability disrupts household structures, causing financial stress, emotional strain, and weakened family bonds. Balogun (2017) observes that financial hardship forces difficult adjustments, often leading to marital conflicts, reduced parental involvement, and shifting family roles. The findings from Table 2 support this, with a mean response of 3.0718 indicating widespread recognition of these effects. The standard deviation of 0.92589 reflects varied economic experiences, while the mean difference of 3.0136 highlights the significant impact of financial uncertainty on family stability. This aligns with Ogunleye and Adeyemi (2020), who link prolonged economic instability to strained relationships, lower quality of life, and reduced religious engagement.



Conclusion

Based on the finding of the study, it can be deduced that economic instability poses a significant threat to family cohesion by creating financial stress that disrupts communication, fosters blame, and reduces the quality time spent among family members. When households face economic uncertainty, open and effective communication often declines due to heightened stress, leading to misunderstandings and emotional detachment. The financial strain also fosters blame among family members, as individuals may attribute economic struggles to poor decision-making or external economic conditions beyond their control. Such tensions weaken familial bonds, reducing mutual support and cooperation, which are essential for maintaining a stable and harmonious household.

In addition, economic instability affects both personal and economic well-being, further exacerbating family challenges. The pressure to meet financial obligations often forces individuals to work longer hours or take on multiple jobs, leaving little time for family interactions and shared experiences. This reduction in quality time weakens relationships and limits opportunities for emotional connection. In addition, economic hardship leads to anxiety and psychological distress, which negatively impacts family members' mental health and overall well-being. Therefore, addressing economic instability requires strategic interventions that promote financial stability, encourage open communication, and strengthen emotional support within the family to preserve cohesion and resilience during economic hardships.

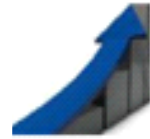
Recommendations

Based on the finding and conclusion of the study, it has been recommended that:

- i. Christian homes should prioritize open communication, financial planning, and spiritual resilience.
- ii. The governments at all levels should implement policies that promote economic stability and safeguard family well-being.

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