



Age, Religious Affiliation and Family Status as Predictors of Marital Instability among Employed Mothers in Kogi State, Nigeria

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Abstract

Marriage remains a fundamental social institution that promotes family cohesion, emotional support, and societal development. However, increasing occupational demands, economic pressures, and changing family roles have contributed to rising cases of marital instability among employed mothers. This study investigated age, religious affiliation, and family status as predictors of marital instability among employed mothers in Kogi State, Nigeria. The study adopted a descriptive survey research design. The target population comprised legally married employed mothers working in selected public and private establishments across Kogi State. A sample of 384 respondents was selected using a multi-stage sampling procedure based on the Krejcie and Morgan (1970) sample size determination table. Data were collected using a researcher-developed instrument titled Age, Religious Affiliation, Family Status and Marital Instability Questionnaire (ARFSMIQ). The instrument was validated by experts in Educational Psychology, Guidance and Counselling, and Measurement and Evaluation, while its reliability was established using Cronbach's Alpha. Data were analysed using descriptive statistics and multiple linear regression at the 0.05 level of significance. The findings revealed that age, religious affiliation, and family status significantly predicted marital instability among employed mothers in Kogi State. Family status emerged as the strongest predictor of marital instability, while the three predictor variables jointly explained (47.9%) of the variation in marital instability among the respondents. The study concluded that marital instability among employed mothers is influenced by a combination of demographic, religious, and socioeconomic factors. It was recommended that counsellors, religious organisations, employers, and government agencies should implement comprehensive family support programmes, promote work-life balance policies, and strengthen marriage counselling services to enhance marital stability among employed mothers.

Keywords: Age, Employed mothers, Family status, Marital instability, Religious affiliation.



Introduction

Marriage remains one of the oldest and most significant social institutions, serving as the foundation for family formation, emotional companionship, child upbringing, and social stability. Across cultures and societies, marriage provides a legitimate framework for procreation, socialization, emotional support, and economic cooperation while contributing to national development through stable family units. Beyond its social function, marriage promotes psychological well-being by fostering intimacy, mutual support, and a sense of belonging among spouses. Consequently, strong and stable marriages are widely regarded as essential for healthy families, peaceful communities, and sustainable national development (Mahoney, 2021; United Nations, 2023).

Despite its importance, marriage has increasingly experienced instability in many societies due to rapid socio-economic, cultural, and technological changes. Rising cases of marital conflict, emotional separation, domestic violence, and divorce have become major concerns among family counsellors, psychologists, sociologists, and policymakers. Marital instability is characterized by persistent conflict, poor communication, declining commitment, emotional disengagement, and dissatisfaction that may ultimately culminate in separation or divorce (Karney & Bradbury, 2023). The consequences of unstable marriages extend beyond spouses to affect children, workplaces, and society at large through emotional distress, poor mental health, reduced productivity, and weakened family cohesion.

In Nigeria, the increasing participation of women in paid employment has transformed traditional family roles and responsibilities. While women have historically been expected to manage household activities and child care, economic realities and increased access to education have encouraged greater female participation in the labour force. Consequently, many employed mothers are expected to simultaneously fulfill professional obligations, manage domestic responsibilities, nurture their children, and maintain healthy marital relationships. Balancing these multiple responsibilities often results in work-family conflict, psychological stress, fatigue, and reduced opportunities for spousal interaction, thereby increasing the likelihood of marital instability (International Labour Organization [ILO], 2024). Studies have further shown that prolonged work-related stress and inadequate family support may reduce marital satisfaction and increase emotional withdrawal among couples (McNulty *et al.*, 2021).

Among the socio-demographic variables associated with marital stability are **age**, **religious affiliation**, and **family status**. Age influences emotional maturity, communication skills, conflict-



resolution abilities, and decision-making, all of which are important for sustaining healthy marital relationships. Individuals who marry at more mature ages are generally better equipped to cope with marital challenges because of increased life experience and psychological readiness (Amato & James, 2022). Religious affiliation also shapes marital values by promoting commitment, forgiveness, patience, mutual respect, and shared moral principles. Couples who share similar religious beliefs are often more likely to demonstrate stronger marital commitment and cooperative approaches to parenting and family decision-making (Mahoney, 2021; Pew Research Center, 2023). Likewise, family status—commonly measured by educational attainment, occupation, and household income—influences financial stability, communication patterns, role expectations, and decision-making within the family. Higher socio-economic status has been associated with improved marital adjustment, whereas financial hardship and unequal role expectations frequently contribute to marital disagreements (ILO, 2024).

Although previous studies have examined these variables independently, limited empirical attention has been given to their combined influence on marital instability among employed mothers in Kogi State, Nigeria. Kogi State presents a unique socio-cultural environment characterized by ethnic diversity, religious pluralism, and increasing female participation in formal employment, making it an appropriate setting for investigating these relationships. Understanding how age, religious affiliation, and family status jointly predict marital instability will provide valuable evidence for marriage counsellors, educational psychologists, religious leaders, employers, and policymakers in designing interventions aimed at strengthening family relationships and promoting marital stability. It is against this background that this paper examines age, religious affiliation, and family status as predictors of marital instability among employed mothers in Kogi State, Nigeria.

Related Literature

Marriage has been widely recognized as one of the most important social institutions because it promotes companionship, emotional support, child socialization, and family cohesion. It serves as the primary environment in which individuals develop values, attitudes, and behaviours that contribute to social stability. Stable marriages are associated with improved psychological well-being, better physical health, healthy child development, and stronger communities. Conversely, unstable marriages often result in emotional distress, poor family functioning, reduced life satisfaction, and adverse developmental outcomes among children (Karney & Bradbury, 2023; United Nations, 2023). Consequently, understanding the factors that sustain or weaken marital



relationships has become an important concern in family studies, counselling, psychology, and sociology.

Age has consistently been identified as an important determinant of marital adjustment because it influences emotional maturity, communication patterns, financial preparedness, and conflict-resolution abilities. Emotional maturity enables spouses to manage disagreements constructively, demonstrate empathy, and make informed decisions that strengthen marital relationships. Research indicates that individuals who marry at relatively mature ages generally experience better marital adjustment than those who marry early because they are more psychologically, emotionally, and economically prepared for marital responsibilities (Amato & James, 2022). Nevertheless, scholars have emphasized that chronological age alone does not guarantee marital stability; rather, qualities such as emotional intelligence, mutual respect, and effective communication mediate the relationship between age and marital outcomes (McNulty et al., 2021).

Religion also plays a significant role in marital relationships because it shapes beliefs, values, moral behaviour, and family expectations. Religious teachings generally encourage commitment, forgiveness, patience, mutual respect, honesty, and self-sacrifice, all of which contribute to stronger marital bonds. Couples who share similar religious beliefs are often more likely to agree on parenting practices, financial management, family values, and conflict-resolution strategies, thereby reducing the likelihood of persistent marital disagreements (Mahoney, 2021). Furthermore, participation in religious activities provides opportunities for social support, counselling, and family enrichment programmes that enhance marital stability. However, differences in religious affiliation or levels of religious commitment may generate conflicts relating to worship practices, child upbringing, and family priorities, particularly where mutual understanding and tolerance are lacking (Pew Research Center, 2023).

Family status is another important socio-demographic factor associated with marital stability. It encompasses educational attainment, occupational status, household income, and the general socio-economic position of the family. Education improves communication skills, problem-solving abilities, and informed decision-making, while stable employment and adequate income reduce financial stress and enhance family well-being. Conversely, financial hardship, unemployment, and disparities in educational attainment or income between spouses may create tension, reduce marital satisfaction, and increase the likelihood of conflict (International Labour Organization (ILO, 2024). Recent studies have also shown that equitable sharing of household



responsibilities and financial obligations contributes significantly to marital adjustment, particularly among dual-income families (Li *et al.*, 2024).

The present study is anchored on Bowen's Family Systems Theory and Social Exchange Theory, both of which provide useful explanations for marital behaviour. Family Systems Theory views the family as an interconnected emotional system in which the behaviour of one member influences every other member. Accordingly, changes in age, religious orientation, occupational responsibilities, or socio-economic circumstances may affect communication patterns, emotional support, and overall family functioning (Bowen, 1978). In contrast, Social Exchange Theory explains marital stability in terms of the perceived balance between rewards and costs within a relationship. Couples are more likely to remain committed when emotional support, companionship, and shared values outweigh relationship costs such as persistent conflict, financial hardship, or unequal role expectations (Homans, 1958).

Empirical evidence generally indicates that age, religion, and socio-economic status influence marital outcomes across different cultural contexts. For instance, Mahoney (2021) reported that shared religious commitment enhances marital satisfaction and relationship commitment, while Amato and James (2022) found that educational attainment and financial stability significantly predict marital quality. Similarly, Li *et al.* (2024) observed that spousal support moderates the effects of external stressors on marital instability, highlighting the importance of family resources and interpersonal relationships in sustaining marriage. Despite these findings, relatively few studies have investigated the combined predictive influence of age, religious affiliation, and family status among employed mothers in Kogi State. This gap underscores the relevance of the present study, which seeks to contribute empirical evidence for strengthening counselling interventions, family support programmes, and policies aimed at promoting marital stability among employed women in Nigeria.

Methodology

This study adopted a descriptive survey research design, which is appropriate for examining the relationship between socio-demographic variables and marital instability among employed mothers without manipulating the variables under investigation. The design enables researchers to collect data from a representative sample and describe existing conditions while determining the predictive relationships among variables. Descriptive survey research is widely used in educational, psychological, and social science studies because it facilitates the collection



of reliable data from large populations and supports the generalization of findings to the target population (Creswell & Creswell, 2023; Cohen *et al.*, 2024).

The study was conducted in Kogi State, Nigeria, located in the North-Central geopolitical zone. The state consists of three senatorial districts—Kogi East, Kogi Central, and Kogi West—and is characterized by considerable ethnic, cultural, occupational, and religious diversity. The increasing participation of women in both public and private employment across the state provides an appropriate context for investigating how age, religious affiliation, and family status influence marital instability among employed mothers. Furthermore, the socio-cultural diversity of the state makes the findings potentially applicable to similar settings within Nigeria.

The target population comprised legally married employed mothers working in selected public and private establishments across Kogi State. A sample of 384 respondents was selected using a multi-stage sampling procedure, in line with the recommendation of Krejcie and Morgan (1970) for large populations. In the first stage, the state was stratified into its three senatorial districts. The second stage involved the purposive selection of public and private establishments with a sizeable population of employed mothers. Thereafter, proportionate sampling was used to allocate respondents to each establishment based on their population, while simple random sampling was employed to select individual participants. This procedure ensured that respondents from different occupational backgrounds and geographical locations were adequately represented in the study.

Data were collected using a researcher-developed instrument titled the Age, Religious Affiliation, Family Status and Marital Instability Questionnaire (ARFSMIQ). The questionnaire consisted of two major sections. Section A elicited respondents' demographic information, while Section B contained items measuring the independent variables (age, religious affiliation, and family status) and the dependent variable (marital instability). Responses were measured using a four-point Likert rating scale ranging from Strongly Agree (4) to Strongly Disagree (1). To ensure the quality of the instrument, face and content validity were established through expert review in Educational Psychology, Guidance and Counselling, and Measurement and Evaluation. Reliability was determined using Cronbach's Alpha, with a coefficient of 0.70 or above regarded as evidence of satisfactory internal consistency (Hair *et al.*, 2022; Taber, 2022).

Ethical principles guided every stage of the study. Approval to conduct the study was obtained from the relevant institutional authorities, while permission was sought from the management of the selected establishments before data collection. Participants were informed of the purpose of the study and assured that their participation was voluntary. They were also



guaranteed anonymity and confidentiality, and the information obtained was used strictly for academic purposes in accordance with established ethical standards for social science research.

Data collected were coded and analyzed using the Statistical Package for the Social Sciences (SPSS), Version 27. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize respondents' demographic characteristics and answer the research questions. In addition, multiple linear regression analysis was employed to determine the individual and joint predictive influence of age, religious affiliation, and family status on marital instability at the 0.05 level of significance. Multiple regression was considered appropriate because it enables the simultaneous examination of the relative contribution of multiple independent variables in predicting a single dependent variable (*Hair et al.*, 2022). The findings generated through these statistical procedures provide empirical evidence on the extent to which the selected socio-demographic variables influence marital instability among employed mothers in Kogi State.

Results

Demographic Characteristics of Respondents

Table 1: Distribution of Respondents by Age

Age (Years)	Frequency (f)	Percentage (%)
20–29	72	18.8
30–39	146	38.0
40–49	118	30.7
50 years and above	48	12.5
Total	384	100.0

Table 1 shows that 146 respondents (38.0%) were between 30 and 39 years, 118 (30.7%) were between 40 and 49 years, 72 (18.8%) were between 20 and 29 years, while 48 (12.5%) were 50 years and above. This indicates that most respondents were in their active working and family-building years. The implication is that the age distribution suggests that the findings largely reflect the experiences of employed mothers who actively combine career responsibilities with marital and family obligations.



Research Question One: To what extent does age predict marital instability among employed mothers in Kogi State?

Table 2: Regression Analysis of Age as a Predictor of Marital Instability

Variable	B	Beta	t	Sig.
Constant	12.613	-	7.844	.000
Age	.486	.321	5.842	.000*

Significant at $p < .05$

2 indicates that age significantly predicts marital instability among employed mothers ($\beta = .321$, $t = 5.842$, $p = .000$). Since the probability value is less than 0.05, the relationship is statistically significant. This finding implies that age influences marital stability. Older and emotionally mature couples are generally better able to manage conflicts, communicate effectively, and sustain healthier marital relationships than younger couples.

Research Question Two: To what extent does religious affiliation predict marital instability among employed mothers?

Table 3: Regression Analysis of Religious Affiliation

Variable	B	Beta	t	Sig.
Constant	11.937	-	6.982	.000
Religious Affiliation	.417	.286	4.963	.000*

Significant at $p < .05$

The result shows that religious affiliation significantly predicts marital instability ($\beta = .286$, $t = 4.963$, $p = .000$). Thus, religious beliefs and practices have a significant influence on marital stability among employed mothers. The result suggests that shared religious beliefs and participation in religious activities may strengthen marital commitment, improve communication, and reduce marital conflict.



Research Question Three: To what extent does family status predict marital instability among employed mothers?

Table 4: Regression Analysis of Family Status

Variable	B	Beta	t	Sig.
Constant	10.482	-	5.731	.000
Family Status	.552	.394	6.724	.000*

Significant at $p < .05$

The findings indicate that family status significantly predicts marital instability ($\beta = .394$, $t = 6.724$, $p = .000$). Family status emerged as the strongest predictor among the three independent variables. This implies that financial security, educational attainment, and occupational status contribute substantially to marital stability. Couples with better socioeconomic conditions are likely to experience fewer marital conflicts.

Test of Hypotheses

Research Hypotheses1: Age does not significantly predict marital instability among employed mothers.

Table 5: Regression coefficient on Age as a predictor of marital instability among employed mothers

Variable	Beta	t	Sig.	Decision
Age	.321	5.842	.000	Rejected

Decision

The result in Table 5 shows that age significantly predicts marital instability among employed mothers ($\beta = .321$, $t = 5.842$, $p < .05$). Since the significance value of .000 is less than the 0.05 level of significance, the null hypothesis stating that age is not a significant predictor of marital instability among employed mothers is rejected. Hence, age significantly predicts marital instability among employed mothers.



Research Hypotheses 2: Religious affiliation does not significantly predict marital instability among employed mothers

Table 6: Regression coefficient on Religious affiliation as a predict of marital instability among employed mothers

Variable	Beta	t	Sig.	Decision
Religious Affiliation	.286	4.963	.000	Rejected

Decision

The result presented in Table 6 indicates that religious affiliation significantly predicts marital instability among employed mothers ($\beta = .286$, $t = 4.963$, $p < .05$). The significance value of .000 is less than the 0.05 level of significance, indicating that the regression coefficient is statistically significant. Therefore, the null hypothesis that religious affiliation is not a significant predictor of marital instability among employed mothers is rejected. Hence, religious affiliation significantly predicts marital instability among employed mothers.

Research Hypotheses 3: Family status does not significantly predict marital instability among employed mothers.

Table 7: Regression coefficient on family status as a predictor marital instability among employed mothers.

Variable	Beta	t	Sig.	Decision
Family Status	.394	6.724	.000	Rejected

Decision

The result presented in Table 7 indicates that family status significantly predicts marital instability among employed mothers ($\beta = .394$, $t = 6.724$, $p < .05$). The significance value of .000 is less than the 0.05 level of significance, indicating that the regression coefficient is statistically significant. Therefore, the null hypothesis that family status is not a significant predictor of marital instability among employed mothers is rejected. Hence, family status significantly predicts marital instability among employed mothers.



Table 8: Model Summary on relationship between the independent variables and marital instability

R	R Square	Adjusted R Square	Std. Error
.692	.479	.475	3.218

The model summary shows a multiple correlation coefficient (R) of .692, indicating a strong positive relationship between the independent variables and marital instability. The coefficient of determination ($R^2 = .479$) indicates that age, religious affiliation, and family status jointly explain (47.9%) of the variation in marital instability among employed mothers. The remaining (52.1%) may be explained by other variables not included in this study. The result demonstrates that marital instability is influenced by multiple interacting factors. Counselling programmes should therefore adopt a holistic approach that addresses demographic, social, economic, and family-related issues.

Table 9: ANOVA for the Regression Model

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	3654.621	3	1218.207	116.428	.000*
Residual	3975.883	380	10.463		
Total	7630.504	383			

Significant at $p < .05$

The ANOVA result reveals that the regression model is statistically significant ($F = 116.428$, $p = .000$). This confirms that the independent variables jointly predict marital instability among employed mothers. The combined influence of age, religious affiliation, and family status is statistically meaningful. This suggests that interventions aimed at improving marital stability should consider these variables simultaneously rather than in isolation.

Discussion of Findings.

The findings of this study indicate that age, religious affiliation, and family status significantly predict marital instability among employed mothers in Kogi State, Nigeria. The



combined influence of these socio-demographic variables suggests that marital stability is shaped by multiple interacting factors rather than by a single determinant. This finding supports the assumptions of Bowen's Family Systems Theory, which posits that changes affecting one aspect of family life inevitably influence the functioning of the entire family system (Bowen, 1978). It also aligns with Social Exchange Theory, which explains that individuals evaluate the rewards and costs associated with marital relationships, and that marital stability is more likely when perceived benefits outweigh the challenges (Homans, 1958). The study further revealed that age significantly predicts marital instability among employed mothers. The findings suggest that greater emotional maturity and life experience enhance communication, emotional regulation, and conflict-management skills, thereby promoting healthier marital relationships. Older or more emotionally mature spouses are generally better able to cope with marital disagreements and adapt to changing family responsibilities than younger couples who may still be adjusting to occupational and domestic demands. This finding corroborates the report of Amato and James (2022), who observed that individuals entering marriage at more mature ages often exhibit better marital adjustment and relationship stability. Similarly, McNulty *et al.* (2021) argued that emotional maturity and adaptive interpersonal behaviours contribute significantly to long-term marital satisfaction, particularly when couples experience external stressors.

The findings also indicate that religious affiliation positively influences marital stability among employed mothers. Couples who share similar religious beliefs and actively participate in religious activities are more likely to demonstrate mutual commitment, forgiveness, patience, and cooperation in resolving marital disagreements. Religious teachings often encourage spouses to uphold values such as love, faithfulness, sacrifice, and respect, which strengthen emotional bonds and reduce the likelihood of marital conflict. These findings agree with Mahoney (2021), who reported that religious commitment enhances marital satisfaction by promoting shared values and supportive family relationships. Likewise, the Pew Research Center (2023) found that couples with similar religious beliefs generally report stronger marital commitment and lower intentions toward separation or divorce than couples with differing religious affiliations. Another important finding is that family status significantly influences marital instability. Educational attainment, occupational status, and household income were found to be important indicators of family status that affect marital relationships. Families with higher educational and economic status often possess better communication skills, greater financial security, and improved access to resources that support healthy family functioning. Conversely, financial hardship, occupational stress, and disparities in educational or income levels between spouses may create tension and increase



marital dissatisfaction. These findings are consistent with the International Labour Organization (2024), which emphasized that economic security and decent employment contribute to stronger family relationships by reducing financial stress. Similarly, Li *et al.* (2024) found that spousal support and adequate family resources significantly reduce the adverse effects of external stressors on marital stability.

The study further demonstrates that the joint predictive influence of age, religious affiliation, and family status provides a more comprehensive explanation of marital instability than considering each variable independently. This suggests that marital relationships among employed mothers are influenced by the interaction of personal characteristics, family values, and socio-economic conditions. Employed mothers frequently face the dual responsibility of meeting workplace expectations while managing household responsibilities, childcare, and marital obligations. When these responsibilities are combined with financial pressures or differences in religious beliefs, the likelihood of marital conflict may increase. However, effective communication, mutual respect, emotional support, and shared family values can moderate these challenges and enhance marital adjustment. The findings have important implications for counselling practice, family development programmes, and public policy. Marriage counsellors, educational psychologists, religious leaders, and family therapists should design intervention programmes that address not only communication and conflict resolution but also the socio-demographic factors influencing marital relationships. Employers should also recognize the importance of work–family balance by implementing family-friendly workplace policies that reduce occupational stress among employed mothers. Such interventions will contribute to stronger families, improved psychological well-being, and greater social stability.

Overall, the findings contribute to the growing body of literature on marital relationships by providing empirical evidence on the combined influence of age, religious affiliation, and family status on marital instability among employed mothers in Kogi State. The study therefore fills an important gap in the literature and provides a useful basis for future research on family well-being and marital adjustment in Nigeria and other developing countries.

Recommendations

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

1. Marriage counsellors should develop evidence-based counselling programmes that address the unique challenges experienced by employed mothers in balancing occupational responsibilities with marital and family obligations. Counselling interventions should



emphasize effective communication, emotional intelligence, stress management, and constructive conflict-resolution skills.

2. Religious organizations, including churches, mosques, and other faith-based institutions, should strengthen premarital and post-marital counselling programmes by incorporating regular marriage enrichment seminars, family-life education, and conflict-management workshops. Such programmes should encourage shared values, mutual respect, forgiveness, and commitment among married couples.
3. Employers in both the public and private sectors should adopt family-friendly workplace policies such as flexible work schedules, maternity support services, employee assistance programmes, and work-life balance initiatives. These measures will help reduce work-related stress and improve employees' psychological well-being, thereby enhancing marital stability and organizational productivity.
4. Government agencies responsible for family welfare, women affairs, and social development should formulate and implement policies that strengthen family support systems through public enlightenment campaigns, accessible counselling services, and community-based family intervention programmes. Such initiatives should particularly target employed parents who often experience multiple role demands.
5. Educational institutions and professional counselling associations should organize periodic training, workshops, and public awareness programmes on healthy marital relationships, effective parenting, financial management, and work-family balance. These programmes will equip couples with practical skills for sustaining stable marriages in changing socio-economic environments.
6. Future researchers should extend this study by examining additional predictors of marital instability such as work-family conflict, emotional intelligence, personality traits, social support, occupational stress, mental health, and digital technology use. Longitudinal and mixed-method studies conducted across different geopolitical zones of Nigeria are also recommended to provide broader evidence for policy formulation and family intervention programmes.

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