

## **Exploring Expert Insights on Early Years Risk and Protective Factors for Long-term Marital Sustainability**

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### **Abstract**

The first five years of marriage are a crucial period for sustaining relationships, especially in Malaysia, where a growing number of marriages end in divorce, with financial stress being a primary cause. This study explores marital sustainability through a qualitative approach, focusing on expert perspectives regarding the B40 group, Malaysia's lower-income households, during their critical first five years of marriage. The study utilizes a framework that incorporates both the risk and protective factors of marital sustainability, while also acknowledging the heightened vulnerability of marriages during the early years and shedding light on strategies for nurturing and sustaining marital bonds. In-depth interviews were conducted with experts (N=5) in the field of family studies. Using thematic analysis, the researchers identified key risk and protective factors influencing marital sustainability. Among the protective factors for marital sustainability are adaptability and willingness to change, effective communication, emotional and physical intimacy, mutual support and shared responsibilities, quality time together, spirituality, and emotional and instrumental support. However, the risk factors include lack of understanding, family interference, and financial stress. Interestingly, these factors do not differ from factors that would imply marital satisfaction or marital happiness. Implications and suggestions for future research were discussed further within the study.

**Keywords:** Marital Sustainability, Expert, Lower Income, Early Years of Marriage, Marriage Vulnerability

### **Introduction**

Sustaining a marriage has become increasingly challenging today, and the rising number of divorce cases in Malaysia is deeply concerning. According to the National Population and Family Development Board (LPPKN), from March 2020 to August 2021, there were 10,346 recorded divorce cases among non-Muslim couples. In contrast, during the same period,

66,440 divorce cases were filed in Shariah courts by Muslim couples in Malaysia (Zulkifli, 2021). The early years of marriage are recognized for the presence of numerous challenges and issues, leading couples to face difficulties as they strive to navigate through changes and adaptations. Following marriage, couples must embark on a journey of setting shared goals, communicating expectations, managing resources, navigating familial dynamics, embracing differences, resolving conflicts, and nurturing the sparks of romance and intimacy. Drawing from data provided by the National Survey of Family Growth in the United States, it was revealed that approximately 40% of first marriages result in divorce, with one out of every first five marriages ending within 5 years (Bramlett & Mosher, 2001). This pattern is similar in Malaysia as well, evidenced by the 2022 statistics for Muslim marriage and divorce in Malaysia, the highest number of marriages occurs in the 25-29 age group for both sexes, while the highest number of divorces is seen in the 30-34 age group (DOSM, 2022). This suggests that many marriages may end in divorce within the first five years implying accumulative problematic marital relationships within the early years.

According to Li et al (2019), couples who approached conflicts collaboratively or cooperatively exhibited greater initial levels of marital quality. On top of that, Zakaria et al. (2019), revealed that the quality of marriage is impacted by factors such as an open communication style and the process of adjusting to life changes. Schramm et al (2005), emphasized that post-marriage adaptation, particularly in situations involving economic instability and significant financial constraints, can lead to potential tension experienced by both husbands and wives. This challenge can escalate further when financial conflicts are linked to other aspects of the marital journey, thereby undermining the overall health of the marriage. The presence of economic strain and debt is frequently linked to reduced marriage satisfaction among married couples (Cai et al., 2020; Falconier & Jackson, 2020). Despite the evidence of these studies, past research managed to identify the factors that make a healthy and stable marriage. However, exploring marital sustainability is scarce. Therefore, the present study aimed to reduce the gap by exploring the qualitative perspectives of experts in the field of family and marriage. As for the outcome, this approach is anticipated to yield more inclusive and detailed information. Qualitative perspectives are important as they thoroughly comprehend individuals' beliefs, experiences, attitudes, and behaviors (Anas, 2022). Additionally, this approach enables the extraction and explanation of findings that contribute to a greater understanding of particular issues. The experts' perspectives were grounded by five primary aspects which are the meaning of marital sustainability, the definition of early years in marriage, risk and protective factors of marital sustainability, and the ways to dwell hardship especially related to finances.

### **Literature Review**

Marriage is characterized by a close and trustworthy bond between partners, nurturing a deep sense of intimacy and belonging, where love and care are shared mutually between spouses (Baumgardner & Crothers, 2014; Hindman, 2015). The meaning of marriage has evolved, shifting from its traditional roles of primarily serving as a means for reproduction and financial stability to becoming a pursuit of personal fulfillment, choice, and investment. In today's society, people tend to see marriage as a voluntary commitment that symbolizes a couple's love and desires, rather than an obligatory requirement (Olofintoye & Faluyi, 2020; Li & Fung, 2011). Despite the evolving dynamics of modern society, divorce continues to remain prevalent. In 2018, the nation observed a total of 50,882 divorce instances, and this

number escalated by 12% to reach 56,862 cases in 2019 (Department of Statistics Malaysia, 2020). Evidently, within the first five years of marriage, the majority of Malaysian couples file for divorce (Husted et al., 2000). The early stages of marriage carry great significance as couples navigate the adjustments required in their new family life, which can give rise to disagreements, tensions, and resentments (Terwee et al., 2003). This dynamic can be traced back to deteriorating relationships and a loss of trust between partners, which often leads to the decision to end the marriage.

In general, the dictionaries defined sustainability as the quality of being able to continue over a period of time. In alignment with this definition, Sutton (2000), describes sustainability as something that can be stored or maintained for a long period. Drawing from various sources' definitions of sustainability, the concept of marital sustainability refers to marriages that endure over a prolonged duration. A sustainable marriage can indicate a significant level of commitment and resilience, which represent the marriage's quality as it endures. The suggested concept of marital sustainability overlaps with marital stability or instability, which is closely related to the quality of a marriage in terms of marital happiness or satisfaction (Nurhayati et al., 2019). For example, this connection can be understood through separation or divorce, which serve as indicators of whether the marital bond continues or is disrupted, ultimately influenced by the success or stability of the marriage (Bryant, Conger, & Meehan, 2001; Brown, Orbuch, & Bauermeister, 2008; Glenn, Uecker & Love Jr., 2010).

Sustaining a marriage requires both partners to find happiness and satisfaction in their relationship. Divorce is mainly caused by marital dissatisfaction (du Plooy & de Beer, 2018; Gottman & Levenson, 1992; Lewis & Spanier, 1982). Thus, married couples need to understand the risk and protective factors influencing marital sustainability. This research highlights the framework of risk and protective factors of marital sustainability. The framework incorporates psychological, social, and relational theories to explain how risks such as financial stress and other conflicts, as well as protective factors like effective communication, spirituality, and intimacy, interact to influence the longevity of a marriage. For a deeper understanding of marital sustainability, it is essential to examine these factors in order to propose strategies that promote healthy and long-lasting marriages.

Protective factors help couples navigate challenges in their marriage and maintain stability. These factors strengthen emotional bonds between partners and improve communication, which in turn builds resilience against external stressors. Protective factors strengthen a marriage's foundation by fostering emotional intimacy, reducing conflict, and creating an environment of mutual support. Understanding and promoting these factors are key to achieving long-term marital sustainability. The first theory that connects to the protective factors of marital sustainability is the Sound Relationship House Theory. The Sound Relationship House Theory (SRH) was developed by John Gottman and Julie Schwartz Gottman in 1994. SRH is a framework designed and was reported to foster a healthy and sustainable marriage in a few research (Gottman, 2000; Babcock, 2013; Sakizadeh et al., 2014).

This theory helps couples deepen their relationship, conflict management, and share meaningful experiences and purposes (Gottman & Gottman, 2006). John Gottman and Robert

Levenson conducted extensive research on relationships over 20 years. The findings were synthesized into the analogy of a house with seven floors, representing the essential components of a successful and lasting romantic relationship. The Sound Relationship House (SRH) has seven levels and includes three components: the Friendship System, the Conflict System, and the Meaning System (Navarra & Gottman, 2017). This theory is an interactional model, where each level impacts the others. The Friendship System comprises the first three levels of the theory which consists of building love maps, nurturing fondness and admiration, and turning toward bids for connection. These levels are related to positivity, intimacy, and relationship satisfaction. A healthy Friendship System leads to the next level, which is a positive perspective. The other levels that complete the Sound Relationship theory are to manage conflict, make life dreams come true, and create shared meaning (Navarra & Gottman, 2017).

Gottman (1994), explained that the first level is to Build Love Maps. This refers to understanding one's partner's feelings, ideas, dreams, and thoughts. Building a friendship involves engaging in conversations, asking questions, and gaining a deep understanding of each other. The next level is to nurture fondness and admiration. This level involves showing gratitude and appreciation to the partner, thereby fostering affection and respect. Practicing regular acknowledgment of all the partner's positive qualities and achievements helps counteract negative interactions. The third level is to turn towards bids for connection versus away or against. This means when a partner makes an effort to connect which is known as bids (Gottman, 2000). This will focus on the positive aspects and maintaining a positive perspective which adds to the "emotional bank account". However, negative responses lead to emotional withdrawal, weakening the relationship connection. Next, when the first three levels are strong, partners will manage conflict better and maintain a positive perspective towards one another. However, if one or more levels are not healthy, partners will be seen as having negative attributes. How conflicts are managed is influenced by these views and perspectives, whether positive or negative (Gottman, 1994; Gottman, 1992; Gottman & Levenson, 2000; Gottman & Driver, 2005; Babcock et al., 2013; Gottman, 2015; Navarra & Gottman, 2017).

Moreover, the next level is to manage conflict. Effectively handling conflicts helps couples resolve disagreements and prevent issues from escalating. Happy couples approach conflicts with gentleness, avoid blaming each other and seek compromise to address issues. This is to protect the relationship from any damage. Furthermore, level six, "Make Life Dreams Come True," involves partners understanding and supporting each other's aspirations and goals. By creating a safe environment where dreams can be shared honestly, couples foster deeper love, closeness, trust, and intimacy which will help them grow together. The final level in the Sound Relationship House (SRH) Theory is "Create Shared Meaning." At this stage, partners develop a sense of purpose and shared values, building their lives together around these common goals. Creating shared meaning fosters a deeper connection, stability, and unity within the relationship. By exploring and aligning their values and beliefs, couples will develop a meaningful and cohesive bond that strengthens their relationship (Gottman, 1994; Gottman, 1992; Gottman & Levenson, 2000; Gottman & Driver, 2005; Babcock et al., 2013; Gottman, 2015; Navarra & Gottman, 2017).

The theoretical model of the Sound Relationship House System serves as a framework that highlights the essential protective factors for marital sustainability. This model emphasizes key elements such as intimacy, trust, commitment, effective communication, mutual support, and shared experiences, all of which collectively foster a stable and long-lasting marriage. By integrating this theory, the study underscores how these protective factors specifically good communication, creating intimacy, helping one another, spending time together, and spirituality would contribute to maintaining and enhancing marital relationships over time.

In addition to the theoretical framework, existing literature highlights the importance of factors discussed within the theory. Past research suggests that effective communication plays an important role in achieving marital satisfaction, health, and happiness (Brown & Brown, 2002; Carroll, et. al., 2013; Malouff, et al., 2015). Stearns (2014) posits that expressions of love, commitment, and trust are conveyed to partners through diverse forms of communication, emphasizing the significance of communication skills in maintaining marital happiness and satisfaction. Effective communication habits involve activities like having fun, showing affection through words and actions, spending time together, having daily conversations, supporting each other, showing care, and avoiding behaviors that could annoy their partner (du Plooy & de Beer, 2018). On top of that, couples who actively participate in household chores together, including cleaning, cooking, laundry, and shopping, tend to experience higher levels of relationship satisfaction compared to those who do not share these responsibilities equally (Carlson et al. 2016; Carlson et al. 2018; Schieman et al. 2018). Couples must compromise and be tolerant towards one another to maintain a strong marital relationship.

Moreover, the Family Systems Theory (Bowen, 1974) offers insights into the protective factors of marital sustainability. This theory emphasizes how interactions within smaller family subsystems impact the broader family system, as well as other subsystems and the individuals directly involved (Fincham, 1998). In addition, this theory focuses on the interactions between spouses and between the couple's external systems on how they influence the longevity of the marriage. In this framework, marriage is viewed as a dynamic system where both partners are interrelated and interdependent (Milberg et al., 2020). The changes in one spouse will change the whole system (Wright & Leahey, 2005; Mehta et al., 2009). For example, one spouse's feeling stress or having a financial strain can significantly impact the marital relationship.

Family Systems Theory highlights the family's inherent tendency to seek a balance between stability and change (Baptist & Hamon, 2022). In the context of marital sustainability, this balance becomes particularly important when couples face crises, such as financial difficulties or external stressors. To maintain stability in the relationship, couples must effectively navigate these challenges. Key protective factors for preserving this balance include effective communication, emotional support, and shared problem-solving. These elements enable couples to adapt to changes while maintaining a stable and resilient marital relationship.

By applying the Family Systems Theory, this study highlights how protective factors play a crucial role in sustaining marriages. This systemic perspective illustrates how both

internal dynamics (like communication and emotional support) and external pressures (such as financial stress) collectively influence marital stability. The theory emphasizes that when couples maintain effective communication and emotional support, they are better equipped to navigate challenges and sustain a healthy marriage. However, external pressures can strain the relationship, and the couple's ability to respond to these pressures ultimately determines their resilience and long-term success.

Moving on, risk factors pose a threat to marital stability, leading to dissatisfaction, increased conflict, and, in some cases, divorce. These risks are heightened when couples lack effective communication skills, making it difficult to understand each other's perspectives and needs (Karney & Bradbury, 2020). Recognizing and addressing these challenges is crucial, as identifying potential threats can help couples protect and sustain their marriages. One theoretical framework addressing these risk factors is Social Exchange Theory. Social Exchange Theory developed by George Homans (1958) is often used as a framework to understand the interpersonal dynamics in marital and familial relationships. This theory highlights the importance of rewards, costs, and alternative options (Homans, 1974). Social exchange theory suggests that individuals in relationships are motivated by the benefits they receive from their connection with their partner (Blau, 1964). Furthermore, individuals constantly seek to maximize their partnership's benefit and minimize drawbacks (New & Pan, 2024). According to this theory, social interactions are based on reciprocity and the expectation of gain from both parties (Varey, 2015). Thus, this theory explains that spouses' perceptions of the rewards and costs of the relationship influence their satisfaction and commitment to the marriage. According to Homans (1974), couples that experience greater rewards in their relationship show higher marital satisfaction. However, a couple whose costs outweigh the rewards reported a lower marital satisfaction. Rewards in a marital context can include companionship, emotional support, and shared resources meanwhile costs can include misunderstanding and arguments, limited financial resources, and the time invested in the relationship (Nakonezny & Denton, 2008). This theory suggests that when the costs of the relationship outweigh the benefits, marital dissatisfaction increases. In the context of marital sustainability, it indicates that risk factors such as financial stress, emotional neglect, and lack of support can lead to the perception that the marriage is no longer "worth it," causing partners to withdraw their efforts to maintain the relationship.

### **The Present Study**

This study is based on in-depth interviews with experts chosen for their ability to provide a deeper understanding of marital dynamics. Experts are selected because their personal views and extensive knowledge offer more than just factual data (Van Audenhove & Donders, 2019). Experts bring insights informed by their social, cultural, and psychological expertise (Van Audenhove & Donders, 2019; Bogner & Menz, 2009; Froschauer & Lueger, 2002; Meuser & Nagel, 2009). This contextual understanding helps researchers interpret data accurately and meaningfully, leading to relevant findings and new knowledge. The study specifically seeks expert opinions on the risk and protective factors affecting marital sustainability among B40 individuals in Malaysia within the first five years of marriage.

This study focuses on expert opinions regarding the B40 group, which represents couples from Malaysia's bottom 40% of household incomes. This focus is important because, in 2018, 43.1% (2,971 out of 6,901) of divorces were linked to financial difficulties within the

family, highlighting the significant role that economic challenges play in marital breakdown (Bernama, 2021). On top of that, during the first five years, couples get to know each other and lay the foundation for their family life. Studies reported that 28% of first marriages end with a divorce within the first five years (Shita & Zeleke, 2024; Norizan et al., 2017). This period is crucial for identifying the risk and protective factors influencing marital sustainability. By understanding these factors, married individuals and counselors can take proactive steps to strengthen marriages. In this study, the identification of the risk and protective factors was achieved through interviews with experts in the field of marriage.

## **Methodology**

### *Research Design*

A qualitative approach was employed in this study, utilizing in-depth interviews (IDIs) to gather insights. A qualitative method was chosen to understand the phenomenon in its natural context. As Patton (2015), stated, this approach allows for a deeper understanding of the true nature of the phenomenon without manipulating real-life situations.

### *Sample and Sampling Techniques of the Study*

The sample of the study consisted of experts in the fields of marriage and family, including counselors, academics, and legal practitioner. The sampling technique used is purposive sampling to screen experts to ensure only experts who are related to the field of family and marriage participated in this study. Before extending invitations for participation in the research, researchers diligently reviewed the experts' curriculum vitae. The sample size was determined by the achievement of data saturation, ensuring that the information collected was comprehensive. After each interview, data analysis was conducted to assess whether saturation had been reached, ultimately confirming the sufficiency of the data by the end of the collection process. For this study, a total of 5 experts were involved in the In-Depth Interview (IDI). The respondents that were involved in the interviews were:

1. Marriage counselor (N=2 IDI)
2. Marital lawyer (N=1 IDI)
3. Academicians (N=2 IDIs)

### *Procedure*

An online interview was conducted using the Zoom application, as researchers faced challenges in coordinating matching schedules with the experts and arranging for their physical presence at a specific location. Every session ranged from 1 hour to 1 hour 45 minutes. The initial phase of the In-Depth Interview (IDI) involves sending an informed consent form and ethical consideration document to the designated participant through email, ensuring a thoughtful and transparent process. Informants were given a brief explanation about the research and that the study aimed to explore marital sustainability among lower-income married couples during the early years of marriage. Before commencing the interviews, the ethical consideration form was carefully explained. This aimed at ensuring a thorough understanding of their rights to keep their identity confidential. A set of semi-structured questionnaires was prearranged in advance to serve as a guide for the interview structure, aligning with the study's purpose to ensure a smooth interview session. The data collection based on every interview was transcribed verbatim and analyzed using a thematic analysis approach.

### **Data Analysis Methods**

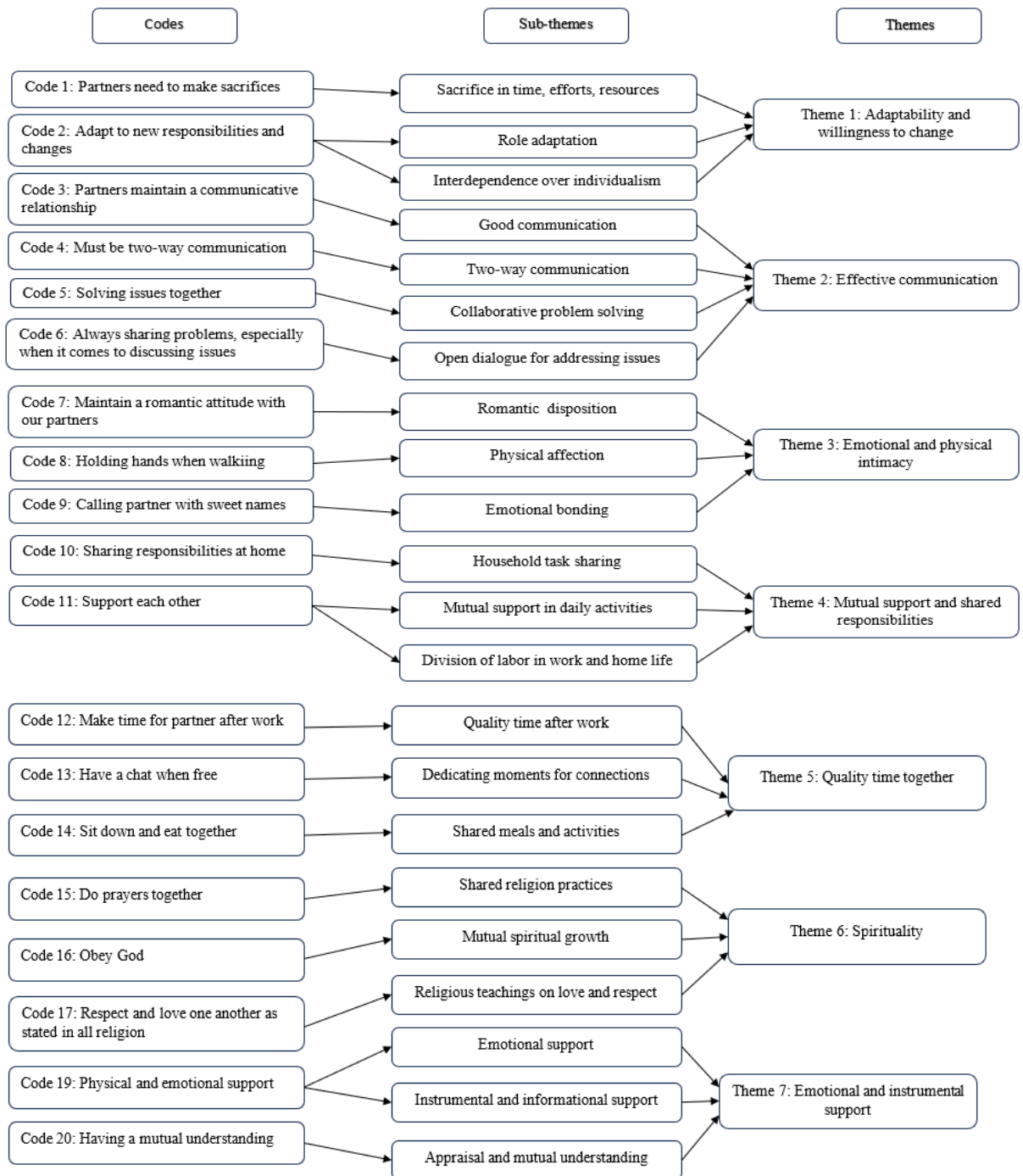
Thematic analysis was used to analyze the data in this study. This method involves identifying and analyzing patterns or themes within the data. The process consists of six key steps: collecting and understanding the data, initial coding, identifying themes, creating theme highlights, refining theme categories, and generating a report (Braun and Clarke, 2006).

The research process began with data collection through in-depth interviews with experts in the field of family studies. All interviews were recorded using an audio recorder and Zoom, and the recordings were transcribed verbatim by the researchers. Transcription was carried out after each interview session, continuing until data saturation was achieved, ensuring the sample size was sufficient to address the research questions based on the emerging findings. For each interview, the researchers thoroughly analyzed and carefully reviewed each transcript multiple times to gain a deep understanding of the content. This initial review allowed for familiarity with the responses and the identification of preliminary themes. During the coding process, key segments of text were labeled, and similar codes were subsequently grouped into broader themes. The themes were then reviewed by cross-referencing them with the original data to ensure they accurately reflected the experts' perspectives. Researchers conducted consistency checks across the transcripts and made necessary adjustments to refine the coding process. Each theme was clearly defined and named to encapsulate its essence. Finally, the researchers interpreted the findings by linking the identified themes to the theoretical framework, providing a comprehensive analysis of the data within the context of risk and protective factors of marital sustainability.

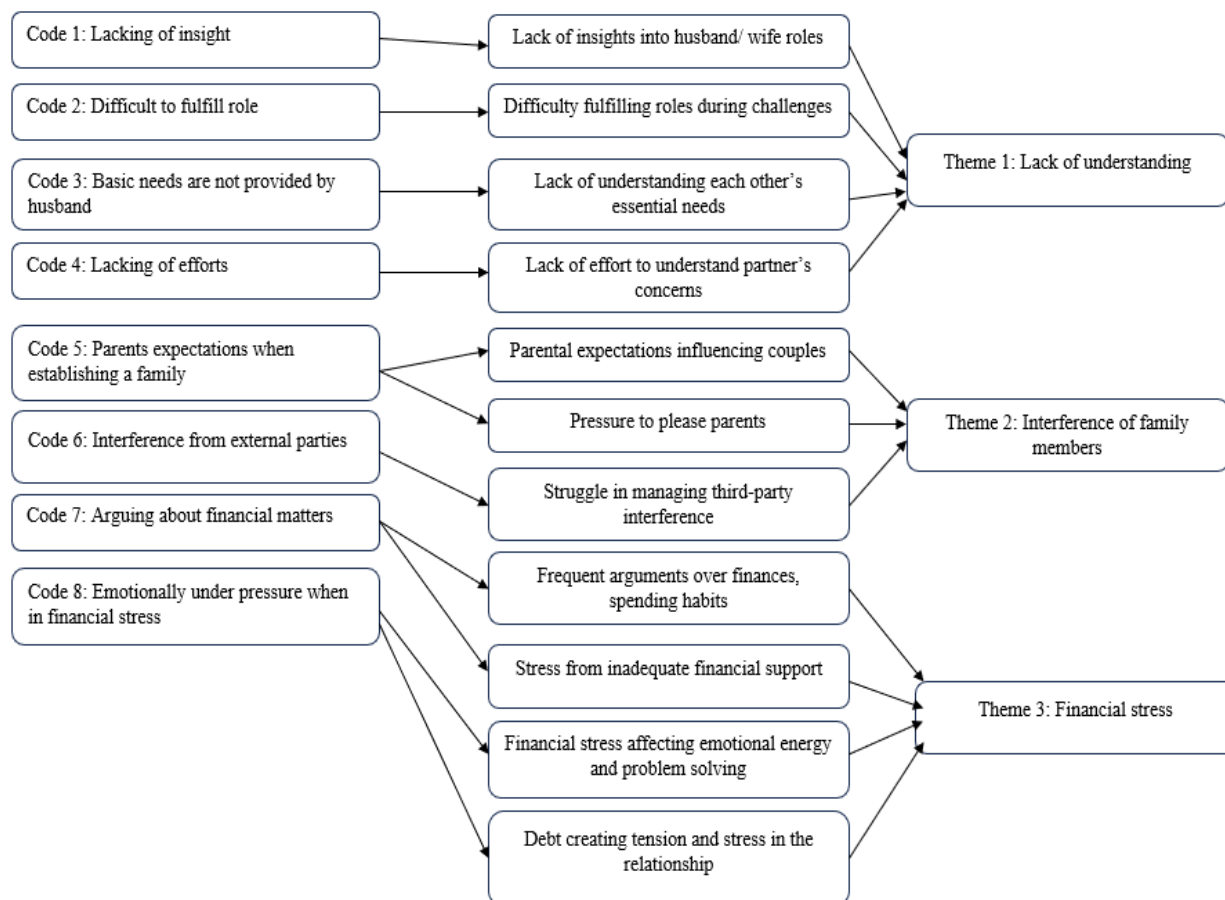
Flow chart based on the thematic analysis:



1) Protective Factors of Marital Sustainability



## 2) Risk Factors of Marital Sustainability



### Results and Discussion

The discussions revolve around the study's main objective which is to explore the risk and protective factors that comprise marital sustainability. The interview later explores the challenge of financial limitations, particularly focusing on how married couples with lower incomes can maintain their marriage even with limited funds available.

### Definition of Early Years in Marriage

#### *Less than Five Years*

According to a survey conducted in 2014, marriages in Malaysia, whether involving Muslims or non-Muslims, were reported to have a high divorce rate within a span of five years (Jones, 2021). The early years of marriage represent a critical phase in the lives of couples. This period sets the foundation for the journey ahead, as two individuals come together to build a shared life. In response to this inquiry, one similar answer was given by all the researchers, leading to the emergence of one theme which is the time frame of less than five years. Informant #2 informed

In my view, the first five years of marriage are critical because you are still getting to know your partner. Fully understanding your partner isn't easy. It

takes time and living together to build that knowledge. Even after five years, you might only grasp about 70% of who they truly are. (Informant #2)

The statement made by Informant #2 was similar to Informant #3 also mentioned that 'The early stage of marriage, if we can label those phases, can be referred to as the main phase. People would always say the first five years are typically spent getting to truly know each other's hearts.' (Informant #3)

On top of that, Informant #4 elucidated that the period ranging from three to five years is classified as the early phase of marriage.

I would say the critical period is about three to five years. My rationale is that this time frame includes having the first child but before the arrival of the second. For me, early marriage is like two plus one, making three. Typically, I see couples spending two to three years together before having their first child, and for me, it took about three to five years before having the second child. (Informant #4)

### **Protective Factors of Marital Sustainability**

The following discussion will discuss the factors that contribute to marital sustainability, drawing from insights provided by experts' knowledge and experiences gleaned from the narratives of others. Within this inquiry, a total of five distinct themes surfaced, each offering unique insights and perspectives. The seven themes are willingness to make sacrifices and changes, good communication, creating intimacy, helping one another, spending time, spirituality and giving support to the spouse.

### **Adaptability and Willingness to Change**

First, in line with the previous study by Cornelius & Sullivan (2001) which mentioned that in the initial years of marriage, couples need to establish roles that are less focused on individualism and more centered on interdependence. On the other hand, a married couple will need to make changes to their social circles and prioritize building a strong partnership with each other. The study reveals that marriage brings about significant changes in one's life. Informant #3 informed

To sustain a marriage, both partners need to make sacrifices in terms of time, effort, and resources. In this case, the meaning of sustainable marriage, the husband and wife must be willing to share their time and invest their energy and wealth into the relationship. (Informant #3)

Informant #5 emphasized that the concept of maintaining a successful marriage involves an individual making sacrifices during transitions and effectively adjusting to these changes. Informant #5 stated

From my knowledge, a marriage is sustainable because it is adaptable. For instance, in married life, as a couple has a child, their roles evolve from caring for an infant to guiding a toddler, then a child, an adolescent, and eventually a young adult. Each stage requires the couple to adapt to new responsibilities and

changes, demonstrating the adaptability necessary for a sustainable relationship. (Informant #5)

### **Effective Communication**

This finding is in line with the study by Lavner, Karney and Bradbury (2016) which stated that effective communication is the key predictor of a couple's overall satisfaction in the relationship. On top of that, premarital education courses emphasize the communication skills of the couple as it shows to give a positive outcome to the relationship (Lundblad & Hansson, 2006; Javadijala et al., 2021; Johnson et al., 2021). As per the informants' perspective, a thriving couple should cultivate an environment of open and constant communication, actively addressing issues through two-way dialogues. Informant #1 stated

I believe that if both partners maintain a communicative relationship and give time to one another, they can navigate marriage more easily. Imagine facing conflicts without communication or commitment. Not only they would struggle, but they would also be working on an already strained relationship. It's not easy. Two is better than one, right? While you can solve issues on your own, having a team of two working together makes it more manageable. (Informant #1)

Informant #3 mentioned a similar meaning to Informant #1 and he stated that

There must be two-way communication. Couples can't just stay silent; they need to address problems quickly. If you notice your wife isn't in the mood, you should ask, "Why are you like this?" or "Honey, what's wrong? Did I do something wrong?" (Informant #3)

Informant #2 elaborated on the concept that effective communication within a marital partnership entails the sharing of problems and collaborative decision-making between the couple. He stated

One more thing, I believe that stability in marriage comes from always sharing problems, especially when it comes to discussing issues related to our children. We shouldn't handle things by ourselves, nor should we let our partners face these challenges alone. (Informant #2)

### **Emotional and Physical Intimacy**

Bennett (2008) claimed that physical affection and emotional have a significant role in a relationship since they represent the most intimate form of communication and help to create a stronger bond in one marriage. This study demonstrates similar results in which the informants asserted that couples ought to nurture a romantic disposition towards their partners, even in their later years, highlighting that it's the little things that can infuse a sense of excitement and joy. Informant #3 explained

As much as possible, we should strive to maintain a romantic attitude with our partners. However, it's important to be mindful that excessive romance might become tiresome for some. Pay attention to her mood and adjust accordingly,

while still making an effort to create intimacy. Even as we grow older, simple gestures like walking hand in hand can keep the connection alive. (Informant #3)

The explanation offered by Informant #3 shared a similar meaning with Informant #1, as they expressed a comparable notion in their statement. Informant #1 stated

I once observed a Malay couple who continued to call each other “Sayang” while selling nasi lemak. Even if the food wasn’t perfect, the experience felt special because of their evident intimacy. On the other hand, I also visited a coffee shop where a husband and wife were shouting at each other. The tension was palpable, and it made the atmosphere uncomfortable. (Informant #1).

### **Mutual Support and Shared Responsibilities**

Informant #3 mentioned that helping one another is integral to upholding a marriage since cohabiting involves tolerance and shared activities. A similar finding was shared by Carlson (2020) who added that helping with household tasks can bolster relationship contentment, thus contributing to the sustainability of the marriage.

The husband should help his wife at home. For instance, if you see a pile of clothes, take them, put them in the washing machine, and start the cycle. It’s not difficult. Meanwhile, the wife can handle the cooking, and the husband can take on tasks like sweeping, vacuuming, and tidying up the house. If there are children, the husband can also help with bathing them. Sharing these responsibilities helps maintain a balanced and supportive home environment. (Informant #3)

Informant #1 mentioned ‘Let’s say you and your partner decide to sell nasi lemak. Someone must handle the cooking while another takes care of the selling. Both couples need to support each other because working together ensures that all aspects of things run smoothly and strengthens your partnership.’

### **Quality Time Together**

Based on a finding by Flood and Genadek (2015) spending time together as a couple doing activities is linked to positive marital well-being. On top of that, research indicates that the more couples interact and spend time together, the greater their marital stability, happiness, and satisfaction (Crawford et al., 2002; Thompson-Hayes & Webb, 2008). The informants stress that spending quality time with one’s partner is essential in a marital relationship. Informant #3 states that

During office hours, focus on work in your office. But when you’re at home, spend quality time with your wife. Don’t just come home and play with your mobile phone. You need to make time for her and show her care. If your wife works, take the time to drive her to her workplace. Use that time in the car to chat and connect. Likewise, your wife should also avoid using her phone during these moments to ensure you’re both fully present for each other. (Informant #3).

Echoing a similar sentiment, Informant #4 emphasized the significance of dedicating time together as an essential aspect of sustaining a marriage. Informant #4 stated 'It is essential for everyone to gather together, especially for dinner. On weekends, it is mandatory for everyone to sit down and eat together, and no one should eat alone.'

Furthermore, Informant #1 informed

I can compartmentalize my feelings and understand that if you're committed to me, it means you're not spending time with me. It doesn't work that way. If I'm committed to you, it means I'm giving up something to spend time with you. (Informant #1)

### **Spirituality**

These findings are in line with a study done by Ellison et al., (2010) & Whisman et al., (2011). Studies reported that engaging in religious practices and attending services can have a positive impact, either directly or indirectly on marital satisfaction (Reich & Kalantar, 2018; Juhari et al., 2019; Lin et al., 2022). Thus, this will reduce the likelihood of infidelity, domestic violence, and divorce. According to Informant #3, within a marriage, the act of praying together assumes a paramount role as it stands as a cornerstone of religious practice. Engaging in the prayer together, not only deepens the spiritual connection between partners but also serves as a unifying force, enabling them to share intimate moments while upholding common beliefs and teachings. Informant #3 mentioned

Both parties, husband and wife, must obey God's orders and not miss their prayers, as prayer is the pillar of Islam. The Prophet said, "Asholatu imadudin," meaning prayer is the pillar of religion; whoever establishes prayer establishes religion, and whoever abandons prayer destroys religion. So, sometimes, the husband and wife should pray together. After praying, the wife should shake and kiss her husband's hand, and they should give kisses to each other. This fosters intimacy, right? (Informant #3)

Similarly, Informant #2 where said

The most important thing for me is Du'a. We always say it at the end of every prayer. Every time, we pray for our husband, asking that he will always be strong. We pray for the family's harmony so that God will bless us. (Informant #2)

Moreover, Informant #1 also underscored the significance of religion in maintaining a relationship's sustainability. Adhering to one's beliefs serves as a guiding light, providing a framework based on religious teachings that can contribute to the sustainability of a marriage. Informant #1 stated

Religion is a significant component, much like finance. When a person of one faith marries someone of another faith, it can be extremely difficult unless both parties are accepting and understanding of each other's beliefs. (Informant #1)

In addition, Informant #4 shared a similar perspective with Informant #1. Informant #4 stated 'Additionally, religious teachings emphasize respect and love for one another. They also guide us to avoid sin and refrain from actions prohibited by our faith.'

### **Emotional and Instrumental Support**

Notably, a captivating observation arises from the informants' perspectives, where the informant mentioned the protective factor of marital sustainability is the act of providing assistance and support to one's partner in the routines of everyday existence. This notion gives rise to the second theme under this aspect. As a partner, various forms of support, including emotional, instrumental, informational, and appraisal, can be extended to foster a strong and nurturing relationship. Informant #1 highlighted the significance of emotional support as a vital cornerstone for a couple. This form of support, characterized by instilling feelings of being valued, cherished, and genuinely cared for, stands as an important pillar in bolstering a couple's bond (Morelli et al., 2015). Informant #1 explained

A sustainable marriage is where the couple has a mutual understanding, constant affirmation, and the availability of resources. This support goes beyond financial assistance. The availability of resources here means that each partner provides support and navigates the journey together. (Informant #1)

The point emphasized by Informant #1 finds validation in the statement made by Informant #4, corroborating the highlighted aspects. Informant #4 stated

For me, a sustainable marriage requires a solid foundation of physical and emotional understanding. I believe that is the main recipe for a sustainable family. (Informant #4)

### **Risk Factors of Marital Sustainability**

Subsequently, the informants were asked about the potential risk factors affecting marital sustainability. This inquiry gave rise to a comprehensive exploration, yielding three distinctive themes: lack of understanding, interference of family members and financial stress.

#### **Lack of Understanding**

Moorman's study (2011) in elderly married couples showed that those who reported high-quality marriages felt very well understood by their partners. Some of the informants, including Informant #5, emphasized a lack of understanding regarding the roles of being a husband and wife. In elaborating this perspective, the Informant #5 explains

When couples don't understand each other, they will have a lack of insight on each other's roles. This can result in them struggling to fulfill the roles of husband and wife, and even the roles of mother and father, especially during life's difficulties. (Informant #5)

The insights shared by Informant #5 align with those of Informant #3, who also mentioned a lack of understanding and highlighted the occasional necessity for one partner, be it husband or wife, to make sacrifices. Informant #3 further elaborate

A lack of understanding can ruin a marriage. It's important to understand each other's needs, like the essentials in a household – food, clothing, and shelter. If the husband can provide these basics, it forms a strong foundation. However, when the husband's income isn't enough, the wife might need to step in and make some sacrifices. (Informant #3)

Moreover, Informant #2 discussed a similar factor and highlighted the significance of finding balance and supporting each other, no matter the circumstances. Informant #2 stated

It seems like the husband doesn't make an effort to understand the wife's concerns, and the same goes for the wife regarding her husband's problems. They could improve their relationship by simply asking each other more often, "How are things going?" or similar questions. (Informant #2)

### **Interference of extended family members**

Emotional support from extended family members is positively correlated with increased relationship satisfaction among married couples (Taylor et al., 2011). In the scope of this study, similar discoveries emerge as the informants shed light on the detrimental influence of family members on marital relationships. Informant #1 particularly highlights

Our parents' expectations often influence us, and as we start our own family, it's important to recognize that we are establishing a new family unit. While family support is extremely important, interference from family members can also impact the marriage negatively. (Informant #1).

Informant #5 discussed aspects similar to what Informant #1 expressed. He stated

Interference from external parties will not disturb a couple's harmony if they know how to manage it effectively. The challenge arises when couples struggle to handle third-party interference, often feeling pressured to please their parents, which can create conflicts and problems in their relationship. (Informant #5)

### **Financial Stress**

In the context of this study, similar findings emerge as the informants highlight the harmful impact of financial stress on marital relationships. Informant #4 specifically emphasizes

Couples may find themselves arguing more frequently over spending habits or financial struggles, especially in lower-income groups like the B40. The stress of not having enough money or worrying about finances can strain the relationship, often leading to communication breakdowns. In many cases, couples either argue more or completely avoid discussing money, which only makes the problem worse and adds to the stress. What starts as a disagreement over finances can quickly escalate into deeper issues, like conflicts over control, priorities, trust and understanding (Informant #4).



Similarly, Informant #2 stated

Financial stress can really make it harder for couples to handle other ups and downs in their marriage. I say this because when you're already under financial pressure, it becomes emotionally exhausting to deal with anything else. Even small disagreements start to feel like major problems. It's like they don't have the emotional energy to cope, and that just makes it tougher to cope the challenges in their married life (Informant #2).

Moreover, Informant #5 explained that financial issues or debt can create significant stress and tension within a marriage, placing a heavy burden on both partners, especially when the financial strain originates from one side. As Informant #5 stated,

When entering a marriage, if let say, one partner has high levels of personal debt or brings significantly more debt into the relationship, it can become a major source of stress and tension between the couple (Informant #5).

In addition to financial struggles stemming from a lack of money, arguments also arise when the husband fails to provide adequate financial support, leading to tensions between both partners. As Informant #3 pointed out

The second risk factor of marital sustainability is, in terms of providing a living. This issue arises a lot when the husband neglects to provide to their wife. We have to remember that he has several terms, careless or no maintenance at all. Careless means that he doesn't give enough maintenance, or he.. he gives for a while, doesn't he give for a while, right? But he can. He can afford it, he has income but he is careless" (Informant #3)

### **Ways to Dwell Hardship, Especially In Regards To Money**

Given the focus of the study on lower-income couples, the informants were subsequently questioned about strategies for navigating financial difficulties. Within this line of inquiry, a comprehensive array of insights surfaced, leading to the identification of three themes: the establishment of support systems or seeking guidance, effective financial management and planning, and decision-making processes.

#### **Establishment of Support Systems or Seeking Guidance**

Guidance and counseling are important in empowering couples to construct resilient and enduring marital bonds. Through guidance from a counselor, friends, and family, married couples can gain a comprehensive understanding of themselves and their responses to their surroundings, fostering deeper self-awareness and personal growth (Singh et al., 2022). The findings of this study confirm the significance of support and guidance that the informants highlighted.

Informant #1 informed on this by explaining that

It would be highly beneficial for couples to have a supportive pair they can turn to for guidance. Even if this support comes from someone who may not be financially well-off, having someone to encourage and accompany them on

their journey can make a significant difference when they are struggling.  
(Informant #1)

Informant #5 conveyed a message that resonated with the same meaning, articulating a perspective that aligns with this understanding. He expressed 'Premarital guidance is important for all couples, regardless of their financial status. While wealth does not exempt anyone from needing support, unhappiness in a marriage often stems from other underlying issues. Ensuring that couples receive proper guidance can help address these challenges and foster a stronger relationship.' (Informant #5)

### **Effective Financial Management And Planning**

Effective financial management holds greater significance than the income earned by the couple (Alsemgeest & Grobbelaar, 2015). A lack of financial management skills often creates arguments between partners, especially when one indulges in irresponsible spending. Therefore, married couples must prioritize smart financial management to foster harmony and stability in their relationship (Dew, 2008; Kerkmann et al., 2000; Lawrence et al., 1993; Nor Syahidah & Norasmah, 2017). In addition, financial matters contribute to marital satisfaction and life quality, not just financial satisfaction (Copur & Eker, 2014). Dew (2011) stated that high personal debts before marriage, along with added financial obligations like having children, can significantly reduce happiness, security, satisfaction, and the sustainability of a marriage. Nowadays, with more challenging economic situations, many people still desire to have luxurious weddings (Zulkarnain & Ramli, 2021). In this context, the estimated cost associated with a common wedding reception is at least RM50,000 (Boo, 2013). Wedding planning often turns into a costly venture, influenced by societal pressures and a tendency to overspend, which is further intensified by easy access to credit (Lau, 2014). It has become a norm in Malaysian society, especially in Kuala Lumpur, to have weddings beyond their financial capabilities, and a troubling trend that often leads individuals to incur debt for the occasion. Financial management should start during the premarital stage, as couples prepare for their wedding (Koe & Yeoh, 2021). Starting married life with debt is not healthy and can lead to further debt dependence. Based on Informant #4, he mentioned

Young people starting a family today often seem less realistic in their expectations. Let me give you an example, I attended a friend's daughter's wedding recently and noticed that despite knowing their social status, they wanted a lavish reception. They ended up borrowing money or using credit cards to cover the expenses because they believed the reception had to be grand. In my opinion, it's fine to have a big celebration if you can afford it, but it's not wise to go into debt for it. (Informant #4)

Additionally, the informant emphasized the vital significance of managing finances through a comprehensive understanding of needs and related considerations. Informant #1 elaborated on this concept, offering a more detailed explanation. He stated

Husbands need to plan wisely for both household needs and the future. This includes managing finances, planning for education, and choosing vacation destinations. Vacations, while considered accessories, are also important to include in the planning. (Informant #3)

What Informant #2 discussed aligns seamlessly with the points highlighted by Informant #3, who expressed a similar meaning during their respective interview in which he explained 'So actually the husband and wife have to plan their finances in a good way. They have to work together to improve and stabilize their financial situation. (Informant #2)

### **Decision-Making Processes**

According to Carlson (2018), couples experienced increased satisfaction when making decisions together as opposed to individual ones. Additionally, when making decisions collectively, both men and women reported higher levels of happiness, found more meaning, and experienced lower levels of stress (Li et al., 2019). The informants asserted that the process of making decisions should be a collaborative endeavor between the husband and wife, involving both participation. Informant #3 claimed that

Additionally, when making decisions collectively, both men and women reported higher levels of happiness, found more meaning in their activities, and experienced lower levels of stress.

In conclusion, managing finances requires careful planning and mutual understanding between the couple. It cannot be handled alone; the wife should collaborate with the husband in financial planning to avoid unnecessary stress and ensure a smoother process. (Informant #3)

Informant #4 also said that 'Any decision made in a marriage should involve the contributions of both husband and wife. Decisions should reflect the input of both partners, not just the husband's (Informant #4). Similarly, Informant #3 explains 'We need to discuss together how to manage the family finances.' (Informant #2)

### **Conclusion**

Marital sustainability refers to the lasting success of a marriage, encompassing various factors and dynamics that contribute to maintaining a healthy and fulfilling relationship. While local studies often lack qualitative perspectives, this current study delved into experts' perceptions of this concept. Through in-depth interviews, it was found that marital sustainability involves the willingness to make sacrifices and to navigate the changes that come with married life as well as giving support to the spouse. The informants agreed that the early years of marriage span up to five, and identified adaptability and willingness to change, effective communication, emotional and physical intimacy, mutual support and shared responsibilities, quality time together, spirituality and emotional and instrumental support as protective factors. Conversely, a lack of understanding, family interference and financial stress emerged as risk factors. In addressing economic challenges, especially for low-income couples, informants highlighted the importance of understanding how to effectively resolve them. These include the establishment of support systems or seeking guidance, effective financial management and planning, and decision-making processes.

Although the key findings do not differ much from the evidence of factors that make a good marriage, however, some factors such as making sacrifices and spirituality may be unique for the cultural background of the respondents which implies the rooted value for collectivism, putting the self as the responsible being that has to take up the thrust in putting in efforts to commit to the marital bond. Emphasis has been placed on the need to know and

understand each other better, which is grounded in the duties of couples in the early days of marriage. The need to manage financial affairs has been consistent, similar to having a caring support system. These findings may contribute to our existing knowledge on the subject matter, in which quantitative measures on marital sustainability may need to consider the cultural concerns of marriage as well.

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