

## **IMPACT OF CHANGING FAMILY STRUCTURE ON CHILDS' WELLBEING AND FAMILY FINANCIAL RESOURCES IN SOUTH EAST, NIGERIA**

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### **Abstract**

The study determined the impact of changing family structure on child's wellbeing and family financial resources in South East, Nigeria. The study adopted a correlation survey design. This study was carried out in three Universities in the South East, Nigeria: the University of Nigeria Nsukka, Nnamdi Azikiwe University Awka and Michael Okpara University of Agriculture Umudike. The population was made up of 452 lecturers and students in Home Economics Education programme of the three Universities. Simple random sampling was used to select a sample size of 135 respondents which comprises of 32 lecturers and 103 students. A 20-item Questionnaire was used in answering research questions. The clusters were structured on a five-point Likert response options. The instrument was validated by three experts from the department of Home Economics Education in the three Universities respectively. The Reliability of the instrument was subjected to Cronbach's Alpha reliability method to determine the internal consistency which yielded a coefficient of 0.821. The statistical tool for data analysis was Pearson Moment correlation coefficient to answer each of the research questions. The hypothesis for the study was tested at 0.05 level of significant using regression ANOVA. Findings revealed that to a high extent changing family structure negatively influence the child's social wellbeing while also negatively affecting the family financial resources. The study recommends that efforts should be made by the government, private individuals and non-governmental organizations on developing parenting programmes that are specifically targeted at supporting parents to manage the effects of changing family structures on themselves and their children.

**Keywords:** Changing Family Structure, Mental Wellbeing, Social Wellbeing, Family Resources and Family Financial Resources.

### **Introduction**

The first connection for every individual in this world is her/his family. The family is the basic social unit which plays an important role in care, nurturing and socialization of children. Autor (2019) defines family as a social group composed of adults of both sexes who have a common residence, maintain a socially approved sexual relationship and have one or more children from their sexual cohabitation. Shelly (2017) defines family as a group of people composed of husband, wife, and children born in wedlock and united by moral, legal and social rights and obligations. The family is a socially recognized unit of people united together by marriage or legal ties. The functions of the family according to Kelly and Allison (2019), include socialization, provision of emotional support, and provision of financial support,

provision of protection and security for family members. **Socialization:** Families are primary agents of socialization, teaching children societal norms, values, and behaviors crucial for their integration into society. **Emotional Support:** Families provide emotional nurturing, love, and care, fostering children's emotional development and well-being. **Financial Support:** Families often serve as economic units, providing financial resources, material goods, and support for children's needs. **Protection and Security:** Families create a safe and secure environment for children to grow and develop, shielding them from external threats and dangers. **Identity Formation:** Families contribute significantly to children's sense of identity, self-esteem, and understanding of their place within familial and societal contexts. The ultimate aim of every family is to provide for optimal development of its individual members. The family structure serves as the foundational environment where children first encounter social norms, values, and behaviours.

Family structure refers to the composition of a household, encompassing factors such as parental marital status, presence of siblings, and the roles played by extended family members (David 2015). Family structure encompasses various arrangements such as nuclear families, single-parent families, extended families, and more (Kelly & Allison 2019). The types of family structure according to Autor (2016) include nuclear family: which consists of two parents (typically a mother and a father) and their biological or adopted children living together in one household. **Extended Family:** this includes relatives beyond the nuclear family, such as grandparents, aunts, uncles, and cousins, who may live together or in close proximity and often play significant roles in childcare and support. **Single-Parent Family:** This comprises one parent raising one or more children without the presence of a spouse or partner. **Blended Family:** Results from the merging of two separate families due to remarriage or cohabitation, where children from previous relationships may become stepsiblings. **Same-Sex Parent Family:** Involves children being raised by same-sex parents, which challenges traditional notions of family but is increasingly recognized and studied in western nations. Traditionally, the nuclear family consisting of two heterosexual parents and their biological children has been viewed as the normative structure.

However, changes in family structure, including rising divorce rates, increasing numbers of single-parent households, and the prevalence of blended families, have diversified family structures significantly. The demographics of families are changing, and with that, the philosophical underpinnings of relationships are also changing. The diversity of family structures are changing: Families today come in various forms beyond the traditional nuclear

family, including single-parent households, blended families, same-sex parent families, and extended families. Each structure presents unique dynamics and influences on child development. Ugomma and Ochai (2015) reported a significant decrease in the marriage rate and high increase in the divorce rate in the South East weakened the connection between marriage and childbearing, increasing the popularity of other non-traditional living arrangements. Marriage is no longer seen as a necessary component of family and the landscape of traditional family structure composed of a married couple and their co-resident children significantly declining in the South East (Ama, Nwose & Otusinkama 2020).

Worldwide studies show that some of the factors leading to changing family structures include: poverty levels in families (Robert 2014), fertility rates (Sara 2017), the shift from polygamy marriage type in Nigeria (Elliott & Martin 1991), single-parenthood (Furstenberg, & Julien, 1994), changes in rural areas, changes in child-bearing and employment status of both men and women. Complex families with children from different biological parents living together in a social family have now become very common as well as having the same sex parents and even having partnership such as living-apart-together (Butler, Ian, Gillian & Mervyn Murch 2002). Also, the role of men as household heads in many south eastern families is disappearing significantly (Ama, Nwose & Otusinkama 2020). The impact of family structure on child development can be profound and multifaceted and has a very significant effect on a child's wellbeing.

Children's well-being is multi-faceted, encompassing their physical, emotional, social, and mental dimensions. Well-being is a broad term that always includes multiple aspects of a person's life. Amerijckz and Humblet (2014) defined well-being by pleasant feelings like happiness and pain avoidance while evaluating life satisfaction. Juliana, Parker and Rohal (2015), defined well-being as the union of good feelings and great functioning, and the absence of disorder and negative feelings. Therefore, well-being of a child is the pleasant feelings and good functioning of the child. Well-being holds immense significance in both individual and societal development as it encompasses people's emotional states, overall functioning, and ultimately influences the prosperity of society. There are several possible effects of repeated exposure to a number of divorced-related events on children, including decreased parental stability, conflicts between parents, and attachment interruption (Alexander, Andrea & Elizabeth 2017). Similarly, Juliana, Kim Parker and Rohal (2015) noted that within nuclear families, children typically experience stable environments conducive to emotional security and consistent parenting. This stability can foster positive developmental outcomes, including

higher academic achievement and stronger interpersonal skills. Conversely, children in single-parent households or those experiencing frequent family transitions may face additional challenges, such as economic instability or disrupted routines, which can impact their emotional wellbeing and academic performance.

Moreover, family structure influences socialization processes, the ways children learn societal norms and behaviors. Orjiakor, Adediran and Ugwu (2023) stated that in families where grandparents or other relatives play significant care giving roles, children may benefit from diverse perspectives and intergenerational wisdom. Alternatively, in households with absent or inconsistent parental figures, children may lack crucial role models or struggle with identity formation. The socio-economic context within which different family structures exist also plays a pivotal role in child development outcomes. Financial resources, access to quality education, and neighborhood environments can either support or hinder children's developmental trajectories. Families with greater economic resources may provide better educational opportunities, extracurricular activities, and healthcare, thereby enhancing children's overall wellbeing and future prospects (Gopalakrishna, & Jayaprakash 2012). Furthermore, cultural and societal attitudes towards family structures influence parental practices and child-rearing strategies. Cultural norms regarding gender roles, authority within the family, and intergenerational relationships shape parenting styles and expectations for children's behavior. These cultural influences intersect with socioeconomic factors to create unique contexts that impact child development differently across diverse family structures. Orjiakor, Adediran and Ugwu (2023) reported that component of child's well-being are multi-dimensional including health, physical, emotional, social, and mental wellbeing. Among them, the social and mental wellbeing are the most affected through changing family structure (Adediran 2012).

The World Health Organization WHO, (2023) defined mental wellbeing as a unified state of mental, physical and social wellbeing, where a person can achieve their potential, is able to effectively contribute to the community and can handle the stress of normal life. Hiratani, Hohashi, and Pediatr (2020) defined mental wellbeing as state in which an individual realizes his/her abilities, can cope with the normal stresses of life, can work productively and fruitfully and is able to contribute to the development of the community. Similarly, Njoku (2009) noted that mental well-being aims to promote emotional and social stability in order to lower the risk of psychological breakdowns. Mental health is easy to be ignored and underestimated by people and society. According to the World Health Organization, mental

health enables a person to recognize his or her abilities, deal with stresses in life, work efficiently, and make efforts for the community. Therefore, mental health is crucial for children's development and connections to the external world. However, there are detrimental factors that affect children's mental health. Agbakoba (2019) reported that children's mental well-being is undermined by harsh parenting styles and physical punishment as a result of changing family structure. In mental well-being, depression is a common and severe mental health disorder that leads to problems in personal and societal life (Raj, 2016). Globally, approximately 3.8% of the population suffers from depression due to family changing structure, including an estimated 5% of adults, which causes more than 700,000 people to die because of suicide annually (WHO, 2023). Unfortunately, although the interventions for depression have developed for years, there were 86.3% of individuals receiving no treatment for depression in low middle-income countries, and only 22.0% and 36.8% of patients received treatments in upper-middle-income and high-income countries (Evans-Lacko, 2017). Social wellbeing of children is another component of child's wellbeing being affected by changing family structure.

Social wellbeing means building and maintaining healthy relationships and having meaningful, authentic interactions with others (Raj 2016). Social wellbeing is the ability of a person to create and maintain healthy, reciprocal relationship with other people around (Autor, 2019). It is a measure of a persons' interpersonal relationship with other people. Parker and Wang (2013) noted that children whose parents were divorced were more likely to experience verbal aggression and violence from their parents during conflict in the family. Anxiety and depression on children seem to worsen after the divorce event of their parents (Bream, Victoria & Buchanan 2003). Similarly, Amato (2005) children of divorced parents may have lower scores on self-concept and social relations. Shelly (2017) also reported that changing family structure is also having a significant effect on family resources.

Family resource refers to the various aspects within a family that contribute to its functioning and well-being, such as material resources, social support, coping competencies, and daily interactions that promote health and resilience (Deborah & Erdal 2014). Family resources encompass the assets, skills, and capabilities that families possess (Oguonu 2014). Family resources are those things which the family can use to meet their needs and reach their goals. These resources can be tangible or intangible, and they play a pivotal role in supporting family life and helping families achieve their goals. They can be classified into several

categories: human resources, financial resources, social resources, physical resources and natural resources (Young & Willmott 2013).

Human resources include the skills, knowledge, and abilities of family members. They can be educational qualifications, work experience, or personal talents and hobbies. Human resources are indispensable for earning income, problem-solving, and achieving personal and professional goals (Burns, Ailsa & Alan 1997). Financial resources encompass income, savings, investments, and assets such as property and vehicles. Financial resources are essential for meeting basic needs, such as food, shelter, and clothing, as well as for planning for the future, such as education and retirement (Wilson 2002). Social resources include family relationships, friendships, and community connections (Young & Willmott 2013). Social resources can provide emotional support, practical assistance, and opportunities for personal growth. Physical resources encompass tangible assets, such as homes, cars, and appliances (Shelly 2017). Physical resources can provide comfort, convenience, and security. Natural resources include access to natural resources, such as clean water, fresh air, and healthy food. Natural resources are essential for human health and wellbeing. Ejike (2018) suggests that families undergoing a changing structure could face economic hardships which may lead to struggles with providing adequate resources and support for their children, affecting their development in various domains such as education, health, and social skills. Okeke and Nwankwo (2009) also noted that children in single-parent households in the South East may face challenges due to limited financial resources. Similarly, Ejike (2018) stressed that children from single parents, divorced parents as a result of changing family structure could face shortage of financial resources which may lead to disadvantages in terms of educational opportunities, access to healthcare, and exposure to enriching experiences, affecting their overall development. These aforementioned challenges motivated the researchers to conduct this study on the impact of changing family structure on child's wellbeing and family financial resources in South East, Nigeria.

### **Statement of the Problem**

The family is the basic social unit which plays an important role in care, nurturing and socialization of children. The family structure serves as the foundational environment where children first encounter social norms, values, and behaviors. However, changes in family structure, including rising divorce rates, increasing numbers of single-parent households, and the prevalence of blended families, have diversified family structures significantly. Report shows a significant decrease in the marriage rate and high increase in the divorce rate in the

South East. Reports also show a weakened the connection between marriage and childbearing, increasing the popularity of other non-traditional living arrangements. In most places in the South East, marriage is no longer seen as a necessary component of family and the landscape of traditional family structure composed of a married couple and their co-resident children significantly declining. The impacts of family structure on child development are profound, multifaceted and could have a very significant effect on a child's wellbeing. Parental separation has been reported in the background as being associated with a wide range of adverse effects on children's wellbeing, both as a short-term consequence of the transition and in the form of more enduring effects that persist into adulthood.

Changing family structure could also affect family financial resources. Previous studies suggests that families undergoing a changing structure could face economic hardships which may lead to struggles with providing adequate resources and support for their children, affecting their development in various domains such as education, health, and social skills. Children in single-parent households in the South East may face challenges due to limited financial resources; and shortage of financial resources which may lead to disadvantages in terms of educational opportunities, access to healthcare, and exposure to enriching experiences, affecting their overall development. These challenges necessitated the researcher to ascertain the impact of changing family structure on child's wellbeing and family financial resources in South East, Nigeria.

### **Purpose of the study**

The main purpose of the study was to determine the impact of changing family structure on child's wellbeing and family financial resources in South East, Nigeria. Specifically, the paper sought to:

1. Find out whether changing family structure influence the child's mental wellbeing in South East, Nigeria.
2. Examine the extent to which changing family structure influence the child's social wellbeing in South East, Nigeria.
3. Ascertain whether the changing family structure influence the family financial resources in South East, Nigeria.

### **Research Questions**

1. To what extent does changing family structure influence the child's mental wellbeing in South East, Nigeria?
2. To what extent does changing family structure influence the child's social wellbeing in South East, Nigeria?

3. To what extent does changing family structure influence the family financial resources in South East, Nigeria?

### **Hypotheses**

**H<sub>01</sub>:** There is no significant influence of changing family structure on the child's mental wellbeing in South East, Nigeria.

**H<sub>02</sub>:** There is no significant influence of changing family structure on the child's social wellbeing in South East, Nigeria.

**H<sub>03</sub>:** There is no significant influence of changing family structure on the family financial resources in South East, Nigeria

### **Methodology**

The study adopted a correlation survey design. A correlation survey is a type of research method that examines the relationships between two or more variables using statistical analysis. Correlation surveys are often used to explore the associations between variables such as personality traits, attitudes, behaviors, or outcomes (Creswell & Creswell, 2018). Cherry and Swaim (2022) describe correlational research as a type of research design that looks at the relationships between two or more variables without the researcher controlling or manipulating any of them. This study was carried out in three Universities in the South East, Nigeria. These Universities include: the University of Nigeria Nsukka, Nnamdi Azikiwe University Awka and Michael Okpara University of Agriculture Umudike. The population was made up of 452 lecturers and students in Home Economics Education programme of the three Universities. Simple random sampling was used to select a sample size of 135 respondents which comprises of 32 lecturers and 103 students.

A 20-item Questionnaire was used in answering research questions. The title of the Questionnaire is: Questionnaire on Impact of Changing Family Structure on Childs' Wellbeing and Family Financial Resources (Q.I.C.F.S.C.W.F.F.R). The questionnaire was made up of two parts. Part 1 which elicited information from the respondents on their demographic data, and Part 2 which was made up of three clusters. Clusters A elicited information on the extent to which changing family structure influence the child's mental wellbeing in South East, Nigeria, cluster B elicited information on the extent to which changing family structure influence the child's social wellbeing in South East, Nigeria, Section C sought information on the extent to which changing family structure influence the family financial resources in South East, Nigeria. The clusters were structured on a five-point Likert response options of, Very High Extent (VHA), High Extent (HA), Undecided (UD), Low Extent (LE) and Very Low Extent (VLE). The instrument was validated by three experts from the department of Home Economics Education in the three Universities respectively. The experts' comments and

suggestions were used in modifying the questions and items. The Reliability of the instrument (Q.I.C.F.S.C.W.F.F.R) was subjected to Cronbach's Alpha reliability method to determine the internal consistency which yielded a coefficient of 0.821. This shows that the instrument was reliable. The administration and retrieval of the Q.I.C.F.S.C.W.F.F.R was carried out by the researcher with the help of two research assistants. One hundred and thirty-five copies of the questionnaires were administered on the Home Economics Education students and lecturers which were retrieved within one week after administration. Data collected from the respondents was analyzed using Statistical Package for the Social Sciences (SPSS- 20). Simple regression was used to answer each of the research questions. In determining the strength of the relationship Cohen (1988), guidelines were used to interpret the result. They are as follows: Small  $r=.10$  to  $.29$ , Medium  $r=.30$  to  $.49$ , and large  $r=.50$  to  $1.0$  respectively. The hypothesis for the study was tested at 0.05 level of significant using regression ANOVA.

## Results

**Research Question One:** To what extent does changing family structure influence the child's mental wellbeing in South East, Nigeria?

**Table 1: Regression Analysis of the extent to which changing family structure influence the child's mental wellbeing**

R	R Square	Std. Error of the Estimate
-0.806	.288	.63

Table 1 shows that the changing family structure highly influence the child's mental wellbeing with a regression coefficient of ( $R= -0.806$ ) which indicates a negative influence. The coefficient of determination ( $R^2= 0.288$ ) indicates that 28.8% of the variance of child's mental wellbeing were explained by the changing family structure of families within the South East, Nigeria.

**Hypothesis One:** There is no significant influence of changing family structure on the child's mental wellbeing in South East, Nigeria.

**Table 2: Analysis of Variance on the influence of changing family structure on the child's mental wellbeing**

Variation	Sum of Squares	Df	Mean Square	F	Sig.
Regression	49.756	1	49.756	-126.019	.000 <sup>b</sup>
Residual	123.186	134	.395		
Total	172.942	135			

The result in Table 2 reveals  $F(1, 134) = -126.019$ ;  $p = 0.000 < 0.05$ . The calculated p-value (0.000) is less than the level of significant (0.05). This leads to the rejection of the null hypotheses which states that there is no significant influence of changing family structure on the child's mental wellbeing in South East, Nigeria. This also indicates that changing family structure has negative influence on the child's mental wellbeing.

**Research Question Two:** To what extent does changing family structure influence the child's social wellbeing in South East, Nigeria?

**Table 3: Regression Analysis of the extent to which changing family structure influence child's social wellbeing**

<b>R</b>	<b>R Square</b>	<b>Std. Error of the Estimate</b>
-0.762	.135	.54

Table 3 shows that the changing family structure to a high extent influence the child's social wellbeing with regression coefficient of ( $R = -0.762$ ) which indicates a negative influence. The coefficient of determination ( $R^2 = 0.135$ ) indicates that 13.5% of the variance of the child's social wellbeing were explained by the changing family structure of families within the South East, Nigeria.

**Hypothesis Two:** There is no significant influence of changing family structure on the child's social wellbeing in South East, Nigeria.

**Table 4: Analysis of Variance on the influence of changing family structure on the child's social wellbeing**

<b>Variation</b>	<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regression	2.839	1	2.839	9.659	.003 <sup>b</sup>
Residual	18.222	134	.294		
Total	21.061	135			

The result in Table 4 reveals  $F(1, 134) = 9.659$ ;  $p = 0.003 < 0.05$ . The calculated p-value (0.003) is less than the level of significant (0.05). This leads to the rejection of the null hypotheses which states that there is no significant influence of changing family structure on the child's social wellbeing in South East, Nigeria. This is also an indication that changing family structure has positive influence on the child's social wellbeing.

**Research Question Three:** To what extent does changing family structure influence the family financial resources in South East, Nigeria?

**Table 5: Regression Analysis of the extent to which changing family structure influence the family financial resources**

R	R Square	Std. Error of the Estimate
-0.536	.204	.63

Table 5 shows that the changing family structure moderately influence the family financial resources with a regression coefficient of (R= -0.536) which indicates a moderate influence. The coefficient of determination ( $R^2 = 0.204$ ) indicates that 20.4% of the variance of family financial resources were explained by the changing family structure of families within the South East, Nigeria.

**Hypothesis Three:** There is no significant influence of changing family structure on the family financial resources in South East, Nigeria.

**Table 6: Analysis of Variance on the influence of changing family structure on the family financial resources**

Variation	Sum of Squares	Df	Mean Square	F	Sig.
Regression	43.756	1	49.756	123.011	.000 <sup>b</sup>
Residual	120.186	134	.395		
Total	174.942	135			

The result in Table 6 reveals  $F(1, 134) = 123.011$ ;  $p = 0.000 < 0.05$ . The calculated p-value (0.000) is less than the level of significant (0.05). This leads to the rejection of the null hypotheses which states that there is no significant influence of changing family structure on the family financial resources in South East, Nigeria. This indicates that changing family structure has a negative influence on the family financial resources.

### Discussion of Findings

The study found that changing family structure negatively influence the child's mental wellbeing with a regression coefficient of (R= -0.806). The results of the hypothesis show that changing family structure has a negative influence on the child's mental wellbeing. Furthermore, in agreement to the findings Annu, (2024) stated that changing family structures resulting to single-parent families and stepfamilies sometimes lead to children's negative

outcomes, including emotional problems such as depression, anxiety, and behavioral problems such as antisocial behaviors. Ime and Ukpong, (2013) supported the findings by stating that because of the loss of one of the main family members, children from single-parent families cannot get enough mental and psychological support from their families. With drastic changes in physical and mental aspects, their well-being faces an enormous challenge. Nwoke (2004), also stated that children in divorced families are at an increased risk of having more mental issues such as depressive symptoms and have higher tendencies to smoke, drink, and drug use during adolescence and adulthood compared to children in intact families

The study also found that changing family structure to a high extent negatively influence the child's social wellbeing with regression coefficient of ( $R = -0.762$ ). The hypothesis results also indicate that changing family structure has positive influence on the child's social wellbeing. Meiqiao (2023) supported the findings of this study by stating that changing family structures has created many failed marriages and remarriage of parents increases the possibility of children's exposure to inter-parental conflict, which, in turn, has a cumulative effect, escalating levels of anxiety and despair, lowering levels of self-esteem, and provoking aggression toward peers. Similarly, Alexander et al, (2017) also noted that other cumulative effects may occur when multiple breakdowns of relationships happen within the family, which severely undermine children's behavioral and emotional functioning. The possible reasons for negative outcomes of children, such as behavioral problems and teenage childbearing, are readjusting a new family system from a stable and well-functioning one or new partners do not pay much attention and effort to investing in the stepchildren's well-being

Finally, the study discovered that changing family structure moderately influence the family financial resources with a regression coefficient of ( $R = -0.536$ ). The results of analysis of hypothesis revealed that changing family structure has a negative influence on the family financial resources. The findings are in line with Annu, (2024) who stated that ideally, families with greater economic resources may provide better educational opportunities, extracurricular activities, and healthcare, thereby enhancing children's overall wellbeing and future prospects. However, financial resources, access to quality education, and neighborhood environments can either support or hinder children's developmental trajectories as a result of changing family structures. Raj, (2016) also suggest that family structure changes affect children in highincome families more than those from low-income families, and that they do so for better and for worse, depending on the type of family transition. Overall, while these results confirm that union

dissolutions do affect children's behavior, they also highlight the importance of family context to understanding the implications of family instability.

### **Conclusion**

The study determined the impact of changing family structure on child's wellbeing and family financial resources in South East, Nigeria. Findings from the study revealed that changing family structure highly and negative influence the child's mental wellbeing. The changing family structure to a high extent negatively influence the child's social wellbeing while changing family structure moderately and negatively influence the family financial resources.

### **Recommendation**

Based on the findings of the study, the following recommendations were made:

1. Efforts should be made the government, private individuals and non-governmental organizations on developing parenting programmes that are specifically targeted at supporting parents to manage the effects of changing family structures on themselves and their children. This could be achieved by developing flexible and varied sources of support for children experiencing family breakdown, perhaps through raising awareness of the impact of changing family structure via whole-school approaches to improving children's health and well-being.
2. Efforts should be made the government, private individuals and non-governmental organizations in creating organizations that support maternal mental health via the wider availability of family support and appropriate statutory and non-statutory mental health services for parents prior to, during and following family breakdown during changing family structures.
3. Efforts should be made the government, private individuals and non-governmental organizations in identifying strategies for reducing financial hardship among custodial parents (generally mothers) following a changing family structure.

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