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IMPACT OF FEDERAL GOVERNMENT'S FUEL SUBSIDY REFORMS ON FAMILY INCOME AND MARITAL SATISFACTION AMONG NON-TEACHING STAFF IN SELECTED UNIVERSITIES IN OGUN STATE

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ABSTRACT

Fuel subsidy reforms in Nigeria have sparked prevalent discussions among scholars and other stakeholders, and questions have been raised about its multifaceted impact on family real income and marital dynamics. Therefore, the purpose of the present study was to examine the impact of fuel subsidy reforms on family income and marital satisfaction among non-teaching staff in selected universities in southwest Nigeria for the period covering October, 2023 to February, 2025. The study employed a cross-sectional design and sampled 286 non-teaching staff from Olabisi Onabanjo University, Ago-Iwoye, and the Federal University of Agriculture, Abeokuta, using multistage random sampling. Data was collected through a structured questionnaire focusing on demographic characteristics, family income and marital satisfaction of respondents. Simple percentage and frequency count was used to determine the demographic characteristics of the respondents, while Simple linear regression analysis was conducted to test two null hypotheses at an alpha level of.05. The findings revealed a statistically negative significant impact of the Federal government's fuel subsidy reforms on both family income (β = -.276, t = 12.849, p <.0005) and marital satisfaction (β = -.297, t = 14.062, p <.0005) among non-teaching staff. These results suggest that the fuel subsidy reforms have led to a decrease in family real income and marital satisfaction within this demographic group. It is recommended, among others, that the federal government and university administrations should implement financial support programs specifically designed for non-teaching staff in other to cushion the financial stress caused by fuel subsidy reforms.

Keywords: Impact, Federal government, fuel subsidy reforms, family income, marital satisfaction, non-teaching staff.

INTRODUCTION

Family income is a central construct in the fields of behavioral and social sciences that may significantly impact on family dynamics and can be a precursor to positive or negative marital satisfaction. However, the fuel subsidy reform by the federal government of Nigeria may be responsible for the decreased economic growth, increased inflation, and unwanted poverty observed among non-teaching university staff in southwest Nigeria. Hence, prices of food, utilities, and petroleum products have increased. Consequently, the fuel subsidy reform could be said to have negatively upturned the cost of living in Nigeria and inflicted financial pressure on the wider population; transport fares and prices of essential goods and services have gone up significantly across the country as citizens now struggle with the ripple effects of fuel subsidy removal.

Similarly, Yunusa et al. (2023) noted that the removal of fuel subsidies may lead to inflation and inject immediate economic pain and hunger into families. Also, Ozili and Obiora (2023) argued that economic reforms such as the removal of fuel subsidies may adversely affect individuals' income and family dynamics. As a result low-income earners may witness a fall in their purchasing power. The authors referenced above postulated that the fuel subsidy reform may likely cause increase in the prices of goods and services, cause poor marital relationships, and many families may experience unwanted economic struggles in other to meet their needs. Furthermore, studies have identified the relationship between marital satisfaction of married couples and their income. For example, Obiekwe and Ekebos (2021) emphasized that marital stability is strongly associated with family income because financial income helps to solve family problems, which in turns result in personal and marital wellbeing. So, when family income decreases, the demand for goods and services within the family will also decrease, which may lead to low marital satisfaction (Nwakpa, 2020).

Literature Review

Family income

Family income is a key component that directly impacts financial health and the standard of living within households (Adewole, 2019). According to Wang and Newman (2020), family income is a measurement of the economic position of individuals who are considered to be part of a family unit. Family income is the financial flow that enables consumption and contributes to changes in household revenue and wealth. It is an important element in the measurement of the economic well-being and standard of living of the family (OECD, 2013). Family income is broadly inclusive of the salary of family members, rents, interest received from banks, and savings from using the skills of family members. Previous studies have highlighted the intricate relationship between government policies, such as the fuel subsidy reforms, and family income (Olatunji & Akanni, 2019; Olowu & Ogunboye, 2020). That is to say, government policies may have a significant impact on family income, and family income may as well have a direct or indirect impact on marital relationships.

Marital Satisfaction

Marital satisfaction is a multidimensional construct encompassing emotional, social, and economic factors within a marriage (McKinney, 2021). Marital satisfaction can be defined as an attitude people have toward their marital relationship. It is a subjective evaluation of the quality of marital life and is influenced by various factors, which include economic stability, communication, and shared decision-making. Changes in family income, particularly due to government policies such as fuel subsidy reforms, may significantly affect marital satisfaction and overall household well-being. In a study conducted by Odeyemi and Adeleke (2021) to examine the relationship between financial stability and marital satisfaction among married individuals in Lagos, Nigeria, the findings reviewed that economic stress, primarily due to inflation and rising living costs, significantly reduced marital satisfaction and increased the likelihood of marital discord. Also in a related study, Osuji et al. (2022) explored the impact of economic policies on non-academic staff in Nigerian universities. Their findings revealed that economic policies had a significant impact on the financial stability of non-teaching staff, leading to increased economic stress and reduced overall family well-being. Furthermore, Oshio (2020) provided empirical evidence from Japan, demonstrating that government policies had also a negative impact on marital satisfaction of his respondents.

Fuel Subsidy Reform

Fuel subsidy reform in Nigeria is a complex political and economic issue with both potential benefits and immediate challenges. On the one hand, fuel subsidy reforms may ease financial resources for other sectors of the nation's economy and strengthen domestic refineries; by so doing, it may reduce Nigeria's dependence on imported fuel, increase employment, channel more funds for the development of critical public infrastructure, reduce government borrowing, curb corruption associated with fuel subsidy payments, and increase competition. On the other hand, fuel subsidy reform may cause immediate increase in fuel pump prices across the length and breadth of the nation. It may also prompt a chain reaction, causing inflected transportation costs, high rise in commodities and services, social unrest, protests, fuel smuggling, and other illegal activities (Ozili & Obiora, 2023). Ozili and Obiora (2023) submitted that the removal of fuel subsidies in Nigeria has triggered inflationary pressures on the purchasing power of the Naira, making the overall economic landscape more challenging for average citizens to meet their basic needs.

Also, previous studies have examined government reforms with particular focus on its impact on family dynamics and marital satisfaction (Olatunji & Akanni, 2019; Olowu & Ogunboye, 2020; Ali, et.al. 2014), findings depicted that the fuel subsidy reform had trigger high cost of commodities, and also cause significant negative impact on family income, health care and education. Subsequent upon this, Nigerians are facing significant challenges in managing their economy amidst the falling value of the Naira (Adewalen &Adekunle, 2019; Onyeizugbe & Onwuka, 2019).

Non-Teaching Staff

Non-teaching staff include administrative, technical, and support personnel who are directly employed by a university. While existing literatures have extensively covered the macroeconomic impacts of fuel subsidy reforms, there is a notable lack of research focusing on the micro-level effects of these reforms on specific professional groups, Most studies have concentrated on broad economic indicators and general household income without delving into how such policies impact marital satisfaction and family dynamics particularly on non-teaching staff in Southwest Nigerian universities (Adebayo & Oloruntoba, 2020; Okafor & Adekunle, 2021). Furthermore, there is limited empirical evidence on how the fluctuations in fuel prices and subsequent changes in household expenditure affect the financial and emotional stability of families in this sector (Nwakpa, 2020). Hence, the present study focuses on the impact of the federal government's fuel subsidy reforms on family income and marital satisfaction among non-teaching staff in selected universities in Ogun State.

Theoretical Framework

This study is based on the family stress theory proposed by Boss (2001). This theory posits that economic stressors, such as changes in financial resources due to policy reforms, significantly impact family dynamics and individual well-being. Family stress theory explores how external pressures (e.g., economic changes) influence family stability and functioning. The family stress theory emphasizes that stress is not merely a reaction to a single event but a process that involves the interaction of stressors, resources, and perceptions. In the context of fuel subsidy reforms, the increased cost of living acts as an external economic stressor, which can deplete family resources and create financial strain. This strain may lead to heightened marital conflict, reduced satisfaction, and cause overall family dysfunction if coping mechanisms and supports are inadequate (Conger & Conger, 2002). Thus, the family stress theory provides a robust framework for understanding the potential impacts of fuel subsidy reforms on family income and marital satisfaction.

Empirical Review

The rationale behind the present study is anchored on the economic impact of fuel subsidy reforms on family income and its multifaceted impact on marital satisfaction of non-teaching staff in selected universities in Ogun State. Ajayi and Olawale, (2019) postulated that changes in fuel subsidy policies can have cascading effects on the overall income of worker (Okafor & Adekunle, 2021). Nwakpa (2020) also concurred: when he noted that the financial stability of a family significantly contributes to marital satisfaction, as economic challenges may strain family relationships. In a related study, Osuji et al. (2022) explored the impact of economic policies on non-academic staff in Nigerian universities. Their findings also revealed that economic policies, such as subsidy reforms, significantly affected the financial stability of non-teaching staff, leading to increased economic stress and reduced overall family well-being.

In another study conducted by Aksu et al. (2023), to examine the marital satisfaction of working individuals, the findings reviewed that low levels of income and other similar factors negatively affect marital and life satisfaction. In his study, Oshio (2020) provided empirical evidence from Japan, demonstrating that economic stress due to new government policies negatively impacted marital satisfaction. These studies referenced above highlighted how economic reforms may cause financial hardship on citizens and may lead to increased marital conflict and reduced quality of life within family circles.

Methodology

The study adopted quantitative design, employing a cross-sectional approach. A cross-sectional design allows for the collection of data at a single point in time, enabling the assessment of the impact of fuel subsidy reforms on family income and marital satisfaction among non-teaching staff in selected universities in Ogun State. The population for this study comprises all non-teaching staff in selected universities in Southwest Nigeria. The choice of population was simply for the reasons of convenience and proximity. The universities were also selected based on considerations such as geographical representation, size, and diversity. A sample of 300 non-teaching staff was selected from the population through the multistage random sampling technique. The first stage involved the selection of two universities from

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Ogun State (Olabisi Onabanjo University, Ago-Iwoye, and the Federal University of Agriculture, Abeokuta) through the simple random sampling technique, which gives every university an equal opportunity of being selected. The second stage of the sampling procedure was the selection of 300 non-teaching staff from both universities *pro rata.*

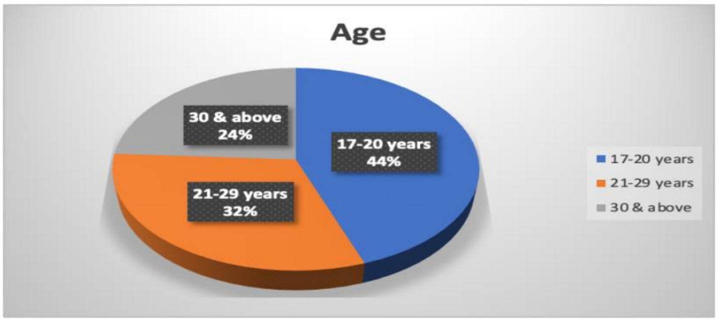
Methods of Data Collection

Data for this study were collected through structured questionnaires administered to non-teaching staff members at the selected universities. The questionnaire was designed to capture information on demographic characteristics, family income, marital satisfaction, and perceptions of the impact of fuel subsidy reforms. In a pilot study, the reliability of the instrument was found to be within an acceptable range. The Cronbach's alpha reliability coefficients were found to be.78, .83, and.77 for the family income, marital satisfaction, and perceptions of the impact of fuel subsidy reforms sub-scales, respectively. Expert opinion was relied upon to determine the validity of the instrument. There was a consensus among the panel of experts constituted to validate the questionnaire that it actually measures what it purports to measure. The data collection process also involved obtaining informed consent from participants and ensuring the confidentiality and anonymity of their responses.

Analysis, Results and Discussion of Findings

Table 1: Frequency Table for Demographic Data of Participants

Variable	Category	Frequency	Percentage (%)
Name of Universities	Olabisi Onabanjo University, Ago-Iwoye Federal University of Agriculture, Abeokuta	158 128	55.2 44.8
Gender	Male Female	173 113	60.5 39.5
Age	Less than 30 years 30 - 49 years 50 years & above	56 142 88	19.6 49.7 30.7



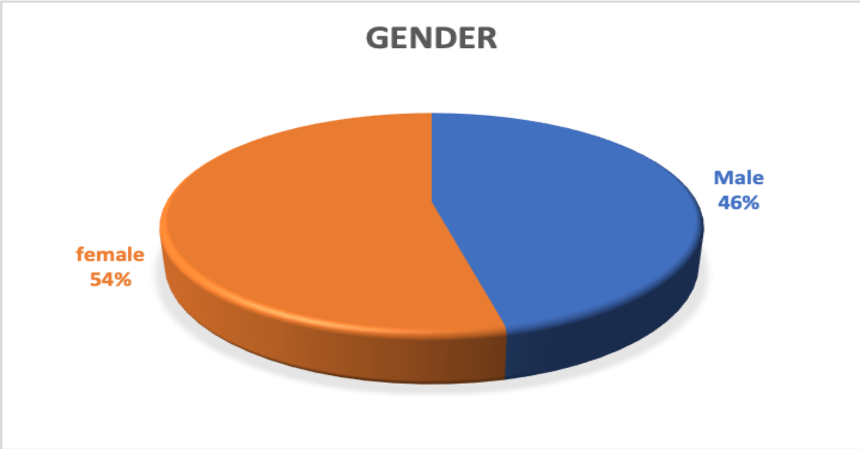


Table 1 revealed that a majority of the participants (55%) were from Olabisi Onabanjo University, Ago-Iwoye, while 45% of the participants were from the Federal University of Agriculture, Abeokuta. A majority of the participants (60%) were male, while 40% of the participants were female. About half of the participants (50%) were 30–49 years old. This was successively followed by those who were 50 years old and older (31%) and those who were less than 30 years old (20%).

Test of Hypotheses

Hypothesis One

There is no significant impact of the Federal Government's fuel subsidy reforms on family income among non-teaching staff in selected universities in Ogun State.

Table 2: Coefficients of the Simple Linear Regression Analysis for the Impact of the Federal Government's Fuel Subsidy Reforms on Family Income

	B	Std Error	B	t	Sig.
(Constant)	8.305	3.573		10.225	.000
Fuel subsidy reforms	-.101	.024	-.276	-12.849	.000

Dependent Variable: Family Income

Table 2 revealed significant results (β = -.276, t = 12.849, p <.0005). The null hypothesis is therefore rejected, while the alternative hypothesis is upheld. It is subsequently concluded that there is a significant impact of the Federal Government's fuel subsidy reforms on family income among non-teaching staff in selected universities in Southwest Nigeria. Table 2 further showed that fuel subsidy reforms are negatively associated with family income (β = -.276) and that the latter can be predicted from the former by means of the regression equation: Family Income = 8.305 – 0.101 x Fuel Subsidy Reform

Hypothesis Two

There is no significant impact of the Federal Government's fuel subsidy reforms on marital satisfaction among non-teaching staff in selected universities in Ogun State.

Table 3: Coefficients of the Simple Linear Regression Analysis for the Impact of the Federal Government's Fuel Subsidy Reforms on Marital Satisfaction

	B	Std Error	B	t	Sig.
(Constant)	6.117	5.940		9.305	.000
Fuel subsidy reforms	-.169	.018	-.297	-14.062	.000

Dependent Variable: Marital Satisfaction

Table 3 revealed significant results (β = -.297, t = 14.062, *p* <.0005). The null hypothesis is therefore rejected, while the alternative hypothesis is upheld. It is subsequently concluded that there is a significant impact of the Federal Government's fuel subsidy reforms on marital satisfaction among non-teaching staff in selected universities in Southwest Nigeria. Table 3 further showed that fuel subsidy reforms are negatively associated with marital satisfaction (β = -.297) and that the latter can be predicted from the former by means of the regression equation: Marital Satisfaction = 6.117 – 0.169 x Fuel Subsidy Reforms

Discussion of Findings

The findings of the study indicate that there is a significant impact of the Federal Government's fuel subsidy reforms on both family income and marital satisfaction among non-teaching staff in selected universities in Ogun State. These findings provide valuable insights into the socio-economic dynamics within this specific demographic group and geo-political zone. To begin with, regarding family income, the negative beta coefficient (β = -.276) suggests that there is a decrease in family income among non-teaching staff following the fuel subsidy reforms. The significant t-value (t = 12.849) and p-value (p <.0005) further affirmed this impact, indicating that the observed decrease in family income is unlikely due to random chance. This finding implies that the removal of fuel subsidies by the federal government has led to a tangible reduction in the disposable income available to non-teaching staff members and their families. Such a decrease in family income can have various implications for household expenditure patterns, standard of living, and overall financial stability.

Furthermore, concerning marital satisfaction, the negative beta coefficient (β = -.297) similarly indicates a decrease in marital satisfaction among non-teaching staff following the fuel subsidy reforms. The significant t-value (t = 14.062) and p-value (p <.0005) confirm the statistical significance of this impact, suggesting that the observed decrease in marital satisfaction is unlikely due to random variation. This finding suggests that the financial strain resulting from the reduction in family income, attributed to the fuel subsidy reforms, has adversely affected the quality of marital relationships among non-teaching staff members. Financial stressors are well-established factors that can negatively influence marital dynamics and lead to conflicts, dissatisfaction, and overall strain on relationships.

These findings underscore the interconnectedness between economic policies, family income, and marital satisfaction within the context of Nigerian, and also highlights the vulnerability of non-teaching staff to external economic factors, such as fuel subsidy reforms, and emphasizes the importance of considering the socio-economic well-being of university employees in policy-making processes. Additionally, the findings call for targeted interventions and support mechanisms to mitigate the adverse effects of economic reforms on family income and marital satisfaction among non-teaching staff in Ogun State.

Recommendations

1. The federal government and university administrations should implement financial support programs specifically designed for non-teaching staff. These programs could include providing additional allowances to offset increased transportation costs resulting from the removal of fuel subsidies, adjusting salaries to reflect changes in the cost of living, and establishing low-interest loan schemes or salary advance programs to help staff manage any sudden financial burdens caused by increased fuel prices.
2. The Federal Government and university administrations should enhance family and marital support services, such as establishing counseling centers within universities that provide free or subsidized marital and family counseling services, implementing programs that promote a better work-life balance, such as flexible working hours, telecommuting options, and family-friendly workplace policies, and conducting regular workshops and seminars on financial management, stress management, and relationship building.

Conclusion

Based on the findings of the study, it is concluded that the Federal Government's fuel subsidy reforms have a significant impact on both family income and marital satisfaction among non-teaching staff in selected universities in Southwest Nigeria. The results of the simple linear regression analyses conducted for each null hypothesis provide compelling evidence to reject both Ho1 and Ho2. The negative beta coefficients and significant t-values indicate that the fuel subsidy reforms are associated with decreases in both family income and marital satisfaction among non-teaching staff members. These findings suggest that the removal or reduction of fuel subsidies by the Federal Government has led to adverse effects on the financial well-being of non-teaching staff households and has also influenced the quality of marital relationships within this demographic group. The findings of this study emphasize the importance of considering the socio-economic implications of policy reforms, such as fuel subsidy adjustments, particularly for vulnerable groups like non-teaching staff in Nigerian universities. Addressing the adverse effects of such reforms on family income and marital satisfaction requires interventions and policy measures aimed at supporting the economic well-being and relational dynamics within these households. Additionally, future research could explore potential mitigating factors or interventions to alleviate the negative impacts of economic policy changes on household and marital outcomes among university staff in Nigeria.

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