(RESEARCH ARTICLE)

The Impact of Marital Crises and the Social–Emotional Development of Children

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Abstract

Conflict, separation, domestic violence, and economic stress, are some marital crises that pose serious risks to children's development. This study examined how these challenges affect the wellbeing and social adjustment of school-aged children in Sunyani Municipality, Ghana. A mixed-method design was used in this research. A composite Marital Crisis Index was developed, and data were analyzed using descriptive statistics, correlations, and regression models. The findings revealed that children from highly unstable homes showed sharp declines in school attendance, with a correlation of minus 0.82, and weaker academic performance, with a correlation of minus 0.42. Their self-esteem dropped significantly, correlating at minus 0.62, as depression and anxiety increased with positive correlations of 0.63 and 0.54 respectively, all at high levels of statistical significance. Social risks were also evident: children in high-crisis families were more than twice as likely to experience bullying, with an odds ratio of 2.41, and delinquent behaviors increased by 25% as shown by an incidence rate ratio of 1.25. However, protective factors reduced these risks. Extended family support improved academic outcomes and lowered both bullying and delinquency, while access to school counseling enhanced academic performance and reduced victimization. These results highlight the urgent need for schools, communities, and policymakers to strengthen family stability and provide targeted psychosocial support to safeguard children's emotional health, academic success, and social resilience.

Keywords: Marital Crisis; Child Development; Sunyani Municipality; Family Systems; Resilience

1. Introduction

The family is widely recognized as the primary socializing unit, shaping children's identity, emotional security, and core values. When this foundational structure becomes unstable due to marital crises such as persistent conflict, separation, or divorce, children's development can be significantly disrupted. Extensive research across the globe shows that family instability affects children's emotional wellbeing, academic achievement, and peer relationships (Amato, 2014; Smith-Greenaway and Clark, 2017; Clark and Hamplová, 2013). In Ghana, and particularly within the Sunyani Municipality, rapid social change, urbanization, and economic pressures have contributed to an increase in marital breakdowns, raising serious concerns for both social and developmental outcomes (Addae and Kühner, 2022; Addae and Aboagye-Addae, 2020; Amadu et al., 2021).

Children raised in unstable family environments are especially vulnerable to psychological distress, low self-esteem, and behavioral maladjustment. Some internalize marital conflict through anxiety or depression, while others externalize their stress in the form of aggression, defiance, or delinquent behavior (Dykes and Ward, 2022; Somefun and Odumosu, 2023; Chavda et al., 2023). These challenges do not only affect personal growth but also threaten long-term social cohesion and community stability. In Ghanaian contexts, where extended family networks and religious institutions play important protective roles, the interaction between traditional support systems and shifting modern

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family structures remains complex and underexplored (Clark et al., 2017; Clark, Madhavan, and Kabiru, 2018; Buheji and Mushimiyimana, 2024).

Although family instability has attracted growing academic attention in Ghana, there is still limited empirical research examining how marital crises specifically affect children's personal and social development within the Sunyani Municipality. Understanding this relationship is vital for designing targeted interventions in schools, churches, and community-based organizations. It also offers evidence to inform policy decisions in child welfare and family counseling.

This study, therefore, investigates the impact of marital crises, including conflict, separation, domestic violence, and economic hardship on children's personal development (emotional health, self-esteem, academic outcomes) and social development (peer relationships, behavioral adjustment). By focusing on Sunyani Municipality, the research provides context-specific evidence that contributes to global conversations on family instability and child development while offering practical insights for educators, social workers, and policymakers.

2. Literature review

Marital crises are widely understood as recurring and unresolved conflict, infidelity, domestic violence, economic hardship, or legal separation that disrupt the normal functioning of the family. Scholars consistently emphasize that such crises shape children's lives in multiple ways, influencing their emotional wellbeing, educational outcomes, and social relationships (Amato, 2014; Nomo and Odogwu, 2014; Smith-Greenaway and Clark, 2017).

2.1. Theoretical Perspectives on Family Instability and Child Development

Several frameworks explain the link between marital crises and children's outcomes. Attachment theory argues that stable parental relationships foster secure emotional bonds, while instability leads to insecurity and maladaptive coping strategies (Clark and Hamplová, 2013). Social learning theory suggests that children exposed to frequent interparental conflict may imitate aggression or antisocial behavior. Family-systems theory highlights how disruptions in the marital subsystem reverberate throughout the household, destabilizing the emotional environment. In African contexts, extended family systems often act as a protective buffer, offering care and guidance when parents struggle to provide stability (Clark, Madhavan, and Kabiru, 2018; Clark et al., 2017).

2.2. Effects of Marital Crises on Children's Personal Development

A large body of research shows that marital conflict and instability negatively affect children's emotional health and academic performance. Exposure to family discord is linked to lower self-esteem, anxiety, depression, and poor identity formation (Dykes and Ward, 2022; Somefun and Odumosu, 2023; Chavda et al., 2023). Studies from Ghana similarly report that children in unstable homes often experience diminished wellbeing, reduced school engagement, and academic underachievement (Addae and Aboagye-Addae, 2020; Addae and Kühner, 2022; Amadu et al., 2021). These negative outcomes can persist into adulthood, reinforcing cycles of disadvantage across generations.

2.3. Effects of Marital Crises on Children's Social Adjustment

Beyond individual wellbeing, family instability influences how children interact with peers and society. Those raised in conflict-affected households are more likely to experience peer rejection, develop poor communication skills, and engage in antisocial behaviors. Evidence from sub-Saharan Africa highlights increased delinquency and behavioral problems among children from disrupted families (Abdul-Sallam et al., 2024; Dykes and Ward, 2022). Other regional studies link family breakdown to bullying victimization and difficulties in building supportive peer relationships (Somefun and Odumosu, 2023; Chavda et al., 2023).

2.4. Resilience and Protective Factors in Adverse Family Contexts

Not all children exposed to marital crises experience severe developmental harm. Protective factors such as extended family involvement, supportive community networks, and access to school-based counseling can buffer these risks. Research in African urban settings shows that kin support for single-parent households improves children's emotional and academic outcomes (Clark et al., 2017; Clark, Madhavan, and Kabiru, 2018). In Ghana, social capital, autonomy support, and constructive parental monitoring have been shown to reduce the negative effects of low socioeconomic status and marital instability on adolescents (Addae and Aboagye-Addae, 2020; Addae and Kühner, 2022). Broader strategies, including parental education programs and family mediation services, have been recommended to strengthen resilience at the household and community levels (Buheji and Mushimiyimana, 2024).

2.5. Knowledge Gaps and Rationale for the Present Study

While the global evidence on marital crises and child development is robust, most African studies remain broad and lack localized analysis (Clark and Hamplová, 2013; Ntoimo and Odimegwu, 2014; Smith-Greenaway and Clark, 2017). In Ghana, shifting household structures and socioeconomic pressures have been documented (Addae and Kühner, 2022; Amadu et al., 2021), but little research has explored how these changes specifically affect children's personal and social outcomes in individual municipalities. There is a need for evidence-based insights tailored to rapidly urbanizing contexts such as Sunyani, where traditional family support systems intersect with modern social pressures. This study addresses that gap by examining the personal and social development of children affected by marital crises and identifying protective factors that may reduce the impact of family instability.

3. Methodology

3.1. Research Design

This study adopted a mixed-method research design that integrated quantitative surveys with qualitative interviews. The quantitative component employed a descriptive and correlational approach to examine the extent to which marital crises influence children's personal and social development. The qualitative component complemented this by exploring the lived experiences of children from unstable families, providing deeper insight into how family crises shape their wellbeing. Combining both approaches enhanced the validity of findings by capturing measurable patterns alongside rich personal narratives.

3.2. Population and Sampling Strategy

The target population comprised school-going children aged 10 to 18 years within the Sunyani Municipality of Ghana. This age group was chosen because adolescence and late childhood are critical periods for personal identity formation and social adjustment. To provide complementary perspectives on family dynamics, parents and guardians were also included in the qualitative interviews.

A stratified random sampling technique was employed to ensure representation across different educational levels such as primary, junior high, and senior high schools and to include both urban and peri-urban areas of Sunyani. Within each stratum, participants were selected proportionally based on school enrollment and balanced by gender. In total, 200 children participated in the survey, while 20 parents/guardians were purposively selected for interviews to enrich the contextual understanding of family instability.

The sample size for children was calculated using the finite population formula for surveys at a 95% confidence level and 5% margin of error (Adam, 2020; Israel, 2013):

$$n = \frac{N}{1 + N(e)^2}$$

where n is the required sample size, N represents the total population of eligible school-going children in Sunyani, and $e = 0.05$ is the desired margin of error. Applying this formula produced a minimum sample close to 200 participants, which was then proportionally distributed across school levels and gender to ensure representativeness (Adam, 2020; Israel, 2013).

3.3. Data Collection Instruments

Data was collected using three complementary tools: structured questionnaires, semi-structured interview guides, and document reviews.

3.3.1. Questionnaire

The questionnaire covered three key domains:(a) marital crisis indicators (conflict frequency, parental separation, domestic violence exposure, and economic stress); (b) personal development (self-esteem, depression, anxiety, attendance, and academic performance); and (c) social development (peer relationships, delinquency, coping strategies). Likert-scale items were adapted from established instruments, including the Rosenberg Self-Esteem Scale and the Strengths and Difficulties Questionnaire.

3.3.2. Interviews

Semi-structured interviews with parents and selected children captured personal narratives, family conflict experiences, and coping strategies.

3.3.3. Document Review

School attendance registers and academic performance records were examined (with consent) to triangulate the survey data.

3.4. Validity and Reliability

To ensure content validity, the questionnaire was reviewed by experts in child psychology, sociology, and education. A pilot test with 30 children outside the final sample was conducted, leading to refinement in item wording. Reliability was measured using Cronbach's alpha, which yielded coefficients above 0.75 for all scales, indicating strong internal consistency.

3.5. Data Collection Procedures

Permission to conduct the study was obtained from the Sunyani Municipal Education Office and participating schools. Letters of informed consent were sent to parents or guardians, and assents were obtained from all participating children. Trained research assistants administered the questionnaires during class sessions under teacher supervision. Interviews were conducted privately in classrooms or community centers to maintain confidentiality and comfort. Data collection lasted six weeks, and participants who expressed distress were referred to school counseling services for additional support.

3.6. Ethical Considerations

Given the sensitivity of researching children, strict ethical standards were followed, aligning with established Ghanaian and African research practices (Addae and Aboagye-Addae, 2020; Ntoimo and Odimegwu, 2014). Participation was voluntary, and respondents were informed of their right to withdraw at any time without consequence. Written parental consent and child assent were obtained. Pseudonyms replaced participants' names to protect confidentiality, and all data were securely stored with restricted access. Interviews avoided leading or distressing questions, and any participant showing signs of distress was referred to school counselors or child-protection services. Ethical approval was obtained from the appropriate institutional authority which consistent with similar regional studies (Addae and Aboagye-Addae, 2020; Ntoimo and Odimegwu, 2014).

3.7. Statistical Analysis and Key Computations

To evaluate the effects of marital crises on children's personal and social development, several statistical models were applied.

3.7.1. Composite Marital Crisis Index (MCI)

Marital crises were operationalized by combining four components, thus, conflict frequency, domestic violence, parental separation, and economic stress into a single Marital Crisis Index (MCI). The raw weighted sum was normalized to a 0–10 scale:

$$MCI_i = \frac{\sum_{j=1}^{k} 1 \, w_j x_{ij}}{\max\left(\sum_{j=1}^{k} 1 \, w_j x_{ij}\right)} \times 10$$

where MCI_i represents the score for child i. Higher values indicate greater family instability.

3.7.2. Reliability Testing

The internal consistency of the Likert-based scales e.g., self-esteem, coping was assessed using Cronbach's alpha

$$\alpha = \frac{k}{k-1}\left(1 - \frac{\sum \sigma_j^2}{\sigma_T^2}\right)$$

where k is the number of items, σ_j^2 is the variance of each item, and σ_T^2 is the total variance. All scales achieved $\alpha > 0.75$, indicating strong reliability.

3.7.3. Analytical Models

Correlation Analysis

Pearson's r was used to examine the strength and direction of relationships between marital crises and child outcomes.

3.7.4. Group Comparisons

Independent sample t-tests determined whether children from high-crisis households differed significantly from those in stable homes on key variables such as bullying victimization.

3.7.5. Regression Analysis

Multiple linear regression predicted academic performance and peer relationship quality, controlling for socioeconomic status, extended family support, and access to counseling.

3.7.6. Logistic and Poisson Models

Logistic regression analyzed binary outcomes such as bullying victimization, while Poisson regression modeled count outcomes such as delinquency incidents.

3.7.7. Model Fit

The explanatory power of the regression models was evaluated using the coefficient of determination (R^2).

3.8. Data Analysis Software

Quantitative data was processed using SPSS version 26 for descriptive and inferential analyses. Qualitative interview transcripts were coded and analyzed thematically using NVivo, following established approaches in social policy research (Addae and Kühner, 2022). Themes from the qualitative data were compared with quantitative findings for triangulation, improving the credibility and depth of the results.

4. Results

4.1. Demographic Characteristics of Respondents

The study involved 200 school-going children aged between 10 and 18 years (M = 14.1, SD = 2.3). Slightly more than half of the respondents were female (52%), while males accounted for 48%. By educational level, 34% attended primary school, 38% junior high school, and 28% senior high school. Socioeconomic status (SES) was moderate overall, with a mean score of 3.1 (SD = 1.1) on a 1–5 scale.

Table 1 Demographic Characteristics of Respondents (N = 200)

Variable	Category/Statistic	Value
Age	Mean (SD)	14.1 (2.3)
	Range	10 – 18
Gender	Male	48%
	Female	52%
School level	Primary	34%
	Junior High (JHS)	38%
	Senior High (SHS)	28%
Socioeconomic status (SES, 1–5)	Mean (SD)	3.1 (1.1)

4.2. Marital Crisis Indicators

Findings showed that 41% of children reported frequent or very frequent parental conflict, 18% reported exposure to domestic violence, and 22% had experienced parental separation or divorce. Economic stress within households

averaged 3.4 (SD = 1.0) on a 1–5 scale. The composite Marital Crisis Index (MCI) averaged 4.8 (SD = 2.3) on a 0–10 scale, reflecting moderate levels of family instability.

Table 2 Marital Crisis Indicators

Indicator	Statistic
Conflict frequency (0–4)	M = 1.6, SD = 1.1
Domestic violence exposure	18% Yes
Parental separation/divorce	22% Yes
Economic stress (1–5)	M = 3.4, SD = 1.0
Marital Crisis Index (0–10)	M = 4.8, SD = 2.3

4.3. Protective and Supportive Factors

Protective mechanisms were evident within the sample. Sixty percent of children reported medium-to-high extended family support (M = 3.2, SD = 1.0). In addition, 40% attended religious services weekly, and 55% had access to school counseling services. These findings suggest that extended kinship networks and school-based support systems remain important resilience resources in the Sunyani context.

Table 3 Protective Factors

Factor	Distribution / Mean
Extended family support (1–5)	M = 3.2, SD = 1.0
Religious attendance	Rarely 25%, Monthly 35%, Weekly 40%
School counseling access	55% Yes

4.3.1. Child Development Outcomes

Children demonstrated moderately low self-esteem (M = 2.9, SD = 1.1) and moderately high depression (M = 3.2, SD = 1.0) and anxiety (M = 2.8, SD = 1.0). School attendance averaged 87.4% (SD = 9.1), while mean academic scores were 61.3% (SD = 13.6). Peer relationship quality was modest (M = 3.0, SD = 1.0), with 16% reporting bullying victimization. On average, children reported 0.6 delinquency incidents (SD = 1.1). Coping ability averaged 3.1 (SD = 1.0), suggesting mixed resilience levels among participants.

Table 4 Child Development Outcomes

Outcome	Statistic
Self-esteem (1–5)	M = 2.9, SD = 1.1
Depression (1–5)	M = 3.2, SD = 1.0
Anxiety (1–5)	M = 2.8, SD = 1.0
Attendance rate (%)	M = 87.4, SD = 9.1
Academic score (%)	M = 61.3, SD = 13.6
Peer relationships (1–5)	M = 3.0, SD = 1.0
Bullying victimization	16% Yes
Delinquency incidents	M = 0.6, SD = 1.1
Coping scale (1–5)	M = 3.1, SD = 1.0

4.3.2. Correlation Analysis

Correlation results showed strong and negative associations between marital crises and key developmental outcomes. Higher MCI scores correlated with lower school attendance ($r = -0.82$, $p < .001$), academic performance ($r = -0.42$, $p < .001$), and self-esteem ($r = -0.62$, $p < .001$). Conversely, marital crises were positively associated with depression ($r = 0.63$, $p < .001$), anxiety ($r = 0.54$, $p < .001$), and delinquency ($r = 0.34$, $p < .01$).

Table 5 Correlations Between Marital Crisis Index and Child Development Outcomes

Variable	r	p
Attendance rate (%)	−0.82	< .001
Academic score (%)	−0.42	< .001
Self-esteem (1–5)	−0.62	< .001
Depression (1–5)	+0.63	< .001
Anxiety (1–5)	+0.54	< .001
Peer relationships (1–5)	−0.48	< .001
Coping scale (1–5)	−0.42	< .001
Delinquency incidents	+0.34	< .01

Negative correlations indicate that higher marital crisis is associated with poorer outcomes e.g., lower attendance, lower self-esteem, while positive correlations show links to increased psychological distress and behavioral difficulties e.g., depression, delinquency.

4.4. Regression Analysis

4.4.1. Predictors of Academic Performance

Multiple regression revealed that marital crises significantly predicted lower academic performance ($\beta = -0.31$, $p < .001$) even after controlling for socioeconomic status, extended family support, and school counseling access. In contrast, SES, kin support, and access to counseling contributed positively to academic achievement.

Table 6 Multiple Regression Predicting Academic Performance from Marital Crisis and Protective Factors

Predictor	B	SE B	β	t	p
Constant	75.2	2.8	—	26.9	< .001
Marital Crisis Index	−1.85	0.42	−0.31	−4.42	< .001
Socioeconomic Status (SES)	+2.70	0.81	+0.22	3.33	.001
Extended Family Support	+1.95	0.67	+0.19	2.91	.004
School Counseling Access	+3.20	1.05	+0.16	3.05	.003

Model statistics: $R^2 = 0.41$, Adjusted $R^2 = 0.39$, $F(4,195) = 33.9$, $p < .001$.

4.5. Predictors of Bullying Victimization

Logistic regression showed that children from high-crisis households were 2.41 times more likely to experience bullying (OR = 2.41, 95% CI [1.60, 3.67], $p < .001$). Extended family support and school counseling both significantly reduced the likelihood of bullying.

Table 7 Logistic Regression Predicting Bullying Victimization

Predictor	B	SE B	OR	95% CI for OR	p
Marital Crisis Index	0.88	0.27	2.41	[1.60, 3.67]	< .001
Extended Family Support	−0.41	0.19	0.66	[0.46, 0.93]	.019
School Counseling Access	−0.52	0.23	0.59	[0.37, 0.94]	.028

Model statistics: −2 Log Likelihood = 171.4, Nagelkerke R^2 = 0.29.

4.5.1. Predictors of Delinquent Behavior

Poisson regression indicated that marital crises increased delinquency incidents (IRR = 1.25, p = .014), while extended family support significantly decreased them (IRR = 0.84, p = .042). Socioeconomic status showed no significant effect.

Table 8 Poisson Regression Predicting Delinquency Incidents

Predictor	B	SE B	IRR	95% CI for IRR	p
Marital Crisis Index	0.22	0.09	1.25	[1.05, 1.50]	.014
Extended Family Support	−0.18	0.08	0.84	[0.71, 0.99]	.042
SES	−0.05	0.06	0.95	[0.84, 1.08]	.342

Model fit: Deviance/do = 1.08, indicating good fit.

4.6. Key Child Outcomes Across Levels of Marital Crisis

Figure 1 demonstrates the overall trends of attendance, academic performance, depression, and anxiety across the MCI. As MCI increases, attendance declines sharply. This shows that children in households with higher marital conflict are more likely to skip school, reflecting disengagement and emotional distraction. Academic performance also declines with rising MCI, though less steeply than attendance. This indicates that even when children remain in school, their learning outcomes are adversely affected. Both depression and anxiety scores increase with higher MCI. This pattern reflects the psychological toll of unstable family environments, consistent with attachment theory, which predicts emotional insecurity in children exposed to conflict.
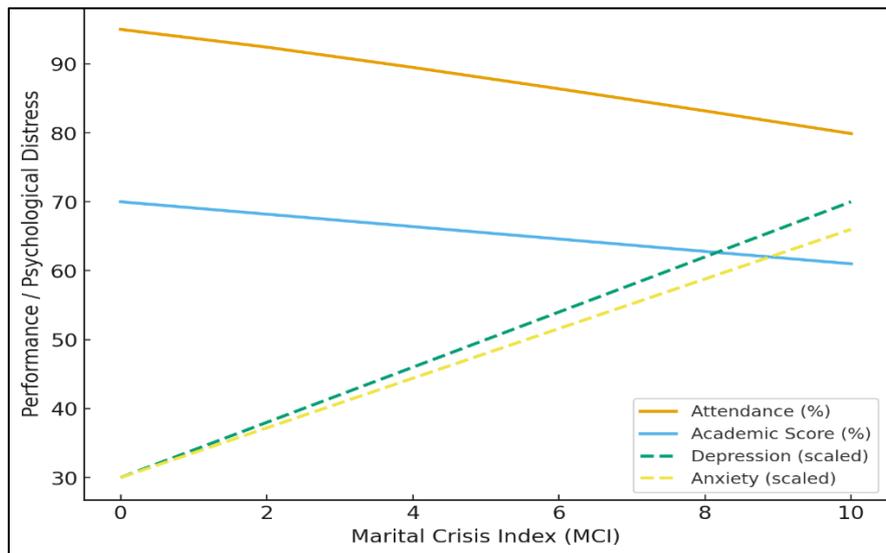

Figure 1 Effect of Marital Crisis on Children

The combined graph illustrates the inverse relationship between marital stability and child wellbeing, as marital crises worsen, children's personal and academic outcomes deteriorate, while psychological distress increases.

4.7. Child Outcomes Across Levels of Marital Crisis

Figure 2 shows a clear downward trajectory. Children from stable homes maintain high attendance, while those in high-crisis families show significant absenteeism. Academic scores steadily drop with rising MCI, confirming that prolonged exposure to marital conflict hinders concentration, study habits, and overall performance. Depression levels rise consistently with higher MCI, suggesting that unresolved family crises create emotional strain and hopelessness in children. Anxiety also rises alongside marital crisis, often manifesting as worry, restlessness, and difficulty coping with stressors in and outside the home.
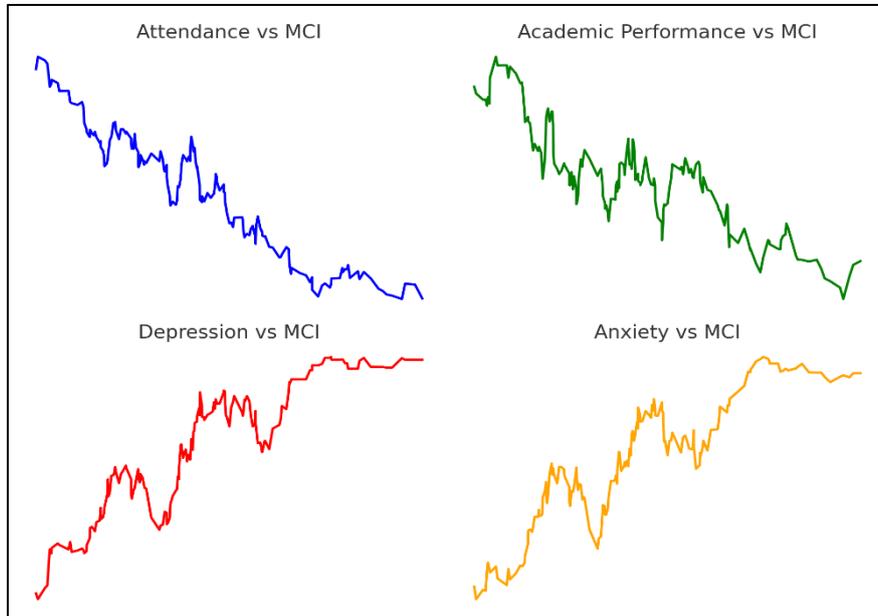

Figure 2 Child Outcomes Across Levels of Marital Crisis

Figure 2 provides a disaggregated view of the relationships. It shows that marital crises affect children on multiple fronts, reducing school engagement, undermining academic achievement, and escalating psychological distress. Together, these outcomes reveal the cumulative developmental risks associated with unstable family environments.

5. Discussion and policy implications

This study demonstrates that marital crises, encompassing conflict frequency, domestic violence, parental separation, and economic stress which significantly undermine the personal and social development of children in Sunyani Municipality (Amato, 2014; Smith-Greenaway and Clark, 2017). The results show that children exposed to higher levels of marital instability consistently exhibited poorer school attendance, lower academic performance, diminished well-being/self-esteem, and increased symptoms of depression and anxiety (Addae and Aboagye-Addae, 2020; Dykes and Ward, 2022; Somefun and Odumosu, 2023). Additionally, these children were more likely to experience peer difficulties and delinquent or problem behaviors (Dykes and Ward, 2022; Abdul-Sallam et al., 2024; Chavda et al., 2023).

The findings are important because they confirm that marital instability does not remain confined to the couple relationship but spills over into children's developmental pathways, consistent with systems perspectives and sub-Saharan evidence on household interdependence (Clark and Hamplová, 2013; Ntoimo and Odimegwu, 2014; Clark et al., 2017; Clark, Madhavan, and Kabiru, 2018). Children growing up in unstable households internalize stress, which manifests as academic disengagement and socio-emotional maladjustment (Amato, 2014; Addae and Kühner, 2022; Somefun and Odumosu, 2023).

5.1. Cross-Contextual Comparison

The observed results are consistent with international studies. For example, large-scale work shows that marital dissolution and instability negatively affect children's educational and health outcomes across regions (Amato, 2014; Smith-Greenaway and Clark, 2017). Similarly, research links parental conflict to heightened psychological distress among adolescents (Dykes and Ward, 2022; Somefun and Odumosu, 2023). Within the African context, studies report comparable associations between family instability, delinquency, and peer victimization e.g., recent evidence from

South Africa and Nigeria (Abdul-Sallam et al., 2024; Somefun and Odumosu, 2023). By situating the findings from Sunyani within this global literature, it becomes evident that the impact of marital crises on children's development is a broadly observed phenomenon that transcends cultural and geographical contexts.

However, the Sunyani case also demonstrates distinctive contextual features. Unlike in many Western settings where nuclear family structures dominate, Ghanaian children frequently benefit from extended family systems and religious institutions. The data indicated that higher levels of kin support and access to school counseling significantly buffered the negative impacts of marital crises. This aligns with resilience theory, which posits that external protective factors can reduce vulnerability in the face of adversity (Masten, 2021). In Sunyani, resilience mechanisms include grandparents stepping in as caregivers, religious organizations providing psychosocial support, and school counselors assisting students in distress, patterns consistent with evidence on kin support and child outcomes in African urban contexts (Clark et al., 2017; Clark, Madhavan, and Kabiru, 2018), as well as Ghana-specific findings on family social capital (Addae and Kühner, 2022).

5.2. Implications for Theory

The results of this study affirm the relevance of several explanatory perspectives for understanding how marital crises affect children's development. An attachment-oriented perspective is reflected in the finding that children exposed to frequent parental conflict show elevated anxiety, depressive symptoms, and lowered self-esteem (Addae and Aboagye-Addae, 2020; Dykes and Ward, 2022; Somefun and Odumosu, 2023). A family-systems perspective is also supported: disruptions within the marital subsystem reverberate across the household, altering the emotional climate and destabilizing children's social and academic adjustment (Clark and Hamplová, 2013; Ntoimo and Odimegwu, 2014; Clark, et. Al., 2017). In line with social-learning explanations, children who repeatedly observe interparental conflict are more likely to model aggressive or antisocial responses, contributing to peer difficulties and delinquent behaviors (Abdul-Sallam et al., 2024; Chavda et al., 2023). Finally, a resilience framework is validated through the buffering effects of protective resources, particularly extended-family/kin support and access to counseling, which enable children to cope more effectively with adversity (Masten, 2021; Addae and Kühner, 2022). Integrating these perspectives provides a holistic account of how marital crises shape development both directly (via emotional insecurity) and indirectly (through modeled behavior, reduced parental supervision, and weakened school engagement).

5.3. Policy Implications

The findings of this study carry important implications for social policy and child welfare interventions in Ghana. First, there is a need to strengthen school-based counseling systems. Schools in Sunyani should be equipped with trained counselors who can identify early signs of psychological distress and academic disengagement among students. In addition, regular training for teachers in psychosocial support and referral pathways would enhance timely intervention. Second, community and religious involvement must be prioritized. Given the pivotal role of religious institutions and extended family structures in Ghanaian society, policies should encourage collaboration between schools, churches, mosques, and traditional leaders in offering mediation services and child mentoring programs. Such community-based support systems can serve as alternatives where formal counseling services are limited. Third, preventive family support programs should be institutionalized. Pre-divorce counseling, conflict resolution workshops, and economic empowerment initiatives can reduce the incidence of marital breakdowns. Social workers should be trained to engage families in crisis and provide holistic interventions that address both economic hardship and relational conflict. Fourth, stronger child protection policies are needed to safeguard children exposed to domestic violence or severe conflict. Priority should be given to establishing clear referral pathways that link at-risk children with social workers, health professionals, and safe spaces. Finally, family stability must be recognized as a developmental priority and integrated into Ghana's broader national agenda. Embedding family welfare initiatives into education reform, poverty alleviation, and youth empowerment strategies will ensure sustainable interventions that protect children's wellbeing and support national development.

5.4. Practical Interventions

In addition to policy reforms, several practical interventions are necessary to mitigate the risks identified in this study. Peer support groups should be established in schools to create safe spaces where children can share experiences and develop coping strategies under guided supervision. Such groups would also foster peer mentoring and collective resilience. Parental education programs are equally critical; community workshops focused on positive parenting, conflict resolution, and child development would equip parents with the skills to manage disputes more constructively and reduce children's exposure to harmful conflict. After-school programs offer another avenue of intervention. By engaging children in structured activities such as sports, arts, and academic clubs, these programs not only minimize the time spent in conflict-ridden home environments but also promote resilience, self-confidence, and social skills.

Finally, collaborative partnerships between NGOs, local organizations, schools, and government agencies are essential. Such partnerships could support the implementation of child-centered programs, including mental health awareness campaigns and family strengthening initiatives. Together, these interventions would provide both preventive and responsive measures to safeguard children's wellbeing in the face of marital crises.

5.5. Limitations and Future Research

Although the study provides valuable insights, some limitations should be acknowledged. First, the data relied partly on self-reports, which may be subject to bias or underreporting of sensitive issues such as domestic violence. Second, the cross-sectional design limits causal inference, while strong correlations were found, longitudinal studies would provide clearer evidence of long-term developmental trajectories. Third, the study was localized to Sunyani Municipality; future research could expand to other municipalities in Ghana to compare regional variations.

Future research could also explore the mediating role of protective factors more rigorously, perhaps through structural equation modeling. Additionally, intervention-based studies, such as evaluating the effectiveness of school counseling programs, would provide actionable evidence for policymakers.

6. Conclusion

This study has shown that marital crises exert significant and measurable negative effects on the personal and social development of children in Sunyani Municipality. Children from homes experiencing frequent conflict, domestic violence, separation, or economic hardship recorded a sharp decline in school attendance, with a correlation coefficient of minus 0.82 and a significance level of less than 0.001. Academic performance was also negatively affected, showing a correlation of minus 0.42 with a significance level below 0.001. In addition, children from unstable homes displayed reduced self-esteem, with a strong negative correlation of minus 0.62 at a significance level below 0.001.

Psychological wellbeing was equally compromised. Levels of depression increased with a positive correlation of 0.63 at a significance level of less than 0.001, while anxiety rose with a positive correlation of 0.54, also statistically significant at less than 0.001. Socially, children from high-crisis households were more than two times likely to experience bullying victimization, with an odds ratio of 2.41 and a 95 percent confidence interval between 1.60 and 3.67, confirmed as highly significant at p less than 0.001. Delinquent behaviors also increased, with a 25 percent rise in incident rates associated with marital crises, as shown by an incidence rate ratio of 1.25 with a significance level of 0.014.

Despite these risks, the study revealed critical protective factors. Extended family support improved academic outcomes, showing a positive standardized beta coefficient of 0.19 with a significance level of 0.004, and reduced both bullying, with an odds ratio of 0.66 and a significance level of 0.019, and delinquency, with an incidence rate ratio of 0.84 and a significance level of 0.042. Access to school counseling also strengthened resilience, improving academic performance with a positive beta coefficient of 0.16 at a significance level of 0.003 and lowering the risk of bullying with an odds ratio of 0.59 and a significance level of 0.028.

These findings confirm that family instability has profound implications beyond marital relationships, affecting academic engagement, psychological wellbeing, and social behavior. They also highlight the vital buffering role played by extended families, school-based psychosocial support, and religious networks.

The study underscores the urgent need to treat marital instability not merely as a private family matter but as a public developmental concern. Schools should be equipped with strong counseling systems, community and religious organizations must offer psychosocial and mentoring support, and policymakers should integrate family stability programs into national education and social development agendas. By combining family-centered interventions with institutional and community-based resilience strategies, Ghana can reduce the negative developmental effects of marital crises and safeguard the wellbeing and future potential of its children.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

Statement of informed consent

Informed consent was obtained from all individual participants included in the study.

Disclaimer - Artificial Intelligence

Author(s) hereby declares that NO generative AI technologies such as Large Language Models such as ChatGPT, COPILOT, etc. and text-to-image generators have been used during the writing or editing of this manuscript.

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