

## FAMILY WELL-BEING AS DETERMINANT OF MORAL REASONING DEVELOPMENT: IMPLICATIONS FOR COUNSELLING IN NIGERIA

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### Abstract

*This research examines the roles of family well-being in the moral reasoning of Nigerian adolescents for counselling efficacy. It focuses on the financial aspect of the family. It analyses how the family structure and processes influence cognitive and moral learning according to Bronfenbrenner's Ecological Systems Theory and Kohlberg's moral development stages. This is where the focus of the study is timed when socio-economic problems put pressure on family systems in a collectivist society in Nigeria—studying family well-being and adolescents' moral development based on the correlational research design. Information source: Survey questionnaires were administered to 200 selected secondary school students in Lagos State only. Descriptive analysis, as well as inferential tools such as regression analysis and Pearson's coefficient, were used. This study established a positive correlation between the family welfare, especially that of parents, and the moral reasoning of the adolescent clients ( $F(2, 197) = 14.506; p < 0.05$ ). Family well-being proved to have a positive and significant correlation with moral reasoning development;  $r = 0.31, p < 0.05$ . The parents' financial status during the study had a positive correlation with the adolescents' moral reasoning gain with  $r = 0.31, p < 0.05$  and the test score of  $r = 0.33, p < 0.05$ . The findings themselves are suggestive of quite strong relations between the state of family affairs, parents' finances, and the level of moral development. The study therefore establishes the fact that family social conditions of well-being and financial capacity play a role in the development of adolescent moral development. The results should guide counselling programme in Nigeria as they integrate conflict-solving and financial management into their programmes tentatively offering solutions involving entire families employing cultural sensitivity to enhance ethical reasoning of children.*

**Keywords:** Family Well-being, Moral reasoning, Financial well-being

## **Introduction**

Family health has always been a significant determinant of the moral development of children and teenagers. Recent findings have emphasised the significance of proper family environment as a significant predictor of children's cognition and emotional development, which is in line with the influence on the moral development (Grillo, 2016). In Nigeria, it becomes particularly important to examine the influence that the state of family well-being has on morality because the culture of close-knit families and large families prevailing within it is rapidly developing. The study aims to narrow the existing gap between family well-being and moral reasoning and the implications for counselling in Nigeria. The family acts as the backbone with which children learn most of the social norms, values and ethics. As suggested by Bronfenbrenner's Ecological Systems Theory, the family is one of the fundamental microsystems in the development process (Ede et al., 2020). Well-being in this work refers to the state of people's physical, psychological, economic and social health.

Ethics is about how people come up with the decision of doing right or wrong. Moral: Lawrence Kohlberg's stages of moral development present how people change from an egocentric perspective to one that is conventional and then to the post-conventional perspective/ Kohlberg (1981). This progression is attributable to healthy family functioning in that children have a context in which they can engage with moral problems and unfurl concerns of justice and compassion. Nigeria's family organization remains largely extended and characterized by collectivism in contrast to individualism (Okwunalu, 2023). The system provides emotional and financial support to the members of the extended family. But other factors such as economic difficulties, political instability and health care services challenges that have affected these family systems may influence the moral fabric of children.

Since the plight of the family uniquely captures morality in counselling theories, the strategies utilised in Nigeria should reflect the family status. It means that the family therapists and counsellors can do something to build the family relationship and at the same time do something about problems that hinder their health or stability. For instance, conflict resolution strategies may form the basis of counselling programmes, wherein financial planning workshops may also form the basis of counselling programmes. Furthermore, culturally sensitive counselling modalities that should be of the essence given Nigeria's collectivistic orientation need to be given more emphasis. According to Famodu (2023), counselling professionals should work with families, not target-specific clients. It considers that improvements in the family situation enhance better moral development in young people. The study hypothesises that youngsters from more competent and healthy families score better on the index of moral understanding. The literature review by Bamidele et al., (2023) unveiled that parental involvement in encouraging an affectionate home environment directly correlates with moral improvement among children. These findings are important in Nigeria due to the peculiar socio-economic situation about the fact that there is a need for policies that will enhance the welfare of families.

Moral reason is best understood as a process of socialization that is positively influenced by the characteristics of families in terms of the actual and emotional support, economic status and type of parenting, and structure and dynamics of the family as a whole. You must understand that Nigeria comprise different cultures, economies, and social settings and therefore the family acts as the backbone of moulding morality among children and the youth. However, evidence on how specific family well-being factors affect the process of moral reasoning remains limited, particularly from the Nigerian population.

A survey of the literature shows that the first ideas that children have concerning right and wrong come from their home settings (Ghorai et al., 2021). Therefore, family problems, as described by a break in the financial stability of the family, poor nose-feeding and child-rearing techniques may affect the moral development of Nigerian youths (Rotimi, 2023). Furthermore, Nigerian families possess their strains such as the economic boot; this reduces their chance of creating an atmosphere that fosters moral development (Ugwu, 2024). Conclude this section well by stating what this study is about

**Objectives**

The purpose of this study is to examine the influence of family well-being as a determinant of adolescents' moral reasoning development: implications for counselling in Nigeria, and the objectives are:

1. To identify the relationship between family well-being and the development of adolescents’ moral reasoning.
2. To explore the level of parents’ financial well-being on the development of adolescents’ moral reasoning.
3. To determine the combined relationship between family well-being and financial well-being influence on the development of adolescents’ moral reasoning.

**Hypotheses**

1. There is no significant correlation between family well-being and parents’ financial well-being on the moral reasoning development of adolescents in Nigeria.
2. There is no significant relationship between family well-being and the moral reasoning development of adolescents in Nigeria.
3. There is no significant relationship between parents’ financial well-being status and the moral reasoning development of adolescents in Nigeria.

**Methodology**

Both qualitative and quantitative research designs were applied as research methodology. This made it possible to understand how family functioning affects the reasoning of morals and the consequences of counselling. The quantitative data were collected by using structured questionnaires with parents as respondents in financial status and family well-being on

adolescent moral reasoning.

**Population**

The target population is all secondary school students in the Ifako-Ijaiye Local Government Area, Lagos State, Nigeria. A study conducted by the Lagos State Bureau of Statistics (2022) reveals 16,679 students in junior secondary public schools in Ifako-Ijaiye Local Government of Lagos State, Nigeria.

**Sample and Sampling Technique**

A technique of random sampling was employed to involve a sample of 200 Secondary School students in the Ifako-Ijaiye Local Government Area of Lagos State, Nigeria, with different status of their socioeconomic and financial status.

According to the gender distribution, 86 students were male students, which accounted for 43.0% of the total respondents, while 114 students accounted for 57.0 % of the total respondents, who were female students. This means that most of the samples in this study were female students from public junior secondary schools.

Regarding the respondents’ parents’ income, the following distribution was obtained: Indeed, the first representing low-income respondents were respondents whose parents’ monthly income was less than one hundred thousand Naira. The second group was the middle-income respondents with parents that earn between the range of N100,000 - 500,000 monthly, while the third was recognised as the high-income earners where the parents’ income is more than N500,000 monthly. Also, 85.5% representing the majority of respondents were below N100,000 followed by 10.5% of respondents within the category of N100,000 - 500,000 and only 4.0% of respondents within the category of N500,000. Regarding the respondents’ fathers, 26.5% were artisans, 19.0% were traders, 11.5% were professionals (e.g., Engineers, bankers, accountants, doctors, pharmacists, teachers etc.), 3.0% were religious leaders (e.g., clergymen, pastors, imam etc.), 7.5% were entrepreneurs, 11.0% were civil servants (e.g., professional or paraprofessional workers in government ministries, departments and agencies [MDAs]), 8.5% were public servants (e.g., officers in armed forces, military or paramilitary), 10.0% were farmers, and 3.0% had no occupation. This means that the majority of the respondents’ fathers were active artisans.

**Research Instruments**

Quantitative data on family well-being, financial well-being, and adolescents' moral reasoning development were collected using a self-administered questionnaire. The structured questionnaire consisted of three adapted scales: a 15-item Family Well-being Scale (FWS), a 24-item Moral Reasoning Scale (MRS), and a 10-item Financial Well-being Scale (FNWS). The questionnaire is structured by:

- Family well-being was measured using the extent scale: 4-Strongly Agree, 3-Agree, 2-Disagree and 1-Strongly Disagree.

- Financial well-being, which was measured using level with the following scale: 4-Strongly Agree, 3-Agree, 2-Disagree and 1-Strongly Disagree
- Adolescents' moral reasoning development, which was measured using extent with the following scale: 4-Strongly Agree, 3-Agree, 2-Disagree and 1-Strongly Disagree.
- The reliability was statistically calculated using Cronbach’s Alpha, the results obtained were 0.94 for “FWS”, 0.88 for “FNWS” and 0.90 for “MRS” at the 0.05 level of significance. These results indicated that the instrument was reliable, which showed a very high level of reliability.

Data Analysis

The hypotheses were analysed through Regression Statistics and Pearson’s Product Moment Correlation Statistics. This was done by tallying the number of responses that provided similar answers by coding the responses to the questions into categories. The statistical technique applied was Pearson’s Product Moment Correlation Statistics in an attempt to test all three hypotheses at a 0.05 level of significance.

Results

**Hypothesis One:** There is no significant correlation between family well-being and parents’ financial well-being on the moral reasoning development of the participants.

**Table 1:** Regression Model Summary Indicating the Combined Relationship of Family Well-being and Financial Well-being on Moral Reasoning Development of the Adolescents.

R		R Square	Adjusted R Square		Std. Error of the Estimate	
.358		.128	.120		13.97829	
ANOVA						
Model	Sum of Squares	df	Mean Square	F	Sig.	Remark
Regression	5668.550	2	2834.275	14.506	0.000	Sig.
Residual	38492.330	197	195.393			
Total	44160.880	199				

Dependent Variable: moral reasoning development of adolescents, Predictors: (Constant), family well-being and financial well-being.

Table 1 shows the combined influence of family well-being and financial well-being on the moral reasoning development of adolescents among public junior secondary school students. The regression model summary indicated that family well-being and financial well-being have a statistically significant combined influence on the moral reasoning development of adolescents, F (2, 197 = 14.506; p < .05). The R-value of 0.358 showed that the coefficient of multiple regression indicates that the combined relationship of family well-being and financial

well-being have a statistically significant combined influence on moral reasoning development of adolescents was moderate. The R2 adjusted value of .120 indicated that 12.0% of the variance in moral reasoning development of adolescents was a result of the combined influence of family well-being and financial well-being. Thus, the null hypothesis was rejected.

**Hypothesis Two:** There is no significant relationship between family well-being and the moral reasoning development of adolescents in Nigeria.

**Table 2:** Relationship Between Family Well-being and Moral Reasoning Development of Adolescents

Variables	N	Mean	Std. Deviation	df	r	P	Sig.
Family wellbeing	200	33.83	10.048	198	0.310**	0.000	Significant
Moral reasoning	200	22.34	14.897				

Table 2 revealed Pearson’s r correlation coefficient of family well-being and moral reasoning abilities of adolescents in secondary schools. It was found that, when the two variables were compared at 198 degrees of freedom, the simple correlation coefficient was statistically significant at 0.05 alpha level. This implies that there was a positive correlation between family well-being and moral reasoning of adolescents in secondary schools of moderate degree (Coefficient r =.31, O =.05). Therefore, null hypothesis two was turned down.

**Hypothesis Three:** There is no significant relationship between parents’ financial well-being status and the moral reasoning development of adolescents in Nigeria.

**Table 3:** Relationship Between Parents’ Financial Well-being Status and Moral Reasoning Development of Adolescents

Variables	N	Mean	Std. Deviation	df	r	P	Sig.
Financial Wellbeing	200	34.92	11.247	198	0.327**	0.000	Significant
Moral Reasoning	200	22.34	14.897				

The Pearson’s r correlation coefficient between parents’ financial well-being status and moral reasoning of adolescent students in secondary school was presented in Table 3 as follows. At a significance level of 8382 0.05, we computed the degrees of freedom of the two variables at 198. This implies that there was a positive moderately strong correlation between parents’ financial well-being status and the moral reasoning of adolescents (.33, p ≤ 0.05). Therefore, H0 three was rejected.

## **Discussion**

The results identified several important variables that influence family well-being: family support and involvement, quality of the parental relationship, family cohesion, single parenting, family conflict, and discipline. Firstly, the study revealed that there is a relationship between family and parents' financial status in the ontological development of adolescents in Nigeria. This further shows the influence of at least the well-being of a family as well as the economic status of parents in developing or enhancing the aspect of moral reasoning of teenagers in Nigeria. It concludes that a favourable family environment combined with sufficient funds has the potential to shape the moral and ethical standards of adolescents. From this, it is argued that Nigerian adolescents who come from families with sound financial and overall health status are bound to score higher points in moral development. This is consistent with studies regarding better behavioural and cognitive performance of children within favourable family environments. This is evidenced by prior research that has pointed out family support and financial capital as key antecedents of moral development among persons (Alam et al., 2023).

Secondly, the study also realised that there was a positive correlation between family well-being and the moral reasoning of teenagers in Nigeria, and it had a coefficient of 0.31 and was significant ( $p < 0.05$ ). Rather, this discovery reinforces the testimony of the effects the appearance of a happy family has on the moral capacities of teenagers. This suggests a moderate positive relationship, meaning that to some extent, the higher the family health, the higher the adolescents' moral development. Parents are encouraged to create a balance of an environment within the home that boosts the morale of the young person apart from food support, but also emotional, physical, and communication support as well. Family well-being, therefore, plays a crucial role similarly as was established in other developments where a stable family is associated with the probability of positive moral and ethical behaviours to be exhibited by juveniles (Nwachukwu et al., 2024). A combination of close-knit and communicative family, as well as supportive attitudes, can help raise the moral levels of teenagers. This result conforms with findings on the implication of family functioning as a factor in the growth of the moral reasoning abilities of young people (Chukwu & Chiemeka, 2019).

Finally, the study established that parents' financial well-being status had a positive moderate significant correlation with the moral reasoning of adolescents in Nigeria;  $r = 0.33$ ,  $p < 0.05$ . This can in turn imply that the prospect of parents' financial solvency can determine young people's capacity for moral judgment. Children from affluent families can gain access to educational facilities and other related services, and extra-curricular activities, and other moral-forming experiences within their young lives. It would also be expected that better financial resources may provide adolescents with access to superior educations, more opportunities for constructive out-of-school activities, and a much less stressful home environment, which would come with a better ability to reason morally. This association is in tandem with literature indicating economic stability as a fundamental pillar of the growth of cognitive and affective

development of children (Nja et al., 2022). With regard, this finding supports the premise earlier discussed that socioeconomic factors can indeed have an influence on one's moral reasoning abilities and promote the importance of seeking change to assist families from a broad economic bracket (Isokon et al., 2022).

### **Conclusion**

In the study, the focus is made on the significant impact of family focus on the moral development of the children. The findings of the study reveal that family functioning as well as both parents' economic status greatly influence adolescent cognitive moral stages in Nigeria. This study also agrees with the end that perceptions of emotional and social support from the family impact adolescents' moral reasoning capacity. The family environment provides an environment where moral values can be overfilled morally. Financial stability also supports this in ways that enable families to buy alternative endowments that enhance the development of morality and ethics. The research sets aside the founder for elaborating more directions of using the concept of family well-being to explain the specifics of moral reasoning and underlining.

These findings suggest that the enhancement of moral reasoning among adolescents depends on the family's emotions and their financial status. If one was addressed without the other, it would likely compromise the effectiveness of building moral reasoning capacities in adolescents. This implies that the more the government can come up with policies such as family welfare, and financial security the better the moral outcome of youth would be.

### **Recommendations**

In the following, some strategies that can be adopted to ensure that the family's welfare is improved because of which moral reasoning development gains the much-needed enhancement are offered:

1. **Counselling and Family Support Services:** A start should be made by opening community-based family counselling centres for children's support. These centres can provide such facilities as parenting classes, dealing with conflict, both verbally and physically and courses in financial management.
2. **Enhanced Education Programmes:** Family and moral education ought to be included in the syllabuses of schools' academic year and issues on the role of family in moral personality. Parent workshops can also be educationally helpful in matters of moral and ethical teaching.
3. **Economic Support:** Government and non-governmental organisations have to address the issue of poverty, as financial stability enhances a favourable family setting. Measures could comprise skills development and placement, micro-credit and other related business development activities.
4. **Policy Implementation:** Increase funding and efforts on policies, social, family, child protection and services. Many directives must be implemented for parental leave, both for



the mother and the father, wages for the working mothers and fathers, as well as social security for a healthy family base.

5. Community Involvement: Promote the formation of support services in the community for families. Guardians and stakeholders of society and community-based organizations have several major roles that can help ensure that families uphold good ethical standards.

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