

THE EFFECT OF LONELINESS AND FINANCIAL STABILITY ON ROMANTIC RELATIONSHIPS: A STUDY ON COUPLES IN ADO-EKITI

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Abstract

This study explored the influence of financial stability and loneliness on relationship satisfaction among couples' partners in Ado-Ekiti, Southwest Nigeria. The study builds on an integrative theoretical framework grounded in attachment theory, Maslow's hierarchy of needs, and stress and interdependence theories. Using the descriptive survey design, a total of 150 married and cohabiting couples were sampled using a structured questionnaire adapted from established psychometric scales, including the Financial Management Behaviour Scale, the UCLA Loneliness Scale, and the Couples Satisfaction Index. Descriptive and inferential statistics were used for data analysis. The results revealed a significant positive correlation between financial stability and relationship satisfaction ($r = 0.62, p < 0.05$), while loneliness was negatively correlated with relationship satisfaction ($r = -0.58, p < 0.05$) and financial stability ($r = -0.41, p < 0.05$). Regression analysis indicated that age ($t = 2.46, p < 0.05$) and marital status ($t = 3.83, p < 0.05$) significantly predicted relationship satisfaction, whereas religion was not a significant predictor ($t = 0.25, p > 0.05$). Financial stability emerged as a strong predictor of relationship satisfaction ($\beta = 0.62, t = 9.55, p < 0.05$). Couples who experienced both high levels of loneliness and low levels of financial stability reported the lowest levels of relationship satisfaction, which confirms the compounding effect of emotional and economic stressors. The study thereby concludes that socioeconomic and emotional factors interact with each other to influence the quality of romantic relationships and that joint interventions are required to improve relationship stability and well-being.

Keywords: Financial Stability; Loneliness; Relationship Satisfaction; Romantic Relationships

Introduction

Romantic relationships are a fundamental aspect of human sociality that is marked by strong emotional, psychological, and sometimes physical ties between individuals. In contrast to friendships, romantic relationships are associated with attachment processes that yield emotional security, intimacy, and interdependence, thus serving as secure bases and safe havens for individuals throughout their lives (Fincham & Beach, 2023). The processes and mechanisms underlying romantic

relationships are complex and include passion, intimacy, and commitment, which interactively affect relationship quality, stability, and longevity (Sternberg, 1986; Finkel *et al.*, 2020). This could mean that interaction processes, shared experience and meaningful negotiations influence the relational systems, romantic partnerships, psychological processes and life paths of the individuals involved.

Romantic relationships often involve a level of interdependence because the couples involved are affected by changes in emotions, cognitions, and behaviours. This interdependence is a function of a transactional process in which the other person affects one's personal development (Reis, 2001; Neyer & Lenhart, 2006). By processes such as self-expansion, people bring their partners' views, resources, and experiences into their self-concepts, and this results in increased psychological growth and integration. Subsequently, couples establish common routines, goals, and norms of relationship that differentiate their relationship from other social relations, including boundaries and commitments that define even non-traditional romantic relationships (Moors *et al.*, 2021).

Evidence revealed that the presence of quality romantic relationships is a significant factor in psychological well-being, life satisfaction, and emotional stability (Fincham *et al.*, 2010; Zhan *et al.*, 2022). People in quality romantic relationships experience increased self-esteem, decreased loneliness, and decreased social anxiety, especially during the critical stages of emerging and young adulthood (Johnson *et al.*, 2012). Furthermore, the quality of relationships has also been linked to positive mental and physical health outcomes, such as decreased stress levels, improved immune function, and increased longevity, thus establishing the protective function of quality relationships in human health and well-being.

Recent advances showed that financial stability is an important contextual element that affects relationship building, satisfaction, and longevity. Financial stressors such as unemployment, debt, and income inequality have been shown to contribute to relationship conflict, dissatisfaction, and breakups (Lucas *et al.*, 2020; Perelli-Harris *et al.*, 2023). Financial instability can lead to power differentials, communication distortions, and emotional distress between partners, thus affecting relationship trust and commitment (LeBaron-Black *et al.*, 2024). On the other hand, financial stability enables goal sharing, planning, and trust-building in relationships, allowing partners to concentrate on relationship intimacy rather than economic survival (Okamoto *et al.*, 2023). Recent research has also indicated that financial behavior, financial self-efficacy, and financial communication are important predictors of relationship quality and relationship flourishing (LeBaron-Black *et al.*, 2022; Baryła-Matejczuk *et al.*, 2020),

while socioeconomic inequalities continue to negatively affect relationship quality among various populations (Cho *et al.*, 2020).

Apart from financial stability, loneliness is also another important psychological component that could influence romantic relationship processes. The term 'loneliness', according to Cacioppo and Cacioppo (2018), is described as a subjective experience of feeling unconnected, which is characterised by a perceived gap between desired and actual levels of relational intimacy. It is essential to note that loneliness can be experienced within committed romantic relationships, especially when emotional needs are unmet or communication is poor. Longitudinal studies have found that loneliness predicts relationship dissatisfaction and lower relational commitment for both individuals, which underscores the dyadic and bidirectional nature of loneliness in romantic relationships (Mund *et al.*, 2020). Moreover, loneliness has been linked to lower perceived partner regard, emotional disconnection, and relationship problems (Lemay *et al.*, 2024). This suggests that loneliness may be both a consequence and a predictor of poor relationship quality.

In marital relationships, emotional loneliness may be present even when there is physical closeness and shared daily experiences, which may be a result of a lack of emotional connection, unmet expectations, or a lack of intimacy in the marital relationship (Perlman & Peplau, 1981). This emotional loneliness has been found to be associated with low marital satisfaction, increased conflict, and susceptibility to relationship instability, especially during times of stress or transition (Charvat *et al.*, 2023). Furthermore, loneliness has been found to mediate the association between relational processes and life satisfaction, which highlights the psychological significance of loneliness (Kurt *et al.*, 2025).

Globally and across many developing and developed regions, financial instability and emotional loneliness have been increasingly recognised as major challenges confronting married couples, with economic uncertainty and shifting social dynamics reshaping marital experiences. In modern Nigerian society, especially in semi-urban settings like Ado-Ekiti, financial instability and emotional loneliness have become major issues that married couples face. Financial difficulties arising from income instability, underemployment, increased living expenses, and family responsibilities can create stress and marital conflict. These difficulties can restrict the ability of couples to provide for their domestic needs, share recreational activities, and look forward to the future, leading to a breakdown in trust, increased power distance, and marital conflict. Concurrently, emotional loneliness has emerged as a pervasive risk to marital harmony, even among couples who live together and are legally married. Emotional loneliness

occurs when individuals experience a perceived gap between desired and actual emotional intimacy, often due to poor communication, unmet emotional needs, or limited shared time and emotional responsiveness between partners. This perceived lack of emotional intimacy may contribute to dissatisfaction, decreased commitment, psychological distress, and maladaptive coping strategies, such as emotional isolation and infidelity. In addition to this, while financial instability and loneliness have been investigated separately in previous studies, there is a lack of integrated empirical research that examines the intersection of these constructs to inform marital quality, especially in the socio-cultural and economic setting of Ado-Ekiti. The lack of integrated understanding of these constructs hinders the development of effective interventions by counsellors, religious bodies, and policymakers to improve marital relationships which necessitates the need for this study on the effect of loneliness and financial stability on romantic relationships using the couples in Ado-Ekiti as a case study. The specific objectives are to:

- i. evaluate the effects of financial stability and loneliness on the quality, satisfaction, and emotional dynamics of romantic relationships;
- ii. investigate the relationship between financial stability and romantic relationship satisfaction;
- iii. assess the impact of loneliness on emotional connection and communication within romantic relationships;
- iv. examine the combined effect of financial instability and loneliness on romantic relationships.

Theoretical Framework

Romantic relationships are a primary context for emotional development, identity, and psychological well-being throughout a lifetime. Romantic relationships are marked by long-term emotional ties, commitment, shared goals, and interdependence, which together impact emotional regulation, social integration, and life satisfaction (Fletcher *et al.*, 2023). The study uses the integrative theoretical framework relying on attachment theory and Maslow's hierarchy of needs theory, which is supplemented by stress and interdependence theories, to comprehend the joint impact of financial stability and loneliness on marital quality and emotional processes.

The Attachment Theory (Bowlby, 1969) provides a theoretical foundation for understanding the early relational experiences that influence the development of internal working models of self and others, which in turn organise interpersonal behaviour and emotional regulation in adulthood. Internal working models of

attachment influence the expectations of intimacy, trust, and support in romantic relationships, resulting in relatively stable styles of attachment, which are often classified as secure, anxious, avoidant, or disorganised. In the context of this study, Attachment Theory helps provide understanding of the perceptions and management of loneliness and financial stress in marital relationships. People with insecure attachment styles are potentially more susceptible to feelings of loneliness because of difficulties in achieving emotional intimacy or in maintaining a satisfying relational connection and may also perceive financial stress as a threat to their relational connection, thereby activating fears of rejection, abandonment, or inadequacy (Shelby, 2025). For instance, individuals who are anxiously attached might see economic difficulties as an indication of relationship instability and indulge in excessive reassurance-seeking, while those who are avoidantly attached might become emotionally distant due to economic difficulties. In contrast, individuals who are securely attached are likely to be involved in healthy relationship coping and emotional support, thus protecting their relationship from the negative impacts of economic difficulties and feelings of loneliness.

Maslow's Hierarchy of Needs (Maslow, 1943) on the other hand is a motivational model that explains the impact of unsatisfied basic and psychological needs on relationship satisfaction and well-being. Maslow described human needs as a hierarchical system that includes physiological and safety needs, followed by love and belonging, esteem, and self-actualisation needs. In the context of this study, financial security is associated with lower-order needs for safety and security, while emotional closeness and companionship are associated with higher-order needs for love and belonging. When financial security is threatened, individuals may perceive threats to their safety needs, which in turn can decrease their ability to seek emotional closeness and relationship satisfaction (Aruma & Hanachor, 2017). Loneliness, on the other hand, is an unmet need for belongingness and emotional connection, which can hinder movement towards higher-order psychological growth and self-actualisation.

In addition to these underlying theories, stress and interdependence theories could play a significant role in the conceptualisation of financial stability and loneliness as relational stressors within dyadic systems. Romantic partners are interdependent, such that stress in one partner affects the emotional and behavioural responses of the other partner, thereby affecting relationship outcomes. Financial problems are an external chronic stressor that can affect communication, conflict, and emotional availability, while loneliness is an internal psychological stressor that reflects relational disconnection. The combination of these stressors can have cumulative or synergistic effects on marital satisfaction, emotional processes, and relationship stability.

Hypotheses

These hypotheses form the basic study assumptions:

1. Age, marital status and religion significantly influence relationship satisfaction among romantic partners.
2. Financial stability has a significant effect on relationship satisfaction.
3. Individuals experiencing both high loneliness and low financial stability report significantly lower levels of relationship satisfaction than those experiencing only one or neither.

Methods

Research Design

The descriptive research design of the survey type was employed for the study. This research design was deemed the most appropriate research design for this study, as it enables the collection of data from a relatively large population in their natural setting without manipulating the variables (Creswell & Creswell, 2018; Babbie, 2021). This survey design is effective in ascertaining the perceptions of the couples on the variables of financial stability, loneliness, and relationship satisfaction.

Population and Sample

The population included married and cohabiting couples living in Ado-Ekiti, which represented a cross-section of people involved in long-term romantic relationships in a semi-urban setting in Nigeria. A sample of 150 respondents was selected using a simple random sampling method, a technique that ensured that all eligible participants had an equal chance of being selected while reducing the risk of selection bias and obtaining representative results (Taherdoost, 2016).

Instrumentation

Data for this study were collected using a structured questionnaire adapted from established and validated scales, ensuring reliability and construct validity in assessing financial stability, loneliness, and romantic relationship satisfaction among couples in Ado-Ekiti. The questionnaire consisted of four sections. The first section captured demographic information, including age, gender, marital status, and religious affiliation, providing context for respondents' experiences. The second section measured financial stability using items adapted from the financial management behaviour scale (FMBS) by Dew and Xiao (2011), which assesses individuals' ability to budget, save, manage debt, and prepare for unexpected financial challenges. Respondents indicated their

level of confidence in performing financial tasks on a 5-point Likert scale ranging from 1 ("not confident") to 5 ("highly confident").

The third section assessed loneliness and emotional connection using items adapted from the UCLA Loneliness Scale (Version 3) by Russell (1996). This scale measures subjective feelings of social and emotional isolation, including perceptions of companionship, emotional closeness, and social integration. Respondents reported the frequency with which they experienced these feelings on a 4-point scale: Never, Rarely, Sometimes, and Often. The adaptation ensured cultural relevance to Nigerian couples while maintaining the scale's psychometric properties. The fourth section measured romantic relationship satisfaction using items adapted from the Couples Satisfaction Index (CSI) developed by Funk and Rogge (2007), which evaluates perceived partner responsiveness, intimacy, communication quality, and overall relationship satisfaction. Respondents rated statements on a 5-point Likert scale from low to high.

Ethical Considerations

The study was guided by ethical considerations. The study was voluntary, and consent was obtained from all the respondents. The study ensured confidentiality and anonymity of the respondents. The respondents were also made aware of their right to withdraw from the study at any time without any consequences. The study also followed ethical considerations in handling sensitive information regarding financial issues and emotional experiences.

Data Analysis

The data collected was analysed using both descriptive and inferential statistical techniques. Descriptive statistics such as frequencies, percentages, and means were employed to describe the demographic characteristics of the respondents as well as the distribution of the variables. Inferential statistics were used to test the hypotheses that relate financial stability, loneliness, and relationship satisfaction. Correlation analysis was used to determine the nature of the relationship between the variables, while multivariate analysis was used to determine the combined effect of loneliness and financial stability on relationship outcomes.

Results

Table 1: Respondents' Demographic Profile

Variable	Category	Frequency	Percentage
Age Range	Below 25	20	13%
	26 - 35	42	28%
	36 - 45	43	29%
	46 - 55	45	30%
Marital Status	Married	103	69%
	Engaged	47	31%
Religion	Christian	109	73%
	Islam	31	21%
	Other	10	7%

Field Survey, 2025

The sociodemographic distribution of the respondents revealed that many of the participants (59%) were between 36 and 55 years old, which indicates that the participants are likely to be in stable romantic relationships. Most of the participants (69%) were married, while 31% were engaged. The religious distribution of the participants was composed of 73% Christians, 21% Muslims, and 7% other religions, which reflects the demographic characteristics of the study location.

Table 2: Correlation among Variables

Variable		1	2	3
1	Relationship Satisfaction	1		
2	Financial Stability	0.62**	1	
3	Loneliness	-0.58*	-0.41*	1

* p<0.05, ** p<0.01

Correlation table revealed that satisfaction is positively related to financial stability ($r = 0.62$, $p < 0.05$) and negatively related to loneliness ($r = -0.58$, $p < 0.05$). Loneliness is also negatively related to financial stability ($r = -0.41$, $p < 0.05$), which implies that couples with lower financial stability may be more emotionally isolated.

Table 3: Influence of Age, Marital Status, and Religion on Relationship Satisfaction among Couples

Predictor	B	SE	β	t	p
Age	0.12	0.05	0.18	2.46	0.018*
Marital Status	0.21	0.07	0.22	3.83	0.003**
Religion	0.09	0.04	0.15	0.25	0.26
$R^2 = 0.21$		$F(3,146)=12.97$		$p < 0.001$	

Interpretation: Age, marital status, and religion collectively explain 21% of the variance in relationship satisfaction ($R^2 = 0.21$, $F = 12.97$, $p < 0.05$), thereby supporting hypothesis 1. However, age ($t=2.46$, $p<0.05$), and marital status ($t=3.83$, $p<0.05$) are significant predictors of relational satisfaction while religion does not

significantly influence relational satisfaction among romantic partners in Ado-Ekiti.

Table 4: Financial stability has a significant effect on relationship satisfaction

Predictor	B	SE	β	t	p
Financial Stability	0.57	0.06	0.62	9.55	0.013

The regression results revealed that financial stability significantly predicts relationship satisfaction ($t=9.55$, $p < 0.05$). This indicates that couples with higher financial confidence report greater satisfaction, which confirms Hypothesis 2.

Table 5: Interaction of High Loneliness and Low Financial Stability

Group	N	Mean RS	SD	F	p
High FS / Low Loneliness	40	4.2	0.45	18.92	0.002
High FS + High Loneliness	35	3.4	0.57		
Low FS + Low Loneliness	38	3.3	0.52		
Low FS + High Loneliness	37	2.5	0.48		

The two-way ANOVA result on the combined effects of financial stability and loneliness (low vs high) on relationship stability revealed that the lowest level of relationship satisfaction is evident among couples with low financial stability and high loneliness (Mean = 2.5). Those with high financial stability or low loneliness reported higher levels of satisfaction, which supports the assumption in hypothesis 3. This shows a compound effect of financial and emotional instability on relationship satisfaction.

Discussion

Findings showed that financial stability is positively related to relationship satisfaction. This is as couples with higher financial confidence and competence also had higher relationship satisfaction, emotional intimacy, and communication. This result flows with the basic assumptions of the Social Exchange Theory, that people assess their relationship based on the perceived rewards and costs, with financial security being one of the important resources of the relationship. When financial resources are stable, couples feel less stressed and more capable of supporting each other, which in turn increases satisfaction. This finding corroborates with previous studies that showed financial management, shared financial goals, and financial security are important contributors to relationship quality and stability (Britt *et al.*, 2017; Dew, 2020; Okamoto *et al.*, 2023). From the viewpoint of Maslow’s Hierarchy of Needs, financial stability fulfils the needs for safety and security, which in turn allows people to focus on higher-level needs such as love, belongingness, and emotional satisfaction in romantic relationships.

In contrast, loneliness was discovered to have a negative effect on relationship

satisfaction. Couples who experienced emotional loneliness, a lack of companionship, and a lack of emotional intimacy with their partners also experienced lower levels of relationship satisfaction. This is consistent with attachment theory, which asserts the significance of emotional intimacy and the establishment of a secure attachment in maintaining a healthy relationship. Emotional loneliness in romantic relationships is a manifestation of unfulfilled attachment needs and poor communication, which can contribute to a lack of trust and intimacy. This is in line with previous studies that have found loneliness to decrease perceived partner support and relationship quality (Hawkley & Cacioppo, 2010; Mund *et al.*, 2020; Sease *et al.*, 2024).

It was also discovered that age and marital status were significant predictors of relationship satisfaction, while religion was not a significant predictor. This implies that life stage and relationship commitment are more important factors in determining relationship outcomes than religious affiliation. Older couples may have more experience, skills, and commitment in their relationships, which can lead to higher levels of relationship satisfaction (Raymond & Poulin, 2023). This finding is consistent with a developmental and attachment view of relationships, which sees relationship maturity and stability as the most important factors in determining relationship quality. The non-significant finding on religion may be due to the homogenizing influence of cultural norms and social expectations about marriage in the study area, where relationship practices and values may be more general than specific religious teachings (Dew *et al.*, 2012).

Furthermore, the study revealed a joint effect of financial instability and loneliness on relationship satisfaction. Those who were experiencing both emotional isolation and financial instability reported the lowest levels of relationship satisfaction, which suggests a cumulative effect of socio-economic and psychological factors. This result is consistent with the stress-vulnerability-adaptation model, which argues that external stressors like financial instability interact with internal vulnerabilities like emotional isolation to negatively affect relationship quality. Financial instability may affect emotional availability and communication, while loneliness may affect cooperative problem-solving and financial decision-making, forming a vicious cycle of relationship problems (Lucas *et al.*, 2020; Dew *et al.*, 2021). Such results have been found in Western and non-Western cultures, where economic instability and emotional distance are joint predictors of lower relationship quality and stability (Chen & Wang, 2022).

Conclusions

This study provides a significant implication for understanding the dynamics of romantic relationship satisfaction among couples in a semi-urban setting in Nigeria, specifically in Ado-Ekiti, Southwest Nigeria. The findings of the study show that socio-demographic variables such as age and marital status are related to variations in relationship satisfaction, which emphasise the importance of life stage and commitment level in relationship experiences. Moreover, financial stability was found to be an important predictor of relationship satisfaction, emphasising the importance of economic security in enhancing emotional well-being and relationship harmony. The relationship between loneliness and financial instability also illustrates that psychological and economic distress can have a compounding effect on relationship dissatisfaction, indicating that relationship outcomes are complex and are shaped by both structural and psychological factors.

Based on these results, it is recommended that financial management education and emotional support strategies should be included in couple counselling and family life programmes by the practitioners, counsellors, and social workers. The policymakers and community-based organisations should emphasise economic empowerment initiatives and mental health awareness programmes that can help alleviate financial stress and social isolation among couples. Future research can also create standardised and more specific psychometric scales to causal relationships and understand the socio-economic and emotional influences on relationship satisfaction which will help provide more robust evidence on how emotional and socio-economic factors interact with time to influence relationship satisfaction.

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