

**NIGERIAN JOURNAL OF
SOCIAL WORK EDUCATION**



NJSWE
UNIVERSITY OF IBADAN

UNIVERSITY OF IBADAN

VOL. 19, ISSN 1119-28 IX
JUNE, 2020

**NIGERIAN JOURNAL
OF
SOCIAL WORK EDUCATION**

VOL. 19 ISSN 1119 - 28 IX

June, 2020

Published by:

Department of Social Work

University of Ibadan, Nigeria

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PERCEIVED SOCIAL SUPPORT AND FINANCIAL WELL-BEING AS PREDICTORS OF QUALITY OF LIFE AMONG PRISON INMATE SPOUSES IN OGUN STATE

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Abstract

Over the years, the increase in numbers of prison inmates and the detrimental effect of incarceration on the families and society at large have raised severe attention and concern. Studies have documented the effects of incarceration and some psychological factors of prison inmates but there is a dearth of research on quality of life among spouses of prison inmates. This study, therefore, investigated perceived social support and financial well-being as predictors of quality of life among prison inmate spouses in Ogun State. Descriptive cross-sectional survey research design was adopted, utilizing a purposive sampling technique to select the participants across correctional centres in Ogun State. A total of 281 spouses of prison inmates with mean age of 41.6yrs and SD (11.2) participated in the study. Self report questionnaires measuring quality of life (.69), perceived social support scale (.76) and financial wellbeing scale (.77) were used for data collection. Three hypotheses were tested using appropriate statistics. Findings revealed a significant relationship between perceived social support and quality of life ($r = .22; p < .01$) and between financial wellbeing and quality of life ($r = .54; p < .01$). Also, financial well-being and perceived social support jointly contributed 5% variance in quality of life ($R = .23; R^2 = .05; F(2, 279) = 4.66; P < .05$); further analysis revealed that financial well-being ($\beta = .23; t = 3.53; p < .05$) and perceived social support ($\beta = .19; t = 2.76; p < .05$) independently predicted quality of life. It was concluded that perceived social support and financial well-being were significant correlates of quality of life. Based on these findings, it was recommended that, relations and friends should provide adequate psychosocial and financial supports for spouses of prison inmates to preserve and strengthen positive family connections, promote the quality of life and ensure a healthy society.

Keywords: *Perceived social support, financial well-being, quality of life, prison inmates, spouse*

Introduction

The growing population of prison inmates has raised serious concerns about the damaging effects of incarceration on families and communities. Irrespective of views about the appropriateness of incarceration in the criminal justice system, its negative impact on positive nurturing family, functioning, as well as marital and parent-child relationships, are daunting (Bada, Balogun & Adejuwon, 2013; Dickie, 2013; Jones & Wainaina-Wozna, 2013). This suggests that family is a complex, interacting, homeostatic system whose outcomes are not merely guided by individual contributions, but rather by the dynamic interactions between interconnected and interdependent members; thereby explaining the changing roles of each individual as a result of changing life events and family circumstances (Chui, 2016).

According to Makama, (2013), the patriarchal nature of the Nigerian society with its structure of social relations, norms and beliefs enable men to dominate. The man in the family is often regarded as the breadwinner who provides for and maintains the family and possesses power in making decisions for his wife and children about important matters on various daily life situations. However, with incarceration of the breadwinner, such familial obligation, support, harmony, interconnectedness, and parental supervision which have been endorsed by the Yorubas in South-west, Nigeria as roles of the father may change and in turn, affect the dynamics, communications, rituals, and processes within a family.

Albeit, strengthening family and social ties have been recognized as important to transformation of the incarcerated and it is being promoted as a correctional treatment strategy for prison inmates. However, not so

much researches have been carried out on availability of social support resources to the spouses and children of the incarcerated. With the understanding that some families may fare better than others in the face of the "man of the home" being incarcerated, the major challenges of prison inmate spouses lie in the availability of social support networks and financial resources to shoulder the burden associated with the partner's incarceration; which ultimately impact on the spouses' quality of life.

According to the World Health Organization (WHO, 1998), quality of life (QoL) is the individual's perception of position in life, in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns. It is a broad concept affected in a complex way by the physical health, psychological state, independence, social relationships, personal beliefs, and relationship to salient features of the environment. QoL therefore, relates to both adequacies of material circumstances as to how satisfied an individual is with circumstances of life. Given its comprehensive nature and close link to an individual's feeling and perceptions, quality of life has an intrinsic and intuitive value. It is closely related to one of the basic desires of humankind, which is to live well and feel good.

Moreover, studies have shown that some factors could influence quality of life. These include physical, spiritual and health status, independence level, social relationship with the environment and others, income and financial well-being, personal and family life, stress and crisis etc. (Eckermann, 2013; Wallander, & Koot 2016). According to Oyekola, Falaye & Adebambo (2018) social relationship promotes quality of life through the benefits created, particularly when such

relationships are meaningful and engaging and that income and social resources contribute in no small measure to the attainment of positive quality of life. However, the values and self evaluations of life may change over time in response to life events and experiences.

Perceived social support is a form of secondary appraisal that reflects the extent to which individuals believe they are loved and valued and can depend on others for support when faced with stressful or challenging situations (Lakey & Cohen, 2000). It refers to the extent an individual feels he is being helped when needed, being loved and receiving respect and interest. In other words, it is the individual's cognitive perception that he/she has reliable ties with others and he/she will receive support. Perceived social support is one factor which may buffer the negative consequences of spouse incarceration. This is more prominent, especially, in a social milieu where family networks continue to be the major source of psychosocial support and deep rooted cultural norms and perception regarding the family. Although dwindling in recent times, the role of family as the crucial source of support in stressful situation had been of greater significance.

Consequently, social support has been conceptualized as a 'social fund' from which individuals can draw when experiencing crises (Hamdan-Mansouret.al. 2011). According to Jones (2014), social support is a complex transactional process with an active interplay between a person and his or her support network. It is support available to an individual through social ties to other individuals which could be family, friends, community or any social group or network. It serves both instrumental and expressive functions in a person's life, provides social links, nurturance, affiliation and guidance,

and also develops self value and intimacy. It may include empathy, care, love, trust (emotional support) actual aid in time, money (instrumental support) and information, advice, suggestions (informational support).

In stressful times, social support helps people to reduce psychological distress such as anxiety, frustrations or other negative feelings which may negatively affect the quality of life. It is a factor that determines people's level of psychological and physical health (Feeney & Collins, 2015). People with low social support tend to have poorer psychological health. They suffer from social phobia, depressive symptoms, suicidal ideation and may take plenty alcohol or indulge in other antisocial behaviours. Thus, for spouse of incarcerated persons, social support could act as a buffer from the negative effects of shame, stigma, confusion and uncertainties of incarceration (Siegel, 2011; Wakefield & Wildeman, 2014). For instance, researchers have found that seeking and receiving social support helps individuals decrease depression, increase self-efficacy and quality of life and improve emotional well-being (Wang, Kraut & Levine, 2015).

Financial well-being is a construct which for a long period has no universally agreed-upon definition, measurement and clarity with regard to its conceptualization and its components. Extant studies have revealed different approaches to explaining financial well-being which include objective and subjective characteristics (Brüggen, Hogreve, Holmlund, Kabadayi, & Löfgren (2017). In one of the approaches, financial well-being is defined as an objective and subjective concept that contributes to a person's assessment of his/her current financial situation (Vosloo, Fouche, & Barnard, 2014). For example, many studies

have included the level of debt as a measure of objective well-being and their satisfaction with their financial status as a subjective measure (Shim, Xiao, Barber & Lyons, 2009).

Financial well-being is an abstract concept being used to explain an individual's or family's financial situation. The construct represents a continuum extending from negative to positive feelings about and reactions to one's financial condition (Prawitz, Garman, Sorhaindo, O'Neill, & Kim, 2006). It is linked to an individual's current and anticipated desired living standard and financial freedom. It is related to quantity of financial gain, standard of living, savings and investments and retirement, having the ability to fulfill monetary emergencies, and worrying concerning repaying debts. Brüggem, et.al, (2017) gave a more comprehensive definition of financial well-being as the perception of being able to sustain current and anticipated desired living standard and financial freedom.

Financial well-being is important and research has shown that it has a strong and positive relation to overall well-being. According to Hojman, Miranda, and Ruiz-Tagle (2016), depressive symptoms are higher for those who have been persistently over-indebted. Having limited financial reserves can cause great difficulty when unexpected financial emergencies arise, and may prompt individuals to suffer from financial hardship (UBS, 2014). For instance, two individuals with the same levels of income and economic resources may have different levels of perceived financial well-being. Individuals frequently face circumstances or changes that potentially affect their financial behaviour and well-being. Previous research has shown

that these so-called life events can have short-term and long-term effects on subjective well-being (SWB) (Luhmann, Hofmann, Eid & Lucas, 2012).

The perception of financial well-being is personal and individuals may experience high or low financial well-being regardless of their objective financial position. For example, individuals on the same income level can have differing assessments of their financial well-being, depending on their personal preferences and values. How an individual perceives his/her financial well-being is affected by an extensive list of factors. For example, various studies have included personal demographic characteristics such as gender, age, education, marital status, and family structure (Joo & Grable, 2004; Malone, Stewart, Wilson & Korsching, 2010) that affect a person's assessment of his/her financial well-being. Therefore, for someone to have the perception of financial well-being, he or she must be able to meet his or her desired standard of living. The subsequent assessment of financial well-being can fail to meet or exceed the expenses necessary for a standard of living, which reflects the reference point. Furthermore, evaluating financial well-being against the individual's personal life goals as a significant comparison standard, makes the definition not only individual, but also relative. People compare what they have with what others have and care about how they stand relative to their former classmates, neighbours, friends, or colleagues. Changes can occur in terms of what kind of living standard is desired and also in terms of whether the available means will suffice to achieve it.

Undoubtedly, financial burdens resulting from incarceration are most likely to

contribute to financial distress which affects the well-being in the family. Hence, incarceration takes a toll on familial resources, especially, when the source of family sustenance is completely left to be shouldered by the spouse since the incarcerated partner cannot engage in income earning job to meet the needs of the family (Dunn & Mirzaie, 2012). In the short term, while a man is in prison, it both diminishes family income and increases family expenses. Incarcerated men have no meaningful income and cannot pass on their income or employment to their families.

In addition, keeping in contact with an incarcerated family member could be very expensive since it may involve several phone calls and large expenses making visitations. Because many of the families of the incarcerated are already made poor, especially, when it involves a long period of litigation, the costs of having a family member in prison are extremely high, therefore, the spouse would have to secure another source of financial support through employment or public assistance. Regardless of the source of income, many inmates' spouse report needing financial resources to cover basic necessities (Wildeman & Muller, 2012; Wildeman, Schnittker, & Turney, 2012). The several financial obligations could affect the quality of life negatively and depressive symptoms have been reported to be higher for those who have been persistently over-indebted (Hojman, Miranda & Ruiz-Tagle, 2016).

Hypotheses

The following null hypotheses were tested in this study:

1. Perceived social support will significantly predict the quality of life of prison inmates' spouses in Ogun State.

2. Financial well-being will significantly predict the quality of life of prison inmates' spouses in Ogun State.
3. Perceived social support and financial well-being will jointly and independently predict the quality of life of prison inmates' spouses in Ogun State.

Methodology

Design

In this study, descriptive cross sectional survey research design was adopted. The survey was carried out in Ogun State. Specifically, the study was conducted among spouses of inmates of Federal Prison facilities in Ogun state. The state has a total of six (6) prisons in different locations within the state; Maximum Security Prison in Abeokuta, and the 5 minimum security prisons in Ago-Iwoye FC, Borstal, Ijebu-Ode, Ilaro and Shagamu. The simple random sampling technique, through balloting was adopted to select three from the six prisons. The inmates selected were from Ago-Iwoye, Ilaro and Ijebu-Ode prisons. Three hundred participants were drawn through convenient sampling, based on availability as they came on visitation.

Measures

The questionnaire was designed to capture respondents' personal data and socio-demographic information such as age, religion, level of education, occupation, number of children, length of marriage etc. Other information was generated using the following standardized scales:

Quality of Life Scale (Burckhardt & Anderson, 2003)

The QoLS originally a 15-item instrument developed by Flanagan (1978) measured five conceptual domains of quality of life: material and physical well-being,

relationships with other people, social, community and civic activities, personal development and fulfillment, and recreation. However, to accommodate the perceptions of quality of life by patients with chronic illness, the instrument was expanded by Burckhardt & Anderson (2003) to include one more item: Independence: "the ability to do things by oneself". Thus, the QOLS in its present format contains 16 items with 7-point rating responses. The scores are summed so that a higher score indicates higher quality of life; scores can range from 16 to 112. It reported a test-retest reliability ($r = 0.78$ to $r = 0.84$) over 3-weeks and when revalidated for this study, the internal consistency was $\alpha = .69$.

Perceived Social Support Scale (Zimet, Dahlem, Zimet & Farley, 1988)

The perceived social support scale is a 12-item scale developed by Zimet, Dahlem, Zimet & Farley (1988). It is a 5 point rating scale, ranging from Strongly Disagree (1) to Strongly Agree (5). It has an internal coefficient alpha of 0.91 as reported by the authors. Low score on this scale means low social support while high score means high social support. The scale was revalidated for this present study and reported a Cronbach alpha coefficient of .76.

Financial Well-being Scale (Prawitz, Garman, Soraindo, O'Neil, Kim & Drentea 2006)

The financial well-being scale was developed by Prawitz, Garman, Soraindo, O'Neil, Kim & Drentea (2006). It is an 8-item scale made of items such as "How often do you worry about being able to meet normal monthly living expenses?" It has response format ranging from 1= All the

time; 2= Frequently; 3=Occasionally; 4=Seldom; to 5= Never. This study found internal consistency as $\alpha = .77$.

Procedure

The researchers obtained permission from the Nigeria Prison service, Ogun State. The researcher was assisted by prison officials who introduced the visiting spouses to the researchers. The researchers met each of the spouses that came around and exchanged pleasantries. The researcher explained to the potential participants the purpose of the research. The respondents were also briefed on what they stand to benefit from the findings of the study. Although 300 copies of questionnaire were distributed, only 281 were retrieved, yielding a response index of 93.7%. The completely filled and retrieved were, therefore, used for data analysis.

Data Analysis

The data was analyzed using (SPSS) version 21. The data was gathered to assess the contribution of financial well-being, social support and quality of life. In analyzing the data, the first section of the questionnaire was presented as percentages based on demographic information of the participants. The hypotheses were tested using inferential statistics. Hypotheses one and two were tested using t-test for independent samples, while hypothesis three was tested using multiple regression analysis.

Results

The first hypothesis that there will be significant relationship between perceived social support and quality of life of spouses of prison inmates was tested using Pearson r correlation and the result is presented on Table 1:

Table 1: Pearson r showing the relationship between perceived social support and quality of life

Variable	Mean	SD	R	Df	P
Quality of Life	26.98	2.78	.22**	280	<.01
Perceived social support	45.41	3.35			

Table 1 presents result of the relationship between quality of life and perceived social support among spouses of prison inmates. It shows that there exists significant relationship between perceived social support and quality of life among spouses of prison inmates ($r = .22$; $p < .01$). The direction of the relationship is positive. This connotes that the higher the perceived social support, the higher the quality of life. The implication is that as perceived social support increases,

there is a corresponding increase in quality of life among spouses of prison inmates in Ogun State. This confirmed the stated hypothesis, therefore the hypothesis is accepted.

The result of the second hypothesis that there will be significant positive relationship between financial well-being and quality of life of spouses of prison inmates is presented on Table 2.

Table 2: Pearson r showing the relationship between financial well-being and quality of life

Variable	Mean	SD	R	Df	P
Quality of Life	26.98	2.78	.54**	280	<.01
Financial Well-Being	34.61	5.38			

This table reveals that there exists significant relationship between financial well-being and quality of life among spouses of prison inmates ($r = .54$; $p < .01$). The direction of the relationship is positive. This connotes that the higher the financial well-being, the higher the quality of life. This implies that quality of life is buffered with increased sense of financial well-being among spouses

of prison inmates. This confirmed the stated hypothesis, therefore, it is accepted.

The third hypothesis tested whether perceived social support and financial well-being will have joint contribution on quality of life of prison inmates' spouses. This was tested using multiple regression analysis and the result is presented on Table 4.

Table 3: Multiple regression summary table showing perceived social support and financial well-being on quality of life

Variables	R	R ²	F	P	B	T	P
Financial well-being	.32	.05	4.66	<.05	.23	3.53	<.01
Perceived social support					.19	2.76	<.05

Table 3 presents financial well-being and perceived social support as predictors of quality of life among spouses of prison inmates. From Table 3, it is shown that financial well-being and perceived social

support significantly and jointly predicted quality of life ($R = .23$; $R^2 = .05$; $F(2, 279) = 4.66$; $P < .05$). Financial well-being and perceived social support accounted for 5% variance in the prediction of quality of life.

Further analysis revealed that financial well-being ($\beta = .23$; $t = 3.53$; $p < .05$) and perceived social support ($\beta = .19$; $t = 2.76$; $p < .05$) independently predicted quality of life among prison inmates' spouses. It implies that both perceived social support and financial well-being are predictors of quality of life. This confirmed the stated hypothesis.

Discussion

The result obtained from this study revealed a significant relationship between perceived social support and quality of life among spouses of prison inmates. The direction of the relationship is positive; this connotes that the higher the perceived social support, the higher the quality of life. This corroborates the findings of Adalist-Estrin (2006); Siegel (2011); Wakefield & Wildeman, (2014) that social support acts as a buffer from the negative effects of shame, stigma, confusion and uncertainties associated with incarceration. It also supports the findings of Wang, Kraut & Levine (2015) that seeking and receiving social support helps individuals to decrease depression, increase self-efficacy, psychological adjustment and quality of life. This implies that social support system is beneficial in buffering the stress associated with life changing events thus helping the recipient of the support to cope better with problems. In addition, receiving social support from families, friends, communities and social networks reduces the burden experienced by incarcerated persons' spouses and that social supports have positive impact on social adjustment. This study reinforces how essential it is to support the needs of the immediate families (spouses and child or children) of incarcerated persons. It, however, recognized that accessing such support can be problematic at an individual level due to stigma, isolation, lack of trust particularly in statutory agencies, or lack of

information on access to available services or lack of knowledge of available supports or indeed lack of available supports.

This study further found a significant positive relationship between financial well-being and quality of life among spouses of prison inmates. This connotes that the higher the financial well-being, the higher the quality of life. Previous studies (Gangstad, Norman & Barton, 2009; Pakenham, 2005) have suggested that high levels of financial well-being may help family members cope better with crises and subsequent cohesion. It is worthy to note that most of the inmates were males, who were all married before being incarcerated and as a result could no longer provide for their families. This invariably created financial strain which had negative impact on the family finances. This echoes the findings of Kim, Garman & Sorhaindo (2003) who found that negative occurrences such as paying bills late or receiving unwanted contacts from creditors, including phone calls or notices about past-due bills impact negatively on health. This study further supports the findings of Dunn & Mirzaei (2012), Hubler, Burr, Gardner, Larzelere, & Busby (2016) which reported that on both individual and collective level, financial well-being can positively affect quality of life, success, happiness, general well-being, mental health and relationship quality. This implies that an imbalance in financial well-being can affect those factors negatively.

In addition, Downing (2016) suggested that experiencing financial distress is associated with poor psychological and behavioural indicators, such as anxiety and violent behaviour and declining health. In this study, it could be inferred that spouses of prison inmates often face tremendous threats to their financial well-being and barriers to

realizing their personal financial capability. sufficiency before partner's incarceration reflects an individual's or a family's ability to meet their needs without outside help or support, achieving financial well-being while a partner is in prison requires having, not only income to cover daily living expenses, but also assets available to leverage hardship, meet financial goals, and build long-term security. As previously discussed, generating enough income to cover the cost of living can be a significant challenge for prison inmates' spouses. Financial effects relate both to reduced income into the family and additional expenses of visitation travel to the partners in prison which has a disproportionately negative effect on poorer families and diminished capacity to earn an income.

Looking at the interaction between perceived social support and financial well-being, there is a tendency for the spouse of an incarcerated person to experience reduced quality of life, especially, when they perceive reduced or inadequate social supports. The joint interaction of low social support and poor financial well-being would negatively impact and reduce quality of life of spouses of prison inmates. Expectedly, the two variables; perceived social support and financial well being are part of the identified domains of quality of life in literature.

Conclusion

The results obtained from this study established the significant positive impacts of perceived social support and financial well-being on the quality of life among prison inmates' spouses. This indicates that positive social support system has been

4. the identification, and completion of individualized and holistic assessments of families of prisoners.

5. Also, the correctional services board should support the needs of spouses and

It implies that while financial self-shown to be beneficial to the recipients' quality of life. In addition, quality of life decreases, when there is reduction in available social support to cope with the stress associated with partner's imprisonment as friends and family withdraw because of the stigma.

Recommendations

In line with the current findings, this study recommends that:

1. More emphasis should be given to capacity building interventions to improve financial well-being of inmates of correctional services. The purposeful engagement of inmates in vocational activities for commercial purposes should be strengthened so that inmates could earn income while in prison to support the dwindled income of their families. This would further drive the promotion of transformative services for wealth creation and well-being after serving jail term.

2. There could be financial support to stabilize some temporary financial emergencies from the correctional services board to families of inmates as a measure towards strengthening family ties of inmates and their immediate families. This would help to forestall the negative consequences associated with inability to meet financial obligations and dwindling quality of life.

3. In addition, adopting the whole family approach to correctional services that would include incarcerated persons, their spouses and children and their families to identify, assess and build on their needs and strengths. There is also the need to ensure families of imprisoned persons through the proactive provision of timely information, practical advice, and emotional support, which may be via family support groups and problem solving family work.

6. Finally, spouses could be proactively referred for specialist services to promote understanding, inclusion, coping and the reduction of stress and to address tensions within family dynamics to help improve the quality of life.

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