

## **Exploratory analysis of the demographic and socio-economic factors influencing divorce rates in Benue state, Nigeria**

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### **Abstract**

This exploratory study investigates demographic and socio-economic factors influencing divorce rates in Benue State, Nigeria, amid rising marital dissolution despite strong cultural and religious marriage traditions. Data were collected via structured questionnaires from 400 divorced individuals in three purposively selected Local Government Areas (Makurdi, Otukpo, Kwande), representing the state's senatorial zones. Snowball and purposive sampling targeted those with direct divorce experience. Key variables such as age at first marriage, income, education, and occupation were analyzed against marriage duration using descriptive statistics and chi-square tests. Findings indicate trends such as elevated divorce rates among those marrying at ages 25–34 (31.5%; marriages lasting 1–5 years) and low earners below the national minimum wage (31.3%; marriages lasting 6–10 years). Only occupation showed a significant association with marital duration ( $p < 0.05$ ), with 41.0% of cases highlighting its role in reflecting economic capacity and social status. Results underscore occupation's pivotal influence on marital stability, beyond other factors. The study recommends targeted policies addressing employment and income disparities to enhance marital outcomes.

**Keywords:** Benue State, demographic factors, divorce, marriage, socio-economic factors, trend

### **Introduction**

Divorce, the legal dissolution of a marriage, has become an increasingly significant social issue worldwide, with varying rates and contributing factors across different regions (Amato, 2010). Divorce remains a significant demographic and social phenomenon across advanced societies, reshaping family structures and influencing social and economic well-being (Cherlin, 2012). In both the United States and the United Kingdom, scholars have identified a complex interplay of demographic and socio-economic factors such as age at first marriage, educational attainment, income, and occupational stability that influence marital dissolution (Lyngstad & Jalovaara, 2010; Kennedy & Ruggles, 2014).

In the United States (US), evidence consistently shows that the timing of entry into marriage is strongly associated with marital outcomes. Couples marrying at very young ages face considerably higher risks of divorce compared to those who marry later, with stability peaking among those who marry in their late twenties and early thirties (Rosenfeld & Roesler, 2023). A

similar pattern has been observed in the United Kingdom, where Lampard (2013) demonstrated a U-shaped association between age at marriage and divorce risk, with the lowest likelihood of separation occurring among individuals who marry in their late twenties. Socio-economic resources, particularly income, also play a decisive role in shaping marital stability. In the US, higher household income and steady employment are protective against divorce, while job loss or financial strain increases the risk of separation (Killewald, 2016). Comparable findings emerge in the UK, where Di Nallo, Oesch and Backes (2021) found that unemployment, especially when prolonged, significantly increases the probability of marital dissolution. These findings underline the importance of economic stability in sustaining long-term unions across both societies. Educational attainment similarly differentiates divorce risks. In the US, the divorce gap between the less educated and the highly educated has widened over the past decades, with college-educated individuals exhibiting the lowest rates of divorce (Schwartz & Han, 2014). In the UK, research suggests that lower levels of education increase the likelihood of marital breakdown, reflecting broader social inequalities in family outcomes (Hogendoorn, Leopold, & Van Gaalen, 2022).

In Ghana, classic and more recent studies found that later age at first marriage and higher education are associated with lower risks of marital dissolution, while economic insecurity and changing kinship/lineage systems condition those relationships. Early empirical work by Oheneba-Sakyi, (1999) shows that age at first marriage and education jointly influence the timing of dissolution. In Ethiopia, recent secondary-analysis and cohort studies using Ethiopia Demographic and health survey (EDHS) and local surveillance data document both the prevalence of early marriage and its links to later marital outcomes. Research on predictors of divorce from first unions finds substantial churn in some cohorts and identifies younger age at marriage, low educational attainment, and unstable or informal occupations as important risk factors for dissolution; spatial analyses additionally show strong regional variation in early marriage and its consequences. These results underscore that, as in Ghana and Kenya, education and economic resources buffer the risks associated with early entry into marriage.

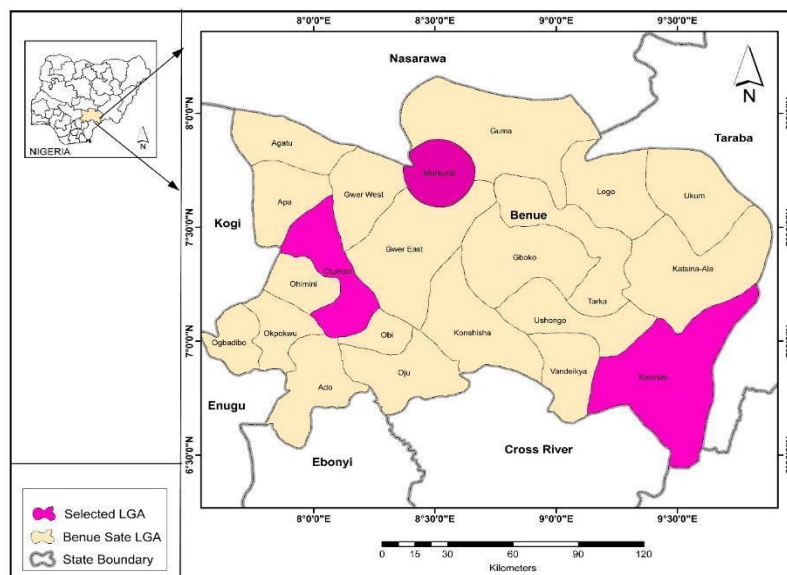
In Nigeria, marriage is traditionally regarded as a sacred institution, deeply rooted in cultural, religious, and societal norms. However, despite these strong traditional and religious beliefs, divorce rates have been rising in various states, including Benue State (Eneh & Eze, 2021). Adebayo (2019) suggests that early marriage often correlates with a higher probability of divorce due to the lack of emotional and financial preparedness among young couples. Similarly, variations in religious beliefs and ethnic differences may contribute to marital incompatibility, leading to an increased risk of separation. Likewise, socio-economic factors also significantly impact divorce occurrence. For instance, economic stability, employment status, income levels, and financial independence have been recognized as key determinants of marital success or failure (Olawale & Ajayi, 2022). According to Adewale (2020), divorce has become an increasing social issue in Nigeria, with various demographic and socio-economic factors contributing to marital instability. Demographic factors such as age at first marriage, gender, level of education, religion, ethnicity, and number of children have been found to play a crucial role in marital stability (Adepoju & Adesina, 2020). Ejeh, Mamman, Yusuf, Arigbede and Bello (2021) examined the Spatial Variation and Factors Influencing Divorce in Selected Local Government Areas of Benue State, Nigeria and identified socioeconomic drivers (economic stress/poverty, unemployment) and demographic factors (age-related differences among spouses) as important influences on divorce incidence. Similarly, a study conducted by Ononokpono, Nebuchukwu and Ugwu (2024), explored the trends in divorce cases, household status, and their associated factors among married women aged 15–49 years in Nigeria. The result revealed that household socioeconomic factors were the key

determinants of divorce cases as about 16% of non-educated women and those in middle-income and poor households substantially experienced divorce while 9.4% of unemployed women from poor households and 6.9% of unemployed women from middle-income households had experienced divorce or separation.

In Benue State, factors such as economic instability, early marriage, and patriarchal cultural practices are believed to contribute to divorce, yet empirical evidence specific to this region is scarce (Aka & Tyoakaa, 2021). Studies suggest that socioeconomic challenges, including unemployment and low household income, exacerbate marital strain, while demographic factors like age at marriage and educational disparities between spouses further elevate divorce risks (Ononokpono & Anugwom, 2023). It is apparent from the foregoing that whilst most studies have concentrated much effort on exploring the causative factors, consequences and pattern of divorce (Abdullahi, 2021 & Ubi, Ubogu & Yahaya 2024). Few studies such as that of Olashinde and Onodje (2023) and Iwuagu et al. (2024) carried out investigations on socio-demographic factors that influence divorce but these studies had limitations in methodology, scope and content and as such could not draw a strong generalization on the factors influencing divorce rates. This paper therefore intends to analyze the interplay of demographic and social-economic factors such as age, educational attainment, income and occupation and how they interact to influence divorce rates in Benue State. This is crucial not only for academic enrichment but also for developing policies that support marital stability and family welfare.

## Materials and methods

Benue State is situated in the lower Benue River basin, located in Nigeria's Middle Belt region. Geographically, it spans between longitudes 7°30'0" E and 9°50'0" E, and latitudes 6°20'0" N to 8°20'0" N. It shares borders with five Nigerian states: Nassarawa to the north, Taraba to the east, Cross River to the south, Enugu to the southwest, and Kogi to the west. Additionally, it borders the Republic of Cameroon to the southeast (See figure 1).



**Figure 1.** Benue State showing the sampled LGAs

According to the 2006 census, Benue State had a population of 4,253,641, which was projected to rise to 7,147,590 by 2023, based on an annual growth rate of 3.05%. The state covers a land area of 34,059 km<sup>2</sup>, resulting in a population density of approximately 99 people per km<sup>2</sup>. The dominant ethnic groups are the Tiv, Idoma, and Igede, while the Etulo, Jukun, and Abakwa are minority groups with significantly smaller populations.

Agriculture plays a central role in Benue's economy, providing employment for more than 70% of its labor force. This agricultural prominence has earned Benue the reputation of being Nigeria's top food-producing state. The main crops grown in the region include soyabeans, groundnuts, sesame (beniseed), palm oil, rice, peanuts, citrus fruits, yams, cassava, sweet potatoes, beans, maize, millet, sorghum (guinea corn), and various vegetables (Statista, 2019).

This study employed a quantitative research method to gather data on the factors contributing to divorce within the study area. Information was collected through a structured questionnaire distributed to respondents. Benue State consists of three senatorial districts and twenty-three (23) Local Government Areas (LGAs). For the purpose of this research, one LGA was selected from each senatorial district specifically, the most urbanized LGA in each to ensure access to reliable data and a diverse population sample. This strategy also allowed for a more representative and unbiased sampling. The selected LGAs were Kwande, Makurdi, and Otukpo.

The target participants were individuals who are currently divorced as well as those who had experienced divorce but later remarried. To reach these individuals, snowball and purposive sampling techniques were used. These methods were chosen because they are well-suited for accessing specific populations in this case, those with first-hand experience of divorce. The projected combined population of the selected LGAs is 1,399,274. Using Yamane's (1967) formula for determining sample size, a sample of 400 respondents was selected. Within each chosen LGA, specific wards were purposively selected based on preliminary observations that indicated higher rates of divorce. The 400 questionnaires were then distributed among respondents in these wards until all were completed. The collected data regarding the causes of divorce were analyzed using percentage calculations, supported by detailed explanatory interpretations of the findings. It is important to note that the findings of this study are not statistically generalizable to the entire population of Benue State considering the fact that non-probability sampling techniques were used to select the respondents for the study. However, the results provide valuable insights into the demographic and socio-economic factors influencing divorce and may be applicable to similar contexts.

## **Results and discussion**

A clue of the demographic and socio-economic factors influencing divorce can help to lessen or eradicate the problem under study. Although there are many factors that influence divorce, this paper examines only age, income, occupation and educational attainment of the respondents and how these factors influence divorce.

### *Age at first marriage by duration of marriage before divorce*

Age as a demographic variable plays a significant role in influencing the likelihood of divorce. The literature consistently shows that age at first marriage is a strong predictor of marital stability,

with both very early and very late marriages presenting unique risks. Research indicates that individuals who marry in their late teens or early twenties tend to have higher divorce rates, often due to incomplete emotional maturity, limited life experience, and lower financial stability (Lehrer, 2008). Early marriages are also more likely to occur before individuals have fully developed their identities and long-term goals, which can lead to mismatched expectations and dissatisfaction over time (Glenn et al., 2010). Studies also suggest that waiting until the mid- to late twenties before marrying is associated with lower divorce risk. At this stage, individuals are more likely to have completed education, established a career, and gained clarity on personal values and relationship expectations (Tumin & Qian, 2017). This maturity often translates into better communication, problem-solving skills, and a stronger financial foundation, which can support long-term marital success. However, some research points out that delaying marriage into the mid-thirties or later can slightly increase the likelihood of divorce, possibly due to greater independence, reduced flexibility, and challenges in integrating established lifestyles (Wolfinger, 2015).

The ages of the respondents at first marriage was cross tabulated by duration of the marriages of the respondents as shown on Table 1.

**Table 1.** Age at first marriage by duration of marriage before divorce

Age at first marriage	1-5 years	6-10 years	11-15 years	16-20 years	> 20 years	Total
15-24	29(7.3)	21(5.2%)	8(2.0%)	7(1.8%)	2(0.5%)	67(16.7%)
25-34	51(12.7%)	46(11.5%)	16(4.0%)	10(2.5%)	3(0.7%)	126(31.5%)
35-44	30(7.5%)	43(10.7%)	18(4.5%)	3(0.7%)	2(0.5%)	96(23.9%)
45-54	12(3.0%)	18(4.5%)	21(5.2%)	5(1.2%)	0(0.0%)	56(14.0%)
55-64	7(1.8%)	15(3.8%)	7(1.8%)	5(1.2%)	1(0.3%)	35(8.8%)
65-74	3(0.7%)	4(1.0%)	4(1.0%)	2(0.5%)	0(0.0%)	13(3.3%)
>75	0(0.0%)	2(0.5%)	3(0.8%)	2(0.5%)	0(0.0%)	7(1.8%)
<b>Total</b>	<b>132(33.0%)</b>	<b>149(37.2%)</b>	<b>77(19.3%)</b>	<b>34(8.5%)</b>	<b>8(2.0%)</b>	<b>400(100.0%)</b>
<b>Chi-Square = 32.716    df = 36    p-value = 0.626    Remark = Not significant</b>						

Source: Author's field survey, 2023

The analysis presented in Table 1 explores the relationship between age at first marriage and duration of marriage before divorce. The highest proportion of divorces occurred among individuals who married between the ages of 25-34, accounting for 31.5% of all divorces. Within this group, the majority (12.7%) divorced within the first 1-5 years, indicating a possible vulnerability in early years of marriage, even among relatively mature couples. This pattern aligns with prior studies indicating that the early years of marriage are often characterised by adjustment challenges, which may increase the risk of marital dissolution (Amato, 2010).

Interestingly, individuals who married between ages 35-44 also had a relatively high divorce rate (23.9%), with a peak in the 6-10 years duration category (10.7%). This suggests that even later-life marriages are not immune to instability, particularly after the initial years, potentially due to unmet expectations or midlife transitions (Cherlin, 2009). Conversely, those who married at the youngest ages (15-24) had a 16.7% share of divorces, with the majority (7.3%) divorcing within the first 5 years. Early-age marriages have often been associated with lower educational attainment, economic instability, and immature decision-making, all of which are risk

factors for divorce (Heaton, 2002). However, this group did not dominate the divorce statistics in this study, which may reflect cultural or socioeconomic variations specific to the study population. Those in the 65-74 and above 75 categories collectively accounted for just 5.1% of all divorces. This trend may be explained by traditional marital values, increased commitment, or fewer external pressures, which tend to characterize older cohorts (Kalmijn & Uunk, 2007).

Statistically, the Chi-square test revealed no significant association between age at first marriage and duration before divorce ( $\chi^2 = 32.716$ ,  $df = 36$ ,  $p = 0.626$ ). This lack of significance implies that while certain trends are observable, the variations across categories may be due to chance and are not strong enough to indicate a definitive pattern. Similar conclusions have been drawn in other demographic studies, suggesting that while age at first marriage can be a factor in marital stability, it does not act alone and must be considered alongside other determinants like education, income, and cultural context (Thornton & Young-DeMarco, 2001).

*Monthly income by the duration of marriage of the respondents*

Income disparities between spouses can significantly influence the stability of a marriage. When one partner earns substantially more than the other, feelings of dependence, inadequacy, or resentment may arise. A higher-earning spouse may wield more financial control, potentially leading to power imbalances and reduced decision-making equality in the relationship (Papp et al., 2017). Conversely, the lower-earning partner might feel undervalued or less capable of contributing meaningfully, which can foster tension and dissatisfaction over time. These income-related dynamics can strain communication and erode mutual respect, laying the groundwork for marital breakdown.

On the other hand, insufficient or unstable income for one or both spouses can create chronic stress that undermines marital satisfaction. Financial hardship often forces couples to make difficult decisions about spending priorities, debt repayment, and lifestyle compromises, which may trigger frequent arguments (Dew, 2009). The inability to meet basic needs or achieve shared financial goals such as home ownership, children’s education, or retirement planning can lead to frustration, blame, and emotional distance. Over time, unresolved financial strain may weaken the emotional bond and increase the likelihood of separation or divorce.

The Monthly income of the respondents was cross tabulated by duration of the marriages of the respondents as shown on Table 2.

**Table 2.** Monthly income of respondents by duration of marriage

Monthly Income (RM)	1-5 years	6-10 years	11-15 years	16-20 years	> 20 years	Total
< RM10,000	25(6.3%)	29(7.3%)	16(4.0%)	6(1.5%)	2(0.5%)	78(19.5%)
RM11,000-20,000	44 (11.0%)	46(11.5%)	19(4.8%)	15(3.8%)	1(0.3%)	125(31.3%)
RM21,000-30,000	22(5.5%)	27(6.8%)	19(4.8%)	5(1.3%)	3(0.8%)	76(19.0%)
RM31,000-40,000	15(3.8%)	11(2.8%)	7(1.8%)	4(1.0%)	1(0.3%)	38(9.4%)

₦41,000-50,000	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
₦51,000-60,000	7(1.8%)	21(5.3%)	8(2.0%)	2(0.5%)	1(0.3%)	39(9.7%)
₦61,000-70,000	11(2.8%)	4(1.0%)	2(0.5%)	0(0.0%)	0(0.0%)	17(4.3%)
₦70,000 and above	8(2.0%)	11(2.8%)	6(1.5%)	2(0.5%)	0(0.0%)	27(6.8%)
<b>Total</b>	<b>132(33.0%)</b>	<b>149(37.3%)</b>	<b>77(19.3%)</b>	<b>34(8.4%)</b>	<b>8(2.0%)</b>	<b>400(100.0%)</b>
	<b>Chi-Square = 24.6</b>	<b>df = 24</b>	<b>p-value = 0.429</b>	<b>Remark = Not significant</b>		

Source: Author's field survey, 2023

Table 2 shows the result of the cross tabulation of the monthly income of the respondents by the duration of their marriages. About 31.3% of the respondents earn ₦11,000-₦20,000 every month. A further breakdown of the analysis revealed that of this 31.3%, 11.5% of their marriages lasted between 6-10 years, 11.0% lasted between 1-5 years, while 0.3% lasted above 20 years. Only 4.3% of the respondents earn ₦61,000-₦70,000 monthly. As shown on table 2, the income bracket ₦41,000-50,000 was offered as an option but, but no respondent selected it, hence, the zeros recorded indicate a complete absence of responses in that category. Again, it can be explained that majority of the respondents live below the national monthly minimum wage of ₦30,000 approved by the Nigerian Government. Although, it is often said that money cannot sustain love, this saying is not true nowadays as the absence of money in many homes have made the home tear apart. More so, the current economic situation cannot be managed without money at one's disposal thereby putting a huge strain on families and relationships. To worsen it, many Christians see a male spouse who cannot provide for his family worse than an infidel and as such won't continue to stay with him. This finding is in line with that of Benard (1982) who asserted that marriages are more stable with those who are well educated and are financially well to do. A close look at the Chi-square result revealed that there is no significant relationship between income and the duration of marriage with Chi-square value as 24.6, df as 24 and p-value as 0.429.

#### *Occupation of respondents by duration of marriage before divorce*

Occupation plays a significant role in shaping marital stability, as it influences income level, work schedules, stress exposure, and the balance between work and family life. Research shows that couples in stable, well-paying occupations often experience lower divorce rates because financial security reduces stress and provides resources to address marital challenges (Schoen et al., 2002). Moreover, occupations with predictable schedules allow couples to spend more time together, fostering intimacy and effective communication, which are protective factors against divorce (Booth & Edwards, 1992).

In contrast, occupations with high demands, irregular hours, or frequent travel such as military service, shift work, or long-haul trucking can strain relationships by limiting quality time and increasing emotional distance between partners. These work patterns may lead to feelings of neglect, loneliness, or lack of support, which can escalate into marital dissatisfaction and eventual separation (Presser, 2000). Additionally, jobs characterized by high stress or low job satisfaction may contribute to emotional exhaustion, reducing the energy available to invest in the marriage (Britt et al., 2010).

Table 3 shows the result of the cross tabulation of occupation of the respondents by the duration of their marriages before divorce.

**Table 3.** Occupation of respondents by duration of marriage before divorce

Occupation	1-5 years	6-10 years	11-15 years	16-20 years	> 20 years	Total
Civil service	18(4.5%)	41(10.3%)	17(4.3%)	7(1.8%)	4(1.0%)	87(21.8%)
Petty trading	43(10.8%)	43(10.8%)	22(5.5%)	6(1.5%)	0(0.0%)	114(28.5%)
Farming	36(9.0%)	28(7.0%)	24(6.0%)	8(2.0%)	1(0.3%)	97(24.3%)
Artisan	17(4.3%)	19(4.8%)	3(0.8%)	0(0.0%)	0(0.0%)	39(9.6%)
Unemployed	12(3.0%)	15(3.8%)	5(1.3%)	7(1.8%)	2(0.5%)	41(10.3%)
Others	6(1.5%)	3(0.8%)	6(1.5%)	6(1.5%)	1(0.3%)	22(5.5%)
<b>Total</b>	<b>132(33.0%)</b>	<b>149(37.2%)</b>	<b>77(19.3%)</b>	<b>34(8.5%)</b>	<b>8(2.0%)</b>	<b>400 (100.0%)</b>
<b>Chi-Square = 48.072</b>		<b>df = 20</b>	<b>p-value = 0.000</b>		<b>Remark = Significant</b>	

Source: Author's field survey, 2023

From the result on table 3, about 37.2% of the respondent's marriages lasted between 6-10 years. Of this 37.2%, 10.8% are petty traders, 10.3% are civil servants while 0.8% are those who engage in other menial jobs such as cleaning, gardening and driving. Furthermore, the results revealed that those who have stayed in marriage above 20 years are the least with 2.0%. This implies that the marital unions of petty traders are short lived due to the poor income generated from businesses as a result of the harsh economic situation which has taken a toll on many businesses especially petty trading. To expatiate further, spending ten years in a marriage is long enough for an individual to decide whether or not to continue with a marriage. It is expected that within this number of years, couples should have adjusted properly to their partner's weaknesses and even occupation but after these years and no improvement is in sight, many couples will part ways and move on.

Marriages that have lasted for more than 20 years recorded less incidence of divorce as they have adjusted to each other's weaknesses and occupation status and are also getting old and as such wouldn't conceive the idea of divorce even when they are faced with financial challenges. This finding is in agreement with the assertion by Scott et al. (2013) who observed that financial problems are a top reason for many marriages ending in divorce as an individual's income is tied to his/her occupation. The nature of one's job determines how much the person will earn. While some jobs attract a high income, others do not. More so, the Chi-square result also indicated that there is a significant relationship between occupation and duration of marriage with Chi-Square =48.072, df =20 and P= 0.000.

#### *The educational level of the respondents by duration of marriage*

Educational attainment is a well-documented factor influencing the likelihood of divorce, with research generally showing that higher levels of education are associated with greater marital stability. Individuals with higher education tend to marry later, have more stable careers, and possess stronger communication and conflict-resolution skills, all of which contribute to reduced divorce risks (Amato, 2010). Education also correlates with higher income, which can alleviate financial stress, a common source of marital conflict thus supporting longer-lasting unions (Teachman, 2002). On the other hand, lower educational attainment is often linked to higher

divorce rates. This relationship may be due to limited economic opportunities, greater financial strain, and a higher likelihood of entering marriage at a younger age, all of which can create instability (Cherlin, 2010). Lower education levels may also be associated with reduced access to resources such as marriage counseling or relationship education programs that could help couples manage conflicts before they escalate. Additionally, differences in educational attainment between spouses can lead to mismatched values, aspirations, and lifestyles, further increasing the risk of marital dissolution (Tzeng, 1992).

However, the effect of education is not absolute; cultural norms, economic conditions, and individual relationship dynamics can moderate its impact. In some contexts, even highly educated couples may face elevated divorce risks if their careers demand excessive time apart, create role conflicts, or foster divergent personal goals (Schoen et al., 2002). Thus, while higher education generally acts as a protective factor against divorce, its influence interacts with other social, economic, and personal variables in determining marital outcomes.

The educational level of the respondents was cross tabulated by the duration of their marriages and the result is shown in Table 4. About 41% of the respondents have completed secondary school education, closely followed by those who are tertiary institution graduates with 35%. A summation of the secondary and tertiary institution graduates brings the figure to 76%.

This implies that being educated or being married to an educated person may not be a guarantee to a stable union as most of the divorcees are educated. Other personal traits such as the ability to endure hardship/ hostility, anger management, remorsefulness, honesty and the fear of God all have crucial roles to play in sustaining a union. The finding of this study is in line with that of Otanwa (2017) who observed in a previous study that the majority of the divorcees were fairly educated but still failed in their marriages. However, the finding of this study also contradicts that of Yushau, Ubogu and Mammam (2021) which observed that the majority of the people who are experiencing marital instability are those with lower educational attainment (mostly SSCE holders). The disparity in the findings of Otanwa (2017) and Yushau, Ubogu and Mammam (2021) is probably due to the locations where these studies were conducted. The former was conducted in Benue state, Nigeria, which has a literacy rate of 45.1% while the latter was conducted in Katsina State which has a literacy level of 21.7% (UNESCO, 2012). The result of the Chi-Square revealed a Chi-Square value of 17.941, df of 16 and a p-value of 0.327.

**Table 4.** Educational level of respondents by duration of marriage

<b>Educational level</b>	<b>1-5 years</b>	<b>6-10 years</b>	<b>11-15 years</b>	<b>16-20 years</b>	<b>&gt; 20 years</b>	<b>Total</b>
Tertiary	45(11.3%)	62(15.5%)	20(5.0%)	10(2.5%)	3(0.8%)	140(35.0%)
Secondary	59(14.8%)	52(13.0%)	33(8.3%)	16(4.0%)	4(1.0%)	164(41.0%)
Primary	9(2.3%)	16(4.0%)	7(1.8%)	1(0.3%)	0(0.0%)	33(8.2%)
Quranic	1(0.3%)	1(0.3%)	2(0.5%)	2(0.5%)	0(0.0%)	6(1.5%)
No formal education	18(4.5%)	18(4.5%)	15(3.8%)	5(1.3%)	1(0.3%)	57(14.3%)
<b>Total</b>	<b>132(33.0%)</b>	<b>149(37.2%)</b>	<b>77(19.3%)</b>	<b>34(8.5%)</b>	<b>8(2.0%)</b>	<b>400(100.0%)</b>
	<b>df = 16</b>	<b>p-value = 0.327</b>			<b>Remark = Not significant</b>	

Source: Author's field survey, 2023

## Policy implications

Divorce has increasingly become a significant social and demographic issue worldwide, with profound implications for family stability, child upbringing, and community development (Amato, 2010). In Benue State, where family institutions play a central role in social organisation, the rising incidence of divorce poses both social and economic challenges, particularly in relation to child welfare and household well-being. The findings revealed that early marriages, low income, limited educational attainment, and unstable occupational patterns significantly contribute to marital dissolution.

The finding that divorcees in Benue State largely fall within the ages of 25–34 years and that their marriages typically lasted between 1-5 years carries important policy implications. This age group represents young adults, who are often in the early stages of their careers and family lives. One major implication is the necessity for strengthened premarital and marital counselling and marriage education programs where communication skills, conflict resolution and problem-solving skills would be taught to couples. The evidence points to the fact that young couples may lack the emotional maturity, communication skills, and conflict-resolution strategies required to sustain long-term marital relationships. Religious institutions, government agencies, and civil society organisations could collaborate to establish structured and mandatory premarital education programs. These initiatives should focus on equipping couples with the tools to navigate the realities of marriage, including managing finances, resolving disputes, and fostering emotional resilience. Economic empowerment also emerges as a critical policy issue. Young couples are often at the early stages of employment and may experience economic instability, which can contribute to marital strain and eventual breakdown. To address this, youth-centred policies should promote entrepreneurship, job creation, and financial literacy programs. By reducing the financial pressures faced by newly married couples, policymakers can indirectly reduce one of the key triggers of divorce among this age group. In this way, socio-economic stability becomes a foundation for marital stability.

The outcome of this study also points to the need for family welfare and social protection measures as most of the divorcees earn very meagre income (₦11,000-₦20,000). Since most divorces occurred within 6-10 years of marriage, this period likely corresponds with the stage when couples are raising young children and facing increased financial responsibilities. Without adequate support, the burden of childcare, education, and household expenses can overwhelm families and contribute to marital breakdown. Social policies that provide affordable childcare, educational subsidies, healthcare support, and food security initiatives would relieve families of some of these pressures, enabling them to maintain stable and supportive marriages.

Most of the divorcees in Benue State were engaged in petty trading, this carries significant policy implications. Petty trading is generally characterized by low earnings, unstable income, and lack of long-term economic security. These conditions often create financial stress within households, especially as family responsibilities expand over time. The fact that marriages collapsed after 6-10 years suggests that while couples may have initially sustained their unions, the prolonged financial hardship associated with petty trading eventually contributed to marital instability and divorce. One major implication is the urgent need for policies that enhance economic empowerment and diversify livelihood opportunities for individuals engaged in petty trading. Since petty trading is often a survivalist occupation with limited profitability, couples relying on it as their main source of income are particularly vulnerable to financial stress. Policymakers should therefore strengthen programs that provide access to microfinance,

entrepreneurial training, and business support services. By equipping traders with better business skills, access to credit, and opportunities for growth, their income-generating capacity can be improved, thereby reducing financial strain on marriages.

Education is often considered a stabilizing factor in marriage because it enhances individual awareness, communication, and economic opportunities. However, the result of this study suggests that education alone does not necessarily guarantee marital stability. The prevalence of divorce among educated individuals highlights gaps in how formal education prepares people for family life, as well as the socio-economic pressures that persist even among graduates. One key implication is the need to integrate family life and relationship education into the formal school curriculum. While secondary and tertiary education equips individuals with academic and professional knowledge, it often neglects the social and emotional skills necessary for building and sustaining marital relationships. Introducing courses or modules on family studies, conflict resolution, financial management, and gender equality at both secondary and tertiary levels would prepare young people for the responsibilities of marriage. Such reforms would ensure that graduates are not only academically prepared for careers but also socially prepared for family life.

### **Conclusion and recommendation**

The findings of this study explore the complex interplay between demographic and socio-economic factors in shaping divorce outcomes in Benue State, Nigeria. Although patterns emerged regarding age at first marriage, income, and educational attainment, statistical analysis revealed that only occupation had a significant relationship with the duration of marriage before divorce. This indicates that while personal and demographic factors like age or education are relevant, economic realities tied to occupational status play a more decisive role in marital longevity. Specifically, individuals engaged in lower-income occupations such as petty trading and farming were more susceptible to marital breakdown, likely due to financial strain and instability. Furthermore, the high incidence of divorce within the first 10 years of marriage points to a critical adjustment period for most couples. These insights highlight the need for comprehensive social and economic policies aimed at job creation, income stability, and family counselling services. For long-term impact, stakeholders, governments, NGOs, religious institutions, and community leaders must collaborate to promote economic empowerment and strengthen support systems that can sustain marriages in the face of adversity.

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