

# INFLUENCE OF EXPENDITURE PATTERNS ON FAMILY COHESION AMONG CIVIL SERVANT COUPLES IN ADAMAWA AND TARABA STATES, NIGERIA

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**Abstract:** The study examined the “Influence of Expenditure Patterns on Family Cohesion Among civil servant couples in Adamawa and Taraba States, Nigeria”. To achieve this, objectives were raised for the study which is to examining the general expenditure patterns among civil servant couples in Adamawa and Taraba states Nigeria. The study adopted descriptive survey research design. The population of the study was 9,563 civil servant couples from six (6) senatorial zones of the two states. Six hundred and seventy (670) respondents were sampled using proportionate random sampling. The instrument for data collection was a developed questionnaire which was validated by two researcher’s supervisors and two experts in the department of vocational and technical education. The reliability coefficient calculated for the instrument was .856. Frequency and percentages were used to analyze the bio data of the respondents. Mean score was also used to analyze research questions while t-test statistics was used to test all null hypotheses at 0.05 level of significance. The result of the analysis indicated that there are no defined expenditure patterns followed by civil servants of the study area. It was also found that there is no family cohesion among civil servant couples in Adamawa and Taraba states. It was recommended that organizations that are associated with marriage should be educating prospective couples on the need to harmonize the expenditure so as to enhance their family cohesion.

**Keywords:** Expenditure, Patterns, Cohesion, Civil, Servant.

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## 1. INTRODUCTION

The expenditure patterns of civil servant couples in Adamawa and Taraba States vary with significant results on family cohesion. Expenditure patterns are seen as the process of how couples pull their finances that will be expended in the family needs. Cohesion is the amount of unity and understanding that exists among family members. The aim is to reconcile potential expenses with expenditure patterns of the civil servant couples. According to Onu, Okwooli, Bladu, Ike, Onuigbo and Adamu (2010) any problem that is generated from financial crisis has the tendency to build or mar the family.

Family cohesion refers to good family relationship, it involves a good inter personal relationship which leads to good and effective communication among family members, family is therefore seen as family unity. The study views the terms family cohesion as achievable through expenditure pattern that will provide or meet the primary secondary needs of the family. Civil servant couples are referred to state employed job salaried couples and refer particularly to husband and wife who are gainfully employed in government state civil service. Family members refer to the man and his wife as a couple who are primarily responsible for the expenditure patterns of the household.

Couples, according to Pahl (2000), have different patterns of expending finances. Some bring all their income, typically in a joint bank account and attain considerable importance to financial security. It is taken on trust and not subject to contract. These financial arrangements represent love and trust. Other couples maintain independence in financial matters, dividing responsibility for payment of joint bills and attaching importance to privacy and autonomy in financial matters. Some couples give overall financial control to one partner which is usually the wife. This is described as wife management. The man's lack of involvement in financial matters, can serve to protect his personal spending money.

Others divide finances into separate spheres, making each partner responsible for specific areas of spending. For example food, children and children's clothes are taken care of by the wife, while some areas such as household bills are taken care of by the husband with no pooled money. Some couples' finances are managed by the husband typically with a house keeping allowance being transferred to the wife. Male controlled pooling has a strong ideology of the male as a breadwinner, which is reflected in his control of finances, the wife has no right to spend his money on herself, some couples hold and spend their money as though they were still two separate individuals. This type of couples practice independent life style with no body to be held responsible for any family expenditure, with no finances pooled for the care and up keep of the family needs.

The need for civil servant couples to use expenditure patterns as a tool for prudent family income management in order to achieve family union can therefore not be over stated. Appropriate allocation disbursement of family income to specific areas of family needs (primary and secondary is highly important and the failure in meeting basic or primary and secondary needs within a household can disrupt the level and limit the extent to which household unity can be achieved.

The researcher having lived in Yola, Mubi Hong, Jalingo and Zing discovered that most civil servant couples complained about their inability to meet their basic needs with available family resources. Some children because of the neglect of their parents to take up to their responsibilities of feeding, paying of school fees, providing clothing, health and others have dropped out of school some of the children have gone, into all sorts of evil practices in the society such as smoking India hemp, stealing, robbery, Boko haram, kidnapping and so on.

Having these facts in mind therefore, it has become a matter of concern to the researcher to find out what are the influence of expenditure patterns on family cohesion of civil servant couples in Adamawa and Taraba State, Nigeria.

In this study, survey design was used. This survey design is that design which specifies the nature of a given phenomenon. It is concerned with the collection of data for the purpose of describing and interpreting existing conditions (Alamu & Olukosi, 2010). The data described and interpreted relationships among variables that exist in a research; as such it is this design that was suitable for the research topic under study.

The target population for this study consist of all civil servant couples in Adamawa and Taraba States. The estimated population stands at nine thousand, five hundred and sixty three (9,563) couples

The sample size for the study was 670 respondents drawn from the two states under study Adamawa and Taraba States. Proportional sampling procedure was used to select sample from the States. Systematic random sampling was also employed in the selection of the participating couples, one out of every three couples chosen until the required sample size was gotten.

According to Krejcie and Morgan, (1970) the sample size of a population of eight thousand, four hundred and thirty one (8,431) is three hundred and eighty four (384). These are the number of couples that were selected in Adamawa State as a sample size. Adamawa state has been divided into three senatorial zones. In the first stage of the sampling, purposive sampling was used to select Local Governments from each senatorial zone.

The instrument used in this study was a questionnaire. A structured questionnaire was developed to solicit for relevant information from the respondents. The questionnaire consisted of five (5) sections, section 'A' contain items designed to obtain personal information from the respondents. The items have options to enable respondents tick (✓) as appropriate. Section 'B' center on general expenditure patterns to provide insight on the expenditure pattern of civil servant couples in Adamawa and Taraba States in Nigeria. Section 'C' contains items of expenditure of civil servant couples. Section 'D' centered on the role of specific expenditure patterns on family.

Section E: items in this section centered on examining whether cohesion exists amongst the family. The questionnaire was formulated on 4-point type scale. The response categories for B-D namely Strongly Agree, Agree, Disagree and strongly disagree while Section E were assigned response categories very often rare and never all were assigned numerical values 4,3,2,1. The respondents were required to tick against the response category that best satisfies their opinions on each questionnaire items.

In order to make sure that the final copy of the questionnaire is valid for the study, the questionnaire was subjected to validation. The researcher employed the services of three experts in the department of Vocational and Technical Education Ahmadu Bello University, Zaria. Draft of the questionnaire was submitted to the supervisors for vetting, after which the corrections, suggestions and recommendations made were used to produce a well-structured questionnaire.

Pilot study was conducted in Uba in Borno state. This is because they have almost same cultural background with Adamawa and Taraba states. A total of forty (40) copies of questionnaire were administered to the subjects. All were filled and collected and subjected to statistical analysis.

The data collected from the pilot study were analyzed to determine the reliability co-efficient of the instrument. Split-half reliability method was used the data collection and subjected to statistical test using Spearman-Brown. Reliability coefficient of .756 was obtained. According to Spiege and Stevens, (1999) an instrument is considered reliable if its reliability coefficient lies between .50 and one, and that the closer the calculated reliability is to zero the less reliable is the instrument, and the closer it is to one, the more reliable is the instrument. This therefore confirms the reliability of the instrument for data collection to be fit for the main work.

The researcher through the help of six research assistants carried out the administration of the questionnaire. One research assistant was employed for each senatorial zone in the two states understudy (Adamawa and Taraba States). The research assistants were trained on how to administer the instrument in the selected areas for the study, and on how to retrieve the administered instrument from respondents.

Data collected was analyzed using appropriate statistical tools. Frequencies and percentages were used for bio-data. Frequencies, percentages and means were used for research questions. All null hypotheses were tested using t-test statistics at 0.05 level of significance.

## 2. RESULT

This presents the statistical analysis of the data collected from the couples towards the establishment of the influence of expenditure patterns on family cohesion in Adamawa and Taraba states. Six hundred and seventy (670) couples who were civil servants in the two states (384 from Adamawa and 286 from Taraba states respectively) were involved in the study; but six hundred and sixty five (665) questionnaires were found to have been completely filled, amounting to 99.3% of the total administered and were therefore used for the study.

The demographic variables selected for analysis among the couples' expressed opinion on the investigated variables are sex, age, highest educational qualification, income level and place of residence. Each of the variables were analyzed in frequencies and percentages.

Table 1 shows the classification of the couples by sex and the percentages.

**Table 1: Classification of the couples by their gender**

Sex of couples	Frequency	Percent
Male	319	48.0
Female	346	52.0
Total	665	100.0

Source: Field Work 2014.

The table showed that 346 or 52.0% of the total respondents were female and 319 or 48.0% were males. This distribution shows that the couples, representation in terms of gender could be said to be fairly proportionate.

Table 2 shows the distribution of the couples by their different age groupings.

**Table 2: Classification of the couples by their age groupings**

Age ranges	Frequency	Percent
20-40years	160	24.1
41-50years	380	57.1
51years above	125	18.8
Total	665	100.0

Source: Field Work 2014.

The table showed that 380 or 57.1% of the respondents were in the age range of 41 to 50years. Couples whose ages were between 20 and 40years were 160 or 24.1% of the total respondents. Only 125 or 18.8% of the couples were above 50years. This distribution clearly shows that all the respondents were within the working ages and should therefore be in a position to give adequate information on the effect of expenditure patterns on their family cohesion.

In Table 3 the couples are classified by their highest educational attainment.

**Table 3: Classification of the couples by their highest educational attainment**

Highest Educational qualification	Frequency	Percent
No formal education	56	8.4
Primary sch. cert/ secondary sch. cert.	40	6.0
NCE/Diploma	191	28.7
First Degree/HND	253	38.0
M.ED/M. Sc.	125	18.8
Total	665	100.0

Source: Field Work 2014.

Couples with Master degrees were 125 or 18.8% of the total respondents while those with First degrees were 253 or 38.0%. Those with the National Certificate in Education (NCE) or its equivalent Diploma (OND) as their highest educational qualifications were 191 or 28.7% of the total respondents. They were followed with couples with Primary and secondary school Certificates with 40 or 6.0%. Couples who did not have any form of formal education among the respondents were 56 or 8.4% of the total. This distribution could partly be attributed to the fact that generally, some pre-requisite qualification was required before their appointments.

Table 4. Shows the classification of the couples by the level of their monthly income.

**Table 4: Classification of the couples by their levels of monthly income**

Salary Per months(in Naira)	Frequency	Percent
₦18,000 - ₦ 30,000	95	14.3
₦ 31,000 - ₦ 50,000	133	20.0
₦ 51,000 - ₦ 60,000	171	25.7
₦ 61,000 - ₦ 100,000	159	23.9
₦ 101,000 and above	107	16.1
Total	665	100.0

Source: Field Work 2014.

The table revealed that 95 or 14.3% of the couples were on a monthly income of between ₦18, 000.00 and ₦30, 000.00. This level could be partly attributable to the low educational qualification of some of the couples as observed in Table 4. Those whose monthly income were between ₦31,000.00 and ₦50,000.00 were 133 or 20.0% while 171 or 25.7% of the

couples were on a monthly income of ₦51,000.00 and ₦60,000.00. Couples whose monthly income were between ₦61,000.00 and ₦100,000.00 were 159 or 23.9% of the total respondents. Only 107 or 16.1% of the couples had monthly income of above ₦100, 000.00. This distribution clearly indicated that management of finances especially in relation to expenditure patterns could be a major factor of family cohesion among the couples.

The classification of the couples by their place of residence is presented in Table 5

**Table 5: Classification of the couples by their place of residence**

Place of residence	Frequency	Percent
Village	157	23.6
Town	345	51.9
City	163	24.5
Total	665	100.0

Source: Field Work 2014.

Table 5 revealed that 157 or 23.6% of the couples resides in villages of the two states. But 345 or 51.9% of the total couples resides in towns while 163 or 24.5% resides in the cities of the two states. The high concentration of the couples in towns and cities of the two states is partly associated with the presence of employment opportunities which tended to be concentrated in the towns and cities.

**Table 6: Mean Scores of respondents on the influence of general expenditure patterns Practice**

S/NO	Items on Expenditure Pattern Practice	RESPONSE CATEGORIES				TA	TD	T	X	Decision
		SA	A	D	SD					
1	Joint account with consideration importance to financial equity	103 (412)	78 (234)	263 (526)	221 (221)	646	747	1393	2.0	Disagree
2	Maintain independence in financial matters and dividing responsibilities for payment of joint bills	263 (526)	50 (150)	228 (456)	124 (124)	676	580	1256	1.9	Disagree
3	Overall control is giving to one partner	221 (884)	89 (267)	240 (480)	115 (115)	1151	595	1746	2.6	Agree
4	We divide finances into separate spheres making each partner responsible for specific areas of spending	64 (256)	142 (426)	263 (526)	196 (196)	646	722	1404	2.1	Disagree
5	Finances are managed by the husband typically with a house keeping allowances being transferred to the wife	113 (452)	96 (288)	235 (470)	221 (221)	740	691	1431	2.2	Disagree
6	The husband and wife hold and spend their money as separate individuals	103 (412)	78 (234)	263 (526)	221 (221)	646	747	1393	2.1	Disagree
	<b>Total</b>								<b>2.2</b>	<b>Disagree</b>

Source: Field Work 2014.

Decision mean 2.50

A careful observation of Table 6 revealed the opinion of respondents on the general expenditure pattern practice. The mean score on the overall of general expenditure patterns of civil servant couples with regards to 6 items on the expenditure patterns was 2.2 which was less than the fixed mean scores of 2.50. This implied that they are generally not in agreement with the items. Which mean that civil servants couples do not have an expenditure patterns they practice among civil servant couples in the study areas and thereby affect family cohesion and unity expenditure in the home. From the distribution above majority of the couples disagreed to most of the items stated in the expenditure patterns practice among civil servants couples and this cannot bring family cohesion in the homes because there is no particular expenditure pattern to practice for the couples in the study area.

*There is no significant difference in the expenditure patterns among civil servant couples in Adamawa and Taraba states, Nigeria*

**Table 7: t-test of Independent Samples on Expenditure Patterns among Civil Servant Couples in Adamawa and Taraba states**

Variable	N	X	Std.	Df	t-cal	t-crit.	Sig.	Decision
Expenditure Patterns	665	2.8	.26116	1328	2.890	1.96	.000	rejected
Civil Servant Couple	665	2.3	.15343					

Source: Field Work 2014.

The analysis of data in Table 7 showed the difference in the expenditure patterns among civil servant couples in Adamawa and Taraba States. The computation revealed t-cal value of 2.890 which was greater than t-crit. value of 1.95 even at 0.05 levels of significance. This means that, there is significant difference in the expenditure patterns among civil servant couples in Adamawa and Taraba States. Hence, the null hypothesis one was rejected and alternate hypothesis was upheld.

### 3. DISCUSSION OF THE FINDINGS

The main objective of this study was determine the influence of expenditure patterns on family cohesion among civil servant couples in Adamawa and Taraba States Nigeria. Among the specific objectives was to identify the difference in the general expenditure patterns among civil servant couples in Adamawa and Taraba state, Nigeria. From the expressed opinion of the respondents in Table 6 the finding reveals that civil servant couples do not have a expenditure pattern practiced in the study areas the mean score on the overall of general expenditure patterns of civil servants is 2.2 which is less than the fixed mean scores of 2.50. Thus implied that civil servant couples differed in expenditure patterns thereby affecting family cohesion and unity expenditure in the home. This finding is in line with Olsan, *et al*, (2000) who observed that everything that happens to any family member is connected and operated as a group or family system. The finding concurs with Onu, *et al* (2010) who posited that any problem that is generated from financial crisis has the tendency to build or mar the family.

Finally, in response to the objective and the hypothesis it was revealed that there was significant difference in the specific expenditure pattern of civil servant couples. Adamawa and Taraba states, Nigeria and this has influence on family cohesion. Several literature and related researches are found to be in consonance with the finding of Olson *et al* (2006) observed that some civil servant couples vary greatly in their styles of spending and saving, and these differences can generate conflict between the partners and in the family. According to Riley, (2007) the willingness of people to make major or minor spending commitment depends on how much they are willing to expend at that particular time and on what items.

In this chapter, a summary of the study is presented, conclusion drawn from the study and recommendations are given based on the findings, specific objectives were sought to this end, research questions were drawn from the objectives and five null hypotheses were generated to guide the study, several literature and related empirical studies were reviewed to have a full grasp of the problem of the study. Relatively several literatures were reviewed on the following sub topics expenditure patterns family cohesion factors determining couples expenditures, motives for purchasing goods and services influence of expenditure patterns on family cohesion, some empirical studies relating to the objectives of the study were also reviewed.

Research was carried out using descriptive research design. The population for the study comprised 9,563 couples drawn from the two states, Adamawa and Taraba. The sample was drawn from the population using stratified random sampling which consisted 670 couples. A self-designed questionnaires was used in gathering data. The questionnaire was structured on a 4 point rating scale. Reliability was determined by the Cronbach's Alpha method using 40 subjects in the pilot study. Data was analyzed using frequency and percentage for the demographic variables of the bio data and frequencies mean and percentages were used for the research questions. All null hypothesis were tested using simple t – test at 0.05 level of significance all the null hypotheses for the study were rejected at 0.05 level of significance, giving the probability value of  $P > 0.00$ .

Findings drawn from responses to research questions showed that civil servant couples do not have an expenditure patterns they practice in the study area as can be seen on Table 6 The mean score on the overall general expenditure patterns with regards to 6 items on the expenditure patterns was 2.2 which was less than the fixed means of 2.50.

Finally, results of the findings shows that without defined or proper expenditure pattern in a family, cohesion will not exist. However, Leung et al (2011) observed that the family that fulfils its role as primary provider of care and welfare help the family stick together.

Expenditure patterns had influence on family cohesion among civil servant couples. In Adamawa and Taraba state.

Based on the findings of this study, the following recommendations were made.

1. Organizations that are associated with counselling of marriage should be educating prospective couples on the need to harmonize the expenditure so as to enhance their family cohesion.
2. Selection of items of expenditure should be a joint decision by couples such that their income should be seen to maximize their expenditure to the optimum towards family cohesion.
3. Both couples should be involve in decisions relating to family expenditure such that independent decisions that can lead to friction and disharmony in the family is reduced to the minimum.
4. Home economist should work towards enhancing the undertaking of couples and the would be couples on the need and importance keeping unity of the family together through expenditure pattern and taking of joint decisions on items of expenditure, through seminars workshops, lectures and even on religious or social gatherings.
5. Curriculum planners, also to include the way to enhancing family cohesion in the curriculum of all the general courses that are taught at all levels of the educational system.

#### **Suggestions for Further Studies:**

The following are some areas for further research.

This study concentrated on civil servant couples in Adamawa and Taraba State Nigeria. A similar study could be replicated among civil servants of other states in the Federation.

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